


<b>Meeting</b>	<b>Finance, Audit &amp; Risk Subcommittee</b>	
<b>Date</b>	<b>Wednesday 3<sup>rd</sup> December 2025</b>	
<b>Time</b>	<b>9.30-11.30am</b>	
<b>Location</b>	<b>Teams</b>	
<b>Core Members:</b>		
<b>Tony Deakin (TD)</b>	Board Member and Interim Chair	
<b>Paul Hayward (PH)</b>	Board Member	
<b>Irina Wood (IW)</b>	Board Member	
<b>Lynn Fonseca (LF)</b>	Tenant Board Member	
<b>Harpreet Rayet (HR)</b>	Managing Director	
<b>Ros Jones (RJ)</b>	Corporate Director	
<b>Kate Barkley (KB)</b>	Head of People and Culture	
<b>Marie Hill (MH)</b>	Head of Finance	
<b>Julie Brock (JB)</b>	Shropshire Council	
<b>Jake Stanley</b>	Beever & Struthers/Menzies	
<b>James McGlone (JMc)</b>	Governance & Risk Manager	
<b>Joanna Grivell (JG)</b>	Executive Assistant and Minute Taker	
<b>Apologies:</b>		
<b>Kathy Jones (KJ)</b>	Board Member and Chair	
<b>Ruth Phillips (RP)</b>	Assistant Director of Customer and Community	
<b>Jenny Daisley (JD)</b>	Shropshire Council	
<b>Mark Owen (MO)</b>	Councillor Board Member	
<b>Narinder Sandher (NS)</b>	Beever & Struthers/Menzies	
<b>Presenters:</b>		
<b>Gemma Griffiths (GG)</b>	Project Accountant	

<b>Agenda Item</b>	<b>Agenda Item</b>	<b>Who</b>	<b>When</b>
1	<b>Welcome, Apologies and Declarations of Interest</b> TD welcomed attendees to the meeting. STAR staff declared an interest where the topics impacted their terms and conditions and pension. There were no other declarations of interest.		

2	<p><b>Minutes of Last Meeting: 3<sup>rd</sup> September 2025</b> The Committee confirmed they were happy with minutes from last meeting on 3<sup>rd</sup> September 2025.</p>		
3	<p><b>Action Tracker Review</b> TD confirmed with attendees that actions recommended for closure are closed, and all agreed.</p>		
4	<p><b>Health &amp; Safety Update – Improvement Programme</b> KB gave overview on Health and Safety:</p> <ul style="list-style-type: none"> <li>• There is a slight update on the procurement process since the paper was written. There was a delay in the capacity for a January start and so are aiming for it to start in February or March at the latest.</li> <li>• TD asked if officers were seeking a procurement exemption. KB advised if the procurement process takes too long, an exemption may be sought</li> <li>• Safety For have got STAR to a good place. It is prudent that we move forward in the right way. TD said everyone would agree with that approach.</li> <li>• Actions will be completed by the end of year, for example we are concluding risk assessments that were identified. We have not completed that journey of risk assessments and conversations will start in the New Year when the contract is awarded, particularly in the Housing Team to get the type of risk assessments that they need in place. The grounds maintenance and COSCH assessments will be completed by the end of this month.</li> <li>• A few policies are specific to STAR and don't easily fit into SHE policy. We have them in draft form and they will send to the Committee for approval.</li> <li>• We have replaced the pads on the Defibrillators and serviced them and have started to map out where our defibs are and the majority are in very high coverage areas. We have been working with Emma Jones for the Community engagement side to get some feedback from the communities for their preferences in relation to the defibs. There is a huge liability associated with them, and it is not part of STAR's core business, and with the changes being made to the community support there will be less of our staff there to do all the checks. We need to look at finding more suitable owners for them. There is a high density of the defibs which means there is not the need for so many close to each other as it requires being maintained and having daily checks to ensure it is working.</li> <li>• <b>Action 61: At this point the defibs are all in working order and are safe and we will come back with an overall plan on what to do with them to a future committee.</b></li> <li>• TD asked how long we have provided the service and what the cost is and how much it is used, and what the alternatives are. KB stated we are not looking to decommission. Ideally, we would hand over the</li> </ul>	KB/EJ	27/2/26

