

1. Introduction and Context

Digital technology is advancing exponentially. We are becoming a true 24/7/365 online society with consumer led technology driving down costs and raising customer service expectation through the use and capability of smartphone applications (apps).

At the same time, society is struggling with the wider implications of a global pandemic; the social housing sector is facing a challenging economic environment, increasing regulation, greater tenant participation and significant housing and welfare reform.

The need to adopt technology and digitally transform to help meet these challenges and opportunities seems obvious, however historically the housing sector has lagged behind other industries in using technology to deliver services to tenants and service users.

It is becoming ever clearer that the future is digital, all areas of our business must digitally evolve if we are to achieve our Corporate vision and objectives detailed in our Corporate Plan. Our business model, for the provision of quality homes and excellent service, is increasingly challenged by the expectation of our ever-increasing technology aware customers, colleagues, and stakeholders.

Digital Presence: Better engaging with our customers and stakeholders

For most organisations, this will be the most visible benefit – certainly from the outside. Having a good presence via the internet not only makes things easier for current customers, it also helps with reputational impact. Demonstrating transparency, capability and vision for all current and future customers and stakeholders.

Engagement can be achieved in many ways including:

- Online property Lettings / Sales
- Customer and partner portals / apps
- Online chat
- Social networks
- Blogs
- Corporate pages
- Marketing

Digital transformation offers priceless benefits to our customers, it opens up opportunities for innovation and driving operational efficiencies. Although the initial costs of digital transformation (for example the HMS project) may seem daunting, this transformation can streamline costs in the long-term, making businesses much more cost efficient.

Digital transformation of our workforce

Digital transformation allows companies to move their workforce online, enabling better collaboration, agile working, working digitally and enabling better data management and quality. Agile working is particularly relevant in a pandemic aware world. Rooftop rapidly and successfully moved to remote working at the outset of the COVID-19-pandemic. The remote working shift induces secondary benefits such as environmental (reduced travel), colleague support (greater flexibility in organising personal and work commitments), improved communication and acting as an accelerator for technology adoption such as digital automation and video conversations, to name but a few. However, from a cyber security perspective moving to a remote workforce raises other potential challenges and risks.

Data quality and governance

By transforming data and systems to function online rather than relying on paper-based processes and systems, data quality can be greatly improved. However, businesses must have robust and embedded Data Governance in place to ensure data ownership and its active management to ensure quality, accuracy and completeness.

Online data storage has the potential for better data analysis and upkeep, it is much easier for customers or clients interacting with businesses to access and edit their personal data as necessary remotely (self-service). This means that any data is constantly kept up to date and current and is therefore of higher quality.

Digital transformation not only improves data quality but also makes the management of data much simpler and cheaper. With reduced paperwork and increased degrees of process automation freeing up colleagues to spend more time focusing on other areas of work. These changes also make it significantly easier to comply with regulatory and legal requirements for business operation. For example, the storage of data in a digital format makes compliance with GDPR legislation much simpler, allowing for quicker responses to Subject Access Requests, and easy removal of data which no longer need to be stored.

ICT and digital transformation

Digital technology is transforming the business landscape, re-imagining traditional industries and giving rise to new ones. Rooftop will harness the digital transformation agenda and the ICT Strategy will strengthen our digital approach by introducing transformational programmes that allow Rooftop to achieve its vision.

Our Digital by Design approach (Corporate Plan 2025) looks to transform our business through the digitalisation of the customer journey, to reimagine business processes, deliver modern customer services and business efficiency.

The transformation of technology envisaged in this ICT Strategy encompasses all aspects of service and solution delivery. It considers a number of inter-related dimensions that reflect the physical ICT Service, the services it delivers, and the manner of this delivery. The Strategy provides a view of how technology is organised, procured and governed to ensure that stakeholders gain maximum Value for Money (VfM).

The Strategy is influenced by technology innovation, best practice, initiatives and business trends. It is building upon the success of the previous ICT Strategy and

'lives' in the ICT Governance framework of strategy, policy, procedure and working practice.

While we have bold ambitions for our digital tools and technologies, we will continue to have a robust and proactive approach to our cyber-security measures. Protecting our technology environment, data and users from cyber-threats will remain a top priority in all elements of our business environment.

2. Rooftop Vision and Values

At Rooftop our vision is '***We build great homes and support successful lives by being a better business***'.

