

FOR USE OF COUNCIL MEMBERS ONLY

NATIONAL FEDERATION OF SUBPOSTMASTERS

REPORT OF A  
MEETING OF THE  
COUNCIL

held on

17 & 18 JUNE 2019

at

HOLIDAY INN CAMDEN LOCK  
LONDON



## PLEASE NOTE

Items that are totally confidential and not to be discussed outside of the Council have been 'boxed' and shaded in pink (as is this note).





# **Report of a Meeting of the Council held on Monday & Tuesday, 17 & 18 June 2019 at Holiday Inn Camden Lock, London**

Those present:	Tim Boothman Susan Edgar Calum Greenhow Christine Donnelly Uel Houston Saj Hussain Nilesh Joshi Susan Jude Paul McBain Stuart Rogers, BEM Bharat Visani Yvonne Fennell David Sanghera	Chair Vice Chair Chief Executive          Spar UK Rymans
In attendance:	Troy Gardner Wendy Burke Keith Richards Peter Hall Paul Simmonds	Director of Commercial & Retail NC Facilitator & Operations Officer Security & Network Transformation Head of Policy & Research <i>(part)</i> Director of Operations
Apologies:	Kevin Hogarth	W H Smith

The Chair welcomed everyone to his first meeting in the chair. Congratulations to Sue Edgar, Sue Jude, and Paul McBain on their re-election to the Board. Welcome to Christine Donnelly attending her first meeting after being elected. Congratulations to Saj Hussain who is now Deputy Mayor for Woking Borough Council. Congratulations also to Stuart Rogers who was awarded the BEM in the recent Honours List.

## **1. REPORTS & RESOLUTIONS OF COUNCIL MEETINGS**

- (a) The Report of the meeting of 25 & 26 March 2019 was agreed as a true record.
- (b) The Resolutions passed at the meeting of 25 & 26 March 2019 were agreed as a true record.
- (c) No further updates on action points as updates circulated as they occurred.

**DECISION**

**DECISION**

- (d) **Matters Arising.** Kelly Tolhurst had emailed MP's. Clarified that public statements were very different to discussions in the background. NFSP views were being taken seriously into consideration and included in Working Group. Further information would be provided as the meeting progressed. Request for definitive information as to how cash declarations should be done. Reported it was ongoing work. Ongoing work. Sue Edgar would be giving an update on cash management project. Part of that was ONCH and foreign exchange and how declarations should be done. Clarity was required as 40% not doing it properly. Ongoing work but all spms should do it correctly and NFSP needed to play a part.

**ACTION**

## 2. CEO REPORT

### a) BEIS Select Committee

- NFSP has been listening to members to enable the organisation to speak with authority and be a true reflection of the views of the network.
- Looked forward and key areas that needed focus around representation within government, within PO, among membership and on the Board.
- What now exists is the culmination of that work and things falling into place to move forward.
- There was no APPG for Post Offices but there is now. Working Group with BEIS, PO and NFSP to ensure the viability of the network going forward. NFSP argued that the government were taking a 'hands off' approach to the network but they were now very much 'hands on'. It was all good work.
- NFSP members' survey in January/February 2019 has taken BEIS/PO to a new place. Evidence based statements could be made by the NFSP.
- The fact that 22% of spms were considering their future made them all listen. Inundated with questions from Ministers and MPs making a difference.
- First remuneration review panel to take place the following Wednesday.
- At Conference the NFSP came away with a £20 million increase to the overall network a year.
- The NFSP is making a positive difference. More work to be done.
- NFSP had not been good at communicating and interacting with our members but getting people to attend meetings was difficult, with some regions not being as good as they should be. Interaction with members is the NFSP's primary focus. Our first Value is to be member led and we can now do that better.

- Important to have specialisation on the Board. CEO needs Board's help and support. Every additional role has a volunteer or more for some. Understood that Board are full time operators within a post office and part time Directors. Time spent on work for the NFSP is much appreciated.

#### **BEIS Select Committee**

- Report circulated.
- Sue Jude represented the NFSP at the Welsh Select Committee and did a good job. It was not an easy task so congratulations to Sue.
- Diagram to demonstrate the very small manoeuvring space the NFSP could operate in when all other parties were taken into account; government, MPs, CWU, Post Office and members. You are very much in the MPs playpen and have to play by their rules.
- At the BEIS Select Committee there was a bit of an ambush. Every question our CEO was asked was followed up by Andy Furey of the CWU, who contradicted everything said. Questions around NT and how it benefitted the customer. CWU appeared to be there to play a game.
- CEO was trying not to antagonise the PO whilst having to criticise them for some things. NFSP need the PO to work together to try and increase remuneration and also look at footfall.
- Government were also there and whilst the NFSP needed to criticise, they also needed to get them onside and motivated. They had invested £2.4 billion in the network but if that was all it was and they keep taking business away, the network would lose footfall and remuneration.
- Also an audience at home of members, who wanted to see the NFSP being their champion and fighting their cause.
- All those influences taken into account, left very little room to manoeuvre.
- It was very much a balancing act between saying what you wanted to say, but not going too far and alienating one of the parties.
- It was very difficult but CEO quite pleased with how the NFSP message had been got over to all parties. Main messages were:
  1. a need for a subsidy beyond March 2021 to support the community network and assurances of the continuation was needed now, not in the future.
  2. On POCA, the DWP were strongly hinting they did not plan to renew it in November 2021. 1.2 million customers still using POCA and tended to be the most elderly and most vulnerable in society who would not be able to get a bank account. What are they going to do? How are they going to get their money? Many urban deprived post offices were seeing their numbers drop.

3. Royal Mail contract coming up in January 2022. Need to ensure there is a viable contract going forward and the partnership continues. Cannot accept a major reduction in payment. What are RM's intentions? Need the government involved to manage RM's intentions in the background and make it clear they would not be happy if the contract was detrimental to the network.
4. Comment made that BEIS was one of several government departments and they had realised that they need to work across government.

**b) Royal Mail**

- Report circulated.
- Tim Boothman, as specialist on the NC, would report on a meeting attended by himself and the CEO as part of the NFSP aspiration to generate income.
- NFSP set the agenda which was fraudulent labels, fraud within the network, parcel postboxes, Amazon setting up pick up and post self-operation, relationship between PO and RM, Direct 24 and 48 post offices could not scan and plans for renationalisation.

**PPI Mail**

- PPI falls into three categories:
  1. PPI returns using HQ number to get free return
  2. Under reporting on PPI statement – send 20 items but only pay for 10
  3. Fraudulent HQ account number but do not have a valid process. No one was getting paid in these cases.
- RM already taking very seriously.
- Chair had visited Manchester Mails Centre, pulled out a bag at random in front the team, and one branch had not done mails segregation.
- RM prepared to work with the NFSP. Asked if there was some form of policing spms could undertake over the counter as it used to be. Possible to do the same again. RM would never go back to stamps but spms could scan for a payment. Machines being installed in mails centres to scan every item of mail. This would take time (around 2 years) and a lot of investment but every single item of mail would be scanned.
- Enquired once fraudulent PPI mail was in the system and had been discovered what RM do with it? What would the Regulator allow them to do? They would probably come up with the idea of delivering it as cheapest option and the team believed that what had been done. Lost revenue and jeopardises mails segregation payments. There was a lot of work to do but the team would try.



**Parcel boxes**

- RM share price suffering considerably. Parcel boxes were announced and attracted a lot of press coverage. RM did not plan to extend their estate more than it is currently. Only existing sites with larged franked mailboxes. Announced to bolster the share price and it worked.

**Amazon PUIDO Network**

- RM do not expect to lose much traffic.
- 80% of Amazon sales went through their own network.
- Already have 2-3,000 lockers. Nick Landon's opinion was that Amazon throw a lot of money at something to see if it worked.
- RM not too bothered about Amazon at the moment.
- NFSP unconvinced by RM's stance of not being worried.

**Local Collect**

- Proving a barrier to market. Chair had never charged for the service and had never pressed the fee button. Needs clarification through PO to see figures around what was actually happening.

**ACTION****QR Codes**

- Good news was the QR bar code was on the increase

**Future relationship between RM, PO and network**

- Contract was up for renewal. Last time signed off as an Inter Business Agreement. Different now as it is two separate companies. RM would want to do what was best for them.
- RM fined £50 million last year for something to do with downstream access and competition law.
- Talks have started between PO and RM. Situation needed to be monitored, as any downturn in remuneration to spms would have a catastrophic effect on the network.
- Good news was that RM would like a 10 year contract and want to work with the NFSP. Teams were in the same place on many things, like not enough of the £330 million being paid to spms. RM do not understand why so little was paid by PO.
- NFSP were in the right place and talking to them.

**Tracked 24 and 48**

- Question asked to Mark Siviter at conference who gave a very elaborate reply. No movement whatsoever.

**Renationalisation**

- Just announced a £1.8 billion investment. Nick Landon's view was that would a Labour government stay in power long enough to see it through – probably not. Would be very difficult to do. Would it be in spms best interests? Chair did not know.

**Discussion**

- Pleased that RM had a desire to continue a relationship going forward. Currently exclusive contract and in some aspects the same for RM. They can sell books of stamps to anybody but cannot go out and sell the other items that are through a post office via a rival network. For large contracts they can enter into an individual contract but cannot sell their products via other companies. Parcelforce can go through consolidators. There were one or two anomalies but they were closed down when reported by the NFSP.
- RM contract was worth £340 million of which £180 million went to spms, and was a significant footfall generator. Important that the relationship continued.
- On the postbox aspect, Amazon were doing a lot with drones which looks good and sounds futuristic. Uber are using self-driving taxi's. It was the RM version of doing the same thing. Same box with additional functionality. Most were sited within industrial estates. Usage to date was low as there was not proof of posting. Something to make RM look good but through the network was where the value and volume was for RM.
- Felt the NFSP needed to agree a payment for revenue protection. Warning that the new machines would also pick up spm failures too. Many not producing the correct label when parcels sent to 3 different countries. May require further education piece for post offices. Major concerns that RM were allowing items to pass through the system even if they were underpaid. General agreement on the matter but how to achieve a solution without breaking the law was a challenge for PO and RM.
- On Amazon, if they have a lot of parcels on a particular day for one area they will use their own drivers but if it is only one or two they use RM.
- Spms needed to encourage customers to use LocalCollect. Suggestion of article in magazine.
- There followed further lengthy discussion on various RM related matters.

**ACTION****c) Loss Prevention**

- At the March Board it was agreed that Nilesch Joshi would take up responsibility for Legal and Regulatory matters.
- Neil Davey was now Head of Loss Prevention for PO and had a team of 96, and reported to Julie Thomas.
- The team was split into three - auditors, contracts managers and investigation. Each team would have a manager reporting to Neil Davey. A relationship needed to be built with Neil Davey and Nilesch Joshi was doing a good job.
- If a Board member is dealing a contractual issue, they should keep Nilesch Joshi informed of any correspondence, reports, etc., to enable him to keep better records and identify if there are anomalies or issues.

**ACTION**

- There has to be uniformity in the processes that take place. This can only be achieved by feeding back information.
- Proposal to be considered after Nilesch Joshi had spoken. Been campaigned for over some time if a spm is suspended. If suspended, lose remuneration but would still have related costs. PO now paying remuneration to a suspended spm. Various cases mentioned where NFSP had achieved some success when the spm was clearly not responsible for the missing funds. Positive results in seven cases.
- Felt there should be some time element in place in disciplinary cases as some were taking far too long. It was however important that every case is investigated fully. There also needed to be more communication with the suspended spm as they had no way of contacting anyone once suspended. There needed to be SLA's in place. Regular meetings taking place.
- Important that a temporary spm is not liable for redundancy payments, etc. under TUPE.
- A proposition was put forward. *"Whilst suspended the spm would receive full remuneration but would remain responsible for any mortgages/rent, rates, utilities and any other property costs. The temporary spm will be responsible for remunerating any PO counter staff plus an appropriate management fee."* The proposal was formally proposed and seconded.
- There followed lengthy discussion. PO would be paying both the suspended spm and the temporary so the incentive would be in place to make a decision in a timely manner. After the discussion it was decided to withdraw the proposal as it needed to be carefully looked at again.
- Need to rewrite the proposal in association with PO and after discussing with HR4UK to come up with wording that was both legal and took into account the issues raised.
- The Board were in favour of spms being paid whilst suspended, but not be in a position to take advantage or profit from the situation.
- Discussion around those who were criminal and how PO would recover funds paid whilst suspended. Hope was that PO would monitor an office and step in before any issues got to huge sums of money. Felt that those who were guilty should pay PO back the money paid in remuneration whilst suspended.
- NFSP needed to be driving the agenda rather than waiting for PO to come up with a process.
- The complex discussion had demonstrated how hard it was for PO to come up with a fair and equitable process for all parties.
- In the case of a Main, PO had 'step in rights' and could put a temporary in. Spm still had the right to say whether or not they accepted the person nominated by PO.

**ACTION**



**Area Managers**

- Sean Kerrison attended NC meeting to discuss new roles & structure. There is an opportunity for Board Directors to work with Area Managers to progress further, and build relationships. Need to be sure they understood the role of the NFSP and what it can do. Could assist in supporting members better.
- Some directors were already working with their Area/Regional Managers and that should be replicated across the UK. There was a willingness from PO to work together.
- Contact details for the new teams would be circulated by Wendy Burke.

**ACTION****d) Mutualisation (in total confidence)**

- Report circulated.
- Very much embryonic at the moment.
- In 2010-2011 there were three aspects to Network Transformation.
  - Investment in network
  - Front office of government
  - Mutualisation of Post Office
- Employees and those who owned the network along with consumer groups such as Citizens Advice Bureau and Age Concern, would sit on a trust and own the Post Office.
- Because front office of government did not happen, it changed the whole business plan and financial structure of Post Office. Mutualisation went down the pecking order.
- When NT started in 2012 there were losses of £115 million which was gradually reduced as PO cut costs (including spm remuneration).
- The last financial year results not yet announced but would be a profit for the third year, which brought back the potential of mutualisation.
- Couple of chats with the Employee Ownership Association (EOA), who specialised in representing mutualised organisations.
- Chat with Patrick Burns who was involved in the potential for mutualisation back in 2012.
- What are the principles the NFSP would design a mutualised PO on – a trust. What are the working parts? Who is involved? Who receives shares? Employees, spm, representative bodies?
- Report would have to be provided to explain our thoughts and vision of a mutualised PO. It would go out to public consultation. Idea would be to ease the tension between operator – Post Office, and the network.
- Mutualisation could be a good thing. As PO generates more profit it could go back to the network via dividends.



- Should the NFSP be at the table? Would allow the network to sit above the PO Board and management and to be able to find out all the key components of how much they earn for banking, etc.
- Danger is as the PO are currently generating a profit their management could go to the government and try to achieve a management buy out, and could potentially asset strip. The company wouldn't be able to be sold if mutualised.
- If not run properly the company could go out of business.
- There were positives and negatives. Brought to table to get assurance from the Board to allow the team to continue to work and move forward to bring a detailed proposal some time in the future. Did not want to start that process without the Board being aware of it and getting their buy in.
- Working group to be formed to take forward.
- Confirmed that PO could not do a management buy out under current legislation, but could try to get legislation changed.
- This would be complicated and there may be pitfalls along the way.
- Proposal from CEO *To set up a working group made up of the Chair of the Board, the Chair of the Negotiating Committee and the Director responsible for Public Affairs in Westminster and the CEO to carry this forward and produce a report for the Board to consider and agree in due course.* The proposal was formally proposed and seconded. The vote was unanimously in favour.

DECISION

#### e) Cash Centre Visit

- Visited Cash Centre in Birmingham. Spoke to numerous managers who reported to Russell Hancock.

#### Safe Scan Machines

- When asked if there had been a significant reduction in forgeries from offices using a Safescan machine, the response was no.
- Safescan were supposed to email everyone who had bought one in relation to the settings but some had not received an email.
- Suggestion that article is put in magazine about the settings, to see if there was a decline in forgeries when machine was used correctly.
- In the whole industry only 2 forgeries of the new polymer £10 notes however that may change with time.

**PBNEs**

- Advise staff not to use these. Only businesses that have an indemnity are supposed to use them.
- Look at redesigning plastic or different materials for PBNE and REM packs. When a customer comes in with banking, once sort code and account number was entered, Horizon would tell the spm if they have an indemnity. Cash centre machines are unable to differentiate between a business or PO PBNE currently but were looking at new machines.
- Looking at reducing plastic within the business, so looking at different materials for PBNEs and REM bags, etc.
- When viewing footage at cash centres, asked if the viewer could see the number of notes counted. As they need replacement, PO would look at the cost for this on the new machines.

**Case across the Counter**

- Trialling new case for 'cash across the counter'.
- A Gheller one is an aluminium landscape case with a 'deadman's' handle and indelible ink that heats the notes.
- Looking at parameters, timeframe and access via fob, etc.
- Spinnaker version emits a quick drying glue and ink onto the notes and they become inseparable. Notes set into a hard block.

**Cash Holdings/Ordering**

- When you have to go to second line about cash ordering and anything else, why do PO need first line if you go to second line anyway? First line is just a call centre but do not have any data, second line have the data. Argued that PO should not be looking at last week or last month's figures, they should be looking at last year's. Every region has different school holidays and are affected by different factors.
- If an office is holding notes that are not selling, such as Turkish lira in the winter, they should be returned as they will have a hold on overnight figures, and create an increased cost to PO.
- Some branches are able to pre order Egyptian pounds and some are not. Reason? PO stock has gone down and may not have any.

**AEI Machines**

- Around 1,400 in the network. Once the new design was improved, PO would be looking to increase their estate. Would be a smaller version. PO to keep NFSP informed on progress, etc.

**NI Driving Licences**

- Need to harmonise. 4 years for MOT in NI, whereas it's 3 years everywhere else.

#### **Trial of new REM pouches**

- Going live in about 20 offices.
- Pouch would come into branch (mostly Locals) and have exact instructions as to what they had to do to REM out and REM in.
- In many Locals only one person knows how to deal with a REM.

#### **Branch Hub**

- Once set up will be able to complete a P250 on the hub and it would go back to PO.

#### **ATMs**

- Not all ATMs would be updated to deal with the new polymer £20 notes in time for the release of the new notes.
- PO talking to Bank of England to see if they could continue to use the old £20 notes until all the machines had been updated.

#### **Limits**

- PO looking at changing the limits on open plan Locals when taking in banking from £2,000 to £4,000. If it went ahead it would be monitored and strictly enforced.

#### **IDP**

- Asked if Brexit happened in October if there was enough stock to meet demand. The response was that there was enough stock.
- Number of IDP offices was down to government and DVLA, not PO.
- In relation to the boxes on the form being too small, cannot be changed as design was set up with government and UN convention. UK signed up and must comply by following the terms & conditions to the letter.

