

Argyll Community Housing Association

Board of Management Meeting

Thursday 6th February 2020 at 10.00am in the Inveraray Inn, Inveraray

Minute

Present:

Jim Milne (Chair)
Cameron Grant (Vice Chair)
Ian McIntyre (Chair of the Audit Committee)
Sonja Aitken
David Carmichael
Cathy Grant
Bruce Marshall
Nancy McDonald
Pat McVey
Councillor Iain Shonny Paterson (Items 1 – 18)

Not in Attendance:

In Attendance:

Alastair MacGregor, Chief Executive
Kirsteen McGinn, Director of Investment & Regeneration
Bruce West, Director of Finance & IT
Christine Johnston, Director of Housing & Neighbourhood Services
Colette Benham, Director of Human Resources & Corporate Services
Gayle Stead, Governance & Compliance Manager
Lesley Lindsay, PA to Board of Management

The Chair took the meeting through his parish notes:

Item 2 – Minute of the previous meeting – any questions relating to Item 28 – Notifiable Event – would require staff to leave the meeting.

Item 3 – following the minute being approved, the Chair will ask for any items for AOCB. He reminded the meeting that AOCB was for items which are so urgent they cannot wait until the next Board meeting in March.

Item 4 – Correspondence – additional correspondence from Brian Tester.

Item 8 – IT Update – remitted to March Board meeting.

Item 10 – Pay Award Proposal 2020 Onwards – staff will be asked to leave the meeting for the item.

Item 19 – Stock Condition Report – a verbal update will be provided with the formal report being remitted to the March Board meeting.

Item 25 – Health & Safety Update – remitted to March Board meeting.

Item 31 – AOCB – update on Torlochan Gypsy/Traveller Site.		
1.	<p>Apologies Councillor Roddy McCuish, Councillor Donnie MacMillan, Betty Rhodick.</p> <p>Leave of Absence – Brian Tester</p>	<p>Actions to be completed by 19/03/20</p>
2.	<p>Minute of Previous Meeting – 12th December 2019</p> <p>The Board of Management APPROVED the minute as a true and accurate record of the meeting.</p> <p>Proposed by: Bruce Marshall Seconded by: Nancy McDonald</p>	
3.	<p>Matters Arising</p> <p>Page 2 – Item 3 (letter to tenant members) – the Chair advised the letter inviting tenant members to attend a Board or Area Committee meeting was in the process of being issued.</p> <p>Page 2 – Item 3 (Letter to SHR) – the Chief Executive advised the terms had not yet been finalised as he was awaiting clarity on the loan fixing. He further advised that once finalised, the letter would be issued.</p> <p>Page 4 – Item 7 (Change to date of Strategic Planning) – action complete. Venue booked and new calendar appointments issued.</p> <p>Page 4 – Item 8 (SFHA Affiliation) – action complete. Letter issued to SFHA confirming decision taken by the Board of Management not to re-join.</p> <p>Page 5 – Item 10 (increased in homelessness figures) – the Chief Executive advised he had passed the report on to Councillor McCuish. He further advised he had spoken to a Council officer to try to clarify the figures. The Council had advised the increase of 20 in the second quarter had been inconsistent with the homelessness downward trend and they had confirmed figures for the following quarter (third quarter) had dropped to normal.</p> <p>Page 5 – Item 10 (Guidance in relation to fire evacuation process) – guidance issued again to all sheltered housing tenants. Facebook and tenants’ newsletter posts planned for the future. Fire safety will as normal be part of the sheltered housing AGMs.</p> <p>Page 6 – Item 11 (CIH Make a Stand Campaign) – the Chief Executive advised the Domestic Abuse Strategy would be presented to the March Board meeting for consideration.</p> <p>Page 6 – Item 12 (Torlochan) – to be covered under Item 31 (AOCB).</p> <p>Page 8 – Item 13 (AHFA Risk Register updated to include Warm Homes initiative) – action complete.</p>	<p>Alastair MacGregor</p>