Our values are at the heart of our culture. They describe the behaviours we expect in our leaders, managers, and colleagues in their interaction with customers and stakeholders.

Rooftop values are fully integrated into all aspects of our ICT Strategy and channelled through ICT themes. The Rooftop values are:

WE WORK TOGETHER

We talk
We listen
We network

WE MAKE THINGS BETTER

We solve
We learn
We evolve

WE DO THE RIGHT THING

We own
We support
We act

The ICT Strategy intrinsically supports the Corporate Plan, its Vision, its Values, Objectives and is further shaped by our Executive's digital visions captured verbatim below:

Group CEO

"Integrated real-time data enabling analytics across assets, customer, compliance, HR and finance. Ability to drive business improvement through at the touch-of-a-button reporting. Self-serve for colleagues and customers when they need it and where they need it, for e.g. 75% of all transactions to enable resources to be allocated where they are needed (high complexity issue and cases), including for those who can't or will not access online. A paperless office minimising the risk of double/error data inputs."

Finance Director

"The Finance team will be agile, paperless and able to work from any location using mobile technology."

The new 'best in class' finance system will be integrated with all Rooftop systems. Manual tasks like data entry, reconciliations and traditional accounting-based reporting cycles will be automated with no manual intervention."

Technology will play a significant role in supporting the future finance function by freeing up resource to focus on strategic analysis and data modelling. Data will be real time, easy and fast to access and accounts/reports will be produced at the press of a button."

Predictive analytics will be used to inform more intelligent planning and forecasting and to identify trends, uncover risk and make better decisions."

Housing Director

“Colleagues:

- *Delivering modern and high-quality systems that support agile working, enhances efficiency through lean processes, reduces waste through double keying, improves data quality through one system approach and paperless operation.*
- *Systems that offer a high degree of functionality linked to effective use of our data to target our work with our customers and respond to changing customer and sector challenges.*
- *Functionality that can provide real time performance information, a range of easy to use reporting ensuring visibility and transparency in our service delivery.*
- *Ability to gather and analyse customer insight data and core business delivery functions, including access channels to support continual business and customer service improvement.*
- *Identify opportunities for digitalising our services to increase accessibility and efficiency in service delivery.*

Customers:

- *Provision of modern and efficient platforms for customers to access services through self-service.*
- *Customer centric (including a co-design) of our systems to ensure delivery against our customers priorities, ensuring effective communication, information provision and ensuring that our tenants voice is heard.*
- *Support our customers to gain access to digital services through promoting, supporting and monitoring equality of access to our services.”*

People Director

“An enhanced agile working experience with highly functioning and easy to use systems enabling our employees to engage with the business and their colleagues. Our HR system will be innovative, modern and enhance the self-service model already in place. The functionality will be engaging, informative and employee focused. It will enable accuracy of data, enhanced reporting, added confidence with GDPR compliance and complement the existing HR business partner approach.

Learning and Development will be a combination of learning events and a suite of online learning tools to encourage self-learning and development.”

Development Director

“End to end development and Asset ownership capability. A capability that informs investment decisions, tracks projects as they grow and evolve through to completion and ownership. Systems that remain live and agile through the life of an asset that avoids repetition, deliver efficiency by time and resources, documents changes and improvements, and informs the long-term stewardship of the Homes that we own.

Building Information Management (BIM) is the ability to have building data held digitally, from building inception to disposal. The efficiencies are significant, and we need to make the most of this data.”

3. Rooftop Digital Transformation Programmes

Our Strategy defines key strategic digital transformation programmes (Appendix 1b), these are at the heart of our ICT Strategy and underpin the delivery of our Corporate Plan.

Our five key transformation programmes:

- **Fully functioning core system (Aareon QL)**
 - QL will evolve to become our Enterprise Resource Planning (ERP) system of choice - ERP systems integrate business processes and enable the flow of data between them. By collecting our shared transactional data from multiple sources, ERP systems eliminate data duplication and provide data integrity with a single source of truth for tenants and assets.
 - Customer Relationship Management (CRM) providing a world class system to manage customer interaction.
- **Customer access and self-service through Web Portal, Apps and UC**
 - Unified Communications (UC) - telephone, instant messaging, social media, etc.)
 - Customer access 24/7/365 enabling self-service. Self-service portals and apps provide customers with instant access to information, allow personalisation, and save valuable time and organisational resources.
 - Improved customer engagement
- **Data maturity model stage 4 achieved**
 - Data maturity is the extent to which an organisation utilises the data they have. The more we do with the data, the more data mature we are. This means that an organisation that uses advanced Business Intelligence (BI) and analytics software to analyse their data can be considered to be far more mature than an organisation that relies on spreadsheets to carry out reporting.
 - Maximising the value of our digital assets to inform better decisions, proactive service delivery and social interventions that support our future growth.
- **Digital by Design**
 - Digital transformation programmes to ensure all business processes are lean, efficient, required and digital.
- **Operational Agility, collaboration, connectivity and information management**
 - We will further invest in and use the Microsoft 365 platform / tools / services to enable our modern integrated business to operate with state-of-the-art technology based in a cloud environment.

4. Delivering our Strategy

The ICT Service aim is to 'deliver the very best, easiest to use, secure, efficient and innovative services to all of our customers, internal and external'.

The ICT service is well positioned to support the business following its service review in 2019 and the implementation of the QL system in 2020. Previous ICT Strategy has delivered a robust infrastructure and end-user compute environment (Architecture), providing a spring-board for our digital future.

Achieving the Corporate Plan requires an ICT Service and infrastructure that can evolve and adapt to meet the needs of a 'Best in Class' Housing Association. We

must ensure our technology continues to be agile and flexible; that we can exploit new and emerging solutions and capabilities that maximise business benefit and return on technology investment, VfM.

Solutions will be designed with our customers' (tenants, colleagues and stakeholders) front of mind. Our ICT services must provide the flexibility to support our colleagues to engage with tenants and deliver services in a timely, convenient and effective way, using lower cost and modern communications channels.

A key element of our approach will be to build on recent investments in infrastructure and core systems that have provided the building blocks for core service delivery (Aareon QL and Microsoft 365).

The integration of all systems will enable Rooftop to leverage digital assets, improve insight and decision making and anticipate the needs of tenants and partner organisations.

Orchestrating our systems in a way that provides the ability to deliver new capability to the business in order to allow the business to evaluate or prototype innovative solutions to service delivery or client challenges. Adopting agile methods and ways of working with the business, we aim to be at the forefront of innovation, making best use of our ICT resources.

The use of standardised and integrated technology will promote efficient housing services. We will seek to reduce re-keying and duplication of data by delivering the Aareon ERP. Additionally, we will enable partners, customers and the public to pass information to us and access relevant information through technology.

We will seek, where appropriate and beneficial, alternative delivery opportunities and work with solution vendors and partners to accelerate the delivery of strategy, and where they offer the opportunity to deliver savings and increased VfM.

Customer engagement

Focusing on customer needs

Digital services will be built around the customer; where automation, the easy flow of data and the growth of data sources (for example IoT Smart Boilers) are leveraged to provide new services and understanding.

To do this we will:

- Enhance our website and mobile apps to provide an effective gateway for customers to engage and share information. ICT will work with the business to optimise processes to facilitate greater self-service for tenants and partners utilising the QL product set;
- Transform service delivery through process automation – reducing the number of interventions and manual handoffs (for example repair requests), which will improve the timeliness of service delivery and reduce administrative overheads; and
- Improve our use of social media to contact our customers and collect and analyse customer sentiment and feedback.

Insight and Information Management

Insight driven

End-to-end processes generate vast amounts of data at each customer and partner interaction. We will seek to leverage our digital assets, removing or reducing data

silos through the use of our QL system (ERP) to make better use of data analytics to develop deep customer insight.

With our data we will be able to understand and anticipate tenant needs (and preferences) or where they are having difficulty. Making best use of our data will enable us to better meet the individual needs of our tenants and adapt our services accordingly. This personalised insight is the main driver for long-term customer satisfaction.

To do this we will:

- Build our capability effectively to manage and update customer data, to model and assess customer needs, profiling trends and demands for existing and new services.
- Integrate our core data sources in to QL to provide a richer and deeper data set for exploitation via data analytics and visualisation solutions.
- Introduce appropriate data analytic tools and work with the business to standardise reports, as well as self service facilities for our colleagues to author directorate specific reports.
- Help colleagues to exploit data and information assets by making information available to them via mobile devices.
- Enhance our ability to plan and manage our properties by increasing the visibility of financial, tenant, property asset data.

