



**SCOTTISH VETERANS' RESIDENCES
QUARTER 3/25 GOVERNING BODY MEETING**

**Record of Decisions
Held in the Boardroom at Whitefoord House and on Microsoft Teams
at 1200 on Friday 26 Sep 25**

Present: Jonathan Tweedie (**Chair**) Present
 Ricky Bhabutta (RB), Present
 John Cooper (JC), Online
 Richard Edlmann (RE), Present
 Sandy Telfer (ST), Online
 Teresa Griffiths (TG), Online

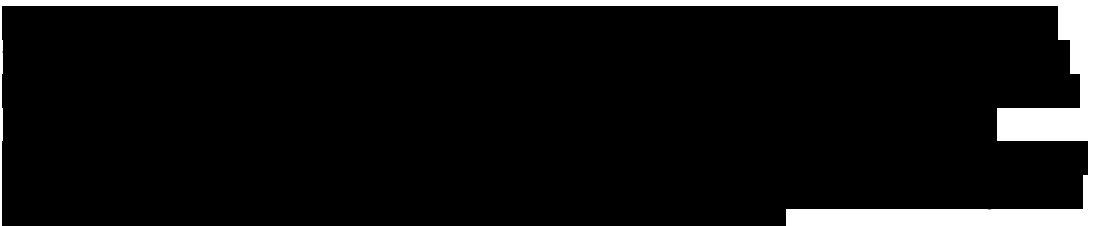
In attendance: Jeremy Chittleburgh, Treasurer, Present
 Gayle Templeton (GT), HR Consultant, On Line
 George Corbett, Depute Chief Executive (Dep Ch Exec), Present
 Brian Ferguson (BF), Consultant from FD Fire Doors, Present
 Ewan Slight (EW), SVR's Qty Surveyor, Morham and Brotchie Ltd, Present
 Colin Leslie, Head of External Relations (HER), Present
 Martin Nadin OBE, Chief Executive (Ch Exec), Present
 Shaun Rhodes, IT Manager (IT Mgr), Present
 Colin Masson, Company Secretary, (Co Sec), Present **Minutes**

	Subject	Raised By	Additional Docs	Decision
1	Chair's Introduction	Chair		
1.1	<p>The Chair opened the Q3/25 Meeting by thanking the Dep Ch Exec for his 17 years of service to the organisation, noting his decision to retire in Nov. Together with the rest of the GB, the Chair thanked him for his contribution, wished him well for the future and hoped that he would stay in touch.</p> <p>Noting the full agenda and the tendency to overrun, the Chair asked that the focus be on the fire doors, the annual assurance statement, succession planning and Project JANUS, taking the remainder as read.</p>			
2	Apologies	Ch Exec		Noted
2.1	<p>Co Sec had received apologies from Andrew Cassels, Surya Rai and Alistair Park. Tony Jones and Rab Wallace had been unable to join. The meeting, requiring 4 Trustees, was confirmed as quorate.</p>			
3	Declaration of Interests	Chair		Noted
3.1	<p>The Chair asked whether any member had a potential conflict of interest with any item on the agenda. There were none.</p>			
4	Resident's Story	Chair		Noted
4.1	<p>Ch Exec stated that he had an interview in train but on this occasion, there would be no resident's story.</p>			
5	Ratification of the Minutes from the Q2/25 GB Meeting held on 22 May 25	Chair	Q2/25 Draft GB Meeting Minutes	Approved

5.1	<p>The Chair asked whether there were any comments or observations on the draft minutes. Ch Exec reported back on 2 issues:</p> <ul style="list-style-type: none"> • RE had asked whether a resident, scheduled for eviction, had been paying his rent throughout the period from being issued his notice-to-quit to the point of leaving. Ch Exec stated that he had been paying rent as this was taken directly from his housing benefit. That said, the resident had left owing debt (outstanding service charge) but this was below the threshold for which it was considered worthwhile recovering. • The Chair had asked whether the increased costs to renew the ECG contract (building services) could be spread over 3 years. Dep Ch Exec had negotiated a reduction and the increase would now be spread over 2 years, weighted to the second year. 			
5.2	On that, the Board approved the minutes, proposed by RB, seconded by RE.			
6	Action Log	Ch Exec	Governing Body Action Log	Noted
6.1	<p>The Ch Exec presented the key issues on the Action Log:</p> <ul style="list-style-type: none"> ▪ Ser 71: TV Advertising Campaign: 2 animations would be shown on SVR's social media during the Remembrance fortnight. ▪ Ser 77: Organise a farewell event for the previous Chair, George Lowder: This was a work in progress. ▪ Ser 83 Change of Tenure Documents to Corporate Residents' Agreements. ROS and BC were complete however there were 5 at WHI who were pushing back on changing to corporate residents agreements. The Res Mgr was engaged on the matter. ▪ Ser 83.3 Bellrock Close Residents to be switched from their current support and occupancy agreements to Short Scottish Secure Tenancies (SSSTs). No change to previous in that the direction of travel remained that BC residents should switch to SSSTs. This was linked to the Housing (Scotland) Bill, which was understood to have been debated in Parliament this week. Ch Exec was monitoring the situation. ▪ Ser 87 Compliance with the Scottish Charities and Administrative Housing Bill. The details of trustees had been uploaded to the Office for the Scottish Charities Regulator (OSCR) register and would be maintained by Co Sec. Other than this, there was no further action so this serial was closed. ▪ Ser 89 Strategic Review of Service Delivery. This would be covered under item 10.1 (Project JANUS). ▪ Ser 96: HER to explore whether a case study can be done to highlight the employment successes at Whitefoord House. Ch Exec explained that none of the residents going into employment were prepared to be part of a case study. That said, £53k in financial support (through the Employment Rent Relief Fund - ERRF) had been provided to 23 residents during 2024 and this was recorded in the Annual Report. Going forward, this type of financial support would be captured in the Annual Report. RB suggested that getting ERRF could be on the proviso of the recipient providing feedback. Dep Ch Exec highlighted the fact that ERRF more often allowed a veteran to keep their existing job upon finding themselves homeless. It avoided the cliff edge as residents found themselves liable for full rent immediately on starting work, as they lost their benefits. It did, however, need to be time limited so as not to create a sense of 2 tier rents. The Chair suggested that employers might also benefit from the positive publicity of employing homeless veterans. GT suggested that there would be better feedback if it was not called a case-study as this suggested exposing a resident's back story. Rather, it should focus on the veteran's experience of getting into work, what worked and what didn't. 			


