



**Minutes of the Board meeting  
held on Thursday 28<sup>th</sup> March 2024 at 6pm  
in the Cadder Community Hub**

| Board Member                  | Attended | Apologies |
|-------------------------------|----------|-----------|
| Kristina Bowie (KB) - Chair   | X        |           |
| Jamila Flynn (JF)             |          | X         |
| Robert Wright (RW)            | X        |           |
| Stephanie Harverson (SH)      | X        |           |
| Mark Fisher (MF)              |          | X         |
| Ross Kirkwood (RK)            | X        |           |
| Kenny Wiggins (KW)            | X        |           |
| Julie Smillie (JS)            | X        |           |
| Gordon Anderson (GA) Co-optee |          | X         |
| Joyce Orr (JO)                | X        |           |

| In Attendance    |                                |
|------------------|--------------------------------|
| Wendy McCracken  | Governance Consultant          |
| Nicola Thom (NT) | Interim Director of Operations |
| Derek Ralston    | Senior Property Officer        |

| Agenda Item | Description                                                                                                                                    | Action By | Target |
|-------------|------------------------------------------------------------------------------------------------------------------------------------------------|-----------|--------|
| 1.          | <b>Apologies</b>                                                                                                                               |           |        |
|             | Apologies received from J. Flynn, M. Fisher and G. Anderson. Board noted P. Milne on annual leave                                              |           |        |
| 2.          | <b>Chairs Welcome - Meeting Format</b>                                                                                                         |           |        |
|             | Chair welcomed everyone to the meeting.                                                                                                        |           |        |
| 3.          | <b>Declaration of Interests</b>                                                                                                                |           |        |
|             | N. Thom declared interest in Agenda Item 9.1 and confirmed that staff present would leave the meeting in advance of this item being discussed. |           |        |
| 4.          | <b>Minutes for Previous Meetings</b>                                                                                                           |           |        |

| Agenda Item | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Action By | Target  |
|-------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|---------|
| 4.1         | No Amendments                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |           |         |
| 4.1.1       | Minutes of 29 <sup>th</sup> February approved by KW and JO                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |           |         |
| 4.1.2       | No matters arising out with the agenda                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |           |         |
| <b>5.</b>   | <b>Action Tracker</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |           |         |
|             | <p>NT advised that the suggested amendments to the Action Tracker had been implemented and invited comment/questions</p> <p>“CEO to organise induction training for new board members” – target date of March 24. Dates have been suggested awaiting confirmation from Board members. Tracker to be updated.</p> <p>Discussion re the actions relating to the Risk Map. NT/WMcC confirmed that this would be covered in detail within the Board training programme.</p> <p><b>Board approved the Action Tracker</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | PM        | 12/4/24 |
| <b>6.</b>   | <b>Governance and Compliance Reports</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |           |         |
| 6.1         | <p><b>Governance Update Report</b></p> <p>WMcC presented an update on governance matters, including:</p> <ul style="list-style-type: none"> <li>An update on the recently completed governance review. This has been approved by the Governance Sub Group and has been submitted to the SHR. No comments or questions at this time.</li> <li>The impact of the updated guidance issued by the SHR. WMcC confirmed that there have been some amendments and additions to the regulatory standards for the first time since 2019. Following a question by RK, WMcC confirmed that changes are only introduced when there are sufficient grounds to do so and that whilst the content has not changed significantly, Board do need to be aware of the amendments prior to submission of the AAS. WMcC further confirmed that the training programme will cover this area in detail. KB recognised the enhancements to the standards and reinforced the need for attendance at training to ensure Board has updated knowledge of our assurance requirements.</li> <li>The Board training programme for 24/25. The first session has been confirmed as 10<sup>th</sup> April and will be held each fortnight</li> </ul> |           |         |



