

Minutes

Collection of Student Loans Consultation Group

Tuesday 2 June 2015 (11:00-13:30)

Conference Centre, BIS offices, 1 Victoria Street, London, SW1H 0ET.

Attendees	Steven Darling (HMRC) Bethan Chant (HMRC) Catherine Coggans (HMRC) Christine Rowse (HMRC) Sandra Hainie (HMRC) Karen Duncan (BIS)	Claire Thackaberry (LITRG) Geoff Castle (BCS) Peter Wilkinson (ICAEW) Ann Elmer (ATT) Samantha Mann (CIPP) David Malcolm (NUS) Linda Pullan (Payroll Alliance)
Dialling in	Fiona Innes (SLC)	Paul Curtis (DA Scotland)
Apologies	Alex Lawrence (HMRC) Paul Crooks (HMRC) David Clarke (HMRC) Al Smith (BIS) Chris Jones (DA Wales)	Matthew Brown (CIOT) Norman Green (BCS) Jackie Petherbridge (FSB) Laura Worku (DA Scotland) John Neill (DA Northern Ireland)
1. Introduction and opening remarks		
Steven Darling	<p>Steven welcomed everyone to the meeting and introduced;</p> <ul style="list-style-type: none"> • Claire Thackaberry who is covering for Kelly Sizer while she is on maternity leave. • Catherine Coggans who is covering for Paul Crooks, and • Sandra Hainie who will be joining the meeting later to talk about communications for the Student Loans Reform project and will also cover for Alex Lawrence. <p>Introductions were then made round the table.</p> <p>Steven advised that Al smith, who covers the Joint Repayment Strategy, was unable to attend but this will be covered more fully at the September meeting.</p> <p>Steven then outlined the agenda items we would be covering at the meeting.</p>	
2. RTI Exploitation		
Steven Darling	<p>Real Time Information (RTI) is now part of business as usual for HMRC although the student loan repayment system doesn't operate fully in real time. There is ongoing dialogue between, HMRC, BIS and the SLC on how to make best use of real time information and how we might transfer information more frequently. Whilst there is a collective ambition to operate a real time system, allowing RTI to become business as usual gives us the best opportunity to successfully design RTI into the student finance system.</p>	

	<p>At the last meeting we discussed potential pilots. The pilots would focus on a small number of borrowers whereby a small number of borrowers with a trial digital account with the SLC would have frequent real time repayment updates made to their account. Borrowers nearing the end of repayment would be targeted for the pilot with a view to testing how real time repayment information could more accurately conclude repayment at the end of the loan.</p> <p>Both sides have been exploring the technicalities of changes to the processes and systems and what data sharing arrangements would need to be put in place. Early indications are that it would need significant investment for a small scale pilot.</p> <p>A scoping event between the SLC and HMRC is being held to look at the requirements for a wider roll out. This will help us understand the costs and synergy needed between HMRC and the SLC for wider exploitation.</p> <p>A workshop will be held in the summer and so we should have some conclusions to provide a fuller update at the September meeting.</p> <p>Clare Thackaberry asked about RTI where for universal credit only tax and NIC is taken off. Bethan Chant advised that student loan deductions will not feed through to Universal Credits. Only the information needed is passed on to DWP.</p> <p>Karen Duncan advised that BIS were supportive of RTI and would be providing financial support. Fiona Innes added that the SLC are keen to introduce RTI and to make the information available to customers. They are hoping to do a pilot but are still looking at the best mechanism for doing it.</p> <p>Samantha Mann raised a query about the end of year process where there is an annual reconciliation of the pay and the student loan amounts deducted and if the pay is below the threshold for the year but a student loan amount has been deducted the borrower would be entitled to a refund.</p> <p>She wondered how it would work under RTI where the amounts were being submitted to SLC on a pay period by pay period. Fiona Innes added that the SLC would wait until they are contacted by the customer after the year end before issuing a refund. Steven Darling advised that it was still likely to be a year end process but would be considered as part of the RTI discussions.</p>	
3. Post Graduate Loans consultation		
Bethan Chant	<p>The Post Graduate Loans consultation document was published on 25 March 2015 and ran until 29 May 2015. The responses are being analysed and the outcome is expected by 21 August.</p> <p>The proposal for post graduate taught loans, for England only, is:</p> <ul style="list-style-type: none"> • £10,000 loan as a contribution towards costs. • Payment will be made direct to the individual • It will be income contingent 	

