



CATHCART & DISTRICT HOUSING ASSOCIATION LTD

MINUTES OF THE FULL COMMITTEE OF MANAGEMENT MEETING HELD ON TUESDAY 16 AUGUST 2022 AT 6.30 PM IN THE ASSOCIATION'S OFFICES AT 3-5 RHANNAN ROAD

PRESENT:

Committee Member	Attended	Apologies
Marion McMillan (Chair)	✓	
Alastair Penney (Vice Chair)	✓	
Chris Carr (Treasurer)	✓	
Sue Harper		✓
Bruce Strathearn	✓	
Valerie Kyle (<i>Leave of Absence</i>)		
Betty Carter	✓	
Trudi Tokarczyk	✓	
Gamal Haddou		✓
Patricia Crockett	✓	
Teresa Gallagher	✓	

IN ATTENDANCE:

Staff Member	Attended	Apologies
Christine Leitch (Secy)	✓	
Lorraine Glasgow	✓	
Grahame Cairns	✓	
Emma Connelly	✓	
Fettes McDonald	✓	
Sandy Squires (<i>Zoom attendee</i>)	✓	
Suzanne Lavelle	✓	
June Perez (<i>Observer</i>)	✓	
Lesley Dunan (<i>Observer</i>)	✓	

Attendance 73%

Item No.	Issue	Action by
1.0	Apologies, Declarations of Interest & Notifiable Events	
1.1	Apologies were received from SH and GH.	
1.2	There were no declarations of interest.	
1.3	Christine informed the Committee that we have (<i>number redacted</i>) notifiable event to report.	
2.0	Annual Accounts for the year ended 31st March 2022	
2.1	Fettes explained the Management Committee is to consider and approve the accounts for the year to 31 st March 2022 subject to satisfaction, consider and discuss the management letter from the external auditors, agree on a suitable response to the management letter and agree to sign the letter of representation to be issued to the external auditors. He highlighted tonight's meeting is the formal approval of the Annual Accounts. Fettes then provided an overview of the annual accounts for the year ended 31 st March 2022. Fettes advised some amendments were made to the narrative.	

Under operating financial review, it mentions operating in midst of a nationwide pandemic which is a note from last year. This has been changed to emerging from the nationwide pandemic. He pointed out that high inflation and cost of living have been added too. A sentence has been added to item 5.1 governance arrangements which details that the Association is engaging with the SHR in relation to landlord compliance.

Fettes explained the statement of comprehensive income is concerned with day to day income less day to day running costs. He summarised that for 2021/22, turnover was approx. **(figure redacted)** and operating costs are just under **(figure redacted)** which leaves an operating surplus of **(figure redacted)**.

Fettes reported other finance charges are concerned with the year end pension adjustment. He detailed the year end pension adjustment is a positive figure this year of **(figure redacted)** which gives the total surplus for the year of **(figure redacted)**. He explained the actuarial gain or loss in respect of pension schemes is the **(number redacted)** year the Association has been required to account for the pension deficit in the balance sheet. This is a non-cash transaction and can be volatile.

Fettes explained the statement of financial position is a statement of the Association's assets less liabilities at the end of March 2022. He advised that fixed assets are primarily the housing stock and other tangible assets such as the office and fittings etc. Fettes then summarised fixed assets, debtors, cash in the bank, creditors, long-term loans, and any HAG that requires to be amortised. He noted the pension scheme liability was **(figure redacted)** last year and is now down to **(figure redacted)**. Total net assets are just under **(figure redacted)**.

Fettes confirmed he is happy with the content and figures. He advised the auditors was given an initial set of figures and there were discussions around **(address redacted)**. An adjustment has been made called impairment.

Sandy expressed the audit findings were positive this year and there are a few points made in the management letter which is a handover from last year and is a big task for the accountants to pick up. He advised the main part of the work focused on the impairment at **(address redacted)** and how best and most appropriate to disclose that.

Sandy explained the audit was on site this year and staff were happy with how the audit went.

Sandy explained the audit report is clear and that there are no points in the management letter which are overly concerning. Fettes then summarised two main points.

Sandy concluded that the auditors are content the organisation worked well and any information they asked for was obtained fairly quickly and easily which leads them to believe that systems are good.

Sandy Squires left the meeting at 6.45 pm.

Fettes referred to note 28 prior year adjustments and advised that there were a few material errors from the prior year.

	<p>The impact of these changes would be that the surplus in 2021 increased by (figure redacted). Fettes confirmed these are in the restated figures that are in the statement of comprehensive income and balance sheet.</p> <p>The Annual Accounts for the year ended 31st March 2022 were proposed for approval by TG and seconded by AP.</p> <p>Fettes explained the external auditors are looking for the Committee to sign off on the letter of representation which confirms in writing that the financial statements and other presentations to the auditors are sufficient and appropriate and without omission of material facts to the best of the Management Committee's knowledge. He expressed there are no contentious matters noted in the letter.</p> <p>Fettes summarised the response to the management letter.</p> <p>The response to the Management Letter and Letter of Representation was proposed for approval by PC and seconded by CC.</p>	
<p>3.0</p>	<p>Annual Treasury Management Report</p>	
<p>3.1</p>	<p>Fettes provided a summary of the Treasury Management Report. He advised appendix 1 – property valuation summary notes for each lender the stock provided as security, the number of properties secured and categories of scheme, various valuation figures provided by the external valuation, and the date of the last valuation which was (date redacted).</p> <p>Fettes explained appendix 2 gives details of the various loans such as when they started, how much was borrowed initially, the loan term, the loan margins, whether it is on a variable or fixed rate basis, and the balance at 31/03/22. He referred to appendix 3 and explained that within the loan agreements, we have to give a certain amount of security to the lender which is sufficient to cover the debt we owe them. The total loan debt at March 2022 is (figure redacted) and the security that the bank has is enough to have debt of (figure redacted) so there is excess security of (figure redacted). Fettes explained appendix 4 details the total stock secured by existing loans and the stock that remains unsecured. He highlighted there are (number redacted) units of unsecured stock.</p> <p>Fettes expressed the Association has the ability to borrow a further (figure redacted) and this just means we have the ability to raise the money. Using the MVST valuation basis there is an ability to borrow around a further (figure redacted). The long term projections assume no further debt is required and no new build projects were included in the projections on the basis of unknown costs and grant funding. He confirmed it was agreed that the 30 year financial projections would be deferred to next week's meeting.</p> <p>Fettes detailed that the cash flow position is fine in the short term and there are no issues with covenant compliance. He explained when the report was written, the impairment of (address redacted) was being assessed. Fettes confirmed that the accountants and the auditors are happy this will not cause an issue and they will touch base with the bank.</p> <p>He advised interest rates were low and that there was a small amount of interest received last year.</p>	

	<p>The Association has (figure redacted) deposited with the bank at a rate of (figure redacted) up until (date redacted) and this will be reviewed at that point.</p> <p>Fettes reported there are no material issues to be noted in respect of non-compliance with the policy. The strategy for the current year notes that the debt level is relatively low and future funding may be required for potential new build projects. He advised in the meantime the Association should continue to repay its debt as it becomes due and continue to place deposits on a short term basis of around (figure redacted). Fettes commented consideration can also be given in due course to release some of the excess security currently held by the bank.</p> <p>Fettes then opened the room up for any questions or comments. None were asked.</p> <p><i>Fettes McDonald left the meeting at 7.00 pm.</i></p>	
<p>4.0</p>	<p>Southside Housing Association Advice Service Annual Report</p>	
<p>4.1</p>	<p>MM introduced Suzanne Lavelle, Welfare Rights Team Leader to the Committee.</p> <p>Suzanne highlighted her report gives an outline of what was achieved in 2021/22. She explained during the lockdown, the welfare rights service significantly changed as the DWP and GCC slowed down and there were no benefit reviews etc. The team got involved in other projects and ran several fuel voucher projects, cash for kids, and home heating grants which generates a lot of extra work for the staff team. Suzanne advised that this year, the DWP and GCC have opened back up and our clients have gone from one crisis to another with the cost of living crisis. She reported that it is important to keep these projects going where possible and she has secured (figure redacted) from (organisation redacted) for fuel vouchers which started on 27th June. However, the terms of the grant are that tenants can only receive (number redacted) vouchers per annum. Suzanne explained that some tenants are already on their (number redacted) voucher, and she has secured (figure redacted) from a contractor in the Southside as a community payback benefit which will be used as a backup fund for those who have received all of their vouchers. Since the fuel project has taken off, there have been (number redacted) vouchers issued to Cathcart HA tenants. However, not all tenants have pre-payment or smart meters, and Suzanne is hopeful that she can decide on how to allocate the backup fund to assist those with dry meters.</p> <p>Suzanne advised the welfare rights officers control their own diaries now. Tenants can also be contacted by phone and email which cuts down the number of in person appointments. The benefits of the officers managing their own diary are that tenants are spoken to beforehand by a duty member of staff to ensure they show up with the correct documents and if anyone needs to be seen instantly, they will be seen that day.</p> <p>Suzanne explained the welfare rights officers are in the Cathcart office 2 days a week, but staff and tenants have access to the welfare rights team by telephone and email Monday to Friday. (Name redacted) is working with Lynsay on rent arrears cases on a Wednesday and she is an experienced arrears officer having worked with (organisations redacted) before moving over to welfare rights.</p>	

	<p>(Name redacted) works in the office on a Thursday and picks up on other cases which are not associated with rent such as PIP, ESA, and money advice issues.</p> <p>Suzanne detailed the team has been looking at other avenues to assist where a person is not entitled to benefits or when the arrears come from a period where they were not entitled to benefits. A Cathcart HA tenant had arrears of (amount redacted) which was cleared through the (organisation redacted) and a (organisation redacted) tenant had arrears of over (amount redacted) which was cleared through (organisation redacted). She advised moving forward they are going to continue to run fuel projects, and as they are tight on resources they are going to try and pin down some funding. Suzanne has applied for a fuel advisor and if this is successful, there would be someone to look at people's heating systems and tell them how to use it efficiently and they can take on projects such as home heating grants and fuel vouchers. Suzanne is also looking into another position for a financial inclusion officer and if this is successful, CDHA would get an extra free day.</p> <p>Suzanne explained one of the biggest challenges going forward is that the DWP is talking about moving all those on legacy benefits onto Universal Credit by 2024. There was a natural migration to UC by those with a change in circumstances but those who are still on legacy benefits tend to have disabilities, are elderly, or do not have digital access. She expressed these tenants will require more support and the DWP has underestimated this. Suzanne advised housing associations need to be aware that we will have to pull in resources and train staff to help support tenants who are moving over to UC. Suzanne explained the DWP offer telephone claims but we cannot see what mistakes have been made or fix them so we would rather support tenants to apply when they've been asked to apply. She reported the Committee will be kept informed and she is hopeful that all staff who have front line contact can be trained.</p> <p>Suzanne asked if anyone had any questions. TG commented she thought it was a good report and there was a lot of information provided. CC referred to table 9 and asked if the admin costs are a standard figure. Suzanne clarified this is not a cost to us and is what we get paid for doing the projects but on the last two projects, admin costs have been used for further vouchers.</p> <p><i>Suzanne Lavelle left the meeting at 7.10 pm.</i></p>	
5.0	Minutes of the Full Committee of Management Meeting 21 June 2022	
5.1	The minutes of the Management Committee meeting held on 21 st June 2022 were proposed for approval by CC and seconded by AP.	
6.0	Matters Arising	
6.1	There were no matters arising.	
6.2	<p>Follow Up Actions Report</p> <p>Emma went through the key highlights and actions taken arising from the meeting. She noted the following:</p> <p>8.1 Finance Report</p> <p>Emma explained at the last meeting SH queried the invoice for (company redacted). Emma contacted the Client Relationship Manager and they confirmed there are (number redacted) core properties on the service paid for by the Association as part of the initial deployment at (address redacted) and an additional (number redacted) were added during lockdown.</p>	

