

**HOME GROUP
MINUTES OF THE HOME GROUP SCOTLAND (HGS) BOARD MEETING
HELD ONLINE ON 26 NOVEMBER 2025**

Present:

Susan Deacon	Chair
Grant Campbell	Board Member
Jackie McIntosh	Board Member
Emmanuel Asante	Board Member
Mark Henderson	Board Member
Gavin MacKenzie	Board Member
Helen Meehan	Board Member
June Wylie	Board Member
Andrew Wilmot	Board Member

In attendance:

Austin Woods	General Counsel
Tom Cuthill	Head of Maintenance
Monika Lee	Director of Building Safety
Kitson Keen	Director of Development
Jeremy Kape	Interim Exec Director of Property and Asset [Item 2288]
Bryony Willett	Director of Scotland
Karen Wolstencroft	Head of Service Delivery [Item 2291]
Ruth Corless	Governance Business Partner

2278 CHAIR'S WELCOME AND APOLOGIES

The Chair welcomed all to the meeting and confirmed online connections. Apologies were received from Catherine Wood and Robyn Inglis. The Chair advised of the early departure from the meeting of Grant and Mark. The Chair also advised that Kitson would present the Development reports instead of Will but his time to attend the meeting was constrained.

The Chair advised the Board of the intention to amend the order of agenda items to accommodate the attendees.

2279 DECLARATIONS OF INTEREST

Susan Deacon advised the Board that she had been appointed as Chair of Edinburgh Trams Ltd.

Jackie McIntosh advised she had stepped down as Chair of the SFHA Development Forum.

New documentation would be gathered from the renewal process taking place for January and updated Declarations of Interest published.

Action: Governance Team

2280 DRAFT MINUTES OF PREVIOUS HOME GROUP SCOTLAND BOARD MEETING HELD 18 SEPTEMBER 2025

The draft minutes of the previous meeting were considered. These were agreed as a true record.

The minutes of the First Meeting were considered. These were agreed as a true record.

The draft minutes of the Special General Meeting were noted by the Board and the decisions that had been made by the shareholders. These minutes were to be considered with the shareholders for approval and would be recirculated to Board once agreed as a true record.

The minutes of the AGM were to be circulated to the shareholders for approval at the next AGM and will then be shared with the Board.

Action: Governance Team

The minutes of the business meeting of 18 September 2025 were **APPROVED** by the Board.

The minutes of the First Meeting 18 September 2025 were **APPROVED** by the Board.

2281 ACTION POINTS

The action points of the previous meeting were considered. The Chair asked that the following actions be closed:

Action 2265: Case studies

Joint Board opportunities: This would be discussed outside of the meeting with the General Counsel

Action 2251: This would be closed following today's discussion whilst acknowledging ongoing room for improvement in presentation of development pipeline reports.

The Chair noted June's query via email regarding HGS member representation on the Development Committee. This had been incorporated into the Governance Effectiveness Plan and would be dealt with by this process and discussed at the January Governance and People Committee.

Action 2211 was closed. The Board Training Programme was also noted to have been reported as part of the Government Effectiveness Plan and would be presented in due course as part of this work.

Action 2213 was closed. The Chair advised that updates to green heating systems would be addressed as part of future discussion at Board around net zero. The SFHA session on net zero had also been circulated to the Board.

Austin advised the Board of plans to revisit the Sick Children's Hospital and the programme of work, plans for meetings and follow up of training needs that was taking place as part of wider governance work. The Chair acknowledged the work going on and encouraged Board Members to ask for any detail they sought.

Emmanuel joined the meeting at this point.

2282 BOARD, COMMITTEES AND GENERAL COUNSEL REPORT

Austin presented the General Counsel Report and outlined the Committee and Board business since last meeting. The Board were advised of appointments and the work to address queries regarding Development Committee membership.

New Home Group Customer Board Member appointments were shared in detail and the role of the new National and Regional Committees explained which would

form part of the governance for Home Group Scotland. A representative of HGS was required on the National Customer Committee, and further Customer recruitment to HGS Board was being considered. Board Members were invited to consider and email their interest to Austin in being part of the recruitment panel.

Action: Governance Team

Austin outlined the discussions on Strategic Risk that had taken place at Home Board (shared as part of the Reading Room). The group wide Strategic Risk list would be refined for Scotland and a face-to-face workshop in January was proposed. Details would be sent out in due course, and all were invited to attend in person.