6.2	<ul style="list-style-type: none"> ▪ Ser 101 Cyber Security. Ch Exec stated that following the penetration testing late last year, the identified weaknesses had been addressed, and SVR had been accredited with both Cyber Essentials and Cyber Essentials Plus. This serial was now closed on the action table but remained a standing risk on the operational risk register. ▪ Ser 6&8 Identifying a suitable benchmarking group. Ch Exec stated that finding a useful and relevant benchmark against which BC could be measured had proven to be a challenge. That said, the annual financial statements which were submitted to the SHR each year provided a good basis for comparison with other RSLs and on our own previous performance. The Ch Exec's proposal was to stop looking for a benchmarking partner and report annually every 3rd quarter to the GB using the annual financial statements and feedback from the SHR. The Chair confirmed that this data would form SVR's annual KPIs and, with RB, asked for visualisation as to how this would be presented. This would allow trustees to scrutinise the results and perhaps highlight areas where financial economies could be made. <p>Action: Ch Exec to show performance against KPIs relative to previous performance and other RSLs.</p>		
7	OPERATIONS	Ch Exec	Ch Exec's Report, Residence Reports, Q2 Management Accounts and August Cashflow
7.1	Update on Fire Door Inspections and the Replacement Programme		
7.2	<p>Dep Ch Exec updated on the replacement of the fire doors across the SVR estate. To recap, there had been an increased focus on fire doors following Grenfell and SVR had commissioned an independent survey of all of its doors. The report from FD Fire doors had revealed that the none of the present doors offered any time delay in the event of a fire. McTaggarts had agreed to replace the doors installed by them during the build at BC. The bill to make good the remainder was c.704k (WHI at c.£443k, ROS at c.£231k and Gilmerton at c.30k), pending confirmation of the tender, with a 28 week installation time. Dep Ch Exec confirmed that if Project JANUS sought to modify the WHI site, these new doors could be reused. Not only would the fire door upgrade provide better protection to people and the building, it would also offer assurance to local authorities, insurers and those who issue HMO licences. Dep Ch Exec's recommendation was therefore to proceed with the replacement of all doors across the 3 sites.</p>		
7.3	<p>The Chair proposed that the uncertainty over the future of WHI made it difficult to commit the funds to replace its doors. He asked the Board to consider whether we go ahead with ROS and Gilmerton today but delay the decision on WHI. This would depend on whether the Board felt there were enough secondary controls to protect residents in the event of a fire.</p>		
7.4	<p>BF (FD Fire Doors) described how the fire strategy for WHI dictated what the fire compartmentalisation, provided by walls and doors, needed to be. The strategy, written in 2011, described how the doors had to provide a minimum of 60 mins of integrity. Invasive inspections (removing the architraves) had shown barely 30 mins of integrity and in most cases, zero levels of integrity. Previous upgrades to the doors had not included upgrades to frames which had, in fact, lowered the integrity of the doors, not improved them. In sum, frames were less than 30 minutes</p>		

	integrity, there was zero integrity between the back of the door frame and the wall, and this in turn compromised the door itself.
7.5	RE asked that given this news, did SVR meet current fire safety regulations at WHI. BF answered that it did not meet any current or previous regulations, nor was SVR covered by insurance in the event of a fire. RE described this as a fundamental point.
7.6	ST asked that whether the replacement of the frames alone might give the necessary integrity. BF stated that there was a considerable amount of work to remove and rebuild the door frames, leaving an aperture that the original door would not fit. The cost of this work would be more than replacing the doors.
7.7	The Chair asked whether we needed the 60 minute integrity required in the fire strategy if the evacuation time was less than this. Ch Exec stated that a night time evacuation was in the order of 15 to 20 mins and less during the day.
7.8	However ES suggested that if the duration was just a year, then that liability could be managed. But if the risk was to endure for 5 years before work began at WHI, then that was too long to have this level of liability. The difficulty for the Board was that the answer to WHI future would not be clear for another 3 to 4 months. ES suggested sequencing the work, allowing the contractor to begin at ROS and Gilmerton, and confirming WHI at a later date.
7.9	TG agreed to the idea of sequencing the work but felt that at the 3 to 4 month point, a decision had to be made on WHI. The financial aspects were understood but living in the hope that nothing would happen for up to a year was not an option. The duty holder (Ch Exec) could be facing a prison sentence in the event of a fire.
7.10	RE felt that given what the Board knew of the situation, there was no choice but to commit to replacing the doors at WHI. TG agreed. ES added that even if a decision on the future of WHI was made in the next 4 months, work would not start on a refurb or relocation for perhaps 2 years after with exposure to the risk throughout the period.
7.11	GT agreed, stating that she would not be comfortable living with the risk and now that we knew this, we had no choice but to proceed with the replacement doors. Like most building work, the project would probably suffer delays thus increasing the exposure.
7.12	BF reminded the Board of fire safety law in Scotland which stated that SVR had a duty to get everyone out but also to ensure the building was safe enough for the emergency services to get in and extinguish the fire. If this second element was absent, the duty holder was liable.
7.13	ST asked if the consultant knew which doors were graded at 30 mins and which were at zero. BF stated that all the doors needed to be at 60 mins, apart from a small, refurbished area at ROS. Importantly, all the doors at 60 mins were graded as having close to zero integrity with no properties within them to provide a quantifiable level of integrity. On this, ST felt the question on what to do had been answered and the doors should be replaced.
7.14	RB asked on the disruption to residents with replacing doors to which Dep Ch Exec stated that it took a day for each. RB stated that other elements of fire prevention, such as checking appliances in rooms, should also be given due attention to stop a fire starting in the first place.

