



**Liverpool Mutual Homes (LMH)  
Register Number 29998R**

**Meeting: Board of Management (Open)**

**Date/Time: 5:30pm  
on  
Thursday 28<sup>th</sup> October 2010**

**Venue: Board Room, 1<sup>st</sup> Floor,  
Commutation Plaza, Liverpool**

## **MEMBERSHIP:**

**Bill Lacey – Chair**

**Bryan McAvoy – Vice Chair**

**Janet Bell**

**Andrew Catterall**

**Tommy Colleran**

**Sue Goodman**

**Mike Harden**

**Ken Hughes**

**Robbie Hughes**

**Bruce Johnson**

**Cllr Ann O'Byrne**

**Jean Kayne**

**Will Roby**

**Cllr Sharon Sullivan**



**LIVERPOOL MUTUAL HOMES  
REGISTER NUMBER 29998R**

**MEETING OF THE BOARD OF MANAGEMENT  
TO BE HELD ON 28<sup>th</sup> OCTOBER 2010 AT 5.30pm  
IN COMMUTATION PLAZA, LIVERPOOL**

**AGENDA**

**OPEN SESSION**

<b>ITEM</b>	<b>LEAD OFFICER</b>	<b>EXPECTED DURATION</b>	<b>PAGE No</b>
<b>1. APOLOGIES FOR ABSENCE</b>			
<b>2. DECLARATIONS OF INTEREST</b>			
<b>3. NON-CONFIDENTIAL MINUTES OF PREVIOUS MEETING</b>			
a) To agree as a correct record the non-confidential minutes of the Board meeting held on 28th September 2010		2 minutes	Page 3
b) To consider matters arising from the non-confidential minutes of the Board meeting held 28 <sup>th</sup> September 2010		5 minutes	
<b>4. TSA UPDATE</b>			
a) To receive a brief introduction and update on regulation from Richard Foster, Senior Risk and Assurance Manager, Tenant Service Authority		10 minutes	Page

<b>ITEM</b>	<b>LEAD OFFICER</b>	<b>EXPECTED DURATION</b>	<b>PAGE No</b>
<b>5. CHIEF EXECUTIVE'S UPDATE</b>			
a) To receive an update report from the Chief Executive on non-confidential matters and other LMH business.	Steve Coffey	5 minutes	Page 8
<b>6. NON CONFIDENTIAL ITEMS</b>			
a) Performance Review: 2010/11 Quarter 2	Peter Fieldsend	20 minutes	Page 32
b) Schedule 1 – Use of General Exemptions	Peter Fieldsend	5 minutes	Page 36
c) Shareholder Applications	Peter Fieldsend	5 minutes	Page 41
<b>7. ANY OTHER URGENT BUSINESS ACCEPTED BY THE CHAIR</b>			
<b>8. NEXT MEETING</b>			
a) The next scheduled Board meeting is due to be held on Thursday 27 <sup>th</sup> January 2011 in the Board Room at Commutation Plaza, Liverpool			

## ITEM 3A

### LIVERPOOL MUTUAL HOMES (LMH) REGISTER NUMBER 29998R



### MEETING OF THE BOARD OF MANAGEMENT HELD ON TUESDAY 28<sup>th</sup> SEPTEMBER 2010

At the 'Open Session' of the Board meeting held on 28<sup>th</sup> September 2010 at Oakmere Centre, Walton, Liverpool, the following were:

#### PRESENT:

Bill Lacey - Chair  
Janet Bell  
Robbie Hughes  
Tommy Colleran  
Ken Hughes  
Paul Rigby  
Will Roby  
Andy Catterall  
Bruce Johnson  
Mike Harden  
Cllr Ann O'Byrne

#### OFFICERS IN ATTENDANCE:

Steve Coffey - Chief Executive  
Angela Forshaw - Director of Housing and Neighbourhood Services  
Peter Fieldsend - Director of Corporate Services  
Sharon Beyga - PA to the Chief Executive  
Paul Worthington - Head of Maintenance  
Dave Woods - Assistant Director (Assets)  
Karen McMurdo - Head of Human Resources

#### APOLOGIES:

Bryan McAvoy  
Sue Goodman  
Cllr Sharon Sullivan

#### OBSERVER:

Jean Kayne

#### BM10/159 ITEM 2 - DECLARATIONS OF INTEREST

No declarations of interest were recorded.

**BM10/160      ITEM 3A – MINUTES OF THE BOARD MEETING HELD ON 1<sup>st</sup> SEPTEMBER 2010**

The minutes of the Board Meeting held on 1<sup>st</sup> September 2010 were considered by the meeting.

***It was resolved that:***

The minutes of the meeting were agreed as an accurate record.

**BM10/161      ITEM 3B – MATTERS ARISING FROM THE MINUTES OF THE BOARD MEETING HELD ON 1<sup>st</sup> SEPTEMBER 2010**

There were no matters arising recorded.

**BM10/0162    ITEM 4 – CHIEF EXECUTIVES UPDATE**

The Chief Executive presented a report which provided the Board with a general update on a range of matters including an update on the handling of gas repairs calls and emerging issues from the spending review.

The Board were also informed that Hossam Ibrahim has handed in his resignation as a Board member due to new work opportunities, and were asked to note the retirement of Paul Rigby.

***It was resolved that the Board:***

- i) Noted the report;
- ii) Approved the TUPE transfer of staff from Kinetics/PH Jones to deal with call handling in relation to Gas Repairs;
- iii) Endorsed the approach being taken by officers to avoid any new financial commitments pending the outcome of the Governments Spending Review;
- iv) Noted the resignation of Hossam Ibrahim as an LMH Board Member;
- v) Noted the retirement of Paul Rigby; and
- vi) Approved the 6 month extension of the ICT SLA with Liverpool Direct LTD.

**BM10/163      ITEM 5A – ADAPTATIONS – DEMAND AND OPTIONS**

The Director of Housing & Neighbourhood Services presented a report which outlined the position regarding adaptations works completed within years 1 and 2 including an update for the Board specifically on the progress made in clearing the LCC adaptations backlog.

The Chair asked how tenants access this service and it was confirmed that Careline carry out an assessment and prioritise.

The Director of Housing & Neighbourhood Services confirmed also that there have been some cases where a single person is living in a 3 bed house and required adaptations, and following on from talks with the team have agreed to move to another property.

Cllr Ann O'Byrne asked how many cases were outstanding from the stock transfer. The Director of Housing & Neighbourhood Services highlighted the outstanding cases and also confirmed that LMH are not time limited to complete.

***It was resolved that the Board:***

- i) Noted the contents of the report in relation to outstanding LCC backlog cases, and the detail of the new team set up to specifically manage the Adaptations Service;
- ii) Agreed to increase the 2010/11 Adaptations budget by £1.528m to be financed from the £2.89m 2009/10 LMH final accounts favourable variance (£602,000 for inherited transfer backlog and £926,000 for works which have been added to the waiting list in the first two years since transfer); and
- iii) Considered the draft Adaptations Policy and Procedures

**BM10/164 ITEM 5B – ADOPTION OF A CODE OF GOVERNANCE**

The Director of Corporate Services presented a report which outlined the need to adopt and assess compliance against an appropriate Code of Governance to meet the requirements of the TSA regulatory framework. A self assessment was completed against the 2009 version of the NHF Code during 2009/10 and the report summarises the main principles of the 2010 Code and what has changed since the 2009 version. A further self assessment will be completed in Quarter 4.

***It was resolved that the Board:***

- i) Noted the contents of this report; and
- ii) Agreed to adopt the National Housing Federation Code of Governance 2010

**BM10/165 ITEM 5C – SCHEDULE 1: USE OF GENERAL EXEMPTIONS**

The Director of Corporate Services presented a report requesting that the Board endorse the application of exemptions as set out in the Appendix of the report.

***It was resolved that the Board:***

Endorsed the application of exemptions as set out in Appendix 1 of the report

**BM10/166      ITEM 5D – MINUTES OF THE MEETING OF THE SOUTH AREA BOARD HELD ON MONDAY 12<sup>th</sup> JULY 2010**

The minutes of the South Area Board Meeting held on 12<sup>th</sup> July 2010 were considered by the meeting.

***It was resolved that:***

The minutes of the meeting were noted.

**BM10/167      ITEM 5E – MINUTES OF THE MEETING OF THE WEST AREA BOARD HELD ON WEDNESDAY 14<sup>th</sup> JULY 2010**

The minutes of the West Area Board Meeting held on 14<sup>th</sup> July 2010 were considered by the meeting.

Tommy Colleran raised an issue of having a Health and Safety representative available at meetings following an incident at this Area Board meeting. The Director of Corporate Services confirmed this is being picked up as part of the Risk Assessment.

***It was resolved that:***

The minutes of the meeting were noted.

**BM10/168      ITEM 5F – MINUTES OF THE MEETING OF THE EAST AREA BOARD HELD ON THURSDAY 15<sup>th</sup> JULY 2010**

The minutes of the East Area Board Meeting held on 15<sup>th</sup> July 2010 were considered by the meeting.

***It was resolved that:***

The minutes of the meeting were noted.

**BM10/169      ITEM 5G – MINUTES OF THE MEETING OF THE NORTH WEST AREA BOARD HELD ON TUESDAY 20<sup>th</sup> JULY 2010**

The minutes of the North West Area Board Meeting held on 20<sup>th</sup> July 2010 were considered by the meeting.

***It was resolved that:***

The minutes of the meeting were noted.

**BM10/170      ITEM 5H – MINUTES OF THE MEETING OF THE NORTH AREA BOARD HELD ON WEDNESDAY 21<sup>st</sup> JULY 2010**

The minutes of the meeting were noted.

**BM10/171 ANY OTHER BUSINESS**

There was no other Business recorded.

**BM10/172 DATE AND TIME OF NEXT MEETING**

It was noted that the date of the next scheduled Board Meeting is Thursday 28<sup>th</sup> October 2010 at 5.30pm.

*(The meeting concluded at 6:00pm)*

<b>Board/Committee/Working Group/Area Board:</b>	
Board (Open Session)	
<b>Date of Meeting:</b>	
Thursday 28 <sup>th</sup> October 2010	
<b>Item No:</b>	5A



<b>Subject:</b>	Chief Executive's Update Report	<b>Attachments:</b>	<ul style="list-style-type: none"> <li>• Appendix 1 - Board Forward Plan</li> <li>• Appendix 2 – Annual FSA Return</li> <li>• Appendix 3 – Procurement Policy (to follow)</li> <li>• Appendix 4 - Business Planning Cycle/ Corporate Planning Process 2011/12</li> </ul>
<b>Confidentiality:</b>	Non-Confidential	<b>Status:</b>	For Decision
<b>Executive Summary:</b>			
<p>This general update report deals with general business together with specific items that may be included within the Operational Plan. Any similar updates in relation to items which are of a confidential nature will be dealt with in a separate report within the 'closed' session of the meeting.</p>			
<b>Recommendation:</b>			
<p>It is recommended that the Board;</p> <ul style="list-style-type: none"> <li>i). Notes the report;</li> <li>ii). Authorises the Company Secretary to submit the Annual Return of the Financial Services Authority; and</li> <li>iii). Approves the revised Procurement Policy</li> </ul>			
<b>Financial implications:</b>			
<p>There are no material financial implications associated with this report.</p>			
<b>Key risks:</b>			
<p>There are operational risks associated with the specific items in this report which have been flagged up to the Board. Where appropriate these have been incorporated into the risk register.</p>			
<b>Material impact on Corporate Plan 'Focuses':</b>			
<p>Each of the update items contained within the report contribute, to a greater or lesser extent, to the delivery of LMH's Corporate and Operational Plan objectives and relate to each of the Focuses within the plans.</p>			

**Directorate:** Chief Executive's

**By:** Steve Coffey

**Position:** Chief Executive

## **1. Background**

- 1.1. A general update report is provided to the Board at each meeting in order that the Board is kept aware of general items of LMH Business which do not necessarily require specific reports to be considered. This report deals with items that are of a non-confidential nature and a similar report is produced to deal with similar items that are of a confidential nature. That report will be dealt with in the 'closed' session of the meeting.
- 1.2. In addition to this report a bi-monthly Board and Area Board Update is circulated to members covering further aspects of general LMH business and areas of interest.

## **2. Update Items**

### **2.1 Annual FSA Return**

LMH as an Industrial and Provident Society has an obligation to complete an annual return (AR30) to the Financial Services Authority (FSA). This return primarily provides organisational and membership details for LMH and also a summary of the previous year's accounts (i.e. 2009/10).

The return is attached at Appendix 2 and will be submitted to the Financial Services Authority by the Company Secretary once approved by the Board. It will be forwarded to the FSA before the deadline of 31 October 2010.

