

CRAIGDALE HOUSING ASSOCIATION

BOARD MEETING

MONDAY 27TH JUNE 2022

AGENDA ITEM: 4A APPROVAL OF MINUTES OF PREVIOUS BOARD MEETING

CRAIGDALE HOUSING ASSOCIATION MINUTE OF BOARD MEETING HELD ON MONDAY 23RD MAY 2022 AT 6.00PM VIA ZOOM

PRESENT:

Morag Cameron	Vice Chair	Louise Bacon	Board Member
Helen Bayne	Treasurer	Gemma Woodrow	Board Member
Christine McCormack	Board Member		
Hilary Tennant	Board Member		
Des Phee	Secretary		

IN ATTENDANCE:

Linda Chelton	Chief Executive Officer (CEO)	
Frances Cunningham	Senior Corporate Services Officer (SCSO)	(Minute Secretary)
Sam Morton	Senior Housing Services Officer (SHSO)	(In Part)
Suzanne Lavelle	Welfare Rights Officer (WRO)	(In Part)
Graham Harper	Graham Harper Consulting (GHC)	(In Part)
Fettes McDonald	FMD Financial Services	(In Part)

1. Apologies for Absence

Apologies were tendered on behalf of Claire Taylor (Board Member), John Kilpatrick (Chairperson).

Leave of Absence:

Catherine Jones, Board Member

Absent:

David Logan, Board Member

2. Chairperson's Remarks

The Vice Chair thanked everyone for attending tonight's meeting.

The Vice Chair highlighted that Agenda Item 6: Development Opportunity-Castlemilk West Church Site Update Report, Agenda Item 8: 30 Years Long Terms Projections, Agenda Item 9: Five Year Financial Projections and Agenda Item 18: Welfare Rights Annual Report would be brought forward so Graham Harper, Fettes McDonald & Suzanne Lavelle could present their reports and leave the meeting.

3. Declaration of Interests

D Phee declared an interest in relation to Agenda Item 5, CEO Report regarding Southside Housing Association and Agenda Item 18, Welfare Rights Annual Report.

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L Bacon declared an interest in relation to Agenda Item 5, CEO Report regarding the Castlemilk Food Pantry & Ardenglen HA.

4. Minutes of Previous Meetings:

4.a Approval of Minutes of Board Meeting held on Monday 25th April 2022

The Board approved the minute as a correct record of the meeting held on 25th April 2022 as proposed by Des Phee and seconded by Hilary Tennant. The minute was signed and sealed by the Vice Chair.

4.b Matters Arising from the Board Meeting held on Monday 25th April 2022

The Vice Chair asked if anyone had any matters arising from the previous minutes of Monday 25th April 2022. The SCSO advised that she had no further update in relation to the report.

No matters arose or questions asked by the Board.

The Board noted and approved the Matters Arising Report from the Board meeting held on Monday 25th April 2022.

4.c Draft Minutes of the Audit & Assurance Committee Meeting (09.05.22)

The Board noted the draft minute of the Audit & Assurance Committee Meeting held on Monday 9th May 2022.

4.d Matters Arising from the Audit & Assurance Committee Meeting (09.05.22) for Approval

The Vice Chair asked if anyone had any matters arising from the draft minutes of the Audit & Assurance Committee meeting held on Monday 9th May 2022.

No matters arose or questions asked by the Board.

Recommendations

The Board noted and approved the recommendations made by the Audit & Assurance Committee held on Monday 9th May 2022.

- **Approved the Wylie & Bisset Audit Needs Assessment (2022-2025)**
- **Approved the Management Accounts for period to 31st March 2022**

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- **Approved the Annual Return on the Charter 2021/22 and give delegated authority to staff to submit return to Scottish Housing Regulator prior to 31st May 2022.**

4.e Draft Minutes of the Operational Services Committee Meeting (16.05.22)

The Board noted the draft minute of the Operational Services Committee Meeting held on Monday 16th May 2022.

4.f Matters Arising from the Operational Services Committee Meeting (16.05.22)

The Vice Chair asked if anyone had any matters arising from the draft minutes of the Operational Services Committee meeting held on Monday 16th May 2022.

No matters arose or questions asked by the Board.

The Board noted that there were no recommendations from the Operational Services Committee meeting held on Monday 16th May 2022.

5. Chief Executive Officer Report & Governance Report

The CEO presented the Chief Executive Officer Report & Governance Report to the Board and gave a brief update on the following:

2.6 Visit to Castlemilk West Church Site: The CEO advised the Board that she had attended the site and was given a tour of the development. The CEO mentioned to the Board that she would organise a site visit in the summer to the development if anyone wished to attend to let her know shoe sizes so she could organise PPE Equipment.