7.15	The Chair asked on the proposed start date for fire doors at WHI. Dep Ch Exec stated that the tenders had programmed WHI for between Feb and May 26 however the precise programme of work was subject to further discussion with those who had submitted tenders. It was noted that if SVR was to set conditions on the work programme, such as begin at WHI not before a certain date, that could incur a penalty cost.
7.16	The Chair stated that it was clear that ROS and Gilmerton had to begin. On WHI, the Board faced a choice on whether to decide to replace the doors now, or delay a decision until Jan 26, if the contractor's programme allowed for it, and when the future plans for WHI might be better understood. ES stated that if the Board decided not to proceed with the doors at WHI in Jan 26, there would be a penalty as the WHI portion of the contract was significant (c.£400k) and any economies of scale would be lost if it were not to go ahead.
7.17	Ch Exec stated that from a risk perspective, the risk of fire was still there and what we were seeking to terminate was the liability. Looking at the 2 options for Project JANUS, if the site was redeveloped with a start date of 2027 at the earliest, the new buildings would be completed first and only in 2028 / 29 would work begin on the existing building, having had its new fire doors fitted since in 2026. Ch Exec felt there would be 3 to 4 years of protection from the new fire doors if the Board decided to go ahead now. The doors could be reused in the new lay out. If the result of Project JANUS was to move to a new site, this would also be under a 3 to 4 year timeline with work starting 2027 and a move in date of 2029. Whichever option was chosen, the new fire doors would reduce the risk and liability for up to 4 years and in the Ch Exec's view, was worth doing. Dep Ch Exec added that the timeline to build BC was 4 years and that had Scottish Government funding to expedite it.
7.18	TG thanked the Ch Exec for this clarity and agreed entirely with his view that the doors should be replaced at WHI. RE stated that SVR had no choice but to replace the doors.
7.19	The Chair noted that the overwhelming opinion of Trustees was that we would have to replace the fire doors at WHI as the risks to Residents and to the Duty Holder were too great. GT highlighted that the entire GB was accountable, not only the Duty Holder. The Chair added that the funding would have to be raised from capital and this unexpected large scale spend would have implications on future GB decisions.
7.20	Turning to funding, RE asked what other grants were available. Ch Exec stated that current grant bids amounted to one third of the cost with SVR picking up the remainder (c.£470k). HER stated that he was expecting to hear from the Armed Forces Covenant Trust Fund in the next few days (c.£240k) as to whether SVR's bid for funding had been successful. A further £30k had come from the ABF. Additionally, as the work was sequenced, it gave the opportunity to go back for further funding later on. The Treasurer stated that for ROS, there were a number of restricted funds which could be used while WHI would be funded from a combination of grants and utilising some of the profit from investments. The Ch Exec felt that the ROS restricted fund could only partially offset the cost of doors at ROS.
7.21	