	<ul style="list-style-type: none"> • Only applies to those under 30 • It will be repaid through the tax system • Loans will be available from 2016-17 • Repayments will start in April 2018 • Repayments will be made concurrently with under graduate loans. <p>Following the budget an additional proposal was added for post graduate research to consider how the Government can both broaden and strengthen support for postgraduate research students. The proposal is for a £25,000 loan and includes questions about how best to support research but there is no timeframe</p> <p>A fair number off responses have been received which are being analysed. HMRC is working closely with BIS and the SLC on delivery options, but the expected delivery date of April 18 will be challenging.</p> <p>Geoff Castle confirmed that there was no concurrency for plan 1 and plan 2 but there would be for Plan1 or 2 type loan and a post graduate loan. Geoff Castle raised a query about concurrency in that a borrower could have a Plan1 or 2 type loan, a post graduate loan and a research loan which would mean potential repayments of 9% plus 9% plus 9% or 27%. David Malcom advised that it was possible but unlikely as the assumptions for the proposals were based on likely take up. Geoff Castle added that protection of employee's salary would need to be considered.</p> <p>It was confirmed that the loans will be for England only. Bethan Chant added that in Scotland the post graduate loans are added to the under graduate balance.</p>	
4. BIS updates		
Karen Duncan	<ul style="list-style-type: none"> • The Joint Repayment Strategy is still being finalised and will hopefully be published with the Statistical First Release (SFR) on 18 June. The paper has still to go to ministers and they may have further questions. Karen Duncan advised that she will also share the link to the SFR Action – To share the link to the Statistical First Release (SFR) when published. • Karen Duncan has the task of drafting the instructions to lawyers for the post graduate loans. It is likely that there will be two sets of regulations with one coming into force in December 2015 and the other in the following year, April 2016. She has still to see the results of the consultation which will impact on the regulations. Work has still to start on amending the regulations for normal changes and his will begin after the school holidays. <p>David Malcolm asked if the post graduate changes to the regulations would be an amendment. Karen Duncan confirmed that it is but she planned to consolidate the regulations for 2017.</p>	(1) Karen Duncan

5. SLC Updates

Fiona Innes

- Looking at digital capacity and providing a facility for online statements and customer forms. It is recognised that it will be easier when RTI is available.
- Working on IT functionality for plan 2 customers who will enter repayment for the first time in April 2016. Looking to meet the needs of different customer sets and reviewing the letters for :
 - Plan type 1 customers
 - Plan type 2 customers
 - Dual plan type customers

Preparing training for staff to cover the different call types and testing the information in the system for annual statements for accuracy and that everything is captured as it should be.

- Involved in a pilot looking at unmatched customers where a small number of customers don't match with HMRC records. The aim is to get customers into repayment as soon as possible and there will be little impact on the employer.

David Malcolm asked about preparations for September and highlighted a threshold error which was on the SLC repayment website. Fiona Innes advised that they had done a refresh and the error was corrected but there was not much scope to refresh the whole portal. They are looking to have better notes and guidance and the upgrading work is ongoing.

David Malcolm flagged up the importance of PR work for the system changes where students have different plan types and the messages need to be as slick as possible to avoid generating unnecessary calls.

David Malcolm highlighted the overseas repayment rules and that there is often confusion around them. He accepted that there is a limit on how far in advance guidance can be provided as scenarios change but it was important that there are mechanisms in place to keep up to date and to be able to find the information. He suggested that the SLC could get hold of a couple of graduates from abroad to help with PR focus by providing real life stories. Fiona Innes agreed that for the new process they could consider some engagement with students.

Anne Elmer advised that she had recently found out that interest and penalties is not written off with the loan if it is in arrears.

Karen Duncan advised that this was in the regulations and she will provide a link for the Group

Action – To provide a link to the regulations which show that interest and penalties are not written of if the loan is in arrears.

It was highlighted that this is not something students think about when taking out their loan.