	Chris asked what (references redacted) are. Christine confirmed (reference redacted) are the (number redacted) properties at (address redacted) which is the sheltered housing complex, and the (number redacted) general needs are those who opted for (service redacted) during lockdown as an additional service which was rolled out to tenants out with sheltered housing.	
7.0	Finance	
7.1	<p>Finance Report</p> <p>Lorraine provided an overview of the Finance Report and covered the bank reconciliation, transfers, and regular payments. She noted we received (figure redacted) in HAG for the works at (address redacted), and since then we have received valuation (number redacted) which will show on next month's report. Lorraine highlighted the deposit has gone down because (figure redacted) was lodged which Fettes mentioned earlier.</p>	
7.2	<p>Factoring Arrears Report</p> <p>Lorraine summarised the factoring arrears report and highlighted the balance is up from this time last year. She advised the factoring bills was sent out later than usual and (number redacted) cases have been referred to our solicitors.</p> <p>Lorraine then provided an update on the arrears cases.</p>	
8.0	Directors Report	
8.1	<p>Regulatory</p> <p>Christine advised she has received no further correspondence from the SHR. She submitted the Stock Condition Survey along with the July report against the Landlord Compliance and received a read receipt. The final report will be submitted to the Regulator and will also go to the Finance and Audit Sub Committee next week. The main issue is in relation to the EICRs as we are not as far ahead as we had hoped. It had been discovered during the audit that the electrical inspections had not been continuing but we now have a programme in place where they are ongoing. Grahame will present a separate report which looks at accelerating this project to ensure it is up to date by (date redacted). Christine expressed this will be a non-compliance issue on the assurance statement.</p> <p>She explained that (organisation redacted) has recently carried out a survey on EICRs and TT commented she has received a lot of emails regarding this. Christine advised on the government website, it states that private landlords must provide an EICR, but it is not a legal requirement for social landlords, however, the SHR issued a technical guidance note last January which states if you do not have an EICR you do not meet criteria 45 of the SHQs standard. TT expressed we are not the only ones in this situation.</p> <p>Christine reported we are going to present an action plan and will hopefully have an accelerated programme in place. She confirmed we are pretty much 100% in all other areas.</p>	
8.2	<p>Strategic Review</p> <p>Christine explained the strategic review is almost complete and (name redacted) has spoken to all staff members and most of the Committee. (Name redacted) attended a tenant focus group organised by Grant which sought feedback from our tenants on how they see CDHA, how happy they are, and where they see the Association going. Christine clarified it is not an options appraisal, it is a strategic review that is done similarly.</p>	

<p>8.3</p> <p>8.4</p> <p>8.5</p> <p>8.6</p> <p>8.7</p> <p>8.8</p>	<p>Christine and MM attended the GWSF open meeting which was on how the Regulator is approaching some housing associations. Christine expressed the strategic review is a good exercise and will give us some assurance in all the areas they have looked at. Hopefully, the review will be complete at the end of (date redacted). There is a separate Governance report in the papers that highlights areas that (name redacted) raised.</p> <p>Staff Appraisals Christine advised the staff appraisals are now underway and all forms will be in by the end of this week. The Management team will look at the forms and will arrange one-to-one meetings with staff.</p> <p>Development Christine explained Andy will provide a full and detailed report next week.</p> <p>IT Christine advised training needs have been highlighted for the housing management staff team. (Company redacted) has confirmed this would cost (amount redacted) per day and it can be delivered over 2 full days. The Committee agreed on arranging the training sessions for the Housing Management Staff Team.</p> <p>Maintenance Christine explained the files for maintenance have been well organised and are on the shared drive. There has been a reshuffle within the department following the issue with the gas servicing and Hayley will be taking over from Sandra. Christine highlighted we have some flats that have been void for far too long and James and Grahame are working on this. Some of those flats are at (address redacted) where gas was installed.</p> <p>The renewal of the gas boilers is underway and there are only (number redacted) left to do.</p> <p>Staffing Section redacted due to confidential information.</p> <p>Flats Proposal Section redacted due to commercial sensitivity.</p>	
<p>9.0</p>	<p>Housing Management</p>	
<p>9.1</p>	<p>Management Performance Report Grahame advised he has compiled the report based on what was done previously. He highlighted that rent arrears have gone up to (figure redacted). Grahame explained he has been working with the Arrears Officer and she has given details on where we are with some of the cases. He expressed the narrative should be more detailed such as noting what cases have got agreements in place, how many notices we have served, and cases with court actions. He detailed training will be arranged for staff, and we will be improving some procedures.</p> <p>He commented he likes the layout of the factoring arrears report. Grahame explained all settling in visits were completed within the agreed timescales. He reported that the voids are another area of concern as we have been sitting with a number of long-term voids. Grahame pointed out we are taking too long</p>	

