

**Minutes of the meeting of the National Support Services Committee (NSSC)
held at Alliance House, Caxton Street, London SW1H 0QS on the 7 March
2007.**

Present: Mrs Elizabeth Boyd (Chairman)
Mr Philip Dolan
Mr Roger Evans

Apologies: Mr Stuart Gregg
Mr GRO-A
Mr Christopher FitzGerald (Chairman elect)

In attendance: Mr Martin Harvey
Ms Rosamund Riley (from 1.30pm)

158.07 Apologies for Absence

159.07 Minutes of the Previous Meeting
The minutes of the previous meeting and the record of decisions taken on 14 February 2007 were signed as a correct record. Mr Dolan was congratulated on the efficient manner he chaired the February meeting of the committee.

160.07 Matters Arising
There were no matters arising that were not otherwise included on the agenda as a separate item of business.

161.07 Policy Issues
1) The 07/08 Funding Settlement
The committee noted the draft response. Mr Evans advised the committee that he would be seeing the Chief Executive after the meeting in respect of the draft response.
2) The Loans Policy Paper
The loans policy paper, previously circulated, was noted. The committee received the technical documentation from Berwin Leighton Paisner that supported the loans policy paper. After a careful and considered debate, the committee agreed that the 3 loan modes proposed in the paper should be adopted and that the Chief Executive ensure that the loans documentation would be constructed in such a way as to ensure that the Macfarlane Trust was exempt from (loans/mortgages) CCA and FSA regulation. The three loans modes are:-
- Short Term Loans. Interest free over a two year term at no more than 50% of the value of the regular payments the individual would receive over a two year period. The repayments would be deducted

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from the monthly regular payments. This loan mode would fall under the current discretion available to the Chief Executive.

- Medium Term Loans. Subject to the views of trustees, these could carry a rate of simple repayment interest that would comply with the CCA exemption arrangements. The maximum term would be 10 years but the eventual term would be agreed by the NSSC depending upon the individual case. It was thought unlikely that such loans would be granted over the maximum term.

- Secured Loans. These would be for a maximum of £25,000.00 and would be secured by a formal charge. That charge would have to be a second charge to ensure CCA/FSA exemption. The loans would attract a simple rate of repayment interest at the prescribed rate that maintains the CCA exemption. Such loans cannot attract any additional charges such as legal fees (which in the past have been added to the principal borrowed).

Loans above £25,000.00 would be referred to the board of trustees. Loans would normally be repaid on the sale of the mortgaged property or on the death of the registrant. The committee would consider each case on its own individual merits. The committee noted that the Treasurer, Chairman (elect) and Medical Trustee received copies of all papers.

The committee noted that where loans might be deemed regulated loans and this was established, the borrower could refuse to repay and the lender (the Trust) was not a regulated body.

The Chief Executive advised the committee that all current loan arrangements were being reviewed to regularise their exempt status where necessary.

3) The Summer Payment

It was resolved that any decision on an increase in the summer payment would have to be deferred until the payments frequency of the funding allocation in 07/08 had been resolved.

4) The Regular Payments Survey

The initial findings from the survey would be reported at the April meeting.

162.07

Applications for Support including any circulated by "round robin", cases, reviews and first appeals.

Declarations of Interest: These were declared at the appropriate times.

The schedule of applications and other matters were considered by the committee and a record of those decisions is attached on the schedule.

163.07

Case Reviews/Referrals

These were considered and are included on the attached schedule. There were no referrals agreed at this meeting.

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164.07

Any Other Business

There being no further business, the committee noted the next NSSC meeting is to take place on the 4 April 2007.

The committee are asked to note that the Chief Executive will not be present at this meeting.

The meeting terminated at 2.15pm

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