



Minute of Trustee Meeting

Date and Time	7.30pm Monday 21 st January 2019
Location	The Loft, Cannich Hall
Present	Alan Hood (AH), Richard Soper, (RS), Joni Strachan (JS), David Balharry (DB), Nigel Fraser (NF) Alan Speed (AS)
Apologies	Carrie Fraser (CF) John Dyce (JD)

Item No.	Details	Action
1.	Welcome and Apologies	
	<ul style="list-style-type: none"> Apologies had been received from Carrie Fraser and John Dyce 	
2.	Actions from last meetings	
	<p>Bank Account to be frozen – CF had found this difficult. DB had instructed CF to contact the bank again to freeze account</p> <p>All directors and CF confirmed that they had run malware and changed microsoft passwords</p> <p>RS confirmed that there was no Insurance cover for Fraud</p> <p>Ah confirmed that RBS do not offer 2 person electronic authorisation</p>	CF
3.	Update on Fraud	
	<p>Police had been unable to attend any of the pre arranged visits due to other commitments and latest visit was arranged for Thursday 24th January 2019</p> <p>AH had attempted to obtain an update from RBS but they were unhelpful confirming that they would only contact us when they had concluded their investigation.</p> <p>AH had confirmed details of progress and last meeting to OSCR and had circulated e mail confirming that in their opinion the directors were doing everything possible.</p>	

	<p>CF had encountered difficulty “freezing” the bank account. DB had confirmed that this was the director’s instructions and asked if she go back to the bank and request the stopping of all transactions.</p> <p>DB requested that a timeline of the events proceeding the fraud be provided to all Directors</p>	<p>CF</p> <p>AH</p>
<p>4.</p>	<p>Governance Review</p>	
	<p><u>Existing Financial Procedures</u> AH confirmed that were no written financial procedures although the current practice had been established through discussion at meetings. A review of the previous minutes was to be undertaken to ascertain if financial practices had been approved and minuted A paper describing the current established procedures was tabled by AH and the contents discussed. It was agreed that this did reflect the current established procedures but DB pointed out that this could not be agreed as the charities procedures until the review of the minutes had take place</p> <ul style="list-style-type: none"> • Generally Regular Payments were approved using the Governance Schedule as a point of record (most regular payments were direct debit) • Irregular One off Payments were discussed and approval by 2 trustees (usually by e mail) • All payments required an invoice or copy of a payment receipt where purchases made by Trustees on behalf of the charity • The Hall Sub Group had unlimited Delegated powers in connection with contract, grant funding and payment • The Charity did not have a debit or credit card. <p><u>Non Conformances</u> The following non conformances from the current established procedures were identified Upon a thorough review the only non conformance which could be identified was</p> <ul style="list-style-type: none"> • The payment had been made without an invoice or payment receipt <p>However the review did identify many contributing factors which had allowed the fraud to happen</p> <ul style="list-style-type: none"> • The Main Board had no functioning treasurer with access to the bank account etc due to recent changes in personnel • The Main Board had no other Office Bearer’s other than chairperson and the reliance on one individual was agreed to be a risk • The Hall Sub Group had unlimited delegated powers • The Hall Sub Group did not have a fully functioning responsible director due to recent changes in personnel. <p><u>Banking Access Genrally</u> AH confirmed that the following individuals were signatories to the account</p>	<p>DB</p>

	<p>Alan Hood Carrie Fraser Jane Stokes</p> <p>And the following individuals had online account and payment access Alan Hood Carrie Fraser RS to arrange access for himself as Treasurer and remove access for sub group members</p>	
5.	Recommended Changes to Governance and Financial Procedures	
	<p>The following changes were agreed</p> <ul style="list-style-type: none"> • It was agreed to remove all delegated authorities to all sub groups. All Contracts, Grant Applications, Payments etc would require to be approved by the Main Board. Terms of Reference for Cannich Hall Sub group to be amended • It was agreed to Freeze the Bank Account until further notice • It was agreed that all Payments should be made by the SACC treasurer • It was agreed that a written set of Financial Procedures was to be produced • It was agreed that alternative banking arrangements were to be investigated which could offer 2 person electronic authorization and allow sub group members access only rights to the online bank account (with no ability to make payments and/or changes) 	<p>AH</p> <p>DB / CF</p> <p>RS</p> <p>RS / AH</p> <p>RS / NF</p>
6	Other Matters	
	<p>AH circulated a Draft Members Letter and asked for comments</p> <p>Accounts – RS to chase Ritsons as to progress in connection with the preparation of the Annual Accounts</p>	<p>ALL</p> <p>RS</p>
7.	Date of next meeting	
	18 th February 2019 @ 7.30pm	

Content of Minutes 21st Jan 2019 to be agreed

Proposed:

Seconded:



Signed:

Date: