

University of Derby Students' Union

Trustee Board Summary Sheet

Agenda Reference:	TB/2019/
Title of Report:	Minutes of the last meeting – 09.07.19
Written By:	Sally Cunningham, HR and Admin Manager
Presented By:	Chris Hughes, Chair
Action Requested:	Approval

Trustee Board Meeting

Tuesday 9th July 2019 - Boardroom S303 - Kedleston Road, Derby

IN ATTENDANCE:

Chris Hughes (CH) Chair

Trustee Board:

Adam Buss (AB) External Trustee
 Helen Roberts (HR) External Trustee
 Michael Spencer (MS) External Trustee
 Melanie Welaratne (MW) Student Trustee / (VP) Education Elect 19/20
 Joel Boulter (JB) Incoming Student Trustee

Officer Trustees:

Abby Wilson (AW) President
 Daniella Quill (DQ) VP Activities / President Elect 19/20
 Charlie Bell (CM) VP Community
 Scarlet Moss (SM) VP Education
 Jacob Blatherwick (JB) VP Welfare
 Samira Mensah (SM) VP Welfare Elect 19/20
 Faye Davies (FD) VP Activities Elect 19/20

Union Staff:

Vicky Hossack (VH) Chief Executive
 Suzy Stevenson (SS) Head of Membership Engagement
 Steve Taylor (ST) Finance Manager
 Sally Cunningham HR & Admin Manager (minutes)

APOLOGIES:

Jacqueline Hallam External Trustee
 Martin Beaumont Head of Operations
 Muhammad Ali Yousuf Student Trustee

ABSENT:

Kiran Singh

Student Trustee

AGENDA ITEMS:

1. Welcome and Apologies - CH

Welcome and apologies noted above. No conflict of interest called. Duly noting: we are a Company Limited by Guarantee and a Charity.

Chair duly noted; MY tendering his resignation after two years as Student Trustee Board member; adding it has been a pleasure to have him as a member of the Trustee Board who actively contributed to these meetings, the Board wish him well for the future.

2. To approve the minutes of the Board Meeting held on 26.03.19

TB/2019/026

Minutes from the last meeting **agreed** as a true and accurate record.

3. Matters arising from 26.03.19:

Block Grant Application - circulate to Board Members following University Exec meetings – **Action completed: letter received from University Head of Finance, confirming that the Union Grant from the University for 2019/20 will be £862,880 an increase of 10% on that awarded for 2018/19. There will be no additional project funding for 2019/20.**

Arrangements for the Sports Centre will remain as they are, with the University continuing to invoice using the agreed subsidised rates and agree therefore that they will refund uncapped 60% of the Unions invoice costs of using the Sports Centre for one year.

For context in terms of the award, the Union to our knowledge are the only department receiving an increase to our funding. Across the whole University there is a 5% non-pay cut to all departments, who have been told to make efficiencies, which is part of a larger piece of work the University are doing to drive efficiencies across the institution.

A positive result for the Union in the context of the wider environment the University is in. The Union do need to deliver on some of the University's the key metrics they outlined as part of the negotiation. One of those metrics is a project the Union will lead on, around Peer Assisted Learning and NSS is another.

VH duly noted her thanks to the whole Officer Team who presented the Block Grant Application to the University Executive, this was positively received, and the feedback was overwhelmingly positive.

Capital Expenditure - to look into what the Unions current IT infrastructure is and report back for the next Board meeting – **Action: agenda item.**

Blends Counter Extension – to formally submit a detailed business case focusing on the student experience and include timescales – **Action completed: work will begin first two weeks in August 2019.**

Narrative to accompany the reforecast budget- **Action completed.**

FOR DECISION:

4. Block Grant Application and Final Budget 2019-2020 - VH

TB/2019/027

We have looked at detail in regards to the budget for 2019/20, in terms of additional labour costs for the new pay grading, and with other areas looked at to compensate for that to ensure we are maintaining our break even target. In terms of the balance sheet, we are in a stable position, and as outlined from the Auditors we are reasonably well funded in comparison to other Unions. Our cash flow is stable with monthly instalments from the University. We will be looking at investment opportunities at the start of the new financial year, where we may be able to recover funds from the assets that we have. Our income targets are more realistic having been based on what we achieved this year.

