



Board Meeting
01 October 2025
14.00

Queen's Hall Dunoon – Meeting Room 1

Present: Mairi Coleman (Chair)
Cllr William Sinclair (Vice Chair)
Cllr Maurice Corry
Cllr Fiona Howard
Benjamin Jones
Kevin Anderson, Chief Officer
Paul Ashworth, Services & Support Manager
Alex Edmonstone, Commercial Operations Manager
Gillian Cach, Admin Assistant IT, Microsoft Teams (Minutes)

No.	Item
1.	<p>Apologies</p> <p>Andrew Nisbet</p>
2.	<p>Any Other Competent Business to be Considered at end of Meeting</p> <p>PA – Highlighted that the Trustees report and AA06 forms need to be signed off. PA – Change in legislation for trustees to be noted. KA – Business interruption insurance update.</p>
3.	<p>Declaration of Interest</p> <p>No declarations of interest.</p>
4.	<p>Minutes of Board Meeting 060925</p> <p>The minutes of the previous Board meeting were approved.</p> <p>Proposer: Mairi Coleman Seconder: William Sinclair</p>
5.	<p>Minutes of Finance and Audit Sub Committee 170925</p> <p>The minutes of the Finance and Audit Sub Committee were approved.</p> <p>Proposer: Mairi Coleman Seconder: Ben Jones</p>
6.	<p>Business and Performance Sub Committee (060225 – Cancelled)</p> <p>PA highlighted that the Meeting will be rescheduled at the next available date. Available dates to be sent to the committee members asap.</p>

7.	<p>Audit Completion Report (Mazars) (R)</p> <p>Restricted</p>
8.	<p>Financial Outlook 25/26 (R)</p> <p>Restricted</p>
9.	<p>Scope of Service Paper/Business Plan – Council Feedback Update (R)</p> <p>Restricted</p>
10.	<p>Staff Communication Roadshows (R)</p> <p>KA presented a report on the recent Staff Communication roadshows. KA highlighted that the feedback from staff was very positive.</p> <p>It was agreed that the positive information that was included in the presentation relating to liveArgyll's performance should be communicated to our members and customers.</p> <p>BJ initiated a discussion around the possibility of a staff forum that could feedback to the Board.</p> <p>Motion The Board was asked to note the detail in the paper.</p> <p>Decision The Board noted the detail in the paper along with an action for PA to investigated the creation of a staff forum that could give feedback to the Board.</p>
11.	<p>Risk Register Update (R)</p> <p>PA presented a paper on the changes that have been made to the Risk Register drawing attention to the 3 areas that have been amended.</p> <p>Motion The Board was asked to note the detail and approve the changes</p> <p>Decision The Board noted the detail in the paper.MC proposed the approval, which was seconded by BJ.</p>
12.	<p>Additional Voluntary Contributions (AVC's) (R)</p> <p>PA presented AVC paper to the Board that outlined a product that would allow staff to make additional contributions to their pension scheme at source allowing them to realise tax and NI savings.</p> <p>PA advised that employees would be asked to contact My Money Matters directly, rather than liveArgyll send their details. PA highlighted that there would be a small admin fee that would be offset by the saving made. and an estimated 10-20 employees will take up the offer. Argyll and Bute Council are already using the platform.</p> <p>Motion The Board was asked to note the detail and approve the paper.</p> <p>Decision The Board noted the detail in the paper and approved the paper</p>

13.	liveArgyll Performance/Scorecard Update (R) Restricted
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14.	ACOB (R) PA – Applicable papers relating to item 7 of the agenda were signed off PA – new data legislation from October. KA – it was highlighted that despite what we had previously been told that Business interruption insurance did not cover loss of earnings. BJ – advised he will not be in attendance for the date of the next meeting due to a prior engagement.
15.	Date of next meeting 25 th November 2025 – Pillar Room, Victoria Halls, Helensburgh