Bryony agreed to share a refined version of the 18-month Organisational Delivery Update report.

Action: Bryony Willett

Austin updated the Board on progress of the HGS Chair recruitment process including Aspen's appointment in support of this and the confirmed panel members for shortlisting and interviews. Customer Voice would be represented throughout the recruitment process.

The Chair confirmed the positive discussion on strategy at Home Board and the appointment of Customer Board members, adding that HGS Board could take comfort in the Home Board training on data and cyber security. This was a clear risk to all organisations presently and was reassuringly being dealt with and managed at group level.

Jackie welcomed the positive report and asked if third party support in the Customer Board Member recruitment process was available. Austin advised that the learning from customer recruitment at Home Board would be applied since this had been very effective and had generated considerable interest. The same approach would be used for Scotland, once approved by the Governance and People Committee. Bryony confirmed that the cross-team experience in recruitment was strong and effective.

The Financial Golden Rules were noted. Helen confirmed that these were linked to covenants, gearing, liquidity and interest cover for the overall group position. Development had their own financial hurdles in place.

The Board **NOTED** the General Counsel Report.

The Board **APPROVED** the Customer Board campaign proposal and supported the panel development.

The Board **NOTED** the HGS Training Programme presented in the report.

2283 DIRECTOR OF SCOTLAND REPORT

Bryony presented the Director's report. The Board welcomed the details provided.

Bryony advised that the updated Engagement Plan to reflect the issues with cladding was expected to be published on 5th December. Bryony also updated that the notifiable event around the name change to Home Group Scotland was

complete and the Association's name had been updated on the Regulator's website.

The unsuccessful bid for tenancy sustainment funding was discussed. No other Housing Association had been successful. Funding had mainly been awarded to statutory services and third-sector organisations.

Bryony explained the regulatory framework differences that impacted the Board reporting requirements for England and Scotland. Whilst measures were broadly in line, consideration of regulatory requirements would determine how reports were presented in line with the new group-wide performance reporting framework.

June asked about the rent increases and challenges around affordability. These were to be debated as part of the Rent Consultation item.

Jackie noted the positive relationship with the Regulator and how well managed this was.

Performance in long term voids was queried. The drop in performance was noted and the Board questioned whether there was a change in demand. Bryony confirmed there was no change. Demand remained high and voids was in the strongest position it had been during the last year.

Grant confirmed his observations of funding allocation for Housing First. Funding directly into Local Authorities (LAs) and shifts from capital to revenue expenditure were being seen. Grant agreed to share some further details with Bryony after the meeting.

The Board **NOTED** the Director's Report.

2284 FUTURE RENT CONSULTATION PROPOSALS

The Rent Consultation paper was presented by Bryony. The regulatory context and the need to balance financial resources with affordability for customers was outlined.

Bryony confirmed the key areas considered when preparing the proposal as well as highlighting the group-wide business plan in place and the strong financial position of HGS. Scottish Government net zero expectations and available funding for this remained uncertain. Management of properties, Home Group development aspirations and long-term financial security had all been considered.

The Board were advised that HGS rents were, for historical reasons, higher than other social landlords. Service charge details were also outlined to the Board. The proposal for the rent consultation had considered peer comparison, and the proposed increase is in line with other providers. Bryony provided the Board with details of other levels of increase from within the sector noting that HGS compared similarly with others in using the CPI+1% approach. With regard to the Scottish Government working group, it was noted that affordability had been considered in the context of the minimum income standard which suggested that families may find the proposed rent increases the least affordable.

Service charges were discussed, with a 7% rise on average across the stock. Communication explaining HGS charges would be sent separately to customers.

The Chair acknowledged the clarity of detail provided in putting forward the proposal and invited questions from the Board. Board members sought clarity on the process and obligation to respond. The Chair provided clarity on previous options offered and the adjustment in the current process.

Grant welcomed the details of the report and the comparators of income provided. Members acknowledged the challenge and noted that consideration had been given to the levels of poverty facing many of our tenants. Tenancy sustainability was a priority and tracking of sustainability was highlighted as a key consideration.

The Board acknowledged the need to be able to provide homes, whilst ensuring tenancy sustainability, and noted the balance of affordability for customers and organisational viability. Bryony confirmed that tenancy sustainability was a key issue. A lot of work on this had been successfully carried out in recent years, and benchmarking performance indicated HGS compared well with peers. Maintaining this was becoming more challenging.