4.2 Private Finance Issue: The CEO advised that the security for the private finance has been sorted and the loan facility agreement will be discussed under AOCB.

The CEO mentioned when trying to finalise security it identified issues with our other developments with clauses within our titles. Once the new build private finance has been signed staff will speak to the Banks and BTO to deal with these issues so that if we require private finance in the future that we hold the securities with no attached clauses or boundary issues.

4.5 ICT Upgrades: The CEO advised that staff met with Tenant.Net today to finalise any issues – updates are progressing well. The CEO highlighted that she would organise a demo of the software in August.

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The Board noted and approved the Chief Executive Officer Report & Governance Report.

6. Development Report: Phase 10 - Castlemilk West Church Site Update Report

G Harper presented the Development Report, Phase 10 - Castlemilk West Church Site Report and asked the Board to note the following points:

- Timber kit, brickwork and roof all progressing.

G Harper asked the Board if they had any questions?

No matters arose or questions asked by the Board.

The Board noted and approved the Development Opportunities: Castlemilk West Church Site Update Report.

Graham Harper left the meeting at 6.22pm

7. Governance Review Action Plan Report

The SCSO presented the Governance Review Action Plan Report which gives an update on progress to date against the external Governance Review completed in 2021. The action plan was approved by the Board on 28th June 2021, with updates to be provided monthly to the Board.

The SCSO presented the Board Members Application Form

The SCSO presented the draft Board Members Handbook and highlighted that there are a couple of sections in relation to law that need to be clarified. The final document will be presented to the Board in June.

The SCSO asked the Board if they had any questions?

- C McCormack felt that the application form was very professional looking, that tenants might struggle with the form and put them off from applying.
- H Tennant agreed with Christine and suggested that the question on your assessment of expertise if we took the scores away and left a comments section instead.
- H Tennant asked if the Equal Opportunities form would be separated when returned. The SCSO advised that the EQ form will be issued separately for the application form.
- H Bayne asked for the Date of Birth to be removed from the form and maybe an Age

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Group question asked instead. H Bayne also asked if the form would be anonymised and could we re-order the sections i.e., bring the personal interest section forward in the form.

- The SCSO will amend the form and bring it back to the Board in June along with the Board Members Handbook for approval.

The Board noted and approved the updated Governance Review Action Plan Report.

8. 30 Years Long Term Projections

F McDonald explained that we are required to have long term projections to make sure that we have long term viability.

F McDonald explained that the Main summary outputs highlight the Assumptions & Cashflow Tab and details the unit assumptions, NPV and Cash-Flow. The SOCI, SOFP, covenant compliance information, KPI details and sensitivity analysis are the other main outputs.

F McDonald highlighted the detailed working schedules of all revenue income, cost information and balance sheet information and mentioned that some cases include historic data.

The tabs marked in green include SHR statistics, SHR cash flow statement and a reconciliation to the annual budget.

The opening figures are based on the budget 2022/23 assumptions.

F McDonald mentioned that Inflation has been assumed at 3% year 2 then 2.5% year 3 and then 2% long term and includes the 36-unit new build project on site at March 2022.

F McDonald explained that the rent rises are based on a real 1% increase for next 5 years and then inflation only thereafter. The Sensitivity tab considers impact of changes in rent levels and highlighted that our rents are generally lower than local RSLs and mentioned that the Association uses the SFHA tool and confirmed no material issues on affordability.

F McDonald highlighted that void and bad debts have averaged at 0.5% in the last 3 years-model and has assumed costs multiply threefold long term. This is a prudent assumption not a target.

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F McDonald mentioned that Real cost rises assumed on all maintenance costs for full 30 years. The model incorporates updated planned maintenance costs and that high end cyclical costs currently allowed for-includes estate costs

F McDonald explained that no changes in staffing assumed in plan period. Real 0.5% rise on management costs until year 10. All staff in DC pension scheme at 10.45% contribution and limited ability to benefit from economies of scale.

F McDonald mentioned that Loan interest rates on bank funding rise gradually to 4% pre margin by year 7. That there is an increase in debt levels as a result of new build funding with Peak debt year 1 due to new build assumptions. This will result in No issues re loan covenant compliance.

Our average annual costs allowed at £5.5k per annum for other fixed assets.