### **2.2 City West Housing Trust and LMH Agreement**

LMH have facilitated visits almost on a monthly basis, for many organisations interested in the LMH Standard and the quality of the Improvement Programme due to its high specification. LMH and City West have a joint framework for Consultants and Architects 'The Foresight Partnership' (brochures available for distribution) which has had significant interest and the following organisations have joined to date:

Parkway Green  
Cartrefi Cymunedd Gwynedd  
London Borough of Southwark  
Tai Calon Community Housing  
Homes for Islington  
Bolton at Home  
Flintshire  
Homes for Haringey

LMH have a further three frameworks available in addition to the Foresight Partnership which are, Planned Maintenance, Repairs and Facilities Management and Gas Servicing. However, to date no organisations have taken up the option to join LMH's contractor frameworks which are available at a cost of £500 to cover legal formalities.

### 2.3 Procurement Policy

The Procurement Policy has been reviewed and updated to ensure that it aligns with the Procurement Strategy.

This was sent to Board members under separate cover and the Board is asked to approve the revised Policy.

### 2.4 Business Planning Cycle/ Corporate Planning Process 2011/12

In order to update the Board on the timetable for the Corporate Planning Process details are set out in Appendix 4 to this report. The Board will recall that the process was delayed slightly to allow for the announcements in the Comprehensive Spending Review to be incorporated.

A verbal update in relation to the Spending Review will be given at the meeting.

**BOARD FORWARD PLAN**

<b>Board Meeting</b>	<b>Agenda Planning Meeting</b>	<b>Key Items of Business</b>	<b>Comments</b>
Jan 2011		27 <sup>th</sup> Jan <ul style="list-style-type: none"> <li>• CEO Update Report</li> <li>• Business Plan Review 2011/12</li> <li>• Financial review Q3</li> <li>• Performance Review Q3</li> <li>• Rent and Service Charge Increase</li> <li>• HMS Project Update</li> </ul>	Further reports to be confirmed
Feb 2011		24 <sup>th</sup> Feb <ul style="list-style-type: none"> <li>• Budget 2011/12</li> <li>• HMS Project Update</li> </ul>	
April 2011		28 <sup>th</sup> April <ul style="list-style-type: none"> <li>• CEO Update Report</li> <li>• 2010/11 Annual Financing Strategy</li> <li>• Financial Review Q4</li> <li>• Performance Review Q4</li> <li>• HMS Project Update</li> </ul>	Further reports to be confirmed
July 2011		28 <sup>th</sup> July <ul style="list-style-type: none"> <li>• CEO Update Report</li> <li>• Statutory Accounts and Annual Reports for 2010/11</li> <li>• Performance Review Q1</li> <li>• Financial Review Q1</li> <li>• HMS Project Update</li> </ul>	Further reports to be confirmed
Oct 2011		27 <sup>th</sup> Oct <ul style="list-style-type: none"> <li>• CEO Update</li> <li>• Financial Review Q2</li> <li>• Performance Review Q2</li> <li>• Annual FSA Return</li> <li>• Corporate Planning Cycle 2012/13</li> </ul>	Further reports to be confirmed

# Mutual Societies Annual Return

[Type a quote from the document or the summary of an interesting point. You can position the text box anywhere in the document. Use the Text Box Tools tab to change the formatting of the pull quote text box.]



## Full name of society

Liverpool Mutual Homes LTD

### Important information you should read before completing this form

We require all Industrial and Provident societies to complete this form every year.

Unless otherwise authorised, the society's period end must be between 31 August and 31 January inclusive. All the required information must be submitted within seven months of the year end date. Failure to submit the documents constituting your society's annual return by the due date is an offence and may result in prosecution.

Please keep a copy of the form and the supporting documents for future reference.

The notes that accompany this form will help you complete the questions.

Please be aware that any personal details you give on the form will be placed on the society's public file.

It is important you give accurate and complete information and disclose all relevant information. If you do not, it may take us longer to assess your annual return.

### Terms in this form

'FSA', 'we' and 'us' refer to the Financial Services Authority.

'You' refers to the person signing the form on behalf of the society.

### Contents of this form

1	Details of society	3
2	Statistics	7
3	The audit	9
4	Accounts and signature	10

FSA use only

	Date Received	Case Officer
1st		
2 <sup>nd</sup>		

# Mutual Societies Annual Return



**FSA**®

## AR 30 – Industrial and Provident Societies Form

### Filling in the form

1 If you are using your computer to complete the form:

- use the TAB key to move from question to question and press SHIFT TAB to move back to the previous question; and
- print out the completed form and arrange for it to be signed.

2 If you are filling in the form by hand:

- use black ink;
- write clearly; and
- arrange for it to be signed.

3 If you make a mistake, cross it out and initial the changes; do not use correction fluid.

4 If you think a question is not relevant to you, write 'not applicable' and explain why.

5 If you:

- leave a question blank;
- do not get the form signed; or
- do not attach the required supporting information

without telling us why, we will have to treat the return as incomplete. This will increase the time taken to assess your return.

6 If there is not enough space on the form, you may need to use separate sheets of paper. Clearly mark each separate sheet of paper with the relevant question number.

7 Send us your application by post. It must include:

- this form;
- a set of printed accounts;
- an audit report or accountant's report where appropriate (or a supplementary return); and
- supporting documents.

Send it to:

**Mutual Societies Returns Team  
The Financial Services Authority  
25 The North Colonnade  
Canary Wharf  
LONDON  
E14 5HS**

# 1 Details of society

## 1.1 Details of the society

Register number	29998R
Registered office address	1, COMMUTATION ROW LIVERPOOL
Postcode	L3 8QF

## 1.2 Year end date (dd/mm/yyyy)

Unless otherwise authorised, the society's period end must be between 31 August and 31 January inclusive

3	1	/	0	3	/	2	0	1	0
---	---	---	---	---	---	---	---	---	---

## Committee of management

If you are a club you do not need to give a year of birth in questions 1.3-1.6.

The names of the members of the Committee at the date on which the return is signed should be entered below in BLOCK CAPITALS.

## 1.3 Details of Chairman

Name	Mr William Lacey
Address	40 Clifton Road Billinge
Postcode	WN5 7TP
Year of birth	1959
Business occupation and other directorships	Head of Development at Helena Housing

## 1.4 Details of Treasurer

Name	n/a
Address	
Postcode	
Year of birth	yyyy
Business occupation and other directorships	

## 1.5 Details of Secretary

Name	Mr Peter Fieldsend
Address	Liverpool Mutual Homes 1, Commutation Row Liverpool
Postcode	L3 8QF
Year of birth	1964
Business occupation and other directorships	Director of Corporate Services

## 1.6 Details of Members of the Committee

Name	Address	Year of birth	Business occupation and other directorships
Mr Bryan McAvoy	27 Blackbrook Close L9 1HH	1935	Retired
Mrs Janet Bell	59 Mark Street L5 0RF	1959	Retired
Mr Thomas Colleran	9 Stockdale Close L3 2EL	1940	Retired
Mr Kenneth Hughes	16a Ruthven Road L13 4BD	1947	Retired
Mr Paul Rigby	21 Tom Mann L3 3JN	1947	Retired
Mr Will Roby	15 Cavell Close L25 7XR	1946	Works in Community Education

Please use separate sheets of paper if you need more space.

Please indicate how many separate sheets of paper you have used.

1
---

All societies must answer the following questions whether the answers are yes or no, and provide all other information requested

**1.7 Does the society take deposits (excluding withdrawable shares) within the provisions of the Financial Services and Markets Act 2000?**

- No  
 Yes

**1.8 Does the society hold deposits (excluding withdrawable shares) taken previously, even though it does not currently take them, within the provisions of the Financial Services and Markets Act 2000?**

- No  
 Yes

**1.9 Is the society a subsidiary of another society?**

- No  
 Yes

**1.10 Does the society have one or more subsidiaries?**

- No  
 Yes

**1.11 Is the society currently accepted by the Inland Revenue as a charity for tax purposes?**

- No ▶ Continue to question 1.12  
 Yes ▶ Give details below

Reference number of letter from Inland Revenue or the Scottish Charity number

You must confirm that you have attached a copy of the  Yes  
 Inland Revenue's letter to this return

**1.12 Is the society registered with the Tenant Services Authority, Welsh Ministers or The Scottish Housing Regulator?**

- No ▶ Continue to question 1.14  
 Yes ▶ Select the one you are registered with below and provide the registration number

- Tenant Services Authority  
 Welsh Ministers  
 The Scottish Housing Regulator

Register number

**1.13 Is the society a registered social landlord?**

- No  
 Yes

**1.14 Does the society offer any insurance products?**

- No  
 Yes

**1.15 Does the society undertake residential mortgage business?**

- No  
 Yes

**1.16 Name of any organisation to which the society is affiliated**

Name

## 2

## Statistics

We can use these figures in our Annual Report.

### Account details

#### 2.1 You must enter the figures below

See notes for help on items E-T

Enter NIL where applicable

A	Members at beginning of year	11
B	Members ceased during year	3
C	Members admitted during year	55
D	Members at end of year	63
E	Turnover for year	68,452,000
F	Total of income and expenditure (receipts and payments added together)	Not Applicable – we do not anticipate appointing lay auditors
G	Net surplus/(deficit) for year	(19,092,000)
H	Fixed assets	127,924,000
I	Current assets	5,707,000
J	Total assets (equal to amount in row O, below)	133,631,000
K	Current liabilities	22,152,000
L	Share capital	63
M	Long-term liabilities	46,107,000
N	Reserves	65,372,000
O	Total liabilities (K+L+M+N) (equal to amount in J above)	133,631,000
All societies (excluding clubs) must complete boxes P-T		
P	Investments in other Industrial and Provident societies	Nil
Q	Loans from members	Nil
R	Loans from Employees' Superannuation Schemes	5,973,000
S	Dividends on sales	Nil
T	Share interest	Nil

**2.2 Names of subsidiaries as defined in Section 15 of the Friendly and Industrial and Provident Societies Act 1968**

Not applicable – no subsidiaries

**2.3 Names of subsidiaries not dealt with in group accounts (if any) and reasons for exclusions (as approved by the FSA)**

The society must have written authority from us to exclude a subsidiary from group accounts

Not applicable – no subsidiaries

# 3 The audit

## 3.1 Type of audit used for the attached accounts.

If the society has used a full professional audit or an accountant's report then the report must be prepared by a registered auditor.

- Full professional audit   ▶ Continue to section 4
- Accountant's report       ▶ Complete questions 3.2 and 3.3
- Lay audit                   ▶ Complete questions 3.2 and 3.3
- Unaudited                 ▶ Complete questions 3.2 and 3.3

## 3.2 Do the society's registered rules allow the society not to undertake a full professional audit?

- No
- Yes

## 3.3 Has the membership passed at general meeting, in accordance with section 4A(2) of the Friendly and Industrial and Provident Societies Act 1968, a resolution allowing the society not to undertake a full professional audit for the year of account in question?

- No
- Yes

If you have answered yes to 3.2 and 3.3, you can disapply the requirement to conduct a full audit.

# 4 Accounts and signature

## Accounts

### 4.1 Date on which the accounts and balance sheet will be/were laid before the AGM (dd/mm/yyyy)

2	8	/	0	9	/	2	0	1	0
---	---	---	---	---	---	---	---	---	---

### 4.2 Does your society have to produce accounts to the minimum standard required?

- Yes ▶ you must confirm that you have attached the accounts and the audit/accountant's report bearing the original signatures of the auditor (if required by law), the secretary and the two committee members.  Attached
- No ▶ you must complete a supplementary return, see notes for details.  Attached

## Signature – all societies to complete

### 4.3 The Secretary of the society must sign and date below

I certify that the information in this form is to the best of my knowledge and belief, correct.

Name	Peter Fieldsend
Signature	
Date	dd/mm/yy

### 1.6 Details of Members of the Committee continued

Name	Address	Year of birth	Business occupation and other directorships
Mr Tony Barnes	570 Mather Avenue L19 4UG	1960	Retired due to ill health
Mr Hossam Ibrahim	3 Coltart Road L8 0TN	1975	PhD Student
Ms Susan Goodman	39 Tatton Road North, Stockport SK4 4QX	1960	Director at Places for People
Mr Andrew Catterall	11 Terence Road Childwall L16 8NN	1967	Director of Human Resources at Hope University
Mr Bruce Johnson	Hewer Hill Hesket Newmarket Cumbria	1955	Manager for Home Group
Mr Mike Harden	KMBC PO Box 24 Municipal Bldgs Archway Road Huyton Liverpool L36 9YZ	1965	Exec Director Corporate Resources at Knowsley Borough Council
Cllr Pamela Clein	18 Burnham Road, L18 6JU	1952	Liverpool City Councillor
Cllr Berni Turner	118Anfield Road L4 0TF	1963	Liverpool City Councillor
Mr Robert Hughes (co-optee)	34 Bellmore Street L19 1QR	1977	Works in customer service