The Joseph Rowntree measurements presented for supplementary reading were considered and explained. Families were particularly under financial pressure. Customers on benefits were likely to be protected from any rise in rent, since benefits rose in line with increases and rents were paid directly. However, those outside the 77% in receipt of benefit were more likely to struggle. Emmanuel challenged the exploration of the remaining segment of customers who bore the cost fully whilst supporting the proposed rent rise as this sustained the organisation and its business plan. Gavin agreed that support for customers who were not in receipt of benefits needed to be prioritised whilst acknowledging the need for HGS to build new homes for the future and improve existing homes. HGS needed the ability to continue this otherwise future tenants would suffer. The balanced proposal put forward needed to be supported.

Jackie acknowledged the excellent report and supported the proposal, highlighting the communication of the message to customers which would need graphical explanation of how rent is spent. Grant supported this and emphasised the need for Housing Officers to signpost those in need of support.

Andrew queried whether a model of above CPI+1 had been considered and the potential that a greater increase might unlock other opportunities to develop and invest. Mark explained the common rent formula that applied, and the UK Government agreements made for medium-term rent increase assumptions in England. CPI+1 was a UK Government advised route. Aligning England and Scotland rent increases formed part of the business planning and following this was recommended.

In response to a query from the Chair, Helen explained the need and circumstances for applying Rent Convergence in England and the impact of a £3 rent increase across the English business as part of this process. Work would continue to bring all English rents up to the formula level. CPI+1 was needed to invest in current homes and develop new ones.

Bryony responded to the queries raised by the Board and confirmed that wider affordability assessments could be undertaken in future years. Modelling higher rent increases in 2025 would result in HGS not being comparable to other housing associations but could be considered in the future. Rent consultation communications would include information about how money is spent but not information about how costs had increased. This would be included in future years.

Action: Bryony Willett

The Chair highlighted that the Board had consistently emphasised the need to support and reach out to customers in greatest financial need and assurance was regularly sought and given that this was in place. Resources had been allocated to address this and there was much comfort to be gained in what the Group had done in this area.

Bryony confirmed that communication to customers was reviewed by the Customer Viewpoint group.

The Board **APPROVED** the proposed rent increase figure of 4.8% for consultation with customers.

2285 DEVELOPMENT APPROVALS

Kitson joined the meeting and presented the Development Approvals Report. The two projects being considered were outlined and the role of the National Acquisition Programme explained. Kitson outlined Lovell and Taylor Wimpey's involvement in this proposal.

The Board noted the existing stock in this location and the opportunity that was presented to Home Group by this proposal. Gavin asked about some of the reasons for this sale from the developers and was assured that the drop in sales rates offered this beneficial purchase to Home Group. Developers clearly wished to meet end-of-year sales targets and the acquisition was heavily funded by Scottish Government Grant.

Andrew queried the absence of a visual aspect to the report and asked about the alignment with the vision for development. Kitson explained the details, confirming that these homes were a standard product within a private housing scheme. Kitson noted the Board's request for visual aspects in future reports and agreed to address this.

Action: Kitson Keen

Jackie confirmed that whilst developments which "pushed the boundaries", would form part of Home Group's strategy, providing homes was a key priority and this type of acquisition had significant grant levels associated with it. The acquisitions would fulfill the group's mission and was a very good deal for HGS. Additional information would be beneficial. The 70% grant level for these high value homes was noted.

The Chair sought further work on presentation of the aspirational aspects of development and the presentation of plans. Designs and visuals were requested to support the Board's decision-making process.

Kitson and Andrew agreed to meet after the meeting to consider how this could be further explored.

Action: Kitson Keen / Andrew Wilmot

Bryony explained the tenancy support process and the referral process from the LA. Ensuring a mix of sustainable communities was the desired outcome and experience from the last year would confirm the success in doing this again in the proposed locations.

The Chair acknowledged the involvement of Lovell's in this proposal and noted that Catherine has a registered interest in respect of her employment with Lovell Strategic Land and had previously declared a potential conflict with developments involving Lovell's. Given Catherine was not in attendance there was no issue regarding her participation in the decision, however her interest was noted.