	<p>to re-let. TG commented she thinks if more narrative was provided and seeing what actions have been taken would be helpful to new members who are not aware of the background of the voids.</p> <p>Grahame explained he thinks staff has been dealing with complaints but not been recording these which is maybe a failing in training. He explained training will be implemented for staff to ensure all the information is captured.</p> <p>He advised a new rota has been put in place for estate management visits.</p> <p>Grahame explained the housing officers would be going back to patches. He advised he understands the thought process behind the positions but does not think it works for this area or tenants. He explained there will be 3 patches and Grant will be given a small patch as he is still a trainee and will be supported throughout. Grahame explained there will be more accountability when something goes wrong.</p> <p>BS asked if we have a first level and a second level for complaints. Christine explained the complaints should all be logged, and our housing management system collates them. BS asked if complaints can be taken and then assigned to someone, and Grahame confirmed yes. BS explained in his organisation, everything is logged and usually, the first level of response is enough to deal with that. Grahame advised there has been a number of complaints about (company redacted) and most of them have been resolved but there is no record of it, and this makes it difficult when talking to (company redacted) about service delivery or where the contract may be. TT explained she knows of a group that meets to look at how complaints are dealt with, and they talk about best practice and benchmarks. She added that we should be recording complaints. Grahame expressed it is a positive thing that we are listening to our customers and tenants, and we can feedback and say that we have changed our practice. TT commented we can also see trends that can highlight an issue that has been missed. CC added he thinks it all sounds positive.</p>	
9.2	<p>Tenant Satisfaction Survey Action Plan</p> <p>Grahame explained the TSS looks very positive and when we see what tenants are saying it is very good. He has spoken to the tenancy sustainment team about surveys, and he would like to see a new tenancy survey and an end of tenancy survey to get some feedback.</p> <p>CC asked if the report could be put into charts. Christine explained the report has been taken from the spreadsheet that went out earlier in the year and the spreadsheet should have had this narrative report attached to it. TT commented that tenant satisfaction has gone down across the sector.</p>	
9.3	<p>Tenant Consultation Paper</p> <p>Grahame explained the tenant consultation paper will be going out shortly and this includes consultation on the Allocations Policy. He expressed he is not sure about question 2 on homeless as GCC asks for 60% of our lets to be allocated to the homeless. TT commented we are asking someone to have an opinion on something which can't be controlled, and she does not see the point in doing consultations on something tenants can't impact.</p> <p>Grahame suggested we could change the question that within our own allocations policy, we give a portion to the homeless do you feel this is excessive as we have a 50% agreement with the local authority. CC asked if this is going to be asked repeatedly and Grahame confirmed it is once every 3</p>	GC

	years. CC suggested texting out tenants too. Christine confirmed we would look at the second question again before the paper goes out.	
10.0	A.O.C.B	
10.1	<p>Report on EICRs</p> <p>Grahame explained that the report is a recommendation, but the Committee needs to consider where our engagement will be with the Regulator if we choose to phase this over 1, 2, or 3 years. He has checked with Fettes to see if there was some movement in the accounts to allow the works and Fettes confirmed he could accommodate it. Grahame has spoken to (companies redacted) and they believe they have the capacity to do the work, but one issue is getting 100% access to complete the work so there may be some abeyances.</p> <p>Grahame explained it is up to the Committee on the direction they want to take. TT explained if it has been financially approved, and the contractors are confident then she does not see this being an issue. Christine added it could be more expensive to do the work next year. BS commented he thinks we should attack this full on and mentioned there will be no accesses. He then asked if this is for the full housing stock. Grahame confirmed it is for (number redacted) properties but there are (number redacted) properties in the programme just now. Christine explained going forward it would make sense to wrap this up with our gas servicing as tenants will give access at the same time. Grahame expressed (company redacted) gives us excellent information daily, they provide photographs and advise us on any faults that have nothing to do with the electrical inspections.</p> <p>Christine advised that (company redacted) were doing the EICRs and had an ongoing programme as best practice for a number of years, however, it was our understanding that when (company redacted) took over the contract they would carry this on, but they did not so the programme ceased and now we are playing catch up. CC asked if the contractors are delivering the exact same service. Grahame explained that (company redacted) is good value for money, their record keeping is fantastic, and they send in photographs and evidence, however, he thinks (company redacted) would not be able to complete the project over (duration redacted) and (company redacted) does have the resources. CC asked if (company redacted) would do as good a job. Grahame confirmed he cannot guarantee this, but we will look at the reports brought back to us and verify them. Christine added they are involved with many organisations and see this as a niche to get into.</p> <p>Grahame explained there is no legal residence for EICRs, EPCs, or fire safety upgrades if a tenant gives no access. He mentioned the contractor could charge us for wasted time. Christine advised we can force access under gas safety as it is a legal requirement. TT commented joining this up with gas servicing in the future would be beneficial.</p> <p>The accelerated programme for EICRs over (duration redacted) was proposed for approval by BS and seconded by CC.</p>	
10.2	<p>Business Plan</p> <p>Christine explained that the Committee has looked at the Business Plan a couple of times and GH pointed out it was agreed we would take Brexit and Inflation out of threats and put this into weaknesses. She confirmed this will be done in the final form. Christine advised if the Asset Management Plan is approved tonight this will form Appendix 2.</p>	CL/EC