7.22	RB suggested the impending change to fire door regulations would have a similar impact on service providers as Reinforced Autoclaved Aerated Concrete (RAAC).			
7.23	Decision: The Chair proposed that the GB vote to approve the project to replace the fire doors at all 3 residences for which there was unanimous agreement.			
7.24	Ch Exec's Report			
7.25	The Ch Exec highlighted one point from his report concerning the serious assault at BC and that the judicial process had started. The Regulators had been informed.			
7.26	Treasurer's Report			
7.27	The Treasurer began by clarifying the amount held within the ROS restricted fund which at £255k would cover the cost of the replacement fire doors. At the 6 month point, SVR was on its predicted budget but this was still a deficit. The deficit was being managed with fewer voids and the monitoring of bad debt. Expenditure was fluctuating while there had been some uplift in investment gains. Notwithstanding the decision to replace the fire doors, there had been no major capital spends in the first half of the year allowing cash flow to build up. Now that we had committed to the fire doors, cash flow would now need extra attention. There was nothing alarming at the 6 month point and, together with the Ch Exec, the budget for 2026 had sought to identify savings while generating more income.			
8	GOVERNANCE	Co Sec / Ch Exec	AAS Briefing Co Sec Job Description Strategic Risk Register	
8.1	Brief and Evidence Base for Submission of the Annual Assurance Statement to the SHR			
8.2	Co Sec explained that the Annual Assurance Statement (AAS) was due with the SHR by end Oct 25. In order to provide assurance to the Committee that all regulatory standards were being met, Co Sec set out the requirement and described how these were being met. In addition to the usual annual requirements, in 2025, all staff and Trustees had become members of the PVG scheme (under the Disclosure Scotland Act 2020) and Trustee details had been provided to the Office of the Scottish Charities Regulator (OSCR) under the Charities (Scotland) Act 2023.			
8.3	SVR had been subject to a series of external audits and had its Governance scrutinised by Bruce Tate Associates as part of its succession planning proposals.			
8.4	Co Sec considered Governance to be strong in SVR, in large part through its rhythm of Committee and Board Meetings which were open to fair challenge, recorded and made public. The recent skills audit had shown the Trustees to have the necessary expertise and experience to provide strategic direction and hold the SMT to account, although HR and Cyber needed to be strengthened.			
8.5	Co Sec stated that there was a need to bring in an appraisal process for Trustees (see below) while the Finance Committee and the Audit Committee only had 2 Trustees and membership should be increased.			

8.6	On training, Co Sec felt that the Cyber Security module and the Whistleblowing module were non-negotiable for all Trustees. A third training module on safeguarding was needed. Co Sec offered the SVR Policy on Protecting Adults from Harm and Abuse as a method of getting Trustees to understand their obligations in this area.
8.7	The Strategic Planning (Away) Day to discuss Project JANUS could not happen until further information came from the commercial real estate agent.
8.8	RB asked whether the AAS should be expanded so that SVR could be recognised for the extra work that it does such as Cyber Essentials Plus accreditation. Ch Exec highlighted that the statement sought to identify only material non-compliance and while the Governance Action Table listed 5 of the 7 standards as amber, no material weaknesses had been identified. The statement itself was based on a template provided by the Scottish Federation of Housing Associations and the format was commonly used. It appeared unusual that the SHR did not seek evidence to support the statement.
8.9	TG noted that in her experience with other charities, the Governance Framework within SVR was one of the most robust and while the AAS was one page, we had the supporting evidence if it were needed. On safeguarding training, Trustees would read and sign the relevant policy and, possibly at an away day, Trustees can be formally trained on the topic by an external expert. There was a need to meet this safeguarding requirement without making it a burden for Trustees.
8.10	Decision: The Chair asked the GB whether they required any further assurance on governance within SVR. With Trustees satisfied, the Chair agreed to sign the AAS.
8.11	Governing Body Succession Plan The Chair and Vice Chair had met with the SHR to discuss the succession plan which would see the Ch Exec taking over from the Chair in Sep 26. The SHR had stated that it would not support this plan.
8.12	It had therefore been decided that a new Chair would take over in Sep 26 with Ch Exec remaining until Jul 27 to provide continuity. One of the first jobs for the new Chair would therefore be to recruit a new Ch Exec. The Chair asked whether any of the Trustees wanted to put themselves forward to become the next Chair. Nominees would be looked at by a panel which would decide and bring the result back to the Board for ratification. While the Chair felt that there was enough talent within the GB to provide a successor, if this failed to produce a candidate, the Board would seek an external nomination.
8.13	RE stated that his main takeaway from the SHR meeting was that SVR was not thought of as a charity but as a Registered Social Landlord (RSL). Therefore, the GB should be seen as the Board of an RSL and that is how we should be framing our business.
8.14	The Chair picked up on this point, stating that the next Chair / Ch Exec should be under no doubt that they are joining an RSL with the charity aspects as secondary. Ch Exec was very happy to stay on to summer 27 and it helped deconflict Dep Ch Exec's departure and arrival of the new Chair. The Ch Exec stated that he still held an aspiration to become a member of the GB and in due course, would be making an application.