## BUSINESS PLANNING CYCLE 2011/12

### CORPORATE PLANNING PROCESS

Stage	Undertaken By	Key Process	Narrative
<b>Stage 1</b>	<b>Board with the Executive Management Team (EMT)</b>	<b>Evaluating and Understanding the External Environment</b> <ul style="list-style-type: none"> <li>• Regulatory Arrangements;</li> <li>• Funding; <ul style="list-style-type: none"> <li>○ Gap Funding;</li> <li>○ Private Finance;</li> </ul> </li> <li>• Policy and Political Considerations;</li> <li>• Economic Factors;</li> <li>• Local and Community Factors.</li> </ul>	This stage will be carried out at a Board Away day in November 2010
<b>Stage 2</b>	<b>Board with the Executive Management Team (EMT)</b>	<b>Evaluating and Understanding the Internal Environment</b> <ul style="list-style-type: none"> <li>• LMH Business Plan;</li> <li>• Performance;</li> <li>• Cultural issues;</li> <li>• Key Strategies.</li> </ul>	This stage will be carried out at a Board Away day in November 2010

Stage	Undertaken By	Key Process	Narrative
<b>Stage 3</b>	<b>Board with the Executive Management Team (EMT)</b>	<b>Reviewing the Corporate Plan</b> <ul style="list-style-type: none"> <li>• Focuses;</li> <li>• Goals, Aspirations and Objectives;</li> <li>• Progress to Date;</li> <li>• Gap Analysis;</li> <li>• Continued Validity in Current Circumstances?</li> <li>• Wholesale review?</li> </ul>	This stage will be carried out at a Board Away day in November 2010
<b>Stage 4</b>	<b>Board with the Executive Management Team (EMT)</b>	<b>Reviewing the Operational Plan</b> <ul style="list-style-type: none"> <li>• Progress in Current Year;</li> <li>• Any 'Carry Over';</li> <li>• Continued Validity in Current Circumstances?</li> <li>• Determining the next Operational Plan;</li> <li>• Prioritising Tasks and Objectives.</li> </ul>	This stage will be carried out at a Board Away day in November 2010.  It will result in determining the key tasks and objectives for the operational plan

Stage	Undertaken By	Key Process	Narrative
<b>Stage 5</b>	<b>Board with the Executive Management Team (EMT)</b>	<b>Assessing Key Impacts and Risk</b> <ul style="list-style-type: none"> <li>• LMH Business Plan;</li> <li>• Stock Transfer Promises;</li> <li>• Regulatory Compliance;</li> <li>• Corporate Plan Focuses;</li> <li>• Key Lines of Enquiry (KLOEs);</li> <li>• Key Relationships.</li> </ul>	This stage will be carried out at a Board Away day in November 2010
<b>Stage 6</b>	<b>Board with the Executive Management Team (EMT)</b>	<b>Pre-Consultation Review</b> <ul style="list-style-type: none"> <li>• Confirm or Amend.</li> </ul>	This stage will be carried out at a Board Away day in November 2010
<b>Stage 7</b>	<b>Executive Management Team (EMT) with Consultees</b>	<b>Corporate Planning Consultation</b> <ul style="list-style-type: none"> <li>• Area Boards;</li> <li>• Tenant and Resident Associations;</li> <li>• Liverpool City Council;</li> <li>• Funders;</li> <li>• Tenant Services Authority</li> </ul>	<p>This stage will be carried out following the Board Away day.</p> <p>The format of this consultation needs to be agreed.</p>

Stage	Undertaken By	Key Process	Narrative
<b>Stage 8</b>	<b>Board with the Executive Management Team (EMT)</b>	<b>Post-Consultation Review</b> <ul style="list-style-type: none"><li data-bbox="584 432 913 464">• Confirm or Amend.</li></ul>	This will take place before presentation of the budget to the Board in January 2011.  The format is to be agreed.

## BUSINESS PLANNING CYCLE 2011/12

### OPERATIONAL PLANNING PROCESS

Stage	Undertaken By	Key Process	Narrative
<b>Stage 9</b>	<b>Leadership Team (LT)</b>	<b>Evaluating and Understanding the Corporate Context</b> <ul style="list-style-type: none"> <li>• The Corporate Plan and the Corporate Planning Process;</li> <li>• The LMH Business Plan;</li> <li>• Key Strategies.</li> </ul>	This stage will be carried out at a Leadership Team Away Day in December 2010.
<b>Stage 10</b>	<b>Leadership Team (LT)</b>	<b>Evaluating and Understanding the Operational Context</b> <ul style="list-style-type: none"> <li>• Strategic Activity;</li> <li>• Day to Day Activity;</li> <li>• Cultural Issues;</li> <li>• Prioritisation.</li> </ul>	This stage will be carried out at a Leadership Team Away Day in December 2010.

Stage	Undertaken By	Key Process	Narrative
<b>Stage 11</b>	<b>Leadership Team (LT)</b>	<b>Action Planning and Delivery issues</b> <ul style="list-style-type: none"> <li>• Resource Review;</li> <li>• Target Setting;</li> <li>• Performance Management.</li> </ul>	<p>This stage will be carried out at a Leadership Team Away Day in December 2010.</p> <p>This process will inform the Business Plan and Budget for 2011/12 together with the associated Operational Plan.</p>
<b>Stage 12</b>	<b>Senior Management Team (SMT) and Mangers Forum (MF)</b>	<b>Service Planning</b> <ul style="list-style-type: none"> <li>• Consolidation of Activity by Service; <ul style="list-style-type: none"> <li>○ Strategic Activity;</li> <li>○ Day to Day Activity;</li> </ul> </li> <li>• Improvement Activity;</li> <li>• Resource Allocation;</li> <li>• Detailed Budget Setting and Accountability;</li> <li>• Performance Management.</li> </ul>	<p>This stage will take place during March 2011.</p> <p>This process will devolve budgets within LMH and produce Service Plans for each service area by consolidating all Strategic and Day to Day activity.</p>