#### **Cash Centre changes**

- Changes of responsibilities within cash centres with some other cash centres coming under Rhys Davis team at Midway (Glasgow and Belfast would be amalgamated).
- Potential issues with Glasgow cash centre being investigated.

#### **Next meeting**

- Meeting again in September.
- There followed a short discussion.

#### **f) Remuneration**

- All about listening and understanding, taking in all viewpoints. The NFSP team needed to have an idea of what the Board wanted.



- Lot of NFSP work over the last 18 months has been trying to get the government to take a hand on view of PO. The government viewpoint is that NT is successful, they still have 11,500 branches, reduced costs and company was in profit.
- However, what was impact on the network? Need your views on that. What the members survey was about.
- Postal Affairs Minister has committed to ensuring spms operate post offices and have a viable future. Minister was after a quick headline. She wanted to make a positive impact and look to the future.
- No agenda received yet but PO said it would be to help understand branch segmentation to ensure a branch can be sustained or help it to grow.
- What level of investment would be required? Around banking what are the risks and costs involved for a further rate increase next year? Community network, CTP/AOP, should it increase? For the hard to place offices, how can they be made more attractive to PNOs? How can we ensure PO digital channels are not direct competitors to the branch network and how can remuneration be driven into branches? Financial services, customer takes out an Instant Saver and they get sent an Online Saver so you lose that customer. How to ensure the customer stays relevant to the spm? If you have bureau, 1.06 in branch and 1.10 online. Customer goes online and gets it sent to the spm and the spm loses out. How to ensure online is not a direct competitor and is a revenue generator for spm?
- Board needed to look beyond 1p on this or 2p on that. Back office services not paid for. In between serving customers, doing compliance training or making sure leaflets are up to date. REMs to go back not paid for work. Take into account that the idea is not only do you earn more from your post office, but encouraging spms to be more involved in the 5 W's. How can that be achieved? Everything is open.
- Comment made that all businesses have back office accounting procedures and PO were no different, just had greater volumes of cash. Did that warrant extra payments?
- Historically PO have done time and motion studies as to how long a transaction took but only when it suited them. There is a lot of back office work to be done for no payment.
- Further comment made that the back office work cost time and money. PO needed to change their mindset from a post office being subsidised by a retail business. A post office should generate its own income. Payment for social value should also be recognised.
- Many members with Locals wanted to be on the same pay scale as a Main. PO will only pay money if it is earned. If a spm does not perform well, PO will want performance management targets. NFSP needed to be mindful of the possibility of their introduction. Fear that PO would give with one hand and performance manage with the other.

- PO would have to be careful as they had an ongoing court case with people who felt they were employees, and PO could damage their own argument against.
- Traditionally paid about 3% for back office and unpaid work. Should that be reintroduced? Felt the internet was designed to undercut the branch network.
- PO were seriously looking at the whole online channel.
- Felt that if spms were paid for what they did it would go a long way. Social payment received from government should be paid as a payment rather than a subsidy. Mains offices not paid for proof of posting. As an integral part of the overall business spms should be paid for what they do.
- Question asked as to how?
- Would have to be worked out carefully but there had to be a way to achieve it.
- On SSKs there was a free trial but they then had to be 'rented' at quite high cost. Should they be paid for by the spm or should it be provided by PO as part of their 'kit'?
- Opinion expressed that spms saw PO as one of their biggest competitors. Latest offer on travel insurance. To get the special offer the customer has to provide an email address, then PO market the customer direct so the spm has lost them.
- There was a lack of trust within the network towards PO on financial services. Very difficult to pinpoint that a spm has dealt with a customer and not been paid for it, or when the customer calls, no FAD code is taken. If the NFSP can improve the income and more transactions are done, it is a double bonus.
- Need to attract younger people into the network. Some spms had made the brave decision to do an apprenticeship programme. Should we be rewarded for making a succession plan for our own network? Spms had wisdom to pass on to young people.
- Financial services products over the counter, credit cards, etc., customer told to go online and spm takes data capture. Application forms send and they go missing. Sales made but not credited to the post office.

- SSKs – should be free, but they do serve a purpose. Example, Trafalgar Square closed in September, 7,000 customer sessions a week approx. Regent Street was nearest office, removed 2 counters and put in 4 SSKs. Some days 59-60% of transactions were on the SSK. The Strand was the same with 6 counters and 4 SSKs. There was a cost to PO to put SSKs in, so there was an argument. Business was growing by 5-6,000 customer session per week. The machines could be improved, and at a meeting with Lisa Watkins, further developments were coming. PO needed to reward operators who do well every year and were out performing the network. Sales targets needed to be sensible. If targets are hit, there needs to be a bonus payment for that product. Need to be rewarded for work done. Back office work was decreasing. Many branches no longer had a physical back office as there was no need and just have a terminal in the fortress. PO should pay better for the work spms do.
- Do not want to get paid for doing less. Get paid more for transactions, but transaction levels were decreasing. Increases needed to generate growth. No one had talked about investments. Thoughts and ideas?
- SSKs worked for large post offices but were not cost effective for those with just one counter. Sales and footfall were falling for PO. Nothing new for customers and need new customers.
- On mails focus more on acceptance rather than label printing. Balance was changing and needed to be taken into account. No good paying per label if the transactions were reducing. Ranches to have an element of their pay as a bonus but on an annual basis. Monthly pay is spent and there is nothing left to invest in their business. Could be a pot of money to refresh the branch based on their income and volume of transactions. That money could not be spent on anything but would have to be reinvested into the business.
- Felt more could be done on MVLs and cherished numbers and SOMs. Go back to discs which sounds weird, but the government were losing £ millions of revenue since paper discs were removed. Needed to be revisited because the loss was growing year on year. Remuneration should be better for MVL products. Current level of pay on reflects scanning bar codes not the volume of work. Most of the work was V62s that could take up to an hour.
- Based on figures seen and until PO can prove that the post office does drive footfall, and the challenge on retail space, that will become more apparent when the government introduce taxes on high fat/salt/sugar products. These items will need to be moved away from the kiosk making space even more challenged. Space is prime and prime retail. PO should be making a contribution to retail space.