The Board **APPROVED** the development proposals at The Crossings Phase 2, National Acquisition Programme 25/26 and Farrier Fields, National Acquisition Programme 25/26.

2286 Q2 DEVELOPMENT PERFORMANCE REPORT

Kitson presented the Development Performance Report and took this as read. The Board were advised of the additional acquisitions and the above target provision of 169 new homes in the year. The year-to-date position was behind schedule due to challenges with some new home sign offs.

Gavin sought clarity on the institutional investors for the Glasgow Meat Market development. Kitson confirmed the final phase was proposed to be a combination of mid-market rent and build to rent. The Chair welcomed Jackie's offer to share knowledge of East Balornock with the Glasgow Developer Forum to try to improve planning processes in the city. Bryony, Kitson and Jackie agreed to meet after the meeting. Bryony confirmed the Meat Market homes were flats.

Action: Bryony Willett/ Kitson Keen/ Jackie McIntosh

Kitson provided an update on progress with the Meat Market scheme. Phase 1 had been very successful, however plans for the final phase of the project were not yet confirmed. Glasgow City Council were supportive in principle with the next stage.

Details of the flatted accommodation were shared with Board members. There were some innovative funding models being considered and the pace of progress was relatively slow, however there was an appetite for an additional phase, and the Board would be kept up to date with progress. The Chair welcomed this and asked for visuals of the proposals to be included in future reports.

Action: Kitson Keen

June asked how the continued portfolio growth would be resourced in terms of workforce needs and housing officer positions. Bryony agreed to consider this in future reports.

Action: Bryony Willett

The Board **NOTED** the Development Performance Reports.

2287 Q2 KEY PERFORMANCE INDICATORS REPORT

Bryony presented the KPI report and noted current priorities; rent collections, voids, antisocial behaviour and customer satisfaction. A comprehensive report

on customer satisfaction would be brought to the spring meeting.

Bryony advised the Board of the lowest performing area of rent collection. Work continued to make improvements in this area including re-allocation of specialist personnel. Impact was now being seen but performance remained below expectations. Changes to rent collection teams were being considered.

Long term voids remained high. This impacted overall relet time performance. Bryony advised that the Annual Return on the Charter (ARC) might be impacted due to the criteria for inclusion, but a clean position by the end of the year was expected. Demolishing units in East Balornock had now been planned. Mid-market rental units in Sanquhar and Kellaholm were being advertised.

Antisocial behaviour (ASB) remained a focus across the whole of Home Group. Changes in reporting and speed of response were improving. The new Salesforce system was expected to positively impact performance this year.

Andrew asked how voids were monitored and if levels resulted in any penalties. Bryony explained that voids and voids loss were reported to the Regulator. HGS' targets were based on peer performance and were broadly in line. HGS void performance was in line with Scotland sector benchmarks, but strong compared to Home Group overall.

The Chair acknowledged the clarity of performance reporting and the updates on actions being taken. This assurance was welcomed, and the clear information, trends and benchmarking was noted. This level of understanding would allow the Board to monitor improvements.

The Chair confirmed that ASB was being given wider group focus, and the Home Board had spent significant amounts of time considering this. Board members were invited to raise questions outside of the meeting in any area of the report.

Bryony confirmed that the targets would be revisited in the spring. All were invited to present questions in advance of any meetings if applicable.

The Board **NOTED** the KPI Report.

2288 Q2 ASSET PERFORMANCE REPORT

Jeremy Kape joined the meeting at this point and updated the Board on the stock condition surveys completed and the year-end total expected. Additional resources had been applied to address the surveys, and all visits were expected to be completed or the 'no access' criteria exhausted. A five-year programme of stock condition surveys was currently being developed.

EPC ratings were discussed. A positive 92% of properties rated C or above was reported across homes. The differences in measurement and outstanding Scottish Government announcements on net zero targets were noted. Bryony confirmed that the clarity would happen after the election in late 2026.

The Scottish Government Net Zero expectations were noted. Investments were planned in Sanquhar and Kellaholm with possible top-up funding supporting expenditure from the main programme. Previous unsuccessful bids for net zero funding were noted.

Emmanuel sought clarity on the table presented in the report (paragraph 3.2). Jeremy agreed to revisit the figures and clarify the position after the meeting. A correction to the report would be submitted if required.