	<p>Page 8 – Item 13 (Mid-Market Rent budget line to be hidden) – action complete.</p> <p>Page 9 – Item 14 (ACHA Draft Budget 2020/21) – to be covered under Item 13.</p> <p>Page 13 – Item 20 (painterwork Soroba, Oban) – action complete. The Chief Executive confirmed a press release had been issued which had received extensive coverage.</p> <p>Page 12 – Item 21 (Regeneration update) – action complete. The Director of Investment & Regeneration confirmed she had updated her report to show the Glencruitten development would be considered by the Protective Services and Licensing Committee in January.</p> <p>Page 14 – Item 23 (amendment to ACHA Risk Register) action complete. The Director of Human Resources & Corporate Services confirmed the Risk Register had been revised.</p> <p>Page 14 – Item 25 (Facebook) – reference to rolling updates re Glenshellach will form part of the routine departmental Facebook updates as agreed by SMT.</p> <p>Page 15 – Item 25 (Facebook Usage) (updates on new build site at Glencruitten, Oban) – the Director of Housing & Neighbourhood Services confirmed updates would automatically be included as and when available.</p> <p>Page 16 – Item 27 (Arrears and Universal Credit) – further report to be produced in six months.</p>	
4.	<p>Correspondence</p> <p>Leave of Absence Request – Brian Tester The Chair advised a three month Leave of Absence request had been received from Brian Tester. The Board of Management unanimously APPROVED the request for a period of three months.</p> <p>Scottish Housing Regulator Incidents of Fraud against RSLs in Scotland The Chief Executive advised the Scottish Housing Regulator had issued a letter to all RSLs in Scotland by way of a reminder on attempted frauds. He highlighted the key issues were contained in paragraphs 3, 4 and 5. The Chief Executive advised the Association’s suite of training remained ongoing and he was confident the Association had the appropriate risk management arrangements in place. The Chief Executive advised he would write back to the Scottish Housing Regulator outlining the Association’s risk management procedures around attempted fraud.</p> <p>The Chief Executive provided information on a low level incident which had occurred recently.</p> <p>The Chair stated cyber-crime was happening all the time and provided details on an attack on Red Kite Housing Association. The Chair advised the report was informative and it would be included in the Board Info Pack in March.</p>	<p>Alastair MacGregor</p> <p>Jim Milne</p>

5.	<p>Declaration of Interest Item 10 – Pay Award Proposal 2020 Onwards - staff to leave the meeting for item.</p>	
6.	<p>New Membership Applications The Board of Management unanimously APPROVED two new membership applications.</p> <p>The Board of Management NOTED the current membership total of 256 as at 27th January 2020.</p> <p>The Vice Chair asked it if would be possible to invite newly approved members to attend an Area Committee meeting. The Director of Housing & Neighbourhood Services advised the Area Committees were currently running Facebook campaigns and officers would require to know in advance if members planned to attend to ensure the venue was large enough. The Chief Executive stated there were usually around 2 or 3 new members per month and the letter could be structured in such a way that interested parties would need to contact the PA to the Board of Management in advance of attending a meeting. The Board of Management unanimously AGREED issuing a letter of invitation to new members.</p>	Colette Benham
7.	<p>Chief Executive Presentation</p> <p>The Chief Executive delivered a presentation covering:</p> <ul style="list-style-type: none"> • Key Updates • External Updates <p>The Board of Management NOTED the contents of the presentation.</p> <p>Members in attendance were provided with a copy of the presentation.</p> <p>Bruce Marshall asked how many properties ACHA would be building in the Glencruitten Masterplan. The Director of Investment & Regeneration advised the Association were looking to build 100 houses. She stated that due to the large infrastructure costs it would be more beneficial to build in one phase. The Chief Executive advised ACHA would also be responsible for widening the single track road to the development. The Director of Finance & IT stated that discussions around the future funding of new builds was ongoing with lenders but currently ACHA did not have the private finance available in totality to deliver 100 houses at Glencruitten.</p>	
8.	<p>IT Update The Chair advised the IT update has been postponed until the Board meeting on 19th March 2020.</p>	
9.	<p>ACHA Employee Engagement Survey 2019 The Director of Human Resources & Corporate Services advised her report provided a top level summary of the outcomes of the staff survey. She took the meeting through each of the recommendations contained within her report:</p>	

	<ol style="list-style-type: none"> 1. Set a revised realistic KPI target to achieve 80% overall employee engagement score for the Group by 2021, with a minimum 80% response rate, in line with overall benchmark 2. Gain input from all colleagues via next Chief Executive Roadshows, using break out groups, where improvements are required, for top level data, with tangible actions being recommended 3. SMT to review and develop a Group jointly shared action plan from April 2020 onwards, where we fall below the overall benchmark, looking also at specific departmental results, via team meetings, with HR assistance 4. To update the Group People Plan to reflect any new priorities from April 2020 onwards 5. Review AHFA reward package, in particular, pension as part of pay review proposals. 6. Identify and acquire tools for assessing Leadership skills to develop a leadership programme for our organisation's Leadership, within a framework to take forward into staff development and succession planning 7. Continue to provide support to the staff appraisal process <p>The Chair asked if there was disappointment at the results of the survey. The Director of Human Resources & Corporate Services advised she was disappointed but not overly surprised. Cathy Grant asked why the outcome was not a surprise. The Director of Human Resources & Corporate Services stated she had noticed lower morale during the Chief Executive Roadshows and the issue of workloads was continually being raised.</p> <p>The Chair stated the Board would be interested to see the action plan once developed.</p> <p>The Chief Executive advised the AHFA Board had requested a separate analysis which would be undertaken by the Director of Human Resources & Corporate Services.</p> <p>The Chair asked if it would be appropriate to have the newly recruited HR & Training Manager to have a fresh look at the survey results. The Director of Human Resources & Corporate Services advised the HR & Training Manager had a good background in employee relations and would be involved in the process.</p> <p>The Director of Human Resources & Corporate Services advised the 2019 survey was the first to be carried out externally and had provided a good dashboard for analysing.</p> <p>The Board of Management unanimously APPROVED the recommendations contained within the report.</p> <p>The Director of Human Resources & Corporate Services advised she would hope to have the action plan ready to present to the April/May Board meeting.</p>	
10.	<p>Pay Award Proposal 2020 Onwards All staff with the exception of the minute taker left the meeting.</p>	

	<p>Bruce Marshall, Chair of the Remuneration Committee took the meeting through his report and recommendations.</p> <p>The Board of Management unanimously APPROVED recommendation one.</p> <p>The Board of Management unanimously APPROVED recommendation two.</p> <p>The Board of Management unanimously APPROVED recommendation three.</p> <p>Staff members returned to the meeting.</p>	
11.	<p>Consultation on Proposed Increase to Rent Charges 2020/21</p> <p>The Director of Finance & IT advised the rent consultation had concluded with 116 responses received. He further advised all comments received were contained within Appendix 1 of his report. The Board of Management were advised that all comments relating to specific house or tenant related issues had been referred to a relevant member of staff to respond.</p> <p>The Board of Management NOTED that information on comparisons with other RSLs had also been included within the report.</p> <p>The Director of Finance & IT took the meeting through his recommendations:</p> <ol style="list-style-type: none"> 1. To consider the information set out in the report and determine the rent increase to be applied to all property rentals, houses, sheltered houses, gypsy/traveller sites, commercial properties (subject to terms of any existing lease), allotments and community benefit properties recognising CPI in December 2019 was 1.3%, RPI in December 2019 was 2.2% (making RPI + 1% in December 2019 3.2%), the business plan assumes a rent increase of 3.0% for 2020/21 and the potential rent increase set out in the rent consultation was 3.4% 2. To agree that Sheltered Housing Service Charges will only change according to the analysis of costs incurred at each complex based on the prior year known costs 3. To agree that any general needs service charges will only change according to any changes in the actual cost of the services provided <p>The Chair asked for comments and questions.</p> <p>Bruce Marshall stated that ACHA's rents were gradually moving closer to the average rent charge but used to be much lower. The Director of Finance & IT stated there were two main reasons; rent harmonisation plus rent increases over the last 3 and 4 years. He advised that some RSLs had increased their rent by less than RPI plus 1%. Bruce Marshall stated he understood tenants paying a higher rent for new build properties and renovated properties but commented there were still properties in poor condition that tenants were paying the same rent for. The Director of Finance & IT stated if the Association were to have different rent levels it</p>	

would be moving away from the rent model agreed to try to keep the rent model as simple as possible. Bruce Marshall reiterated there was a vast difference between old and new stock. The Chief Executive advised the older stock was being upgraded with the vast majority of internal works having been done to meet the SHQS. He agreed there were challenges around some external estates which was hoped the Exemplar Estates Projects would go some way to address but focus would require to be kept on estate management.