Agile Working

Everything Everywhere

Mobilising our colleagues will enable them to spend more time with tenants and less time in an 'office'. Initiating workflows, automation and completing processes 'in the field' will improve the quality of service delivery and efficiency.

Providing new flexible working capability that will transform service delivery and build the Rooftop brand of being an exemplar Housing Association.

Delivering services via modern methods builds confidence with our stakeholders, partners, colleagues and tenants. To do this we will:

- Enhance our capability to deliver solutions in an agile method;
- Provide solutions and develop technology that enable services to be consumed by tenants independent of their mobile devices or platform; and
- Equip our colleagues with the tools to access data and initiate (and complete) processes and deliver a high-quality timely service to tenants.

Support services

Best in class service

Our ICT support service aims to minimise disruptions to the ICT Services and to be responsive to future ICT demands of the business.

ICT Service Operation is at the heart of our ICT Service and the primary contact point for our users. We will continue to evolve our services to ensure that we have the talent, skills, capabilities, processes, and technologies required to deliver and support valued ICT services to the business.

To continue to do this we will:

- Understand how ICT services delivered to customers underpin business processes.
- Deliver and promote our end-user self-service capability.
- ICT team talent management through individual development plans that expand their knowledge and skills in the use of tools and techniques that promotes a consistent and high-quality experience for all service users.
- Define and execute ICT operational management processes to control and deliver quality ICT Services reliably, efficiently and effectively; and
- Identify and implement improvements to achieve the quality of service expected, including the regular review of the delivery of specialist technical consultancy and support via 3rd parties.

The ICT Service has created a solid foundation for future transformation work. It will adapt its focus and ways of working to allow it to scale quickly to accommodate new service models and future business growth. We will seek to maintain core service, growing internal capabilities while leveraging specialist knowledge from suppliers as and when required. The Rooftop ICT Service will develop an operating model that provides agility to enable it to grow strategically and deliver efficiently.

New Ways of Working

We seek to enable and transform the business through the adoption of innovative processes and solutions. The ICT Service will be orchestrated to ensure it has appropriate governance and controls, capability and environment in place to deliver the total potential value of planned and future initiatives.

We will evolve new ways of thinking, working and engaging with the business. To do this we will improve our:

Governance

To achieve and maintain our strategic objective, to have 'Best in Class' ICT systems, we will continue to evolve or upgrade systems or deploy new systems as defined in ICT policy. The delivery of strategically aligned ICT programmes and projects will enable new business models, ways of working and improve customer service, reduce cost, improve product or service quality.

These deployments often involve strategic risk for the organisation; they always involve operational risk. Risk management will be imperative in our transformation programme.

ICT governance processes will be reviewed to ensure Rooftop promote effective, efficient, and acceptable use of ICT in three ways:

- Stakeholder Assurance – providing confidence in the organisation's ICT governance and ensuring that appropriate standards are followed.
- Informing and guiding – governance processes to support Rooftop Board members and Directors in their ICT decisions, investments and governance activities; and
- Evaluate and adapt – provide a basis for objective evaluation of ICT delivery and governance activity recognising where change may be required to improve performance.

Architecture

To deliver value from ICT, we will be firmly aligned to the corporate agenda. Strong architecture management requires a thorough understanding of the business and its direction, combined with broad knowledge of the key technology components that make up the ICT environment, both now and in the future (Appendix 1e).

Our Architecture management capability will enable us to successfully deliver strategic business goals through established architecture standards, principles, roadmaps and blueprints, with clearly defined, inclusive processes.

To achieve this we will put in place the plans, models and governance controls that ensure the ICT Strategy is implemented in a consistent and controlled manner through our established framework and this Strategy action plan (Appendix 1a). The annual ICT budget planning process generates the detailed Capital and Revenue Expenditure models, a predictive summary is provided at appendix 1d, outlining how an aligned investment in the various technology components (including applications, data, infrastructure, security, networks and end user devices) support the realisation of the ICT Strategy.

The overall goal is to optimise the value of ICT assets. As architectural maturity improves, increased levels of enterprise operational and cost performance are achieved, and business and ICT complexity (and therefore risk) will be reduced.

Business Relationships

We will strengthen our relationship with the business and partner with the business to help them define proposed projects that align with the Strategy and have a robust business case.