8.15	TG asked how long the new Chair would need to serve before the present Ch Exec might be allowed to take over. The Chair stated that while the SHR had not stipulated a time scale, he thought it should be a commitment of not less than 3 years and no more than 5 years.
8.16	GT agreed with the SHR verdict and in her experience, this type of movement could lead to confusion as to was in charge, or could create a 2-tier structure where the new Ch Exec was bypassed. The suggested time scale gave sufficient time and airgap for both roles to be established and to succeed.
8.17	
8.18	There followed a discussion of the level of governance which was now being placed upon small organisations which, for some, was almost becoming too great to manage. This played into the hands of bigger organisations who were ready to absorb them.
8.19	Summing up, the Chair asked Trustees to consider putting their names forward to take over as Chair.
8.20	Afternote: Co Sec sent the Chair's email and telephone number to all Trustees should they want to nominate themselves for the role of Chair or talk through the role and responsibilities.
8.21	Review and Ratification of the Co Sec's Role Description
8.22	The Co Sec provided details of the additional tasks which had been added to the role description. RB asked for clarity on who had the lead for Data Protection and Freedom of Information. Co Sec stated that this remained with HER.
8.23	Decision: The Co Sec's Role Description was approved.
8.24	<p>Sub Committee Reports</p> <ul style="list-style-type: none"> • IRFC: It was felt that the Chair of the IRFC should not be the same as the Chair of the GB. As such, Jonathan Tweedie had handed Chair of the IRFC to RE. The risk level on the investments had been decreased (from 4 to 3 with 6 being highest) given that the investments had done well in recent years but now, facing the prospect of significant capital expenditure, it was time to reduce the risk exposure. Rathbones (investment managers) would be informed of the decision on the fire doors and the need to raise the funds to pay for it. • Audit and Risk Committee. The Ch Exec stated that there was follow up work after the TIAA audit on Data Protection and Freedom of Information which had given a grade of 'Reasonable Assurance'. Further TIAA audits later this year included checks on our Financial Controls and our Corporate Performance Management. RE asked who was instructing us to do these audits to which Ch Exec explained that the topics for the 3 internal audits (each year) were selected with TIAA advice and were self imposed. • Quality Committee. Focus for the QC was the AAS and the complaint, both of which had been covered earlier in the meeting or were contained in the papers.
8.25	Strategic Risk Register

Ch Exec stated that:

- **Risk 1: FINANCE - The Impact of Conservation and Renovation at Whitefoord House.** This would be covered under Strategy.
- **Risk 2: FINANCE - The Impact of Cost Pressure.** The Ch Exec had provided an information note on cost saving measures for the 2026 budget. This had been debated at the IRFC which had given direction on which measures to pursue with the aim of reducing the non-core costs (those activities not covered by housing benefit) or identifying funding streams to cover them.
- **Risk 3: HEALTH AND SAFETY - Defective Fire Doors.** The Ch Exec would redraft this risk given the decision to replace the fire doors across all 3 sites.