Stage	Undertaken By	Key Process	Narrative
<b>Stage 13</b>	<b>Senior Management Team (SMT) and Mangers Forum (MF)</b>	<b>Area and Community Planning</b> <ul style="list-style-type: none"> <li>• Geographical Consolidation of Activity; <ul style="list-style-type: none"> <li>○ Area Board Level;</li> <li>○ Neighbourhood and Community Level;</li> </ul> </li> <li>• Localised Prioritisation;</li> <li>• Key Partner Engagement;</li> <li>• Community and Resident Consultation.</li> </ul>	This will be developed in the early months of 2011/12 following formal approval of the Budgets, Operational Plan and Service Plans.
<b>Stage 14</b>	<b>Board with the Executive Management Team (EMT)</b>	<b>Whole Process Consultation</b> <ul style="list-style-type: none"> <li>• Area Boards;</li> <li>• Tenant and Resident Associations;</li> <li>• Liverpool City Council;</li> <li>• Funders;</li> <li>• Tenant Services Authority</li> </ul>	<p>This stage will be carried out following the presentation to the Board of the Budget on 24<sup>th</sup> February 2011. Funders approval of the Business Plan will be sought following the Board meeting on 27th January 2011.</p> <p>The format of this consultation needs to be agreed.</p>

Stage	Undertaken By	Key Process	Narrative
<b>Stage 15</b>	<b>Board with the Executive Management Team (EMT)</b>	<b>Approval and ‘Sign Off’</b> <ul style="list-style-type: none"> <li>• Consideration by EMT;</li> <li>• Formal Approval by the Board.</li> </ul>	The Executive Management Team will submit a Budget and Operational Plan to the Board at its meeting on 24 <sup>th</sup> February 2011. Service Plans will be approved by EMT prior to the end of March 2011 and will incorporate the activity required to deliver the Operational Plan within the agreed budget.
<b>Stage 16</b>	<b>Executive Management Team (EMT), Senior Management Team (SMT) and Managers Forum (MF)</b>	<b>‘Roll Out’</b> <ul style="list-style-type: none"> <li>• All Employees via PRDs;</li> <li>• Area Boards;</li> <li>• Partners;</li> <li>• Tenant and Resident Groups.</li> </ul>	The ‘roll out’ of Service Plans will be carried out during the course of the early months of 2011/12.

Business Plan	Presented to Board	27 <sup>th</sup> January 2011
Budget	Presented to Board	24 <sup>th</sup> February 2011

<b>Board/Committee/Working Group/Area Board:</b>	
Board (Open Session)	
<b>Date of Meeting:</b>	
Thursday 28 <sup>th</sup> October 2010	
<b>Item No:</b>	6A



<b>Subject:</b>	Performance Review Quarter 2	<b>Attachments:</b>	Appendix 1 –(Bound Separately) Board Performance Pack –Year 3, Quarter 2 (For Period Ending 30 <sup>th</sup> September 2010)
<b>Confidentiality:</b>	Non-Confidential	<b>Status:</b>	For Information
<b>Executive Summary:</b>			
<ul style="list-style-type: none"> <li>To provide an overview to the Board on quarter 2 performance for the financial year 2010/11 across all Business Critical PIs. The information provided also includes the monthly position for quarter 2.</li> <li>The report provides the Board with a summary of emerging or continuing issues and details any action already taken, or now identified as necessary across all service areas.</li> </ul>			
<b>Recommendation:</b>			
It is recommended that the Board;			
<ul style="list-style-type: none"> <li>i). Notes the contents of this report; and</li> <li>ii). Approves the circulation of performance data to relevant partners.</li> </ul>			
<b>Financial implications:</b>			
<ul style="list-style-type: none"> <li>There are no financial implications arising from this report. However, information contained in this report contains financial detail which is indicative of how the organisation is performing.</li> </ul>			
<b>Key risks:</b>			
<ul style="list-style-type: none"> <li>The performance report will monitor progress against yearly targets. The involvement and leadership of the Board in monitoring and improving services is crucial to LMH managing risk effectively.</li> </ul>			

**Material impact on Corporate Plan ‘Focuses’:**

- Performance reporting impacts on all focuses as each performance indicator is linked to the Corporate Plan focuses that they measure.

**Directorate:** Corporate Services

**By:** Cathy Abraham

**Position:** Head of Business Support

## **1. Background**

- 1.1 To ensure that LMH is being managed effectively it is essential that management and Board receive regular reports on performance against all Business Critical PIs and against annual targets. The performance for quarter 2(2010/11) is included in Appendix 1. Throughout the performance report, Covalent uses a colour-coded traffic light approach to highlight performance and status. The green tick indicates a PI is performing above expected thresholds. Red indicates that a PI is performing outside expected thresholds, whilst Amber indicates a PI that is neither red nor green. A summary is included at the beginning of the report to indicate how many PIs fall into each of the categories.
- 1.2 Although Business Critical Performance Indicators are presented to Board, all Board members can view LMH performance against all indicators on the Extranet.
- 1.3 Operational Plan Report monitors the progress of actions outstanding from Year 3 Operational Plan including a status update and is included in Appendix 1.
- 1.4 Progress against actions included in the Offer Document and the Regulatory Compliance are also included in Appendix 1 respectively.

## **2. Performance Detail**

### **2.1 Areas of Positive Performance and Improvements.**

- Performance around empty properties continues to be encouraging. The number of new voids has reduced since quarter 1, with results for July and September being particularly low at 78 and 77 respectively. When comparing performance with the similar period last year the number of new voids has decreased by 77 over the quarter. This has had a positive effect on the rent loss due to empty properties which remains below target at 1.29%

The number of lettings has increased during the quarter with 24 more lettings being completed in quarter 2 compared with quarter 1 2010/11. In particular the lettings for BME tenants have been consistently above the target during quarter 2.

The average time to let a property is currently 20.14 days which is below the LMH target of 28 days and is upper quartile performance for the LSVT Benchmarking Club in Covalent.

- The % of short term sickness has continued to reduce since June 2010, and is now well below the target set for the year. During September there was no sickness recorded by the Area Offices.

- The rent collection figure has continued to increase over the latter end of quarter 2 and is now 'back on track' in terms of meeting the target of 100.22%. Upon analysis of historic data, the summer months appear to be poor in terms of rent collection and actions to minimise this dip have been put in place for example the Benefit take up campaign with RAISE.