Our strong linkages into the business can play an integral part of future investment management, capability demand management. Working with the business, we will provide a single channel for proposed projects, providing the Head of Digital and ICT with the information needed to prioritise all the proposed initiatives that align with Rooftop corporate plan. Developing out business relationship management capability will enable us to support activities such as:

- Refining this ICT Strategy on a regular basis so that it continues to support the Rooftop Corporate Plan.
- Prioritising proposed initiatives.
- Facilitating the use of new technologies to support business innovation and competitive advantage; and
- Developing robust business cases and benefits realisation planning for each proposed initiative.

Supplier Management

The ICT Service will develop effective relationships with suppliers to help deliver business objectives. To develop stronger relationships, we will develop our governance processes to continuously assess supplier partnership, contribution and viability. We will formalise our processes to review, monitor and drive supplier performance to meet the agreed targets and instigate actions to eradicate poor performance.

We will seek to improve our Service Level Agreement management with defined processes and structured governance models to allow suppliers to work effectively in collaboration with Rooftop ICT Service and our new ICT operating model.

5. The Challenge

- **Consumer technology has transformed the way that the public expects to interact with business.** Increasingly our tenants expect more flexible ways of interacting with us, and to be able to exploit the benefits of Internet and mobile technologies. Our colleagues need new technologies that support new processes and service delivery models in areas such as Applications, Arrears, Voids Management and Responsive Repairs.
- **Competitive advantage is no longer simply about scale, 'disruptive' technologies are giving rise to new service models.** The growing dependency on technology solutions historically requires that a large proportion of ICT funding and effort is required to maintain the effective operation of core systems. This diverts our ICT team from focussing on higher value added activities including the development and implementation of innovative business focussed solutions.

Maintaining and refreshing the technology environment should become a lower priority while innovation and development of the ICT Service to perform the role of "Business Leader", driving business growth and profitability.

Recent investment in new technologies has established a relatively stable environment and provides a solid platform for future transformation to a Cloud based business and greater use of 3rd party providers.

- **Making best use of resources and providing transparency to the business.** A focus on value for money together with increased performance expectations mean that the ICT Service must be effective in delivering services and solutions to the business. The ICT service review in 2019 created the foundation for this continuous improvement.

Technology has a dual role in reducing costs. Through growing our BI capability and integrating core systems we can enable each directorate to better leverage digital assets and external information sources, such as social media sentiment, to transform decision making.

As an insight driven organisation, we can ensure that we are providing services that are appropriate and relevant to our customer needs; we will have the ability to better manage the performance of our colleagues and partner organisations.

The above issues provide focus for the ongoing development of our ICT Service. They also provide the mandate to rethink how we undertake the governance and delivery of technology services in the future to best meet the needs of Rooftop and our tenants.

6. Strategy summarised in ICT themes and principles

ICT Themes

Engage (We work together) - Keeping our finger on the pulse of Rooftop

Establishing ICT business partnerships with services to ensure Digital & ICT empowers and enables individual service areas and supports cross-service

working. Working closely with our partners, peers and external organisations to share learning, platforms and solutions where appropriate.

Empower (We work together, We make things better) - Making the best use of our ICT Services. Enabling wider, whole system issues to be addressed through greater collaboration and connectivity with partners

We will ensure that our colleagues and stakeholders, have access to the right digital tools and skills to do their jobs in the most efficient way. This will directly support, benefit and enhance the services we provide to our tenants.

Optimise (We make things better, We do the right thing) - ICT Services will work when we need them and how they are needed to work. The stability and security of our technology environment and data will continue to be a priority

We will ensure that the day-to-day operation and use of ICT is optimised in terms of availability, resilience, security and performance. We will do this through consolidating and modernising our technology environment. We will approach change through a lean and agile methodology and the reviewing of our performance against key performance indicators. We will optimise the systems we use in line with digital transformation to ensure that they work across the most popular, commonly used platforms. This will help ensure that integration with partners, peers, stakeholders and like-minded organisations is possible.

Transform (We work together, We do the right thing) - Partnering to help transform our processes and culture in the context of the opportunities of the internet and mobile era

We will lead digital transformation across Rooftop through business partnering and making the best, most innovative use of new technology. How we best serve our customers will be at the heart of our transformation. We will do this by proactively assessing, incorporating and developing the latest technologies.