<p>10.3</p>	<p>She advised Fettes has added appendix 3 – five year financial forecasts and 30 year financial projections and appendix 8 – sensitivity analysis. Christine mentioned the five year financial forecasts were approved by Committee in May, and these were sent off to the SHR. Christine explained appendix 5 details the internal audit programme and she has had a discussion with the internal auditors and agreed on their draft plan. The organisational chart at appendix 10 has been amended to reflect the recent staff changes.</p> <p>Christine explained the jargon buster has been included at appendix 11 and we will order the governance booklets from EVH, so everyone is familiar with the terms.</p> <p>TT referred to the SWOT analysis table and suggested this should be changed to the lack of diversity on the Committee.</p> <p>The Business Plan was proposed for approval by TT and seconded by AP.</p> <p>Governance Report</p> <p>Christine explained the Governance Report brings together all the information that has come from the Committee appraisal process and the internal audit. She then noted the training sessions the Committee has attended in the past year.</p> <p>Christine advised we had hoped for training on Governance and Notifiable Events in (date redacted), but this has been organised for (date redacted) and will be delivered by (name redacted). She expressed this will give the Committee a good overview of governance and the notifiable event process and will also be beneficial for any new members elected at the AGM. TT advised she is on holiday but she has done some training in this area. Christine explained (name redacted) put her in touch with (name redacted) who has been delivering equality and diversity training and this has been scheduled for (date redacted).</p> <p>Christine advised some training needs were identified following the Committee appraisals.</p> <p>Christine then summarised the areas highlighted in the internal audit reports. She advised an audit will be carried out again on planned maintenance. She referred to the governance areas which highlighted that we should be carrying out some exercises on succession for both Committee and Staff. She advised we have added information on equality and diversity in our committee member application form and we have been including equality impact statements in our policy work since the beginning of 2022. She confirmed that the risk management policy was reviewed in (date redacted).</p>	<p>CL/EC</p>
<p>10.4</p>	<p>Christine referred to the IT audit and the ICT policy and the acceptable usage policy was approved in (date redacted).</p> <p>Stock Valuation Report</p> <p>Christine explained that Fettes has already covered the valuation for the purpose of the bank. She highlighted we have excess security of (figure redacted) and just under (figure redacted) of unencumbered stock.</p>	

<p>10.5</p> <p>10.5.1</p> <p>10.5.2</p> <p>10.6</p> <p>10.7</p>	<p>Christine advised from the point of view of Andy working on development proposals, this has told us we do have security but as Fettes said newbuild schemes have to stack up and the rents have to be able to furnish the loans.</p> <p>She then asked if anyone had any questions on the report. CC referred to the chart on page 196 and highlighted that it does not show any buildings built earlier than the 1950s. Christine pointed out on page 233 that it mentions pre 1900s to 1980s. TT suggested we should double check this with (company redacted). Christine confirmed she will send an email out.</p> <p>Policy Review Before the undernoted policies were approved, an overview was given of each one.</p> <p>Succession Planning Policy Christine detailed the organisational chart has been updated and now mentions the committee appraisal policy.</p> <p>Asset Management Strategy Christine explained the strategy has been rewritten in line with the work that has been done in landlord compliance. The strategy was passed around to all staff for their input, and she is satisfied the figures are correct.</p> <p>The policies were proposed for approval by PC and TG.</p> <p>Share Membership Application Emma explained we have received a Share Member application from (name redacted). Christine expressed we would have to check there is no conflict of interest if they are willing to stand for Committee.</p> <p>The Committee noted that the eligibility of the application had been checked. The membership application was approved. The Committee then confirmed that the member would be added to the Share Membership Register and that a Share Certificate would be issued.</p> <p>AGM Christine explained it is proposed to hold the AGM in the office on (date redacted) but we will give members the opportunity to attend the meeting by Zoom. She advised the auditor will be in attendance and that we will have a presentation, raffle, and buffet. BS passed on his apologies for the meeting.</p>	<p>CL</p>
<p>11.0</p>	<p>Date of Next Meeting</p>	
<p>11.1</p>	<p>The next Management Committee meeting will be held on 18th October 2022 at 6.30 pm.</p> <p>There being no further business, the meeting closed at 8.30 pm.</p>	