Action: Jeremy Kape

Jackie noted the approval disposal request and sought assurance on how this would be disposed and best value assured. Jeremy confirmed that the disposal would be subject to a full valuation. A direct offer from Homes For Good has been received. Following the Asset Investment Panel proposal there was the ability to negotiate up to 10% less than the external valuation. The Chair acknowledged the positive working relationship with Homes For Good social enterprise company. Andrew asked if there was a wider plan for disposal of properties and if this could be shared. Jeremy advised this formed part of the Asset Management Strategy currently in place.

Bryony confirmed build to sell was not currently an active strategy for HGS, though formed part of the wider Home Group strategy.

The Board **NOTED** the Asset Performance Report.

The Board **APPROVED** the disposal of 4, Ferness Road Glasgow.

2289 ASSET MANAGEMENT STRATEGY

Jeremy advised the Board that the strategy ran from 2026 to 2031 and developed the work already begun. This strategy had been approved by Home Board and updates would be reported regularly.

The strategy considered the next 5 years and the long-term (30-year) projections, taking into consideration regional variations and requirements.

The Group Board had welcomed the development of the strategy.

Reporting and dashboard requirements were discussed. A performance framework would be developed for the strategy and reported to both Home Group and HGS Board, however this would not be a direct transposition, for example because of difference in targets around EPC levels.

Jeremy advised the Board of the issues relating to complex ownership and building safety issues that needed to be considered. The assets in Scotland were reported as in a stronger position than in Home Group more widely. A more detailed discussion was being planned for February.

June welcomed the greater oversight of the Scotland portfolio. The general standard for homes was discussed following the Sanquhar and Kellaholm visits. Work to agree this standard with customers was in place and would include work across all regions and for the longer term.

Gavin welcomed the prioritisation of asset management and welcomed the clear objectives being set. The audit reports continued to consider stock condition and the need to see the strategy embedded was noted by Audit Committee.

Emmanuel asked how realistic it was to move homes from EPC D to EPC C in five years. The resources in the financial plan were in place, and legal requirements in England required this work to happen and be factored in. Funding had been received to support this. However the move from EPC D to C rating could be wide

ranging and Scotland's target had not yet been clarified.

Andrew sought clarity on the timeline for the vision and objectives set down in the strategy. Jeremy confirmed the planned next steps and regional conversations that would take place. The framework would be applied locally and regional plans developed.

The Chair acknowledged the depth of work being undertaken and welcomed clarity on the Scottish context. The timing of future updates would be considered.

Action: Bryony Willett/ Austin Woods

The Board **NOTED** the Asset Management Strategy Report.

2290 Q2 FINANCE REPORT

Helen Meehan presented the finance report and confirmed that HGS remained in a good position, £1.8Million ahead of budget. This was due to genuine savings and phasing. Some catchup was expected by the end of the year.

It was noted that the surplus and contribution was expected to match the budget and was well managed by the Director and her team.

The Board **NOTED** the Q2 Finance Report.

2291 Q2 COMPLAINTS PERFORMANCE REPORT

Karen Wolstencroft joined the meeting at this point and highlighted areas of concern. Changes to reporting were noted and the stages of closure for cases outlined to the Board. This aligned with the Charter and allowed clarity in understanding complaint closures. A series of examples had been provided to the Board.

The drop in performance was explained and the complaints action plan outlined. There had been two complaints to the Scottish Public Service Ombudsman (SPSO) in the period, but these had not been upheld. Internal training following these complaints was being arranged.

The Chair acknowledged the significant amount of work that had been done to address complaints, and it was clear that development and progress were being made. Karen clarified what the "improvement of communications" looked like. The Board were assured by the weekly meetings with Novus and the lessons learned being applied in all cases.

Emmanuel commended the action plan and the weekly meetings and closure of cases. The Board acknowledged colleagues' efforts to get things right, first-time. The Chair was encouraged by the application of lessons learned and thanked the whole team for their work.

The Board **NOTED** the Complaints Performance Report.

2292 Q2 HEALTH AND SAFETY PERFORMANCE REPORT

Monika Lee joined the meeting to present the report. The Board were advised of new checks on playground equipment in Scotland. This accounted for five sites.

Monika reported that there were no out-of-the-ordinary accidents or incidents to

report. Health and Safety essential training was 100% completed.

Emmanuel queried the third-party management agents follow up process cited in the report. Bryony confirmed that lawyers would be recontacted once the 28-day timescale had passed to ensure the complaints process was exhausted fully. This would be mid-December.