The Chief Executive stated he fully understood the difficulty of rent affordability to tenants and commented the Government were implementing more and more statutory works required to be carried out to homes. He stated the main income for Housing Associations was rent and it was not easy to square. The Chair stated that would be a dilemma for ACHA and other RSLs for a considerable time.

The Chair stated the Association historically used the December RPI and proposed a rent increase of 3.2%.

Cathy Grant stated that in light of the budget assumption of 3%, she proposed a rent increase of 3%. David Carmichael seconded the proposal.

The Chair asked for a vote on the proposal of a 3% rent increase:

8 voted in favour of a 3% rent increase
0 voted against a rent increase of 3%
1 abstention

Following the result of the vote the Board of Management **AGREED** a rent increase of 3% for 2020/21.

The Chief Executive asked for further information in relation to the statement on page 11:

I understand the need to fill the 'coffers' to maintain and improve buildings but do not support rent increases to give directors/managers and partners bonuses! Considering ACHA is also funded by the Government via grants, maybe the money required can be gained through them instead of increasing rents on the very tenants that make ACHA what it is – a government funded social housing association!

The Director of Finance & IT advised it was an anonymous comment and no further information was available. It was confirmed that Directors and their partners do not receive bonuses.

Recommendation 2

Nancy McDonald asked why service charges were different for some tenants in sheltered housing. The Director of Housing & Neighbourhood Services stated that when service charges had been implemented a number of years ago the Board of Management had agreed a £10 service charge for existing tenants with new tenants being charged their share of expenditure. The Board noted that the number of tenants remaining on the £10 service charge was around 25. The Chief Executive stated ACHA had been required to implement services charges following the removal of Supporting People funding.

The Board of Management unanimously **APPROVED** recommendation 2.

	<p>Recommendation 3 The Board of Management unanimously APPROVED recommendation 3.</p> <p>David Carmichael raised the issue of the inadequate maintenance of his property and the external area. The Chair advised that was a personal matter which he would discuss with David outwith the meeting.</p>	
12.	<p>AHFA Budget 2020/21 The Director of Finance & IT advised the budget had been approved by the AHFA Board of Directors at their meeting on Tuesday 4th February 2020.</p> <p>The Director of Finance & IT advised there were very few changes to the draft budget considered at the December 2019 meeting.</p> <p>The Director of Finance & IT advised he would talk to the table on the top of page 5 of his report which sets out projections and provides a comparison to the 2019/20 budget.</p> <p>The Board of Management unanimously APPROVED the AHFA Budget 2020/21.</p>	
13.	<p>ACHA Budget 2020/21 The Director of Finance & IT stated there were very minor changes to the draft budget presented to the Board at the December meeting.</p> <p>The Director of Finance & IT advised the proposed budget was generally consistent to the 2019/20 budget and the 2019 Business Plan approved by Lloyds Banking Group with variances previously being flagged up.</p> <p>The Director of Finance & IT took the meeting through his report highlighting paras 23 and 24.</p> <p>The Board of Management unanimously APPROVED the ACHA budget for 2020/21.</p>	
14.	<p>Frequency of Policy Sub-Committee Meetings The Director of Human Resources & Corporate Services stated her report was self-explanatory and recommended moving back to quarterly meetings of the Policy Sub-Committee by skype as opposed to face to face meetings.</p> <p>The Vice Chair agreed additional meetings were required and suggested 3 meetings held via skype with 1 face to face meeting.</p> <p>The Board of Management unanimously AGREED to hold quarterly meetings for policy review in May, August, November and February; 3 via skype and 1 face to face.</p>	
15.	<p>Annual Complaint Handling Report 1 April 2018 to 31 March 2019 The Director of Human Resources & Corporate Services stated the report was usually issued as part of the Board Info Pack but she wished to provide the Board with the opportunity to review the information before it was published onto the Association's website and possibly Facebook page.</p>	