- On MVLs in Northern Ireland they have to have a hard copy of the insurance certificate. In the rest of the country it was all automatically linked together. Question raised as to why Northern Ireland couldn't do the same? Response was that it was yet another issue that could not be dealt with as there was no government so no one to change it. The same applied to driving licences.
- Another area of lost revenue was premium bonds. Many people are saying they don't want to do it any more and put their money back in the bank/building society is growing. Government gained free loan money from premium bonds. Used to be easy to buy one over the counter, and that should be done again.
- Many failed transactions like Moneygram and V62, you do all the work and get to the end and it fails. Could there be a payment for that? NFSP need to know how long a transaction takes to do before talking to PO. Would give ammunition to argue a point if a time and motion study was undertaken.
- Biggest asset the network had was its customers, subpostmasters and communities. If you look at the Co Op, in 2013 they were very close to collapse. They came up with the Co Op card and they have grown their business on the back of their customers and communities. If a customer uses the card they get 4% back and a further 1% goes to community projects. The card had driven their business in the right direction. With the right set of parameters, PO could do something to reward both the spm and contribute to communities. Tesco had just moved from a national initiative to more local and it was driving footfall back into their stores. Different things will work for different branches so their needs to be a suite of choices.
- Pointed out that spms do support their communities but they want to be paid for what they are doing.
- Could come up with initiatives that would drive footfall and remuneration. PO could be using the footfall.
- Clarified that many customers come in just to use the post office and do not spend any money in the retail. PO constantly use the word footfall, but it just doesn't work.
- In the past credit unions has been considered. Opportunities with so many small credit unions who can only operate in their local area. PO should do some work around that.
- On credit unions, one village had lost its last bank and the MP looked into a credit union. In Scotland you cannot do it as it is a conflict of interest. Great idea but not possible in Scotland. Same applied in Northern Ireland where the two credit unions would not communicate with each other.

- Suggestion that the NFSP asked the network for ideas. Question could be asked at branch meetings. Members elected the Board to represent them and you could end up with 11,500 different ideas. Whatever comes of the pay review has to incentivise and franchise spms again. It was not just about level of pay, but getting the network back on board and rolling back the past.
- Al Cameron had said at conference he would look into it, but may need to be pushed. Not all income is through pay packets, and there was talk about getting free business banking. We would all like to have more money in our bank.
- Response was that the NFSP were close to having free business banking but PO Legal stopped it. When PO asked, no banks were interested however the responses were not recorded so PO will now have another round of meetings to see if any bank was interested. Bank the NFSP were going to launch have pulled out as it is too complex to deal with PO. Need a starter bank to take it on.
- Should spms get a cost of living increase like MPs based on inflation?
- That would be nice. There are three ways the price of a contract is reached:
  - How much it costs to provide the service
  - Profit margin hence selling price
  - What was the market prepared to pay and what was the competition
- The price was being driven down. Have to understand that asking for 50% increase was not viable. Would be great in the right environment but just not possible.
- PO would produce a £60 million profit.
- Issue the NFSP face was to look at the bigger picture. PO could not pay spms money they did not have. Want an increase but also want to generate growth, more people coming into store and bigger numbers would mean more in store sales, even if not every customer made retail purchases. Post office and store were both footfall drivers and need to both work for each other. Lot of work to do. More work to be done on the look and feel was an attractive proposition to customers. Too many spms and too many premises scream post office rather than the business they are running. Felt the NFSP should help in making their retail environment as good as it can be, the level of service is as good as it can be, and staffing is as good as it can be. It would make the whole network attractive to customers. The whole business needs to be moved forward. Board's comments would be taken into account.



- Meetings would be attended by the CEO, Tim Boothman and Nilesch Joshi. They would report back to the Board on initial discussions. It would be in confidence but the team would need feedback from the Board. Expectations of members needed to be managed. There were already detractors saying any increase would be next to nothing. The NFSP had already achieved £20 million increase for banking which should be shouted about.
- The Board could be confident that the team would be putting the views of both the Board and members forward.

### 3. NEGOTIATING COMMITTEE REPORT

- Report circulated but further meeting the previous week much of content already covered by CEO.

#### Clarification on ATM payments

- After an attack or removal by BOI whilst machine is not there:
  - £300 for 6 months
  - £150 for 3 months
- PO out to tender for the ATM contract. Temporary measure until finalised.
- PO hope to roll out new machines that will be able to take paying in as well as paying out.
- They would mostly be internal.
- These were interim payments for the spm to cover lost income.
- Further clarification required on those subject to attack to ensure they are considered for the payment as the NFSP believes they should be. Would report back to the Board.

**ACTION**

#### Trillium Project

- Legacy sorting offices sold by RM 10 years ago. In 2021/22 leases come to an end. If spm given notice to quit, they would have to leave within one year.
- Requested that someone from Trillium come to speak to the NC to tell them what was going on.
- Affected around 300 offices, most of which were larger Mains.

#### Sean Kerrison

- Retail Manager, East Anglia and Lincolnshire.
- Keen to work with the NFSP. Now have details for all the managers in the UK and where they are so Directors can keep in contact. List to be forwarded to the Board.
- Directors asked to contact the ones in their area and arrange to meet as the NFSP needed to work closely with them.
- Asked how he saw the retail team. Views as immediate support from the Area Manager and if retail support was needed it would be passed to our Retail team. Positive news. Finally a joined up approach.

**ACTION**

**Hot Housing**

- Want to find out what is going on.
- PO want to know what is on spm minds, and many had not seen anyone from PO for 10-15 years.
- PO want to know their thinking and worries and try to address them.
- Trying to give tools and tips.
- Again positive news for the network.

**IT Update**

- Around 40 signed up for the branch hub at conference.
- Directors asked to send details and sign up for the Hub then use it to feedback thoughts to PO.
- Would be the go to place for problems and would be a positive tool.
- Useful if you have IT problems to report the issue get updates.
- Log in was quite awkward for now but PO working on that

**ACTION****Printers**

- All branches have the new printers.
- Reason for them being slow was the drivers and issues with which port had been used when trying to update them.
- Was causing difficulty across the network but was no longer an issue.
- There would be further enhancements to improve performance.

**Incidents**

- Incidents logged have reduced considerably since March.
- August 2018 7,470 incidents
- May 2019 3,381 incidents.
- Not perfect but incidents were significantly reducing.
- Some counters not re-booting overnight which was causing problems.
- If a Director hears from a member that they have to re-boot every morning could they please report it.

**ACTION****Government Services**

- AEI machines roll out of smaller unit that could have the ability to handle digital passport processing.
- Intention was to grow the estate from 700 units to 1,400 units.
- Asked who would get them and based on what criteria. Would report back once response received.