	<p>checks to someone else. The running costs are minimal. We could continue to service them and have the pads replaced but we do need to have somebody on hand to check the defibs daily. It will be a far more emotive subject if it shows online as operational and it isn't.</p> <ul style="list-style-type: none"> <li>• PH raised that Awaab's law is misspelled throughout the report. KB to note.</li> <li>• PH queried the housing team's training for Awaab's law is March 2026. That feels a bit late. KB confirmed the Awaab's Law training has started and will be completed by the end of March. We have run 3 sessions to date. DLO have been on the awareness plus the treatment side training. Everybody will be trained by the end of the financial year. HR stated that we are up against the sector who all are seeking this training.</li> <li>• <b>Action 62: PH said he finds the action plan difficult to see what is still left to be delivered and what the date is and if there are any urgent matters still outstanding that the committee needs to be aware of. KB to highlight this in future reports.</b></li> </ul> <p><b>The report was noted.</b></p>	KB	27/2/26
5	<p><b>Building Safety Update</b></p> <p>The report taken as read. JW gave an update:</p> <ul style="list-style-type: none"> <li>• Early feedback on Awaab's law is it has put a resource pressure on us. We have missed a couple of deadlines on the reporting side. We are 100% attendance within the timeframe. The 3 days to get a written response is quite challenging especially when seeking external advice.</li> <li>• The feedback from our sector is that some organisations are on the verge of total collapse when it comes to their D&amp;M response. They have been completely overwhelmed. We had 69 reports of damp and mould in November 2025. That is higher than we expected. Other organisations have hundreds and are not achieving any of the deadlines. The guidance from the regulator related to the ramifications of what to do when you do miss a deadline. They stated you should only consider self-referral when there are systematic failings.</li> <li>• We have 5 days to complete the works from issue of a written summary. We have got some of the lowest level of WIP ever, and we get to most general repairs within 10 days. But still trying to get D&amp;M works completed within 5 days is a challenge.</li> <li>• PH asked where the amended KPI is reported into. JW stated it will be in the building safety report for any of the committees in future and the main board report. This BS report is up until the end of October, which is why there is nothing reported on Awaab's Law. <b>Action 63: JW said he will add November into the Board report.</b></li> <li>• TD asked if the increase in volumes is due to the increase in publicity or are legal firms encouraging claims. Our tenant base is more aware. Everyone at STAR has had DMC training. A lot of the reports</li> </ul>	JW	15/12/25

	<p>are coming from our own employees not the tenants. One organisation had 180 reports in a day and have no resource level to deal with it. The sector did not push back enough on the works being done within 10 days.</p> <ul style="list-style-type: none"> <li>• PH asked about Capped gas. It is positive in terms of the proactive work that we are doing. The reduction is from 47 to 31. A lot of it is due to affordability and having previous debt and we are helping tenants through the hardship fund to get them back onto heat. A large proportion have solid fuel. It is a battle. We know every address and what we are doing about them.</li> <li>• TD asked Jake Stanley for any feedback they are getting from an audit perspective. Nothing that JW said came as a surprise. Capacity is a concern for everyone. The most important thing is the completeness of data. Making sure they have the right data to make sure that the works are done timely. Are they recording things accurately.</li> </ul> <p><b>The report was noted. It would be good to have intelligence of what is happening in the wider sector.</b></p>		
6	<p><b>Procurement Exemptions &amp; Pipeline Update</b> MH gave an update regarding Procurement exemptions and pipeline updates.</p> <ul style="list-style-type: none"> <li>• There were two exemptions during quarter two: Green Circle contractors for solid fuel servicing. They were appointed due to compliance and risk concerns with the last contractors, and we needed to get them in place quickly. ESM was for asbestos removal and that was due to an investigation because of some safety concerns with the previous contractor. There was a price comparison done, and EMS was cheaper also.</li> <li>• Live procurements are ongoing, and GBS are looking at doing some pre procurement events. They have done a procurement workshop with SMEs on winning more business.</li> <li>• HR stated the new procurement regulations are quite complex and the feedback is smaller SMEs must bring in external support to bid for work and there is more cost built in to bidding for work. The engagement has been good, but the changes are creating real issues for SMEs to access the contracts.</li> <li>• TD asked about offerings from Chamber of Commerce or Shropshire Council. Gary Stephens has done some sessions on behalf of the Chamber. TD said it is a dilemma trying to encourage local SMEs to bid but there are a lot of barriers.</li> <li>• HR said we have had so many contract failures because of all the challenges contractors have these days. As a business it is risky for us to engage with SMEs for anything of substantial value.</li> <li>• The new procurement regulations are really good for Tier 1 but not for SMEs and there is an inherent risk of working with SMEs and we need to look at a different model and that is something we will be working on in the new financial year.</li> </ul>		

	<b>The Committee endorsed the exemptions.</b>		
7	<p><b>STAR 2025-26 Finance &amp; Performance Update – P6/Q2</b> MH gave overview on STAR 2025-26 Finance and performance update:</p> <ul style="list-style-type: none"> <li>• The last time we presented we were reporting a £153K position in excess of the budget. There have been refinements, and we are now at £49K which is a significant improvement.</li> <li>• We were in the process of putting in place a new structure that created additional costs. That was offset by recruitment delays, and we had a legal SLA in the budget but that was for the HRA so has been moved. We have opened a savings account that has interest on it which has created additional income. The excess position has been maintained into period seven (outside Q2 FAR reporting) and has not increased.</li> <li>• Another risk is the completion of capital work, we capitalise the staff but if any of the staff have unplanned leave we can't recharge.</li> <li>• The forecast assumes that we will have 15 RTB completions. At the point of the report there were 3 but that increased to 6 within the month. HR said we had a massive influx of RTB applications. We have 35 live cases sitting with our legal services colleagues. Jenny Daisley is meeting with legal services to look at this risk.</li> <li>•</li> <li>• <b>Action 64: TD asked for an update on the meetings that Jenny Daisley has regarding legal services.</b></li> <li>• HR said there is an Acquisitions and Disposal Manager starting in the New Year and we recognise there is a gap in the process.</li> <li>• PH queried the 6 posts that are on hold, and that some are customer facing roles. He asked for some reassurance in terms of the impact of them not being filled.</li> <li>• TD also highlighted the delayed recruiting of the surveyor post with the focus on Awaab's Law. HR said we have brought in a strategic asset manager and it's important that she understand the service and make decisions on recruiting or what that role looks like. Potentially we may move to a hybrid model, do some externally and have some capacity internally to do that as well. We have now got Alina in post and going out for both roles and should have someone in post after Christmas. Our existing stock condition surveyor has resigned. We are looking to outsource some of the work. We will be at 98% at the end of the year on the 5-year cycle.</li> <li>• We have two stock condition surveyors, and they are picking up the Awaab's Law cases. The Wave 3 EPC C work is also being done externally.</li> <li>• HR stated that both Housing manager and housing officer posts are out for recruitment. Two housing officers have started, and we are continuing the recruitment for the other two posts.</li> <li>• Apprenticeships are being planned in the new year. We need to design a scheme.</li> </ul>	MH	27/2/26

	<ul style="list-style-type: none"> <li>• TD spoke about the hybrid model. His note of caution was making sure that there are external surveyors available because everyone is using them and to ensure the costs are reasonable.</li> <li>• PH asked about the rent loss of 2.44%. He asked what was being done to address that and said the rent collected looks down on previous years. RJ said the rent loss due to empty properties is because there have been delays in the delivery of new units, and them coming online. The void loss is where we have seen an extension in the void turnaround time. We have introduced asbestos works at every void which is affecting the void time. There are positive impacts in doing that, but it does have this onward impact of rent being down. It has all been put into the business plan and we still remain sustainable. In terms of rent collection that is an indicator that increases as the year goes on. We are tracking higher than we were at this point last year and we exceeded target last year.</li> <li>• HR said this is the first full year Universal Credit has been introduced in Shropshire. We have had more direct payers historically. We are doing a mapping of who gets what in terms of benefits. We don't know how that will work out in terms of final numbers.</li> <li>• TD asked about Value for money and the unit cost analysis and whether we are comparing apples with apples. For smaller organisations their overheads are costing more. Are we ensuring we are comparing with similar sized organisations. It was clarified that we are measuring against ALMOs with a similar number of units. Councils, RPs and ALMOs with under 5000 units outside of London.</li> <li>• TD asked about the Statutory accounts. He is used to them being completed by end of September. RJ clarified we are not required to lodge them until the end of December. The pension had delayed things. By the end of next week, the auditors should be able to sign them off.</li> <li>• TD asked about money market funds and cash flow. We don't use any currently for investing. RJ said we have spoken to people about this, and the size of our balances are not of interest. We are exploring with the Council where we can pool our balances and get the benefit of better interest rates.</li> <li>• TD queried the mileage reporting and why it is a problem. The system doesn't mandate that they put the two post codes in. RJ said we can't report on it currently due to the way the system is built. It is incumbent on the managers at the point of authorising that the postcodes are in. We have got a development request in with the MHR to put the reporting in and mandate the post code entry.</li> <li>• HR said we could implement a process where we won't pay any mileage claims without the postcodes to and from included. IW suggested the Concur system which is a subsystem to do the mileages. <b>Action 65: IW said she would send the details of Concur for it to be looked at.</b></li> </ul>	MH/IW	27/2/26
8	<b>HRA Business Plan &amp; Budgets 2026-27</b> MH gave overview on HRA Business Plan and Budgets 2026-27:		