	<p>Councillor Paterson asked if individual and group complaints were dealt with in the same way. The Director of Human Resources & Corporate Services confirmed the same process was used.</p> <p>The Chair stated the level of complaints within Mid Argyll and Kintyre area were higher but commented there did not appear to be a reason for it. The Chief Executive confirmed he was unsure why the level of complaints were higher for that area. He advised he would speak to staff to try to establish the possible reasons.</p> <p>Councillor Paterson stated the most common complaints he received as a Councillor related to anti-social behaviour. The Director of Housing & Neighbourhood Services advised anti-social behaviour followed a separate process as did complaints relating to HOME Argyll. The Chair asked if there was any reason anti-social behaviour and HOME Argyll complaints could not be dealt with using the same process as normal complaints. The Director of Housing & Neighbourhood Services advised there were specific types of category, reported separately with different timescales which would be difficult to include within the complaints procedure. The Chair asked both the Directors of Human Resources & Corporate Services and Housing & Neighbourhood Services to look into the possibility. The Director of Human Resources & Corporate Services advised the information could be reported separately.</p> <p>The Chief Executive reminded the meeting that ACHA frequently received complaints it had no power over.</p> <p>Pat McVey requested Section 8 Customer Satisfaction with Complaint Handling be included on the Association's website. The Director of Human Resources & Corporate Services confirmed she would update the website.</p> <p>The Board of Management unanimously APPROVED the Annual Complaints Report for publishing onto ACHA's website and Facebook if possible.</p>	<p>Alastair MacGregor</p> <p>Christine Johnston/ Colette Benham</p> <p>Colette Benham</p>
16.	<p>Rothesay Pavilion Project Accommodation Request</p> <p>The Director of Housing & Neighbourhood Services took the meeting through her report and advised that Rothesay Pavilion was undergoing major refurbishment and the Rothesay Pavilion charity were seeking to rent two properties from ACHA to provide accommodation for workers on the project.</p> <p>The Director of Housing & Neighbourhood Services advised ACHA had sought legal advice and advised it would be possible to lease properties to the Rothesay Pavilion charity with the caveat that the rental charge to occupants does not exceed £6 per week and there are no more than 3 people residing in one property. She further advised the lease would require agreement from ACHA's lenders. The Board were advised if approved, a six-month lease would be issued with a potential to extend if required.</p> <p>The Director of Housing & Neighbourhood Services advised the occupancy agreement would be highly detailed and Rothesay Pavilion charity would</p>	

	<p>be liable for Council Tax and furnishing the properties.</p> <p>The Vice Chair asked if there may be scope to expand beyond 2 properties. The Director of Housing & Neighbourhood Services advised there was that possibility. The Chair suggested amending the recommendation by removing the “2”.</p> <p>Councillor Paterson referred the meeting to page 4 of the report and asked how the number of nights occupied would be policed. The Director of Housing & Neighbourhood Services advised it would be loosely monitored and occupants’ addresses would be requested to ensure they had a separate principal home.</p> <p>The Board of Management unanimously APPROVED the revised recommendation to least properties to the Rothesay Pavilion Project to assist them in providing accommodation for visiting workers/performers.</p>	
17.	<p>EVH Membership Renewal</p> <p>The Director of Human Resources & Corporate Services advised the renewal fee for EVH membership for 2020 was £4,968. She further advised there were many benefits to being an Associate Member.</p> <p>The Board of Management unanimously AGREED to remain an Associate member of EVH.</p>	
18.	<p>KPI Scorecard</p> <p>The Chair stated there were three red areas that did not appear to be improving:</p> <ul style="list-style-type: none"> Urgent repairs completed on target Routine repairs completed on target Reactive repairs completed right first time <p>The Chair advised he had spoken to AHFA’s Managing Director who advised he was aware of the need to improve. He explained that AHFA trades were being concentrated on emergency and urgent repairs and voids. He further advised statistics in meeting void targets had increased from 78% in 2018/19 to 93% at present. Bruce Marshall stated AHFA’s Managing Director had provided a report to the Board of Directors meeting which had provided sufficient information to alleviate concerns.</p> <p>The Chair asked for further information on the issues with OPEN Housing implementation. The Director of Finance & IT advised work had not ceased on the project but there had been a couple of challenges with Capita which the Association had sought legal advice from BTO on. He advised ACHA were continuing to liaise with Capita. The Board of Management noted the post of Systems Administrator had been recruited.</p> <p>Councillor Paterson left the meeting.</p> <p>The Board of Management NOTED the contents of the KPI Scorecard.</p>	
19.	<p>Stock Condition Report Update</p> <p>The Director of Investment & Regeneration advised a draft report from David Adamson had been received. She stated just over 94% of properties</p>	