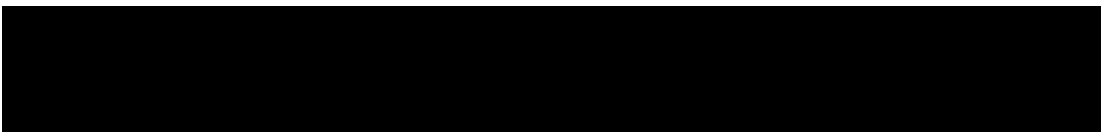
9	STRATEGY	Chair / Ch Exec		Approved
---	----------	-----------------	--	----------

9.1 [REDACTED]

9.2 [REDACTED]

9.3 [REDACTED]

9.4 The Chair asked whether there had been engagement with the City of Edinburgh Council with respect to the pre-application consultation process. Ch Exec explained that the Council had been contacted and the convener of the housing group would schedule a meeting. ST asked whether the cost of £50k was realistic to which RE clarified that this was an over-estimate. The Secretary for Housing within the Scottish

9.5	Government had changed and the Ch Exec had made 2 attempts to speak with the new incumbent but heard nothing back. If necessary, Mark Griffin MSP (recent visitor to WHI) could be asked to facilitate a meeting by raising a parliamentary question on SVR's behalf.
9.6	RB suggested that we were getting into the detailed solutions before having agreed what the charity is fundamentally for. The value of the organisation was not just measured in its provision of rooms or flats to homeless veterans. It was also in the treatment of those residents, part of which was communal eating. Therefore, before designing out the central kitchen and dining room, there should be a discussion on whether this should be part of the offer or not. This would subsequently shape the future design. The Chair considered this a fair point, explaining that the BC model appeared to deliver the best future solution as expectations among veterans changed over time. That said, it was an important discussion to have, and an important part of the away day would be to draw out that criteria.
9.7	Ch Exec stated that the communal living experience, while suiting the current population, may not meet the expectations of future residents. The BC model, with its on-site support as its USP, was best suited to getting veterans back into independent living. That said, there were advantages to both models (BC and WHI) which should be measured objectively against set criteria to establish which one is best. The debate should not be won by the most persuasive argument.
9.8	The Chair asked whether there was value in engaging with serving soldiers to gauge expectations in the future. Ch Exec stated that there were a number of reports which may provide an insight.
9.9	TG agreed on the defining of the requirement and benefits before embarking on what would be a major change programme. TG shared her experience as a Trustee with the Afghanistan Veterans Community which, at inception, had based its objectives and outputs on the feedback from 1500 Afghanistan Veterans. This research had been hugely informative in the setting up of the charity and TG offered to share the research as it may inform the future service provision at WHI. The Chair stated that this would be invaluable.
9.10	The Treasurer stated that it would be necessary to ensure the Edinburgh World Heritage Trust was both informed and agreeable to any plans for WHI, given that it was an historical building on the Royal Mile. Ch Exec stated that relations with the organisation were excellent.
9.11	
9.12	

9.13	The Chair appreciated everyone's comments but with the meeting over-running, he was keen to move on to the topics in AOB.			
10	AOB	Chair	Draft Trustee Appraisal Policy	
10.1	Trustee Appraisal Policy			
	The Ch Exec explained that the absence of appraisals on trustees was a gap in Governance. The policy explained how this would be done and the Ch Exec sought comment or amendments. There were no amendments. RB noted that this would have to form part of the induction process for new Trustees.			
10.2	Additionally, someone had to be appointed to conduct an appraisal on the Chair. Preferring a trustee rather than an outsider, the Chair asked if TG would do this. TG agreed, pending approval from the remainder of the GB. The GB agreed unanimously.			
10.3	Business Case for a Further one Bedroom Flat and 1 En-Suite Room at ROS			
10.4	Due to lack of time, Ch Exec stated that approval for this business case would be sought out of committee.			
11	Date of Next Meeting	Co Sec		
11.1	The Q4/25 Meeting will be held on Fri 5 December at 1200, in the WHI Boardroom and on MS Teams			