Jackie acknowledged the assurance from the report and the level of detail provided. Inclusion of the data in the main report was helpful and the value of this welcomed. The team would continue to consider how the Board could be presented with the details more effectively.

June acknowledged the extensive amount of data in the report and the valuable reviews carried out by Penningtons. This had highlighted what was being done well and reinforced the data and an action plan had been developed from the recommendations. June confirmed the assurance provided to the HGS Board and the Health and Safety Committee from this report.

Monika confirmed that third party checks were now in place. Reports had been verified, and compliance checks were complete. This would be a permanent feature across the business and verification by external parties provided that reassurance.

Monika sought to note a correction to the report in section 4.3. This section should have referred to Robertson Gait not Telford Road.

Action: Governance Business Partner

The Board **NOTED** the Q2 Health and Safety Performance Report.

2293 Q2 OPERATIONAL DELIVERY PLAN

Bryony updated the Board on the Operational Delivery Plan and advised of new items added to this.

Positive feedback from the Regulator was noted once again and the Board were assured by the feedback that their work remained strategic and not operational during discussions.

Mark Henderson left the meeting at this point.

The Board **NOTED** the Q2 Operational Delivery Plan.

2294 TREASURY REPORT UPDATE

Helen confirmed that the Treasury position was good and fixed versus variable debt was strong. A low-cost loan for social housing had become available from Royal Bank of Scotland which would be pursued and brought to the Board for consideration. Gavin confirmed the cost of this loan was impressively low and was an opportunity not to be missed.

Emmanuel noted the positive position. Helen confirmed the parameters were in line with the targets set by the regulators and in line with peers in the sector. HGS were meeting the requirements of its lenders, and the general financial performance of the group was strong. The Board were advised of the role the Regulator played in the financial assurance of HGS and Home Group.

The Chair affirmed the assurance to the Board of the strong treasury management in place.

The Board **NOTED** the Treasury Update Report.

2295 COST AND PERFORMANCE BENCHMARKING

Bryony presented the benchmarking report and confirmed the performance against peers. This fed into the priority and target setting work due in the new year.

The overall picture was that HGS performed relatively well against peers both in terms of financial and performance KPIs.

Customer satisfaction was lower however plans were in place to report to the Board in February as to how this would be addressed.

The Board **NOTED** the Cost and Performance Benchmarking report.

2296 REPAIRS UPDATE

Tom Cuthill joined the meeting to provide an update to Repairs service options.

Tom advised the Board of Wheatley's agreement to extend the Dumfries and Galloway contract by one year. Beyond this Wheatley would be looking for revised terms which could increase costs.

Tom outlined the timeframe for the options appraisal and advised the Board that there was no direct correlation between quality and cost across peers. Comparisons were difficult to draw however it was noted that additional costs did not necessarily bring improvements in service.

The focus of the options appraisal would be to contain costs within the existing business plan to achieve the best outcome for customer KPIs and customer experience. Gavin proposed that a comparable scale might be a helpful tool when comparing options.

The Chair welcomed the options appraisal outline and the needs of Dumfries and Galloway being addressed. A dedicated session was needed to consider the options given the core business decisions that applied. It was agreed a one-hour session would be arranged in due course.

Action: Tom Cuthill

Helen Meehan left the meeting at this point.

The Board **AGREED** with the proposal to continue with the current direction of travel working within the existing budget and focusing on service quality.

2297 REVISED INTERNAL AUDIT PLAN 2025/26

Helen Young joined the meeting at this point and presented the updated Audit Plan.

Scotland specific items were highlighted, and the Board were invited to add additional items. Gavin welcomed the assurance to the Board and noted the

Stock Condition Audit and Cyber element being looked at separately.

The Board **NOTED** the Revised Internal Audit Plan.

2298 AOB

The Chair summed up the key points of the meeting and reminded the Board of the strong position HGS was in as the calendar year drew to a close.

The Chair thanked the Executive Team and the team in Scotland for their effective and strong management of HGS.

The meeting closed with the Chair thanking Board Members for their continued involvement and contribution.

2299 DATE OF NEXT MEETING: 05 FEBRUARY 2026

Susan Deacon

06 FEB 2026 - 16:20:46 GMT

Signed:..... **Date:**

Chair