And rent arrears move from current 2.07% up to 3% long term-historic record of very low rent arrears

F McDonald gave a brief overview of our assumptions and highlighted that the main issues in terms of sensitivity analysis relate to rent increases as well as ongoing control of lettings and management and maintenance costs. In the event of lower inflation and interest rates the impact is neutral over the long term.

F McDonald asked the Board if they had any questions.

No matters arose or questions asked by the Board.

The Board noted and approved the 30 Years Long Term Projections.

9. Five Year Financial Projections

F McDonald explained that the Association is required to submit the Five-Year Financial Projections (FYFP) to the Scottish Housing Regulator on an annual basis and explained that the figures have been based on the first five years of the Long-Term Projections which was approved at Agenda Item 8.

The details attached relate to the Statement of Comprehensive Income and Statement of Financial Position projections together with details of main assumptions and ratios.

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- CPI inflation at 3% year 2, then 2.5% in year 3 and 2% thereafter
- New Build completes September 2022
- Real rent rise of 1% applied for next 5 years (due to low rent levels)
- Voids and bad debts average 1.5%
- Current staffing posts remain in place
- All staff in defined contribution pension scheme at 10.45% employer cost.
- Planned maintenance costs of £1.54m over 5-year period
- Reactive maintenance costs of £164k on average over 5-year period
- Variable interest rates move from 1% in year 1 and increase by 0.5% annually
- Component replacement costs of £1.69m over 5-year period
- Sum of £22k spend on other fixed assets over plan period
- Gross rent arrears assumed at 3% pa
- Pension deficit payments total £130k and cease in year 3
- New loan of £2.233m drawn in 22/23
- Loan capital repayments of £895k over 5 years

F McDonald highlighted that the surpluses are projected on an annual basis and average around £356k per annum. Cash resources average £2.12m over the five-year period and at the end of year 5 cash balances are projected at £2.25m.

F McDonald mentioned that the projections continue to demonstrate a positive financial outlook and there are no issues regarding loan covenant compliance. The SHR template notes the level of headroom available on the various covenants.

Rent increases will be reviewed on an annual basis and actual increases shall depend on annual budget projections and prevailing economic circumstances.

Added provision for voids, bad debts, real cost rises and rent arrears are planning assumptions as opposed to targets.

F McDonald asked the Board if they had any questions. No matters arose or questions asked by the Board.

The Board noted and approved the Scottish Housing Regulator Five Year Financial Projection Report with delegated authority given to Staff and FMD Financial Services to submit the return to Scottish Housing Regulator prior to 31st May 2022.

Fettes McDonald left the meeting at 6.43pm

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10. Business Plan 2021-24: Strategic Objectives Delivery Plans (Q4)

The CEO presented the Business Plan 2021-24: Strategic Objectives Delivery Plan Report and asked the Board if they had any questions.

No matters arose or questions asked by the Board.

The Board noted and approved the updated Business Plan 2021-24 Strategic Objectives Delivery Plan Report (Quarter 4).

11. Business Plan 2021-24: Operational Delivery Plans (Q4)

The SCSO presented the Business Plan 2021-24: Operational Delivery Plan Report and asked the Board if they had any questions.

SO1:15-Annual Service of Close Entry Doors: The Vice Chair asked why the Annual Servicing of the Close doors had not taken place and why it hadn't been budgeted. The SCSO explained that due to the change in staff the works had not been programmed for this year. The servicing will take place every second year (2023/24).

The Board noted and approved the updated Business Plan 2021-24 Operational Delivery Plan Report (Quarter 4).

12. Policy Review

a) Equalities Strategy

The CEO explained that the SHR has instructed all RSL's to ensure that they have due regard to equalities and human rights as part of their assurance statement exercise. To this end the SHR has instructed all RSL's to have an effective Equalities Strategy in place for the Assurance Statement declaration due in October 2022.

The CEO asked the Board if they had any questions? No matters arose or questions asked by the Board.

The Board noted and approved the Equalities Strategy with no further amendments.

13. Share Capital Report

The SCSO presented the Share Capital Annual Report and highlighted the following:

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Share Capital on 1 st April 2021:	74
Share Capital Cancelled:	01
Share Capital New Members:	04
Share Capital on 31 st March 2022:	77

The Board noted and approved the Share Capital Report.

14. Notifiable Events Report

The SCSO advised that there were no notifiable events this month.

The Board noted and approved the Notifiable Events Report (01.04.21 to 31.03.22).

15. Rent Report: April 2022

The Vice Chair confirmed the Rent Report is for information only and noted the Rent Report for April 2022.

The Board noted and approved the contents of the Rent Report for March 2022.