Additional comments/clarification:

- We do have to adjust our balance sheet within our creditors, in terms of purchasing the IT equipment and refurbishments for Blends, depreciation is on the P&L.
- It is good to see increases have been applied across the teams, with all departments benefitting, in particular the welfare provision.

The Board duly **approve** the Block Grant Application and Final Budget 2019-2020

Action: Survey circulated to Student Union CEO's capturing data of funding to be brought to the next meeting.

5. Risk Register – Risk Ratings - VH

TB/2019/028

The Board are asked to review the risk appetite ratings, the 7 risks we have identified and to consider whether they are still relevant and whether are attitude in taking risk in each of the categories needs to change. The current level of risk for the 7 identified super risks are as follows:

Governance – Low

Strategic – Low

Reputation – Low

Finance – Low

Compliance – Very Low

People and Culture - Low

Operational – Low

The level of risks for each category sets the tone to our approach in making decisions as a Board for example our investment commitments and changes to our staffing policies and structures.

Additional comments/clarification/recommendations:

- Something that is more reflective of the potential impact of the risk alongside our appetite to exposing that risk would be useful. So that if there are specific changes that make these more likely to be a risk our appetite is not going to change from low, however, it is a high risk as external factors will have an impact.

- The University have a medium approach to people and culture, they are doing a transformation project across some departments, so they have altered their approach to risk in the fact that change needs to happen.
- Strategic is one area to consider exploring further opportunities off the back of NSS, now could be the time where we think about something new or utilising our resources in a slightly different way to achieve an outcome.
- In respect of Finance we may be in a situation where we would be holding a conversation about settling our pension deficit and spending approximately 250,000k of our reserves on that which may push us close to our reserves limit. That would not be an indicator we are taking a low approach to risk, there could be in the next 12 months where we are looking at utilising our reserves significantly or further in the future to utilise those reserves for a new building or space.
- Governance and Compliance should always be low, the other 5 risks can be changed.

The Board duly **approve** Risk Register – Risk Ratings

Action: Risk Register – Risk Ratings agenda item for next Audit & Risk Sub Committee meeting for further discussion.

6. Strategic KPI's – 2019-2020 – VH/SS

TB/2019/029

The Board are asked to comment on whether they feel that this is a useful way of indicating how the Union are delivering operationally and to review the content set for next year prior to final approval. We have received feedback from the University that they are content that the KPI's are ambitious and mirroring their own approach in terms of looking at employability and the key themes.

Additional comments/clarification/recommendations:

- We have not changed our target score for NSS, we kept that as 62.5%, we were targeting 60% and it was disappointing to learn that we had dropped position in 2019.

Context referring to NSS:

NSS is a key measure and we are being reviewed by the university in terms of how we are tracking in NSS. It is certainly a measure for the University that features in terms of their institutional KPI's, this year they set themselves a target of achieving 90% overall satisfaction across all University programmes. They were disappointed to learn that their score had gone from 86% to 83% which was unprecedented, a series of meetings with senior University staff have been scheduled where VH will be attending.

The impact on the University for NSS is significant, and is one of the key factors that contribute to their league table position. They are now at risk of dropping significant places in both The Guardian and The Times Higher League, which will effect recruitment and reputation.

Only two of our competitor group went up in terms of overall satisfaction, so the context nationally is satisfaction amongst students is dipping.

Certainly for the Union and the Membership Team who will be leading on this we will be actively participating in that action plan with the University, we will come up with our own goals and plans around improving performance against a number of courses. What the data does show is where we

have active Reps, Academic Societies satisfaction is high and that is the argument that we put forward last year to obtain the funding and we will be working harder to push and maximise student exposure to those activities.

Additional NSS discussion:

- In general the views of Derby students vary specific to what course and where students are based, when we drill the data we will understand more. For example a view from JB - VP (Welfare) is students based at Britannia Mill, Markeaton Street and Friar Gate Square are potentially unsatisfied so that the culture amongst those students is effecting the whole University. Value for money is coming through, students now have a substantial amount of debt.
- Within the question there is the option to neither agree nor disagree if a student is satisfied. Of the 12% of people responding were unhappy, but 32% are undecided, and that counts as a negative. We have done a lot of work with students on formulating an opinion this year, and we will continue next year.
- We know when we focus on programmes it works for example; Theatre Arts has rocketed from the bottom to up in the top quartile. We will repeat this for those in the lowest quartile of those programmes, there are themes across the arts and satellite sites which again could be linked back to the branding.
- The internal survey the University run with 1st and 2nd years, 66% students said that they are aware of the Union's services, which is mirrored in the satisfaction where 61% are satisfied with the Union.
- Although we do know across our internal feedback surveys our engaged students are rating their experiences as good or excellent our lowest score was 83% of the people who engaged in the opportunity.
- A piece of work in terms of our internal feedback is around the brand, our Marketing & Communications Manager created a new Marketing Strategy last year, that now needs to be embedded and implemented across all of the work and everything we do.
- 54% of students are commuters, which is high amount who will not always have time to engage with the Union.
- The new Part Time Officer for Commuter Students has now been elected into post, where issues can now be learnt followed by actions going forward.
- The University are pulling off reports looking back on module feedback forms and the free text comments that they will have access to. Nationally the University have gone from 37th place down to 90th, dropping 53 places overnight in terms of that ranking position, the Union has dropped from 63rd place to 69th.

The Board duly **approve** Strategic KPI's – 2019 - 2020

SM left the meeting at 5:50pm

7. Reserves Policy - VH

TB/2019/030

As a Charity we have a Reserves Policy that is held by the Board, dictating what the Board would like the Charity to hold back in terms of a cash amount that could be used should the Union fall into

financial difficulties or the University was to close failing to recruit any more students, in which case the Union would fold and dissolve.

We hold reserves currently set to two levels;

- Minimum level of three months operating costs
- Target level of six months operating costs

We also have a separate facility development fund which we established a few years ago, we syphoned £150k into that separate fund to reinvest into our facilities to refurbish any areas. The policy shows updated figures and that we are comfortably over our minimum level of three months and just shy of our six month target level by £70k.

The Board are asked; whether they wish to keep the policy as the levels are, or change it or remove it, quite a lot of Unions just set a three month minimum and no requirement for six months. The Board were asked whether they want to keep a separate facility fund as part of the policy or to remove it and keep our reserves unrestricted to use however the Board should wish.

Additional comments/clarification/recommendations:

- At the time of writing this we had a surplus of £200k on our minimum reserves levels. Dependant the results of where we are at the end of the financial year, would be subject to whether we could utilise the reserves to pay off the pension deficit without dipping below our minimum level of three months.
- Typo noted in 3.1 regarding redundancy calculation compared to same calculation in 3.2.
- Suggestion to remove the facilities development fund, and roll that into one, by putting that to the balance sheet or the financial report it gives people sight of it and therefore we can use it. We would want to be in a position that gives the Union complete control.
- Question around why have the Target level of six months operating costs in the sense of what do we do when we are richer?
- For historical context; at the time we set the reserves policy when that six months was introduced, the Union were sitting on nearly £1,000,000k of reserves in the bank. The Board at the time were conscious that the reserves policy did not dictate that we would hold so much money in the bank and questions would potentially be raised around why we were holding that amount of money back. So that six months target was introduced to slightly off set the fact that we were holding so much cash. Which we are not in the same position now, considering the pension deficit taken into account.
- Considering the repayment of the pension liability and to minimise our risk in an area that is escalating, £150k development fund should be released so to create a much easier repayment position for the Union, the three months becomes a more sensible measure of stability.
- The annual report will be tabled for approval at the October meeting, quoting the reserves policy within that. The auditor's report will be completed by then, along with the SUSS pension deficit figure.
- Charities Commission recommends three months.

- We should hold firm until the Estates master plan of the University is written to know whether the Union is going to feature as part of that. Whilst we have not had a conversation about the Union contributing to the cost of any development or decided whether this is something we would want to pursue. It would be prudent not to invest in any large projects until that is determined.

The Board **note** Reserves Policy – no decision until October Board meeting

Action: ST to update Reserves Policy with correct figures (points 3.1 and 3.2)

Action: To remove the facility development fund, remain at three months with a target of six months to review again as at the October board meeting, once we know the situation for SUSS pension revaluation.

Action: To arrange a meeting with the Officer Team for 2019/20 to clarify the Reserves Policy in more detail.

8. Trustee Board Members – VH

TB/2019/031

JB stepped out of the meeting for this agenda item

We have two student Trustees coming to their end of term. MY as mentioned at the start of the meeting and MW who is our VP (Education) Elect for 2019/20. AW led on the recruitment campaign for the vacancies, VH and AW interviewed a number of students who expressed an interest in the role. Tabled are both CV's from JB and Corey Beck.

Both have reviewed by our Student Scrutiny Panel and approved. The Board are asked to approve and ratify both for the role of Student Trustee and to ask any questions ahead of inviting them formally to join the Trustee Board effective Monday 15th July 2019.

Additional comments/clarification/recommendations:

- AB will end his second term in office following the October board meeting. Potentially we will have a vacancy for an External Trustee, however a conversation will take place with AB following this meeting around the possibility for AB to remain as an External Trustee for a further year, extending the term to the maximum 6 years.

The Board duly **approve** Trustee Board Members – JB and CB

FOR DISCUSSION:

9. IT Infrastructure – VH

TB/2019/032

To confirm, this is a long term plan. We have got 2 years of warranty left on our current equipment, newly purchased from the University when the Union moved over to their IT systems. The machines are reliable and working well and it is anticipated the warranty period will see us through.

This is not a decision to invest, but rather obtain direction from the board in terms of replacing any PC's before the warranty expires, and will factor into our budgeting process for 2021/22.

Additional comments/clarification/recommendations:

- We are coming up to our renewal for our insurance so as a precaution we will extend it to cover use of laptops off site at the next renewal date.
- In terms of data protection; all of our machines having been purchased through the University are fully encrypted, with the mobile equipment there are a standard set of policies and systems in place to use them.
- It is difficult for someone to assess the software as much as the hardware as the Union has specialist staff, for example the graphic designer.
- The MACS utilised in our marketing department do not sit on the University network, they are supported separately. All of the programmes such as Slack, the admin rights for those machines sit locally so there are no software restrictions. This is a consideration for us moving forward as for those machines we do not receive the same level of support as we do for those machines that are on the network.
- In terms of software for finance, there will be some work to do with the University IT to consider. Currently SAGE is used, where the University would encourage us to have the same software they use that is Oracle.
- To consider purchasing laptops for Officer Trustees, due to their need to work off site as representatives of the Union.

The Board duly *receive* IT Infrastructure

10. Data Protection Agreement - VH

Verbal

We have been reviewing the Data Sharing Agreement we have with the University, mainly because we do not receive all the student data from the institution, such as ethnicity, disability, age. This is proving problematic for reporting purposes just to understand who we are reaching and who our underrepresented groups are.

At the moment the agreement extends one way, with the Union receiving data from the University. There is no agreement for example if we wanted to send details of all of our Student Sports members in order for the University to run a report on our behalf as to whether they continued on their studies or they represent certain demographic groups.

There is a piece of work happening to establish that two-way data sharing agreement and also exploring whether all full data that the University hold for students can be given to the Union as well. This has received support from the Vice Chancellor and Pro Vice Chancellor as long as it meets the Office of Students standards. It is likely we will be bringing back a new Data Protection Agreement from the University and hopefully news that the Union has access to the full data set at the next meeting.

Additional comments/clarification/recommendations:

- The Union will need to indicate which staff members do have access to that data that is restricted. It is all held on the website so it is only those who have got full admin access to the website, the full data is downloadable but system stops a person downloading onto an external source.

- For analysis purposes we would not require names, below the authorised people everything else is anonymised data.

Action: Data Protection Agreement to be brought back to the next Board meeting for a decision.

The Board duly *receive* Data Protection Agreement

11. Impact Report 2018/19 - SS

Tabled

A presentation capturing all the great work the Union has done throughout the year, mostly to be able to demonstrate to our students what we have been doing so that we can try to have an impact around student satisfaction and increase that awareness.

The report shows the Unions 10 strategic measures that link to the University's criteria around NSS and also the Unions developed from the research that was undertaken with students to ensure we are achieving what they say they want.

Additional comments/clarification/recommendations:

- To perhaps consider an external validation from the Vice Chancellor or one of the chosen Charities that has been particularly impacted by the fundraising.
- Excellent design work and a great presentation.

The Union of Students Impact Report will be on our website shortly and is available via email.