**ACTION**

#### IDP

- Limit of 530 branches could do the transaction. By 31 October would know if more required.
- Asked PO to send out communications to make sure those branches have plenty of paperwork and documents in branch.
- Communication was vital.

**ACTION**

#### Banking – Greg Lewis

- Addressing issue of no paperwork for the postman if they come and collect cheques from a branch and does not present a pick up sheet. If it went missing was difficult to prove as there was no fallback.
- Every BCV has an identification number, suggested on the Horizon print of that number should be marked to prove it had been done and sent. Confirmed by PO that would be acceptable.
- Another Director, when the postman signs to say he has taken a sealed bag, they write on it what he has taken and then get the postman to sign it.
- Another Director take a piece of paper, write what has been taken, date stamp it and get the postman to sign.
- Clear that clear instructions we required across the network.
- Working on enhancements at the moment including automation of BCV voucher. Scan bar code in branch prior to leaving the office as proof. PO investigating possibility.
- PO concerned at the number of banking errors that could result in a huge loss. Enhancements will be double key of all cash deposits. The total figure will have to be re-entered. An extra process but a good idea in case someone had hit an extra 0.
- Disable 00 key. Technically not sure if that could happen. That key is the one most often causing problems. PO to check out if it was feasible.
- There should be continuity of transaction across products, for banking spm has to enter 20.00 but for travel it was just 20.

**ACTION**

#### Receipt Font

- Receipt font after deposit or withdrawal to be changed to ensure figure stands out.
- On declined transactions, no receipt would print until acknowledgement is made on screen. Seen as a good change.
- Second receipt would print after a declined transaction and customer would need to acknowledge return of their cash.

#### Banking Indemnity

- Spms do not currently know who as an indemnity. Would be refreshed and held on Horizon.

### **Bank Closures**

- Support pack to be available when needed.
- Banking team had committed to their support.

### **Time Saver Deposits**

- Deposits would be accepted.
- If a discrepancy was found there would be a Transaction Discrepancy button on the screen so spms are not short or over on the money in the envelopes.

### **Distance Learning**

- Distance learning pack to be developed.
- Wait and see what it contains but anything to support learning and training for spms would be positive.

### **Subpostmaster Training**

- To be enhanced and available to anyone who wants to do it.

### **Barclays Change Giving Light**

- Coming November 2019.
- Must be sure staff and spms are using the correct process.
- Crucial that right information was entered.

### **Horizon Help**

- First thing in the morning, press Horizon Help. It downloads for the day and you carry on serving.
- When you do need to use it, information comes up quickly.

### **Purple Envelope Trial**

- When a customer pays by cheque for car tax, etc., cheques for payments will go separate from your cheque deposit envelopes.
- PO sending out plain purple envelopes, you put them in the envelope, then inside the orange pouch. Would speed up the process of payments coming out of customers bank accounts.
- Keeps the cheques all together. Currently on trial.

### **Security**

- Robberies up year on year, 25 in 2019 compared to 13 in 2018
- Burglaries were down, 10 versus 13.
- ATM attacks up, 10 versus 4. PO very concerned.
- CIT attacks similar. 3 versus 4
- 410 gas suppression kits installed of the 559 proposed for high risk branches. Other branches would become high risk as the criminals moved around the country. PO closely monitoring.
- 85 more gas suppression units to be installed as soon as possible.
- PO intention is for 900 across the network. PO believe it should reduce the rate of attacks.
- Fogging kits being installed in high risk branches.



- PO have an indemnity if customers were hurt running from the danger zone if the fogging kit is activated.

**Grapevine App**

- NFSP would like it to be joined to the Branch Hub which should be the place to go for everything.

**Engineer Visits**

- Engineers arriving unannounced to work on alarms, for instance upgrades. Unacceptable as it leaves the spm at risk.
- PO to address and report back.

**ACTION****General Questions**

- Issue raised that a smart ID was still required for back office functions and Drop & Go. NC had made their feelings about Smart ID very clear and robustly. Issues identified with multiple log ins even if only one is being used, if staff member logs it out, any pending sales stack is lost. Raised with PO but they keep saying they can't do it, Legal won't let them do it, etc. NC would persist. Worry was that a spm may use, for example, their spouses log on which defeated the object. Confirmed that spms were doing that, they could be suspended if discovered, and that a proper solution was required.
- Issue also raised that a spms may have a member of staff, terminate their employment for gross misconduct, notify PO HR, but they are not allowed to blacklist that person. They could go to another office and use the same smart ID. There were many things that needed addressing with smart ID which was creating, not solving issues.
- Raised that if a spm has not worked for a while and tests had taken place, they could not get back onto Horizon until they had done them. NC confirmed that there was a lot of work to be done on smart ID.
- On Travel Insurance and Money Laundering. Issue raised by several Directors that when tests are done it took time to register, or didn't register at all even when a receipt had been produced, and transaction could not be done. Needed to be checked out.
- Confirmation requested that if a Camelot employee offered a spm the lottery and they take it through the PO, cost to spm? Response was installation fee of £299 plus VAT as a one off payment but not the £50 per month. Scratchcards used to be £25 a month, but that would also no longer happen. There would be no monthly fees. Have been asking how a spm can apply but cannot get a straight answer. Go to Camelot and they would contact PO. Report any problems to the NC to take up. Situation would remain the same that commission would be 4% not 5%. Another good news story for the NFSP.
- Yvonne Fennell would send everyone the link to apply to Camelot online.

**ACTION****ACTION****ACTION**

- Confirmed that there were no stipulations on opening hours for the new compact terminals.

**Grant Agreement (in total confidence)**

- In total confidence. CEO reported that in his conference speech he had mentioned that certain aspects of the Grand Funding Agreement were to be changed. Specifically Clause 5.3 which is the bit critics are complaining about and using to claim the NFSP is not independent. PO had come up with a proposal to remove 5.2, 5.3, 5.7 and 15.1.3. Also 23 which related to keeping the agreement confidential. Spoken to Audrey Cameron, Senior Partner at Anderson Strathern, to go through contract to see what material impact the changes would have. She was confident it would not have a material impact but would be beneficial.
- Time spent going through some of the clauses.
- Background Clause c - fit the word negotiate in. Comment made that it gave an opportunity to add things in that the NFSP could do.
- Clause 17 - Clawbacks. To check if the removal of 5.3 affected that.
- Just a Board update. Would be discussed with Audrey Cameron and CEO would report back.
- Funding agreement could be downloaded from the website. Board should have a look and let the CEO know if there was anything required to be changed/amended.
- Back end of Articles of Association being worked on by Keith Richards and Peter Finlay who aimed to bring that to the Branch/Regional Secretaries event in September and AGM in May 2020.
- Very important that this item remains totally confidential for now and must not be discussed with anyone outside the Board.