ICT Principles (Great Homes, Successful Lives, Better Business)

Most appropriate technology provision ICT Services be that systems, infrastructure or platforms will be provided in the most appropriate way. A cost, benefit and risk analysis will be undertaken for provision decisions including our resilience and availability requirements, alongside reviewing the environmental impact of how the technology is provided. Cloud services are a preference but must pass the cost, benefit and risk test.

Digital innovation We will adopt a healthy risk management approach with regards to Digital innovation actively seeking out new approaches to our technology. All innovations must be able to demonstrate that they will increase efficiency or offer new business models.

Ready for a modern digital world Services that are customer facing will be digitally enabled with an ICT Service that can support the 24/7/365 nature of digital self-service. Resilient, responsive and secure connectivity is vital to future provision.

Technology consolidation ICT Services will be provided from much fewer, but fit for purpose, up to date and standardised systems, solutions and infrastructures. Rooftop core systems will be based around the Aareon QL ERP and Microsoft 365 platform and service.

Data to allow us to always improve our outcomes Duplication and inefficiency will be removed by streamlining, standardising and cleansing our datasets, making sure that data can be presented accurately, clearly and that it can flow between systems where required – taking full advantage of our data.

Security by design Data and information security will be at the heart of everything we do along with our ever evolving and advancing strategies and activities to protect us from cyber threats.

7. Technology future for Rooftop

ERP – The Aareon QL system, is our future ERP system and our development of its capability in providing modern services for customers and colleagues is linked to the Aareon development roadmap (Appendix 1c). The significant development of this system will be a priority.

Microsoft 365 - We will prioritise use of Microsoft Cloud services and solutions. This expanding and feature rich solution set is already providing the springboard for Rooftop to be a digital, agile and collaborative business. The ability to bring together many business functions, to provide 24/7/365 access, Insight, agility, communications and productivity is a game changer for Rooftop.

Finance and HR systems – These systems will be replaced, with ‘best in class’ systems providing capability, efficiency, digitalisation, integration and excellent customer experience.

Building Information Modelling (BIM) – To fully modernise and future proof our Asset Management Strategy the implementation and the full realisation of asset data is imperative. The implementation of BIM into our ERP is a priority when available from Aareon.

Platforms - We will provide the right platforms for our colleagues to have, ‘the right technology for the job’.

Cloud computing – we are already a hybrid-cloud environment. We will continue to evolve, and we will move to a more cloud-based business, developing our current Microsoft Azure presence as we replace systems and move more of our data to secure Cloud based environments.

Microsoft Azure cloud platform is more than 200 products and cloud services designed to solve modern business challenges and create a digital future capability. It enables Rooftop to build, run, and manage applications across multiple clouds, on-premises, and at the edge, with the tools and frameworks of our choice.

Internet of Things (IoT) – we are already exploring the use of assistive technology and property asset management IoT. We are looking to develop SMART homes (Rooftop Standard) using new technologies with improved asset performance, reducing fuel poverty and improving customer well-being. The data rich opportunity and improvement in service delivery this provides, along with the wider use of Big Data, will enable greater customer empowerment, support, insight, and enable the realisation of a truly data empowered business.

Artificial Intelligence (AI), Chatbot (bot), Automation - AI is radically redefining the customer service landscape. AI allows businesses to better support their customers' needs at more touchpoints along their journey. AI-powered bots let you do what was once impossible: help customers 24/7/365, automatically resolve questions without any human intervention, provide automated signposting to services, and provide support to multiple customers at once.

We will implement the Aareon 'neela' project (Aareon Virtual Assistant). We will work with Aareon as a development partner to deliver AI driven and automated processes (Appendix 1c).

Unified Communications (UC) - The unifying of multiple channels of communications will be delivered as we fuse and consolidate systems. We will review our telephony, chat, text, video, social media systems / platforms to support and enhance the customer contact journey. We will deliver a fully unified experience for all customers.

8. Review

This Strategy will be reviewed every three years unless there are major changes in legislation or good practice, a report to the board on progress will be made annually.

9. Appendices:

Appendix 1a – Action Plan

Appendix 1b – Digital Transformation programmes

Appendix 1c – QL Development Plan and Aareon Roadmap

Appendix 1d – Financial Summary

Appendix 1e – Architecture Reference Model