The Board duly *receive* Impact Report

FOR NOTING:

12. Finance Update May – ST

TB/2019/033

Summary: Operating results

Income summary 10 Months to 31 May 2019

	Budget	Actual	Variance	Reforecast-FEB
Core/Support	908,393	988,156	79,763	904,136
Venues	565,325	529,667	(35,658)	526,162
Retail	831,569	711,928	(119,641)	719,780
TOTAL	2,305,287	2,229,751	(75,536)	2,150,078

Net Surplus/(Deficit) 10 Months to 31 May 2019

	Budget	Actual	Variance	Reforecast-FEB
Core/Support	(182,468)	(106,694)	75,773	(162,094)

Venues	133,702	120,607	(13,095)	123,920
Retail	124,620	50,728	(73,892)	58,474
TOTAL	75,855	64,641	(11,214)	20,300

Core/Support Comment:

General

- **Project grant** - funding income released in April (£36,097), "Reforecast" income not until July.

Marketing:

- Freshers' expense (£900) to be prepaid to 19/20 **Activities/Societies:**
- Competition (incl. Buxton) adverse to budget £2.0k
- Kit cost ££20.7k to date, £10.6k invoiced sponsorship from Team Derby/University
- MSL module £3.2k favourable - delayed implementation to next year, if at all

Commercials Comment:

Venues:

Academy – Sales volume to-date falling ahead of Reforecast (£2.8k), margins £2.3k adverse YTD at Gross margin level, Wages £2.8 adverse, breakeven Net.

Bridge Street – "Open Book" cost recovery with University. Current £3.5k deficit.

Events – In line with reforecast.

Blends - Sales volume In line with reforecast, £1k behind at Gross Margin level. £3k adverse (from April) Kitchen Consumables reflects understated reforecast, but also now identified stock units to account for.

Friargate – Sales volume £2k ahead of reforecast, and £1.2k at Gross Margin level, wages £600 over, on target net surplus position.

Retail:

Keddies - Sales volume behind reforecast (£4.5k), but Retro discounts figures (£3k forecast) not yet available from NUS for "Meal Deals", so £7.5k adverse at Gross Margin level, costs all in line, so behind £6.5k at net surplus to forecast.

Street –Sales volume behind reforecast (£2.5k), but Retro discounts figures (£2k forecast) not yet available from NUS for "Meal Deals", so just adverse at Gross Margin level, costs all in line, and therefore just behind net surplus to forecast .

Britannia Mill – Sales volume in line with reforecast, and at Gross Margin level, £1k down on net deficit.

Balance Sheet

Cash - Bank position now shows a positive movement by £230k over the period, to a £809k bank balance, drivers being positive trading £125k (before depreciation), supplemented by debtor decrease £112k.

Trade Debtors – Balance at £25k (University £19k), has decreased from Year-end (£154k), mainly due to Fresher's collections, and University payments.

Other Debtors – Mainly prepayments (insurance and NUS affiliation - £13k) and Buxton College income due £30k, now invoiced in June. University income accrued £15k.

Trade Creditors – Balance £77k, with University balance £14k, (Y/E £11k).

Additional comments/clarification/recommendations:

None raised.

The Board duly **note** Finance Update May 2019

13. CEO Report - VH

TB/2019/034

In addition to the CEO report, both JB and VH were involved in a Prevent Audit to ensure policies were in place. We have since found out today the University passed with flying colours. Particularly there are references within the letter around Student Union policies being very robust, JB did an excellent job of expressing the partnership work between the Union and the University around the wider contest strategy.

Additional comments/clarification/recommendations:

- The prevent audit consisted of students and an ex-registrar from Sheffield Hallam, who was the lead investigator.
- In terms of updates from the sub committees, could the board obtain minutes for clarity, particularly for the Officer Trustees who do not sit on both sub committees?

Action: Circulate minutes from Finance & HR and Audit & Risk sub committees to all Board members.

The Board duly **note** CEO Report

14. Marketing Report - VH

TB/2019/035

To highlight a change to section 5 – Totum cards. Within our budget we have income relating to the sale of these cards, previously we received £5.40 from the sale of each card. NUS announced 2 weeks ago that from 1st July they will be slashing the commission of each sale of a card to £1.50, in addition they have pulled software support to enable sales to be processed and cards printed through our Information Point, at Graduation, at Freshers and Intake Days. Students will now have to purchase a card through the Totum website only.

NUS have also announced that as well as changing their commission structure they are also offering a free discount through the App. Rather than a physical card, but through the App students will have access to 20 discounts for free, this will make the upsell of a card very challenging.

We budgeted for £15k of income in the Marketing budget for the Totum card sales, with the commission changes alone we are looking at approx. £3k. The timescale of this is shocking, there has been a backlash of other Student Unions, and it does not look likely there will be any changes.

In addition to this there is a dubious marketing campaign that Totum are leading with, that raises questions over its morality – “Hide the Pain Harold”.

Additional comments/clarification/recommendations:

- For smaller colleges who have very little block grant income their funding is the Totum card commission, it will be very challenging – for all Unions to recoup the losses.
- We need to question whether any income will come from these changes and how to recoup £15k.
- Our Marketing and Communications Manager is currently working with her team to try and work with UNiDAYS and Student Beans who offer a number of student discounts, to look at advertising opportunities. Previously we have not been able to do this as they have been in competition with us but the income is such low value now, that we may as well explore other opportunities.

The Board duly **note** Marketing Report.

15. Officer Trustee Report – OT’s

TB/2019/036

Our outgoing Officers gave a summary on the report presented today, showcasing achievements and progress by means of their manifestos points.

Additional comments/clarification/recommendations:

- In terms of SM’s lecture time consultation, it had mixed responses dependant on which forum was used. For example the social media forum showed a preference for evening lectures, whereas in person the preference was mornings.

Chair, on behalf of the Board, thanked the Officers for such a great year, in being able to achieve real differences for the students going forward in such a short period of time and wishing them the best of luck for their futures.

The Board duly **note** Officer Trustee Report.

16. Membership Services Report – SS

TB/2019/037

Advice Centre Report:

An overview of the report shows all areas are ahead. The biggest issue the students are bringing to the advisors is academic, particularly this time of year. In terms of the quality feedback from the team is they are up 83% of the closed case survey students rated the service as excellent.

Additional comments/clarification/recommendations:

- Referring to academic issues there appears there is still not complete clarity around the rules such as plagiarism, turning up on time, submission all have discussed at the Student Experience Teaching Committee. At certain colleges there is difficulty of professional conduct and plagiarism, it is about tailoring the advice service and also our communications towards those specific students.
- Any patterns or trends are fed into the VP (Welfare) work with support and guidance from our Support and Inclusion Manager who oversees the Unions advice centre.
- The report goes to Student Experience and Learning & Teaching Committee (SELTC) and if relevant to Academic Board. The majority of those academic issues at this time of year are, around complaints or contesting boarder line grades and is a regular pattern. Boarder line grade are now being fed into a wider piece of work that the University will do is around category marking and not marking on the boarders.

The Board duly **note** Membership Services Report

17. Any Other Business – All

AB – anecdotal reflection feedback following conversations held with academics from other Institutions have reflected that they do not feel the sense of political activism that they do at other University's, and that may impact on general levels of engagement. For example climate crisis, automation of jobs, gender diversity and would see them in microcosm on how they impact on individual students but not globally campaigning.

Additional comments/clarification/recommendations:

- The current Officer team have always taken a politically neutral stance so as not to alienate any student group. Some areas students are vocal for example; The Star Society are very good on refugee action. During the general elections Officers encourage students to vote, but do not show a preference on who to vote for.

CH – requested a diary of events for this year for Board members and ensure everybody gets invited.

No requests for a closed session. Meeting ended at 7:20 pm.

Date of next meeting – Tuesday 29th October 5pm – 7:30pm. Room S303.

Trustee Board Meeting Action Summary 09.07.19:

No	ACTION	ACTION OWNER	DUE DATE	STATUS OF THIS ACTION
1.	<i>Survey circulated to Student Union CEO's capturing data of funding for other Unions.</i>	VH	October	
2.	<i>Risk Register – Risk Ratings agenda item for next Audit & Risk Sub Committee meeting for further discussion.</i>	VH	October	
3.	<i>Reserves Policy - ST to update Reserves Policy with correct figures (points 3.1 and 3.2).</i>	VH	October	
4.	<i>Reserves Policy – to remove the fund, remain at three months with a target of six months to review again at the October board meeting, once we know the situation for SUSS pension revaluation.</i>	VH/ST	October	
5.	<i>Reserves Policy - to arrange a meeting with the Officer Team for 2019/20 to clarify the Reserves Policy in more detail.</i>	VH/ST	October	
6.	<i>Circulate minutes from Finance & HR and Audit & Risk sub committees to all Board members.</i>	SC	September and October	
7.	<i>Data Protection Agreement - to be brought back to the next Board meeting for a decision.</i>	VH/DQ	October	

✓ COMPLETE OVERDUE OUTSTANDING ONGOING