(2) Karen
Duncan

	<p>Karen Duncan advised that BIS will be putting together a question and answer (Q&A) paper for April 2016 and asked the group to let her know if they had any questions. Action –To provide Christine Rowse with any suggestions for BIS’s Q&A paper.</p> <p>Steven Darling highlighted the need for us to know about the longer term position for the SLC Repayment website and asked for an update for the next meeting. Action – To add as an agenda item for the next meeting, an update on the SLC Repayment website.</p> <p>Although the drive is for all information to go on the GOV.UK website a decision is still to be made on who will host student loan information. Karen Duncan added that BIS are looking at getting an exemption from Gov.UK as customers need the finer detail and they are hoping to keep the SLC repayment website.</p> <p>Steven Darling referred to the matching pilot Fiona Innes had earlier talked about. Steven Darling explained that a verified NINO is part of the application process. The SLC send the information to match on HMRC systems but in some cases HMRC are unable to match. Our matching process is based on an exact match on specific borrower data. The small number of unmatched cases, around 3,500, will be taken out of the automatic process and examined separately. The likely reason for non-matching is transposition errors and other small differences between the details HMRC and the SLC hold which when fixed will mean that we are able to match.</p> <p>It is too early to pre-empt the outcome of this work but it may lead us to consider whether our existing matching rules could be adjusted.</p> <p>Fiona Innes added that the SLC have been in contact with ‘not found’ customers by phone and email and some customers have been found to be overseas which is why they cannot be located within the tax system.</p> <p>Steven Darling added that there are a few cases where there are too many disparities to be able to match but we believe that by setting clear parameters around what can be considered a match, we may be able to bring a large number into repayment.</p> <p>Geoff Castle asked about repayments as these customers will be in arrears. Steven Darling explained that there were no arrears as the customer had never been instructed to start repaying the loan. Karen Duncan highlighted that for Plan 2 type borrowers if they fail to keep in touch an interest rate of RPI plus 3% will be applied to their loan.</p> <p>Samantha Mann highlighted that on the website guidance at the bottom of a page there is a statement, “you should inform your new employer that”. However there is no link to what the employer should do. The guidance as whole does cover this process but it is not clear at this point. It was agreed that this would be flagged up to the HMRC guidance specialist.</p>	<p>(3) All</p> <p>(4) Christine Rowse</p>
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	<p>(Note: Samantha advised that she was referring to the SLC Terms and Conditions for 2015-16).</p> <p>Action – To pass the information on to the HMRC guidance specialist.</p>	(5) Christine Rowse
6 HMRC digital, policy/legislative update		
Bethan Chant	<ul style="list-style-type: none"> • Legislation - Work needed on the regulations was covered in the BIS update. HMRC is working on removing all the pre RTI links in the regulations. • We are talking to the SLC about communications planned for plan 2. We are looking at social media but we are still considering how best to use it • Making tax easier – This is a change which will modernise the tax system where SA tax returns will be abolished and replaced by digital tax accounts. We are looking at the impact on student loan borrowers as the submission of the SA return is the trigger to collect student loan deductions from SA borrowers. We will therefore need to build in another, legally enforceable way to recover student loan repayments, taking into account the needs of employers and borrowers. Bethan Chant advised that she is working closely with BIS and HMRC colleagues to make sure that potential solutions work for student loan borrowers. Customers with straightforward tax affairs will be removed from SA from next year but it is not known if this will include people with student loans. Bethan Chant added that there is a user friendly "Making tax easier" document on line and she will provide the link for the group. Action – To provide a link to the "Making tax easier" document. https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/413975/making-tax-easier.pdf • The change of Government may create some new considerations for us. While HMRC has retained their minister BIS has a new minister. We are currently waiting for a general steer although we believe that it is likely that post graduate loans and the loan sale will go ahead with timescales to be confirmed. • Bethan Chant provided an update on her action point (AP 1/251114) where she had been asked about the number of messages which are viewed before the expiry date. - We are currently unable to tell how many messages are not viewed in time. We will keep this under consideration and it may be possible to build this in at a later date. • This month: <ul style="list-style-type: none"> ○ HMRC Digital Services are testing the latest online products (New State Pension, NI Service and the new digital account for individuals) ○ "Check your company car" goes live, and ○ "Check your tax estimate" goes into public beta. 	(6) Bethan Chant