	<p>had been accessed and advised further surveys would be carried out to reach the 95% mark.</p> <p>The Director of Investment & Regeneration advised meetings were being held with representatives from David Adamson to interrogate the information and financials.</p> <p>The Board of Management NOTED a report would be submitted to the March Board meeting.</p>	
20.	<p>Business Plan Update and Longer Term Budget Savings</p> <p>The Director of Finance & IT took the meeting through his report highlighting 4 key area:</p> <ul style="list-style-type: none"> • Business Plan assumptions • New build programme • Major repairs/investment programme/stock condition survey • Longer term budget savings <p>The Board of Management NOTED the Business Plan update and longer term budget savings.</p>	
21.	<p>AHFA Management Accounts</p> <p>The Director of Finance & IT took the meeting through the Management Accounts highlighting the financial table of income and expenditure.</p> <p>The Board of Management NOTED the content of the AHFA Management Accounts at 31 December 2019.</p>	
22.	<p>ACHA Management Accounts</p> <p>The Director of Finance & IT took the meeting through the Management Accounts highlighting the income statement table on Appendix 1.</p> <p>The Board of Management NOTED the content of the ACHA Management Accounts to 31 December 2019.</p>	
23.	<p>Regeneration Update</p> <p>The Director of Investment & Regeneration took the meeting through her report highlighting the development programme against targets.</p> <p>She took the meeting through the contents of her report.</p> <p>An error on table 1.2 was highlighted in relation to Glenshellach. The Director of Investment & Regeneration confirmed she would correct the data and it was phases 12 and 13 waiting to be handed over.</p> <p>The Board of Management NOTED progress of the development programme against the targets and NOTED the proposals for potential future developments.</p>	
24.	<p>Investment Update</p> <p>The Director of Investment & Regeneration took the meeting through her report.</p>	

	<p>She apologised for an error on the summary table and asked the meeting to ignore the last two columns as the figures were incorrect.</p> <p>The Director of Investment & Regeneration advised her department, alongside Housing & Neighbourhood Services had carried out a substantial amount of work relating to Drumfork Court, Helensburgh and confirmed a report would be produced for the April or May Board meeting.</p> <p>The Chief Executive stated he had visited the window replacement contract on site at Ford Spence Court, Benderloch and was very impressed by the company carrying out the works. He stated they were very professional and efficient and were installing windows within 4 hours and had their own Liaison Officer on site.</p> <p>The Board of Management NOTED progress of the Investment Programme against the targets.</p>	
25.	<p>Health & Safety Update Remitted to 19th March 2020.</p>	
26.	<p>Exemplar Estates Update The Director of Investment & Regeneration took the meeting through her report providing an update on each of the projects.</p> <p>The Chief Executive advised AHFA would be carrying out the projects on Tiree and should now be able to get the surveys carried out as the ferry had only been cancelled on 4 occasions.</p> <p>The Board of Management NOTED the progress of the Exemplar Estates initiative.</p>	
27.	<p>ACHA Risk Register Quarterly Review The Director of Human Resources & Corporate Services confirmed the requested amendment had been made to the ACHA Risk Register.</p> <p>The Board of Management unanimously APPROVED the amended Risk Register and NOTED progress during December 2019.</p>	
28.	<p>AHFA Risk Register Quarterly Review The Director of Human Resources & Corporate Services confirmed the requested amendment had been made to the AHFA Risk Register.</p> <p>The Board of Management unanimously APPROVED the amended Risk Register and NOTED progress during December 2019.</p> <p>The Board of Management NOTED a review of both the ACHA and AHFA Risk Registers would be undertaken at the Strategic Planning event.</p> <p>Bruce Marshall commented the Grounds Maintenance Contract has been a great success.</p>	
29.	<p>Notifiable Events The Director of Human Resources & Corporate Services provided an update on the Notifiable Event submitted.</p>	

	The Board of Management NOTED the update.	
30.	Rent Consultation Prize Draw The winner of the prize draw was announced as Mr A Barratt, Helensburgh.	
31.	A.O.C.B. Torlochan Update Following further discussions, the Board of Management unanimously AGREED the Secretary write to Mr Sinclair asking him to produce legal evidence to the contrary of the Housing (Scotland) Act 2010. The Board of Management agreed if legislative proof was submitted they would reconsider the decision taken to sell the site on the open market.	Roddy McCuish
32.	Date & Time of Next Meeting Thursday 19 th March 2020 at 10.00am in the Inveraray Inn, Inveraray	