**ACTION****PPI**

- Small offices on AOP. There was the annual mail count so everybody got paid. For offices doing a lot of PPI they should receive a payment and PO had agreed to that. Offices that did little PPI still got paid. No one would lose out. Those doing a lot of PPI would get 20p a bag which was not huge, but it was money. Added up to £1.2 million a year.
- Assurance it would not be reduced in the future. Linked to pay line 1907 and would not be reduced in the future. NC want to know what line 1907 is worth compared to line 1029 and how the 20p has been calculated. Chris Howard would be reporting back.

**ACTION**



**Certificate of Posting**

- PO had agreed they would pay for that in a similar way to Dangerous Goods. There would be a cap based on the number of customer sessions on a weekly basis. Works out at £0.0007.
- NC wanted a greater understanding of how line 1907 was made up and if it reflected the time it takes to do it.
- When talking to members, better to use the £1.2 million figure which was new money on top of the £20 million of new money for banking, and mention the pay review also taking place.
- On the table now as a starting point that could be revisited.
- Customers could not be charged for a COP as it was against the USO.

**Small office payments for banking**

- For small offices on AOP they were not being paid for deposits and withdrawals on banking. Would now get paid the same as a Local or Community branchy for those products and should overall see an increase.

**4. NNL & HARD TO PLACE OFFICES**

- Report circulated.

**NNLs**

- Only 338 NNL sites opened despite over 1,000 letters being sent out. PO not expecting target to be reached this year. The offer was not attractive enough, it was too complex, and the process took too long. PO trying to slim down the recruitment process. Target was to open 220 this year.
- For those adversely affected by an NNL, 4 cases were being assessed at the Review Panel in relation to the care package. One had been agreed and progressed just awaiting dates for signage, another had been agreed in principle but needed PO to do the costings on resiting Horizon kit, third is being dealt with directly by PO although retail had been instructed to put a proposal together.
- Couple of cases where the spm had received the notification letter that PO were looking for an NNL in the area. Even if there was a long delay, PO were sticking with wanting one in a particular area even if it took a long time.
- If a member reports receiving a letter about a potential NNL, please pass on the details to Peter Hall or Keith Richards so they can check it.
- PO looking to reduce the time it took to open an NNL. Multiples can be turn round much quicker.
- Impact of every single NNL was being reviewed after it had been trading for 6 months. If it was affecting another branch it would be looked into to see if they qualified for the care package.

**ACTION**

- If a spm is struggling earlier than 6 month after an NNL opening they need to get in touch so it could be reviewed earlier.
- Only 28 cases had gone through the Review Panel, which was a very small proportion.
- When the issue of no consultation was raised, the explanation was that it was not a change in service, it was an increase in service so no consultation was required.
- Lots of work still to do on the whole issue of NNLs, but in general the impact was not as great as expected. It was being very closely monitored.
- Some cases were reported to the NFSP but the spm was not prepared to provide the detailed information required to progress their case, however all NNLs were monitored after 6 months of trading.
- Care package should still not be discussed with members, it would be dealt with on a one to one basis.

ACTION

### Hard to Place Offices

- Around 400 hard to place offices.
- NFSP cannot back away from these people. Many were past retirement and in very rural areas and often health issues involved.
- Survey to be sent (could be completed online or on paper) to find out who they were and their individual circumstances, did they have a mortgage or a lease, were their rent or property issues, etc.
- If there was ill health, or may be happy to continue.
- PO had scaled back the NT team and it was now 3 people. No one going out to try and get a PNO. Leaving hard to place offices stuck.
- NFSP had put forward a proposal to PO that a PNO should receive 100% of the CTP for Year 1, 66% for Year 2, 22% for Year 3, then they should be self-sufficient by Year 4.
- Reason for the proposal was that often when an office moved premises not all the customers migrated but they did eventually come back but it takes time.
- As new to the business there was a learning curve but the money would give help and support in the early days.
- CTP and compensation must continue beyond 2021. That is the NFSP commitment to those offices and it would remain that way. Want to get it confirmed in writing from PO.
- Change of journey may no longer be possible as NT has ended, to be confirmed by Keith Richards.
- Request that Board encourage members who receive the survey to complete and return it. Important the spms understand there is lots of other work taking place and they should contact the NFSP if they had not done so already.
- Offer to provide list of hard to place offices that were members for an area if any Director wanted it (please contact Peter Hall).

ACTION

ACTION

ACTION



**5. CONFERENCE 2019**

- The Board to ensure the Regional Secretaries get in to Shoreham information on who is attending Conference as quickly as they possibly can.
- Reported a suggestion had been put forward to have sessions at Conference per office type i.e Main, Local and Community.
- Reported that the premises were good but the food was not.
- The Chair on behalf of the Board thanked Sharon Merryweather for her efforts.

**6. BOARD VACANCIES**

- Chair NFSP: Tim Boothman
- Vice Chair NFSP: Sue Edgar
- Care for Customers and Colleagues: Christine Donnelly who would work with Wendy Burke on mental health, Scamwise, etc
- Negotiating Committee: Nilesch Joshi (Chair), Sue Edgar, Tim Boothman, Paul McBain
- Chair of Board of Benevolence: Sue Jude
- Vice Chair Board of Benevolence: Uel Houston
- Legal & Regulatory: Nilesch Joshi
- Relationships in Westminster: Stuart Rogers
- Local Government: Paul McBain (with Saj Hussain in England, Sue Jude in Wales and Uel Houston in Northern Ireland)

**7a. DIRECTOR OF OPERATIONS REPORT**

- The Director of Operation's report had been circulated prior to the meeting.

**Mails Segregation**

- Paul Simmonds updated the Board on information received since the circulation of his report.
- P1 targets for 1<sup>st</sup> class parcels were not looking as though they would meet the flightpath criteria. However 2<sup>nd</sup> class parcels were meeting the flightpath targets. The Team will focus on 2<sup>nd</sup> class parcels, which would mean that two out of three targets could be met as letter/ large letter should be achieved.
- The target for 1<sup>st</sup> and 2<sup>nd</sup> class parcels is 97.5%.
- Target for Letter/ Large Letter is 90% and will increase to 91% next year and 93.5% for the following year.
- Working closely with Royal Mail and have held meetings with Post Office and Royal Mail.