	<p>We are working closely with the SLC to avoid conflict between HMRC's digital account and the SLC's personal statement, we also hope to link these up in the future.</p>	
7. HMRC Service update		
Sandra Hainie	<p>P14 processing</p> <p>We have sent 182,743 P14s for 2014-15 to the SLC and we are expecting the figure to be significantly higher in June.</p> <p>2,990,589 P14s for 2013-14 have been sent to the SLC which is 99.6% of the expected total of 3 million. This year is being treated as closed as every record we hold has been passed to the SLC. If any further employer records come in or a borrower contacts us with information we will continue to pass this to the SLC.</p>	
8. Student Loan Reform Project readiness		
Sandra Hainie	<p>Communications forms a key part of the Student Loans Reform project and will help delivery in April 2016. Sandra Hainie provided a hand-out, which is a condensed version of the project communications plan.</p> <p>Sandra Hainie explained that up until now most of the engagement has been with software developers and the technical specification has been provided and there are no known issues.</p> <p>From June onwards we will be looking at guidance and communications for employers and borrowers. We are taking a joined up approach with the SLC and the SLC already has good guidance on GOV.UK and the SLC Repayment website as the process starts when the borrower takes out the loan. We are happy to receive any ideas or suggestions.</p> <p>There will be no change for the SLC in that they will still handle the loans and deal with interest. There is also no change for pre 2012 loans, the Plan 1 type loans. It is also important to note that the post 2012 Plan loans only apply in England and Wales.</p> <p>Final, permanent guidance will be hosted on GOV.UK. The timing and contact has still to be negotiated and conversations have just started with GOV.UK. The SLC timeline starts slightly earlier as they will be contacting graduates with loans in the autumn. The guidance will support existing guidance and additional 'nudge' guidance will be provided as we get closer to the April delivery date. This will be through the Employer Bulletin, including Working Together and Agent Updates. The Agent Update is an electronic newsletter, which covers a subject at a high level and links to already published content. We are also looking at other digital methods:</p> <ul style="list-style-type: none"> • Tweets • HMRC partnering team • Digital Support for Business and Agents (DSBA) 	

Sandra Hainie then covered different aspects of the process for dealing with Plan 1 and Plan 2 loan types:

- Employers will know when to start when they receive the start notification (SL1). This process starts with the annual cohort in October 2015. This is the trigger for the start of contact as the SLC will issue letters to all graduates who are due to start repaying their loan in April 2016 (Plan type 2). The majority of SL1 start forms will be sent out in March 2016. The form is similar to the existing one but has new fields to indicate to an employer whether it is a Plan1 or Plan 2 type loan. Payroll software will be update as usual to show the plan type and the software will make the calculation automatically.

Sandra Hainie stressed that there was no change to the process for existing Plan 1 type loans. She also confirmed that there will only ever be one plan type in operation at any one time and this will be re-enforced in the guidance.

Sandra Hainie gave the example where a customer has a plan1 and a plan 2 type loan and when the plan 1 is paid off they will start repaying their plan 2 loan. This will be kicked off by the issue of an SL1 for the plan 2 loan. This will mean that employers may receive more than one SL1 for the same employee in the one year although only low numbers are expected.

Geoff Castle asked if there would be and SL2. Sandra Hainie explained that an employer will receive;

- SL1 to start plan type1 loan deductions
- SL1 to start plan type 2 loan deductions.

Note: In cases where a borrower has both types of loan and the plan 1 loan becomes repaid, no stop will be issued but a plan 2 SL1 will be issued. This will mean there is no interruption to loan repayments. The plan 1 loan will in effect stop as soon as the plan 2 SL1 is applied to payroll.

Sandra Hainie added that how the loan deductions are allocated between the loan types will be done by the SLC, they will do any necessary re-allocation.

As well as the annual cohort process and the bulk issue of the SL1 in March there will also be in year-notifications (SL1), where there are labour moves or employment changes.

- The starter declaration form, which replaced the form P46 is an optional form for employers. Discussions are about to start on changes to this form to cover the different plan types. It is the employer's responsibility to collect and record the information and the employer needs to be aware of the need to gather information including which plan type the borrower is repaying. This will be worked into the guidance.

Samantha Mann asked about employers who have their own in house process, which will need to be changed and if they

will be made aware of the changes. Sandra Hainie explained that this will be built into the communications and guidance.

The question about borrowers not knowing which plan type they were on was raised. Sandra Hainie advised that the SLC will notify borrowers of their loan type and additionally the SLC Repayment website takes borrowers through a process which tells them which plan type they are on.

Linda Pullan suggested some guidance could be added to the form to help direct the borrower to the correct plan type. However the response was that it was doubtful if this would be possible due to space limitations on the form. Another difficulty is that the starter declaration is a voluntary form but there will be 'direction' in the guidance.

- Sandra Hainie highlighted that there could be multiple SL1 forms issued where there is:
 - a change of plan type or
 - a mistake and the wrong plan type has been used.In the later cases the Full Payment submissions (FPS) under RTI will highlight if a wrong plan type has been used. HMRC will then issue and SL1 for the correct plan type.