	<ul style="list-style-type: none"> <li>• We have a business plan which is the basis of the proposed budget.</li> <li>• The key assumptions throughout the plan are that rental income is at CP+1 % and the same for the management fee.</li> <li>• EPC C is now built into the PIP however Net Zero is unachievable without further funding.</li> <li>• In terms of development over the life of the plan, 543 new units are planned, with 520 of those being new builds and 23 acquisitions including four specialist blocks. All golden rules are met.</li> <li>• TD asked if the assumptions about figures are aligned to the councils. RJ said there is now a HRA Technical group, that has been a useful way to align things. The Council is still very much focused on the short-term view when it comes to the HRA, which is problematic when we're using a 30-year business plan to demonstrate sustainability. They have come around to the fact that they do need to adapt but they can't do that at speed and STAR has been helping them.</li> <li>• RJ said there was some discrepancy in the February budgets coming into this year and we have highlighted that. Once the principles of this business plan are approved here, we will finalise the narrative document around the numbers, and it will be ready before Christmas to go into the Councils budget setting processes.</li> </ul> <p>The committee was happy to note the progress.</p>		
9	<p><b>Developing the STAR Budget 2026-27</b></p> <p>MH gave overview on developing the STAR Budget 2026-27:</p> <ul style="list-style-type: none"> <li>• The paper assumes a LGPS 19.2% contribution rate. That has reduced significantly on the draft valuation we have received. Based on the 19.2%, that gives a £20K deficit. With the pension contribution reduction, it is going to more than offset that. We are estimating that to be around £400K in year 1 and think we will need about £100k to balance the budget and £100K investment in the business and we are looking to put the rest in reserves.</li> <li>• The rate has been brought down to 11.3% and the average reduction is 13% across all employers, we have reduced the average age of our workforce too, so it has been brought down even more. We met with the actuaries, and we went to an all employer meeting a few weeks ago. It is a key objective of the fund to stabilise the contribution rate between valuations. At a fund level they have introduced a sustainability reserve, they held back some of the bonus to help mitigate any factors. By keeping at least half of our money in a reserve fund, we are covering ourselves.</li> </ul>		
10	<p><b>Management Fee &amp; Rent Setting Approval</b></p> <p>MH gave overview and GG gave updates on Management Fees and Rent settings:</p> <ul style="list-style-type: none"> <li>• There is no NI support from Shropshire council built in. We may need to look at the management fee for the units we are managing.</li> </ul>		