## 2.2 Areas of Corrective Action

- The percentage of profiling information that we have on our customers has improved slightly over the quarter, but this improvement has not been enough to meet the targets set across all the diversity strands. Checks to ensure that all profiling information is captured when signing up new tenants will be carried out by the Business Support Team and fed back to the Area Teams. Regular reports identifying the gaps in profiling information will also be produced to help Managers focus on areas of improvement.
- Response Repairs performance remains disappointing for quarter 2. Although performance has improved slightly for Emergency and Urgent repairs response times, this still remains below the annual target for LMH and well below upper quartile performance.
- Call Centre performance has improved slightly over the quarter in terms of the calls answered in time and calls abandoned, but is still well below target. During quarter 3 the Call Centre will be dealing with all calls relating to repairs and housing following the Housing and Neighbourhood Services Restructure. All Call Centre Staff will receive intense training over the coming months and processes reviewed to ensure the service provided to customers is efficient and effective.

## 3. Strategic Implications

- 3.1 Performance management impacts on all focuses and is seen as an essential tool in aiding LMH to achieve corporate objectives.

## 4. Risk Management

- 4.1 Failure to report on performance would mean poor performance is not identified and acted upon in a timely manner.

<b>Board/Committee/Working Group/Area Board:</b>	
Board (Open Session)	
<b>Date of Meeting:</b>	
Thursday 28 <sup>th</sup> October 2010	
<b>Item No:</b>	6B



<b>Subject:</b>	Schedule 1: Use of General Exemptions	<b>Attachments:</b>	Appendix 1 – Extract from Schedule 1 register
<b>Confidentiality:</b>	Non-Confidential	<b>Status:</b>	For information
<b>Executive Summary:</b>			
<p>On 1<sup>st</sup> April 2010 the provisions of Schedule 1 of the Housing Act 1996 in relation to payments and benefits was repealed as part of the TSA's new statutory and regulatory regime. Following this the Board resolved that Liverpool Mutual Homes would, as a matter of policy, adopt the restrictions relating to payments and benefits set out in Schedule 1, as it existed at the date of the resolution, and would follow the TSA's Good Practice Note 3 Maintaining the Standards of Probity (published May 2007).</p>			
<b>Recommendation:</b>			
<p>It is recommended that the Board endorses the application of exemptions as set at in the appendix in the report.</p>			
<b>Financial implications:</b>			
<p>Any financial implications identified will be covered within existing budget provision.</p>			
<b>Key risks:</b>			
<p>Not maintaining the highest standards of probity and conduct could result in the organisation failing to maintain a good standard of Governance which could bring the organisation into disrepute.</p>			
<b>Material impact on Corporate Plan 'Focuses':</b>			
<p>The material impact of not continuing to meet the requirements of Schedule 1 would be in relation to LMH's Focus on <b>Governance</b> as it ensures that LMH conducts its business in an open, transparent and professional manner.</p>			
<b>Directorate:</b> Corporate Services			
<b>By:</b> Cathy Abraham		<b>Position:</b> Head of Business Support	

## 1. Background

1.1 Schedule 1 of the Housing Act 1996 set out standards for probity in Registered Social Landlords.

1.2 Broadly speaking 'Schedule 1' prevented Registered Social Landlords from granting any non-contractual payments or benefits to staff and Board Members or their families.

1.3 Guidance on what could be defined as a "benefit" was provided by the Tenant Services Authority's Good Practice Note No.3 (GPN3) as:

- The grant of a tenancy or licence;
- The grant of a lease under a shared ownership scheme or under a leasehold scheme for the elderly;
- The sale of a property, unless it is under the Right to Buy, the Right To Acquire or some other statutory scheme;
- The award of a contract of employment;
- The award of any other kind of contract, such as a building contract or a contract for services;
- Loans, unless included in an employment contract, such as a car loan; and
- Payment of non-contractual severance or non-statutory redundancy settlement.

1.4 The TSA allowed certain exceptions to these arrangements as set out in GPN3 and Registered Social Landlords were permitted to make use of these exceptions by making appropriate Determinations in each case. The Determinations were required to be made openly and fairly and also be recorded.

1.5 The instances where exceptions could be made were known as the 13 Exemptions and are as follows:

- The 1<sup>st</sup> Exemption: Employment of employee's relatives;
- The 2<sup>nd</sup> Exemption: Re-employment of former employees or engagement as self-employed contractors;
- The 3<sup>rd</sup> Exemption: Housing employees and their relatives;
- The 4<sup>th</sup> Exemption: Housing by tenant based associations of officers (board members are referred to as officers by the act) and their relatives;

- The 5<sup>th</sup> Exemption: Housing of officers' relatives with special needs;
- The 6<sup>th</sup> Exemption: Housing of officers and their relatives;
- The 7<sup>th</sup> Exemption: HomeBuy/VPG payments for tenants who are employees or officers;
- The 8<sup>th</sup> Exemption: Purchase of services by fully mutual tenant based associations;
- The 9<sup>th</sup> Exemption: Payment of non-contractual severance and redundancy settlements;
- The 10<sup>th</sup> Exemption: Settlement of employment related disputes;
- The 11<sup>th</sup> Exemption: Payments to businesses trading for profit in the management of which an association's employees or officers are directly concerned;
- The 12<sup>th</sup> Exemption: Provision of indemnity; and
- The 13<sup>th</sup> Exemption: Permitted payments and benefits.

## **2. Interim Arrangements**

- 2.1 On 1<sup>st</sup> April 2010 the provisions of Schedule 1 of the Housing Act 1996 in relation to payments and benefits was repealed as part of the TSA's new statutory and regulatory regime
- 2.2 In order to maintain standards of probity within the organisation the Board resolved at the Board meeting in March 2010 that LMH would, as a matter of policy, continue to adopt the restrictions relating to payments and benefits set out in Schedule 1 and continue to follow guidelines set out in the TSA's Good Practice Note 3 Maintaining the Standards of Probity.
- 2.3 The Board further resolved that this would be an interim arrangement and would be reviewed before 31 December 2010.

### **3. Declaration by staff, Board and Area Board members**

- 3.1 Staff, Board and Area Board Members are required to complete, on an annual basis, a declaration of interest form which will record any potential conflicts of interest.
- 3.2 Any new staff and Board members that start throughout the year will be briefed on Schedule 1 as part of the formal induction process.

### **4. The Schedule 1 Register**

- 4.1 LMH will continue to follow the requirements of Good Practice Note 3 and will maintain a register which sets out any instances where the general exemptions are used. Any instance recorded will be reported to the Board, attached as an appendix to this report.

### **5. Strategic Implications**

- 5.1 LMH will continue to maintain the highest standards of probity and conduct its business in a way which will maintain the good reputation of the sector. In order to ensure that good governance is embedded throughout the organisation LMH's Board will continue to manage probity issues until a long term policy is adopted

### **6. Risk Management**

- 6.1 Not maintaining standards of probity would constitute a risk to the association which can be mitigated by:
- Continuing to adopt the restrictions relating to payments and benefits set out in Schedule 1
  - Acting in accordance with general charity law and Liverpool Mutual Homes' Rules
  - Reviewing the short term measures and in due course adopting a longer term policy to replace Schedule 1

**LIVERPOOL MUTUAL HOMES  
EXTRACT FROM THE SCHEDULE 1 REGISTER**

<b>Reference</b>	<b>Date Form signed off</b>	<b>General Exemption Used</b>	<b>Comments</b>
250	30/09/10	3rd exemption - Housing of employees and their relatives	Housing of a former employee
251	07/10/10	3rd exemption - Housing of employees and their relatives	Housing of a former employee
252	15/10/10	6th exemption - Housing of officers and their relatives	Housing of a Board Members relative

<b>Board/Committee/Working Group/Area Board:</b>	
Board (Open Session)	
<b>Date of Meeting:</b>	
Thursday 28 <sup>th</sup> October 2010	
<b>Item No:</b>	6C



<b>Subject:</b>	Shareholding Membership Applications	<b>Attachments:</b>	Appendix A - attached
<b>Confidentiality:</b>	Non-Confidential	<b>Status:</b>	For Decision
<b>Executive Summary:</b>			
This report informs the Board of any applications that have been made for Shareholding Membership			
<b>Recommendation:</b>			
It is recommended that the Board:			
<ul style="list-style-type: none"> <li>i). Considers the applications made for Shareholding Membership; and</li> <li>ii). Agrees whether the applications will be accepted or rejected in accordance with LMH's Rules and Membership Policy</li> </ul>			
<b>Financial implications:</b>			
<ul style="list-style-type: none"> <li>• A small budget is in place to facilitate the promotion of Shareholding Membership.</li> </ul>			
<b>Key risks:</b>			
Not fulfilling the promises made to Tenants and Leaseholders at transfer.			
<b>Material impact on Corporate Plan 'Focuses':</b>			
The material impact will be on customers in line with the offer document that was made to all LMH tenants and leaseholders stating that all tenants and leaseholders would have the opportunity to become shareholders of LMH			
<b>Directorate:</b> Corporate Services			
<b>By:</b> Cathy Abraham		<b>Position:</b> Head of Business Support	

## **1. Background**

- 1.1. LMH's rules set out the objects of the association which state that LMH is formed for the benefit of the community and each tenant and leaseholder of LMH will have the opportunity to apply to become a shareholding member of LMH.

## **2. Shareholding Membership**

- 2.1 LMH is committed to having a well-skilled, diverse Board based upon the communities it serves. LMH has published information to tenants and leaseholders advising them how to apply to become a shareholding member. All applicants applying for a share are required to apply in writing to LMH's registered office using the shareholder application form and all applicants are required to pay the sum of one pound for a share.

Each application shall be considered by the Board in accordance with the Membership Policy and LMH's rules. The Board has the power, in its absolute discretion, to accept or reject any application by a tenant or leaseholder. If the application is approved, the name of the applicant and the other necessary particulars shall be entered into the register of shareholders. A certificate entitling the applicant to one fully paid share in the association shall be issued to the applicant.

The rules also list the exceptions to membership in that the following cannot be shareholders:

- A minor
- A person expelled as a shareholder
- An employee of the association or an employee of any other body whose accounts must be consolidated with those of LMH
- A corporate body or an unincorporated body

In addition to the exceptions to membership identified by LMH's rules the Board has also established further criteria which must be met in order to allow for acceptance of tenants and leaseholders into shareholding membership.

Tenants and leaseholders must, therefore, satisfy the following criteria:

The applicant must not be in arrears with rent, service charges or other charges levied by LMH unless:

- a) the arrears are of a purely technical or administrative nature (e.g. delays in housing benefit etc); or
- b) any arrears are of an amount which does not in itself preclude Board Membership considering the specific circumstances and an arrangement is in place (and has been kept to) for a reasonable period; and

- c) not withstanding a) or b) above the arrears must not be the subject of any legal proceedings (e.g. NISP) or court order

The applicant or any person within the household must not be the subject of any legal proceedings (or court order obtained by LMH or other agency, for example (but not limited to) ASBO's or ABC's).

- 2.2 Current applications for Shareholding Membership have been reviewed by the Director of Corporate Services (as Company Secretary) and details are set out on the appendix to this report.

### **3. Current Shareholders**

- 3.1 LMH currently has 74 shareholders (56 tenant / 12 leaseholder, 5 independent and 1 local authority shareholder) who have been accepted into membership since transfer in April 2008.

### **4. Strategic Implications**

- 4.1 The admission of shareholding members to LMH impacts on the Governance focus as it is in line with LMH's rules which state that LMH will have an open membership policy.

It also focuses on customers as it is in line with the promises made to tenants and leaseholders at transfer.

### **5. Risk Management**

- 5.1 Failure to operate an Open Membership policy and publicise shareholding membership would constitute a risk to LMH, however, steps taken to mitigate this risk would focus primarily on the promotion of the open membership scheme through:

- Newsletters and leaflets
- Standard agenda item at Board and Area Board meetings
- Promotional campaign using posters and leaflets
- At tenant/leaseholder conferences and other tenant events
- Using TP tracker software

## APPENDIX A – Applicants Meeting Criteria

Details of Applicant	Criteria met	Checked on Housing Management System / with Home Ownership team
Mrs P Carvey	Yes	Yes
Mrs Veronica Bullen	Yes	Yes
Miss Elsie Wilson	Yes	Yes
Miss Elizabeth Wilson	Yes	Yes
Peter Bullen	Yes	Yes
David Harris	Yes	Yes
Christina McAvoy	Yes	Yes
Eric Low	Yes	Yes
Mary Witter	Yes	Yes
Maureen Duff	Yes	Yes
Gordon Williams	Yes	Yes
Joseph Disley	Yes	Yes
Barbara McCaldon	Yes	Yes
John Jarvie	Yes	Yes
Maureen Harkins	Yes	Yes
Doris Davies	Yes	Yes
George Harkins	Yes	Yes
Mr Gore	Yes	Yes
Mrs Gore	Yes	Yes
Mr Roberts	Yes	Yes
E. Brownrige	Yes	Yes
V. Brownrige	Yes	Yes
Brenda Harris	Yes	Yes
Carol Rogers	Yes	Yes
Raymond Rogers	Yes	Yes