- The form P45 will not show the plan type. Student loan deductions are non-cumulative and have never been included on the P45 partly for that reason. The form P45 is also under review, it was a four part form and now only has three parts.

When the borrower presents a P45 to their employer, the form will indicate that they have a student loan, but the employer will still need to ask which loan type they have.

Note: The employer will need to ask the new employee. This can be done using the starter declaration but it is not mandatory and employers can gather the information in any way they prefer as long as they keep a record.

- Sandra Hainie advised that the delivery of communications would build up gradually and she was happy to have CIPP's offer to include an article in their publication. Linda Pullan added that Payroll Alliance would also be happy to include an article in their 'Pay and Benefits' publication. Sandra Hainie said she was meeting with the Student Loans Reform team the following week and would take the offer to them and get back to the group. Sandra Hainie also suggested that the article for the Employer Bulletin may also be suitable for an external publication.

It was agreed that the timing of communications was essential and July to August would be a good time for a high level employer information but too early for detailed communications. Graduates themselves will not be notified until October and so smart timing is essential so that any increase in contact can be managed.

- Geoff Castle asked about the SL3, the student loan deduction tables. Sandra Hainie agreed that there was still a need for

	<p>these and they will be updated for the second threshold. Although they are only needed for manual calculations there are some unusual situations which still need a manual calculation. Linda Pullan added that they are also used for teaching purposes. It was agreed that they are still necessary to help understand the student loan calculation and for dealing with queries.</p> <p>Christine Rowse explained that Samantha Mann had raised a number of queries on behalf of CIPP. The queries were largely about the process around the Plan 2 type loans and had been covered in Sandra Hainie communications slot.</p> <p>Christine Rowse outlined a further query from CIPP about a technical update in the October software developer pack. Catherine Coggans provided the response which was that moving forward we would look to issue any future packs to all at the consultation meetings. HMRC's software team are looking to be able to provide a link to gain access to the tech packs and when that is in place we will update the group.</p> <p>Peter Wilkinson asked about his query about including student loan amounts on the form P45. Christine Rowse confirmed that the student loan amounts would not be included for the reasons touched on earlier and also because the P45 could be withdrawn and due to the potential short term of the form we would not be looking to update the form.</p>	
9. GOV.UK		
Sandra Hainie	<p>Sandra Hainie advised that feedback from the GOV.UK has been passed to the Student Finance team. She explained that feedback comes in different categories and provided examples for each:</p> <ul style="list-style-type: none"> • Specific – where it is about an individual's loan and this feedback would be handed off to the SLC. • General – could be a query about the rounding student loan deductions to the nearest £1. • Anonymous – someone's observations and no response is needed. <p>Sandra Hainie highlighted that GOV.UK style is about user needs and guidance that results in a citizen action.</p>	
10. Review of action points		
1/030315	<p>The Joint Repayment Strategy is expected to be published in July. The Strategy sets out where we've got to and where we're going. The Strategy will be circulated when published.</p> <p>Action – To circulate the Joint Repayment Strategy.</p> <p>3.6.15 - Carry forward</p>	Christine Rowse
2/030315	<p>There has been a lot more activity on Post Graduate Loans since November but the consultation document is not out yet. It is expected shortly and we provide a link for the Group.</p>	Christine Rowse