	<p><b>The committee approves the proposal for management fee.</b></p> <ul style="list-style-type: none"> <li>• Service charges have been under review for 12 months. The cost charged to tenants was on the low side previously. We don't make a profit with service charges. We have made big changes to the grounds and maintenance, aids and adaptations areas. Cleaning is going to cost less too.</li> <li>• FAR is asked to agree the principles of how things are calculated, and once final charges are known we will distribute an analysis of those tenants that have got the biggest increase with a view to support those who are most impacted.</li> <li>• This is linked to the rent setting paper.</li> <li>• PH said he is supportive of the approach. The important thing is the communication. It would be good to give a comparison with some of our peers, so it is seen as more positive.</li> <li>• TD said he is interested in those that are paying themselves and not in receipt of benefits, and what it means in pounds and pence to them.</li> <li>• GG said 75% have access to benefits. Service charges are not applicable to all properties. They will provide a lot more details about what the impact is.</li> <li>• IW asked if there are any charges that are optional. Some are optional such as garden assistance, and aids and adaptations where they have an option for stairlifts servicing. The majority are property based. <b>Action 66: IW asked for breakdown to show the optional and mandatory service charges.</b></li> <li>• LF agrees that they need to be advised what the services charges are. It is confusing for people. Overall, she agrees that they have the choice for assisted gardening and overall, it is good value for money.</li> <li>• TD asked about assisted gardening and what it does to the look of the estate. HR confirmed that we are an outlier. A lot of RPs have pulled back from offering the service. If the Council approve, they are empowering STAR to subsidise the garden assistance service to around £50K per year through our management fee.</li> </ul> <p><b>The rents and service charges were approved.</b></p>	MH/GG	27/2/26
11	<p><b>Pension Strategy Update</b> Paper taken as read. MH gave overview on Pension strategy:</p> <ul style="list-style-type: none"> <li>• We commissioned LCP to ensure that the Pension options we were looking achieved our objectives.</li> <li>• Flexibility – we feel that the SMART pension offers some flexibility with employees' ability to align their personal values and risk appetite.</li> <li>• Cost risk reduction – the SMART pension is a defined contribution scheme, so we know what our contributions are going to be.</li> <li>• Cost reduction in the short term - the SMART pension achieves some short-term savings. Currently we are paying LGPS 19.2% per employee and with the SMART pension that reduces to 11.3%.</li> </ul>		

<ul style="list-style-type: none"> <li>• Long term savings is more questionable. If we closed LGPS we would remain responsible for funding existing and currently retired LGPS members. If there was to be a shrinking membership this could lead to an increased percentage employer contribution for the remaining members. We got an illustration at 13.9%. There is a reduction, but the reduction is because of the triennial assessment and reduction in contributions for that.</li> <li>• Recruitment incentive – it would depend on people’s circumstances. The portability to the SMART scheme is quite attractive. LGPS is not good if someone has less than 2 years’ service as they don’t benefit from the LGPS. It may be more appropriate for them to go to SMART.</li> <li>• It was clarified that existing employees would continue in the LGPS. The proposal is that the LGPS scheme is not closed but that we give new employees the option and that would not trigger the 13.9%.</li> <li>• We are proposing that people have the choice.</li> <li>• <b>Action 67: TD asked if we could ask our advisors to model what would it do if there is a take up over the years what would that do to our contribution rate.</b></li> <li>• TD asked what the saving of 1.3% would be against the cost of setting up the other scheme. HR said that we need to reflect where we are now with the pension position over the next 3 years and ensure the offer we would make for employment purposes to make sure it delivers value.</li> <li>• Other options for consideration included:</li> <li>• auto enrolment of new employees into the SMART pension after 3 months and then at the point they get through probation they can go to the LGPS should they wish to do so.</li> <li>• There is a question on whether we offer the SMART pension based on pensionable earning or total earnings. We have concluded that in order to retain the recruitment incentive we go with total earnings.</li> <li>• Salary sacrifice – this was proposed prior to the budget which might limit the benefit to employees and employers but that doesn’t come into effect for a few years. It is still a benefit for many of our employees.</li> <li>• If people are in the SMART Pension rather than LGPS they no longer get the death in service benefit. Do we want to consider this. Harpreet stated that we would benchmark against local organisations of what the appropriate rate is. It is unlikely to be 10%.</li> <li>• TD said it worried him where the paper said that if they are in LGPS and want to voluntarily come out of it in case it is seen as miss selling the Pension.</li> <li>• PH said that people need to have all of the facts and can make an informed decision.</li> <li>• HR confirmed that staff would have to take their own advice. He added that the new staff benefit platform includes financial advice and a pension tracker and finder. We are putting in place the tools to enable people to seek their own advice.</li> <li>• IW asked who the Pension provider is. SMART Master Trust.</li> </ul> <p>The committee supported the proposal and awaited more details on the modelling of percentages.</p>	<p>MH/RJ</p>	<p>27/2/26</p>
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12	<p><b>Tenancy Agreement Consultation Outcome</b></p> <ul style="list-style-type: none"> <li>• GG advised that we had 538 responses. 402 of those were positive or neutral. 136 said they would prefer to remain on the 48 weeks (4%). A no response was assumed as positive.</li> <li>• Eight tenants suggested some slight alteration to the changes proposed on repairs and maintenance and we agreed that what we were asking them to maintain was not reasonable, so we took them out. It has shown a genuine alteration based on what the tenants have said.</li> <li>• We recommend that the new tenancy agreement is put forward to Shropshire Council. The 35 who requested help would be contacted by the incomes team.</li> <li>• FAR are being asked to approve the slight change to appendix 3 and support the seeking of the preliminary stage 1B approval from Shropshire Council to make the change to the tenancy agreement.</li> <li>• <b>Action 68: TD asked for an equalities impact assessment in the paper. Look at it by gender and race and GG said she could circulate.</b></li> </ul> <p><b>The committee was happy to approve it.</b></p>	GG	27/2/26
13	<p><b>Policies Update</b> Taken the report as read. RJ gave updates on policies:</p> <ul style="list-style-type: none"> <li>• We are on track to get all the corporate policies done by the end of December. Neighbourhood' policies have been deferred until the end of February as they needed a far more comprehensive review.</li> <li>• HR elaborated by saying that as we are doing the consultations on service charges and the tenancy agreements it makes sense to wait until they are approved so don't need to update the documents twice in as many months.</li> <li>• We will get through this cycle and then get one comprehensive neighbourhood's policy.</li> </ul> <p><b>The committee were happy with this.</b></p>		
14	<p><b>Strategic Risk Register Update</b> RJ gave overview on Strategic Risk Register:</p> <ul style="list-style-type: none"> <li>• There have been no escalations from the operational risk registers and no change in risk profile since the committee last met.</li> <li>• JMC is arranging a follow up in the new year with Ark so we can start to take the recommendations forward.</li> <li>• TD suggested that it should not be a virtual session, it should be face to face. The hybrid session did not work.</li> <li>• HR said we would have to take a view of who we can get within that timescale, or we could offer some evening sessions for risk reviews if that would be better.</li> </ul>		