16. Procurement Yearly Update 2022

The CEO highlighted that this report details our procurement activities completed in 2021/22 and our likely activities that will take place in 2022/23.

The Vice Chair asked why there were missing figures within the procurement activity for 2021/22. The CEO apologised and would ensure that the figures were inserted into the minute for information.

Activity	Value	Services or Works	Procurement Route	Organisation	Timeline
External Governance Review	£8,775	Services	SFHA Website	Indigo House	Approved by Board April 2021
Risk Management Services	£4,590	Services	3 Quotes to CEO	ERMG	Approved by Board 26 April 2021
Contract Consultant	£2,500	Services	Direct appointment	JMP	Approved by Board 24.05.21

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Kitchens	£151K	Works	Public Contracts Scotland	MCN Scotland Ltd	Approved by Board 29.11.21
Phase 1 and 2 Bin Store Programme	£400K (2021-2023)	Works	Public Contract Scotland	TBC	July 2021 Placed in abeyance
Tenant Satisfaction Surveys	£4,932.00	Services	Public Contract Scotland	Research Resource	Approved by Board 29.11.21
IT Services	Not Procured	Services	Public Contract Scotland	Not Procured	TBC - 2022
Finance Services	D: £74.50 A: £48.50	Services	Public Contract Scotland	FMD Financial Services	Approved by Board 28.02.22
Internal Audit Services	£6,950.00	Services	SFHA Website	Wylie & Bisset	Approved by Board 28.03.22

The Board noted and approved the contents of the Procurement Yearly Update 2022.

17. Key Performance Indicators (Q4)

The CEO in the absence of the SHSO presented Quarter 4 KPI figures and advised that the purpose of this Report is to ensure that the Association is monitoring all its Key Performance Indicators (KPI's).

The CEO asked the Board if they had any questions.

H Bayne asked if the pre & post inspection target would be still achievable. The CEO advised that yes, the figure is achievable as the new year progresses.

The Board noted and approved the Key Performance Indicators (Q4).

18. Welfare Rights Annual Report

S Lavelle advised that the report provides an annual report on achievements of the Welfare Benefit and Money Advice Services delivered by Southside Housing Association for 2021/22.

S Lavelle highlighted that their objectives are:

- *All tenant's benefit income is maximised, and debt is minimised*
- *Promote personal financial capability and tenancy sustainment*
- *Sustain local communities*

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- *Assist with the alleviation of poverty and other elements of exclusion*

S Lavelle highlighted that they seen 1238 clients and dealt with 2554 cases and have gained £2,156,360.86. 130 cases related to Craigdale, and we gained £235,500.25.

S Lavelle advised that our Monday Advice Service negotiated over £82,367.94 in debts to be written off, which included Consumer Credits Debts and Utility debts.

S Lavelle mentioned that they had successfully applied for funding from the following organisations:

Energy Savings Trust Redress Scheme and were issued with 1000 vouchers totalling £42,700.00

SFHA Social Housing Fuel Support fund and were issued with 400 fuel vouchers totalling £16,000.00

FCA-Home Heating Grants and were issued with 146 fuel vouchers totalling £101,883.52

S Lavelle advised that the service provided at Craigdale Housing Association has been well received by tenants, and the reintroduction of face-to-face appointments, has increased the support we are able to provide. The Financial gains in benefit applications have increased from £181,075 in 2020/2021 to £235,500 in 2021/2022, largely due to the lifting of restrictions and opening of services in the DWP and Glasgow City Council, but also because tenants that have benefited from the service, return for further support when required.

We have been able to support many tenants who have been forced into fuel poverty and will continue to access home heating grants and vouchers for those struggling with fuel costs. Craigdale HA will also be included in the funding bids for a Fuel Adviser to the Investing in Communities fund, and the bid for a new fuel voucher project to the Energy Savings trust, in the hope we will be able to provide significant support to tenants during this difficult time of increasing energy costs.

The WRO asked the Board if they had any questions. No questions were asked.

The Board noted and approved the contents of the Welfare Rights Annual Report.

Suzanne Lavelle left the meeting at 6.20pm

19. Correspondence

The Secretary presented the following correspondence:

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- a) EVH – May 2022 Newsletter: The Board noted the content of the EVH May 2022 newsletter.

20. Any Other Competent Business

The Chair asked if anyone had any other competent business for discussion.

a) **Eviction Report:**

The CEO advised the Board that a police raid was carried out at the property on 28th October 2019, evidence of a drug cultivation was found, and the tenant was found guilty. In December 2019 the association served a notice of proceedings for rent arrears, using the property for illegal purposes, tampering with the electricity meter and anti-social behaviour.