	<p>Action – To provide a link to the Post Graduate Loans consultation</p> <p>25.3.15 – Link sent to the Group - https://www.gov.uk/government/consultations/postgraduate-study-student-loans-and-other-support</p> <p>Closed</p>	
3/030315	<p>Samantha Mann raised a point about what happens to the feedback that users provide to GOV.UK and if it was something specific about student loans would it be fed back to the student loan experts. The Group were interested in finding out about this feedback process.</p> <p>Action - To find out about the feedback process and if there is feedback on student loan content what happens to it.</p> <p>31.3.15 - If the nature of the feedback is accepted as a factual inaccuracy, GOV.UK will redraft the material and send it to the business expert to fact check for accuracy. Providing they agree the material it will then be published. If they do not agree the material discussions then take place between them and GOV.UK to reach an agreement.</p> <p>For info new content will only be published if we satisfy GOV.UK that a genuine user need exists, however GOV.UK work to a very strict definition of an acceptable 'user need'</p> <p>That definition is quite different to our previous aim to impart as much useful information to the user as possible. And any request for new content must be evidence based using things such as web analytics, call volumes or commissioned user research.</p> <p>Closed</p>	Alex Lawrence
4/030315	<p>Alex Lawrence advised that we were doing some work on customer journeys, identifying areas for improvement and one was looking to change the wording on forms SL1 and SL2. To do this we will need to engage GOV.UK so we will see how our change process works. Alex Lawrence agreed to feedback on this.</p> <p>Action – To feedback on our experience with change process for GOV.UK in changing the wording on student loan forms.</p> <p>31.3.15 - The SL1 SL2 work has evolved slightly in light of more detailed Demand Management analysis. This has been widened to include suggested guidance to educate employers around accessing online notices and we are still considering how best to take this forward. We have submitted one change request around threshold changes and this should be live on 6 April. We do not expect any problem because this is simply a BAU request to update existing content - we are still awaiting confirmation.</p> <p>Closed</p>	Alex Lawrence
5/030315	<p>Alex Lawrence summarised by explaining that because the student loan amounts are not concurrent and are not needed by the new employer this information was not added to the form P45.</p>	Paul Crooks

	<p>We also did not want to add to employer burden but we could look at this again. Peter Wilkinson added that he hoped this would be considered with the RTI work by Paul Crooks. Steven Darling agreed that we will look at this further.</p> <p>Action – To revisit the suggestion to include student loan amounts on the form P45.</p> <p>3.6.15 - Student loan amounts will not be included, partly because student loan deductions are non-cumulative and have never been included on the P45 and also because the P45 is under review.</p> <p>Closed</p>	
6/030315	<p>Social media Bethan Chant advised that we would be sending our next tweet out shortly. Samantha Mann added that if Group knew in advance they could look out for it and re-tweet.</p> <p>Action – To let the Group know when the next tweet is being sent out.</p> <p>5.3.15 – Email sent to the Group advising that HMRC has just tweeted the following Student Finance update. Employers, remember to deal with Student Loan notices issued by HMRC. Further guidance available here: https://www.gov.uk/government/collections/student-loans-information-on-the-collection-of-loans</p> <p>Please feel free to share with your members or re-tweet from https://twitter.com/hmrcgovuk</p> <p>Closed</p>	Bethan Chant
7/030315	<p>Student Loan Reform Project readiness - Paul Crooks advised that he should be able to provide the Group with a more detailed update in September.</p> <p>Action – To provide the Group with a full update at the September meeting.</p> <p>3.6.15 - Carry forward</p>	Paul Crooks
1/251114	<p>‘Digital by default’ The fix to change the default option from paper to electronic went through in October and we should have some information on the numbers affected by April. Current figures show that 46% receive paper SL1 forms (student loan deductions - start notice). Employers can still receive paper forms but they now need to request them.</p> <p>Mathew Brown asked if we knew how many notices were not viewed in time. This would highlight the employers who were not aware that the information was being sent online.</p> <p>Action – To look into the number of notices that are not viewed in</p>	Bethan Chant

	<p>time.</p> <p>16.2.15 – We are still working on this as it is not as straightforward as expected.</p> <p>3.6.15 -We are currently unable to tell how many messages are not viewed in time. We will keep this under consideration and it may be possible to build this in at a later date.</p> <p>Closed</p>	
6/090914	<p>Samantha Mann highlighted that the impact of Gov.UK on guidance and the closing of HMRC website are further changes of interest. Alex Lawrence added that if we understand the impact on the Group and by co-ordinating our understanding we can influence and change a lot by working together. Ann Elmer highlighted that we need to keep the historical information. Linda Pullan advised that there was an archive and will share the link with the Group.</p> <p>Action – To send the link to Christine Rowse for sharing with the Group.</p> <p>25.11.14 –Linda had some technical difficulties with the link and is consulting a colleague.</p> <p>3.3.15 – Christine Rowse will check with Linda Pullan if there is any update.</p> <p>3.6.15 - Linda Pullan advised that the technical difficulties were because some information had not been archived correctly. She will send on the link.</p>	Linda Pullan
11. Any Other Business		
	<p>Christine Rowse highlighted that the date on the agenda of Tuesday 9 September was incorrect. The next meeting is on Tuesday 8 September.</p>	
Date and venue of next meeting (11:00 – 13:30)		
	Date	Location
	Tuesday 8 September 2015	TBA
	Tuesday 1 December 2015	TBA