	<ul style="list-style-type: none"> <li>PH said the sector risk profile is important. Have we got the emerging trends captured in addition to mitigations on property services and making sure we have Awaab's law included.</li> </ul> <p>The report was noted.</p>		
15	<p><b>Internal Audit Programme Status Report</b> RJ gave updates on the internal audit programme status report:</p> <ul style="list-style-type: none"> <li>Four audits completed since we last met. There are eight follow up audits checking that we have delivered on the actions that we said we have delivered.</li> <li>A considerable number of actions have been delivered and there are some hanging over related to policy work or third party hold ups.</li> <li>We are proposing a few changes to the audits planned for next quarter, around temporary accommodation and stock condition audits.</li> <li>PH raised that it looks a lot better than the last committee. He only asked that on the completed ones there is some verification that they are completed. HR confirmed that there will be a report at the end of year.</li> <li>JS said that they will only verify the ones that STAR says have been completed. There is no value coming back in when they have not been completed. There were 110 recommendations by the end of the year.</li> </ul> <p><b>The committee support the decision to remove one audit and replace with another.</b></p>		
16	<p><b>Internal Audit Programme Update – Beever and Struthers/Menzies</b> Jake Stanley provided an update:</p> <ul style="list-style-type: none"> <li>They will be coming with a draft 26/27 audit plan to the next committee in February and can pick up the stock condition audit either at the very end of this year or it gets deferred into the 26/27 plan.</li> <li>They brought two reports for the Boards attention. Board and Management Information report and the Intensive Housing Management review which was from the 24/25 plan.</li> <li>TD asked what the position is with the Strategic and Operational HR audit report. JS said it is marked in progress on the plan. The field work is finished, and the reports are with JS and going through the management review. TD stated that was meant to be covered in this meeting. JS said there were a lot of samples that got tested for the operational HR audit with starters, leavers and there were some delays getting the evidence back. The current plan is that the report will be issued over the Christmas break.</li> <li>Electrical safety and income management will be issued in January.</li> </ul>		

	<ul style="list-style-type: none"> <li>The remaining audits (except for the stock condition survey and temporary accommodation) are still scheduled to go to March's committee.</li> </ul> <p><b>The Committee noted the progress.</b></p>		
17	<p><b>Serious Incident Update</b></p> <p>The coroner's report has been received and circulated to Board.</p>		
18	<p>Matters for Escalation</p> <p><b>Awaab's law and the report to the Board but that is general sector issue not specifically STAR.</b></p>		
19	<p><b>Forward Plan Review</b></p> <p>JS will be looking at dates for internal audit plan in January.</p>		
20	<p><b>AOB</b></p> <p>Laura Fisher said she would send to Kathy Jones the whistleblowing information so TD will need to check with her what comes out of that.</p>		