Staff have since been able to access the property, were they saw evidence of a large extractor fan being attached to the light switch and further cultivation.

Appointments were arranged with the tenant for contractors to attend to carry out inspection of the loft area and electrical checks. The tenant failed to provide access for these.

The tenant has failed to provide access on three separate occasions for his annual gas safety check. When access was finally gained the tenant had no money on the gas meter and it had to be capped.

The SHSO contacted the solicitors and asked for advice as the case remained cisted at court. Legal advice was given to recall the case with evidence of failed access and request eviction.

The case was called at court on 27th April 2022, the tenant failed to attend and the decree for eviction was granted.

The CEO advised that the Association has worked to prevent this eviction and is asking the Board to approve decree for eviction.

The Board after discussion authorised the decree for eviction.

b) **Royal Bank of Scotland: Term Loan Facility Agreement:**

The SCSO advised the Board that we have received the Term Loan Facility

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Agreement in relation to the Private Finance for our Phase 10 – New Build Development and had dropped the facility agreement into the Board Portal for them to review prior to the Board meeting.

Term Loan Facility Agreement (the “Facility Agreement”) between Craigdale Housing Association Limited (the “Association”) and The Royal Bank of Scotland plc (“the Lender”)

- 1 It was reported that the meeting of the Association’s Board had been duly convened and that a quorum was present.
- 2 The following documents, in connection with the Association’s borrowing arrangements with the Lender, were produced to the meeting, substantially in final form:
 - (a) Facility Agreement between the Lender and the Association in terms of which the Lender agrees to make available term loan facilities to the Association for the purposes of (i) enabling it to refinance of the Association’s existing indebtedness to the Lender; (ii) supporting on-going investment and regeneration plans and (iii) delivering additional new build development (“**Facility Agreement**”);
- 3 It was reported to the meeting that the borrowing by the Association of the full amount of the Facility (as that term is defined in the Facility Agreement) under the Facility Agreement would not breach the rules or any existing contractual or statutory obligations of the Association and that the Association was fully empowered to enter into the Facility Agreement and to perform its obligations thereunder.
- 4 The Board, having reviewed the advice of the Senior Corporate Services Officer and its financial advisors on the financing arrangements for the Association, considered that:
 - 4.1 the proposed Facility (as that term is defined in the Facility Agreement) under the Facility Agreement is necessary in order for the Association to implement its business plan;
 - 4.2 the terms of the Facility Agreement were reasonable having regard to the status of the Association as a charity and a registered social landlord; and
 - 4.3 in accordance with forecasts set out in its business plan, it will be able to

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repay the Facility (as that term is defined in the Facility Agreement) on the terms set out in the Facility Agreement.

5 The Board RESOLVED:

- 5.1 that borrowing the Facility (as that term is defined in the Facility Agreement) is consistent with the Association's borrowing strategy and that the Board considers that entering into the Facility Agreement is in the best interests of the Association;
- 5.2 that the Association be authorised to borrow on the terms specified in the Facility Agreement and that the terms of the Facility Agreement, and the Association's participation in the Facility Agreement, be approved;
- 5.3 that the Facility Agreement be approved in substantially the form of the relevant draft presented to the meeting with such amendments as the Chief Executive Officer shall in her discretion approve;
- 5.4 that the Chief Executive Officer be and is hereby authorised to agree the final terms of the Facility Agreement and any other document which she considers necessary or desirable in connection with the entry by the Association into the Facility Agreement, with such amendments as she shall approve;
- 5.5 that the Chief Executive Officer and/or the Senior Corporate Services Officer be and hereby is authorised on behalf of the Association to execute the Facility Agreement, and any other document which is required to be executed pursuant to the Facility Agreement, which documents shall be either sealed or witnessed as appropriate, and registered in the Association's books;
- 5.6 that the Chief Executive Officer and/or the Senior Corporate Services Officer be and hereby is authorised on behalf of the Association to execute, despatch and deliver any other documents, notices, letters or other communications and to perform all matters, acts and things which such person in her absolute discretion deems to be necessary or desirable in connection with the Facility Agreement.

The Board approved the Royal Bank of Scotland – Term Loan Facility Agreement and gave delegated authority to the Chief Executive Officer and Senior Corporate Services Officer to sign the term loan facility agreement and Officer Certificate and other documents in relation to the loan facility and

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drawing down of private finance.

21. Date of Next Board Meeting

- Monday 27th June 2022 at 6.00pm

The meeting concluded at 7.18pm.