- A trial is being conducted in the Wolverhampton and South Midland Mail Centres, whereby they will record mail bag errors according to the guide set out 3/4 years ago. The benefit being that if those areas start to achieve target through having this information we will be in a position to request that this be rolled out nationally. This could enable negotiations with Post Office if it proves targets are achieved to request flexibility and compensation if this had been provided earlier to us as requested.
- Will be putting more Team resource in Wolverhampton and South Midlands Mails Centres areas.
- The Team are building relationships with Mails Centres on a local level and arranging visits for subpostmasters.
- Also building relationships with Plant Revenue Managers.
- One MSA has increased compliance in their area for 2<sup>nd</sup> class parcels from period 1 to 2 by 2% because of the relationship and the additional data provided.
- Now producing two sets of data to show actual compliance and adjusted compliance by removing the data where Post Office have agreed that offices do not have space to segregate. Also taking out data where Mails Centres have made the error and not the office.
- Data is analysed every month.
- Would be good if targets for 1<sup>st</sup> and 2<sup>nd</sup> class could be reviewed when Post Office negotiate the new Mails contract with Royal Mail.
- Would be good if targets for 1<sup>st</sup> and 2<sup>nd</sup> could be phased as letters/ large letters targets were.

#### CRM/Website

- Paul Simmonds gave a live demonstration on the CRM/Website and showed the Board how to navigate the system.
- From the member perspective the system is ready.
- Will go live after Friday 21 June.
- Members will receive an invitation to set up a password to log on and use.
- Members will be asked to check the information relating to them and update as necessary.
- Events can be created and managed and published via a webpage.
- Members will be notified via email that they have an invitation to a meeting. Those members that do not have emails will still be sent paper invitations.
- Will communicate to members how to use the CRM via a drip feed process to include articles in the Subpostmaster Magazine.



**7b. DIRECTOR OF RETAIL AND COMMERCIAL REPORT**

- The report had been circulated.
- A retail update had been circulated on Bicker Community Branch. It took about a year to do the refurb. Had obtained £13,000 for the office from the Community Fund.
- Reported on a commercially sensitive proposal that should only be kept within the room. This was regarding a collective buying initiative that the Retail Team wished to introduce by means of a new stationery and packaging offer.
- The brand to be associated with the NFSP.
- This will be by going direct to the importer and producer rather than a wholesaler as at present. This would reduce a layer of cost to Subpostmasters.
- Will increase payment terms.
- Really want to develop the retail brand and the association of post offices and the NFSP as a membership for retail. This would increase income for NFSP.
- Had found two prospective partners.
- Subpostmasters will order goods through the NFSP Website.
- Troy Gardner passed around samples of the products.
- Plan if the Board accepted the proposal was to give 3 months' notice in October 2019 to current supplier, as that is the requirement.
- Slot in displays will be provided.
- Will offer free returns on certain products.
- 96% of NFSP members sell stationery.
- Suggested to have biodegradable packaging.
- Need to ensure low price, good quality and order fulfilment.
- Will need to have branding that supports post offices.
- Concerned on whether will be able to purchase royal Mint coins after leaving current supplier.
- Proposed Troy Gardner go ahead with his proposal of a new supplier partner for stationery. The proposal was carried.

DECISION/ACTION

**7c. HEAD OF POLICY AND RESEARCH UPDATE**

- Report circulated.
- An appendix had been circulated detailing a summary of annual conference feedback.
- Broadly speaking it had been a successful Conference.
- Although this year had increased opportunities to ask questions or raise issues, the survey indicated that even more should be done to have more organic discussion.
- There had been a new format for the Sunday, whereby there had been 6 sessions for workshops. These were well rated and attended.
- Believed in the future should have fewer sessions and probably lasting longer.
- Main Conference events on the Monday and Tuesday were well received by delegates and were well rated.

- The Postal Affairs panel was least well rated. Was disappointed with the role of the Chair.
- Reported that people were really complimentary of the interactive voting.
- A lot of the work that the Comms Team do is linked into the work spearheaded by the CEO that had already been covered earlier in the meeting.
- Trying to foster some positivity with the magazine and develop a sense of community. Asked that Board members send in any positive stories that Board members come across in their area.
- Post Office had offered to provide the NFSP some communication support. This would be an opportunity for more work to be carried out such as identifying what business support is available for members and what business rate relief schemes are available.
- Reported that Citizens Advice had been carrying out research among Subpostmasters who operate Outreach services to find out what it is like to operate an outreach service and what extra support could be provided. They are looking for more participants and will pay £30 to subpostmasters for an hour's telephone interview. The research will be conducted by Ipsos Mori. Peter Hall will circulate the letter from Ipsos Mori to the Board and asked that the Board pass this on to anyone who operates an Outreach.
- Concern raised with the amount of negativity on Social Media regarding the NFSP. Need to push back with positivity and what the NFSP have achieved. Peter Hall will communicate messages and positions to counteract negativity.

**ACTION****ACTION****ACTION**

#### **NFSP Forum**

- The Moderator's report had been circulated.

#### **7d. UBS**

- Reported that UBS, who currently manage the Funds for both the NFSP and the Board of Benevolence, have stated they are no longer going to manage the funds as they are too small for them. Had been given 90 days' notice of this.
- Have two companies that have been put forward for consideration to take over the portfolios and they would both be presenting to the Board for the Board to make a decision on whom they should appoint to manage the funds in the future.

#### **7e. TRUSTEES TO THE BOARD OF BENEVOLENCE REPORT**

- The en bloc list for the next quarter was £10,790.00.
- The Fund stood at £1,171,727.18.

8. AOB

- Asked if it was known when Branch Focus was coming out in paper form. This was not known.
- Bharat Visani informed the Board that there was going to be a meeting with the Crown Commissioner in the Midlands. He asked the Board if they could feedback to him any issues relating to post offices or retail that will help in presenting the agenda.
- The Board were reminded that the October 19, Board meeting will commence at 11.00 on the first day. There will be training on the Tuesday PM.

ACTION

Sharon Merryweather  
Lynda Willoughby

June 2019

**N or A Booth**