| Agenda Item | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Action By                               | Target                                                      |
|-------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|-------------------------------------------------------------|
|             | <ul style="list-style-type: none"> <li>• Biggest benefit is for meetings. Consideration of the benefit of the risk and outcomes element of the software can be considered at a later stage when the Business Plan is under review.</li> <li>• Robust risk assessment and monitoring is already in place</li> <li>• Useful tool if the end result justifies the implementation cost and time</li> <li>• IT Policy to be checked to confirm if Board can use own laptops/tablets or if the Association will provide equipment.</li> <li>• Position re use of @cadderhousing email for Board members to be checked</li> </ul> <p><b>Board approved the purchase and implementation of Decision time for a 5 year period.</b></p> <p><b>Use of the software to be added to the Board Training Programme</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <p>NT</p> <p>PM</p> <p>PM</p> <p>PM</p> | <p>30/4/24</p> <p>30/4/24</p> <p>30/4/24</p> <p>30/4/24</p> |
| <b>7.</b>   | <b>Finance Reports</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                         |                                                             |
| 7.1         | <p><b>Budget 2024/2025</b></p> <p>FMCD presented the proposed budget for 24/24 for approval. He noted that the assumed position will be subject to the final outturn for 23/24. The final budget differs from the draft budget presented 2 months ago, the details of which was noted at 2.2. of the report.</p> <p>Further points to note include</p> <ul style="list-style-type: none"> <li>• Recognition that professional fees will not be repeated at the current level year on year</li> <li>• The assumption that the Balmore unit costs will be removed mid way through the year</li> <li>• Overheads are high, mainly due to one off costs that will not be repeated year on year (£2.5K/unit compared to £1.6K/unit of peers) although noted that peer comparison was not wholly with others who are subject to SHR regulation, in recognition that regulation carries a cost.</li> </ul> <p>Discussion re ratio/gearing and covenants which do not present any concerns. JO asked if we should do more to maximise income from interest – FMCD advised that we do not have a deposit account although this could be explored. However, this would only be of benefit if the cash in bank balance increased significantly, for example with tightened repair budget controls.</p> <p><b>Board approved the proposed budget 24/25.</b><br/> <b>Board agreed to revisit the issue of interest income/cash deposit once the new Head of Finance was in post.</b></p> | PM                                      | 30/9/24                                                     |

| Agenda Item | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Action By | Target  |
|-------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|---------|
| 7.2         | <p><b>Write off</b></p> <p>NT presented a proposal for write off of historic or irrecoverable debt.</p> <p><b>Board approved the write off</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | NT        | 30/4/24 |
| <b>8.</b>   | <b>Community Hub</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |           |         |
| 8.1         | <p>Community Hub Update</p> <p>NT presented the Hub update report. Discussion re</p> <ul style="list-style-type: none"> <li>Seasonal impact on footfall within the café</li> <li>Various fundraising activities – all of which require a staff resource</li> <li>Funding availability for staffing</li> <li>PM is meeting with peers who manage similar facilities</li> <li>Requirement for data of users, footfall, demographic etc</li> <li>Extensive surveys and hear your voice events – we know what is required but no staff resource to deliver</li> </ul> <p><b>Board noted the content of the report and will await feedback from PM discussion with peers.</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | PM        | 30/4/24 |
| <b>9.</b>   | <b>Any Other Business</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |           |         |
| 9.1         | <p><b>In accordance with the declaration of interest made at Item 3 of the agenda it was agreed that NT would leave the meeting at this point. It was agreed that JO would minute Item 9 for the minute. The Board thanked NT for all their work at the meeting and wished them a good holiday weekend. NT, FMCD and DR left the meeting at 7.40pm.</b></p> <p><b>Interim Director of Operations Contract</b></p> <p>The Chair introduced the report and the Board considered and discussed.</p> <p>The Board discussed the need for service continuity whilst the recruitment of the Head of Finance and Corporate Services and the Housing Manager was undertaken. The Board noted and discussed the cost of the contract. It was discussed that the current post holder was doing an excellent job and their knowledge of Cadder HA and operational systems could not be easily replaced by alternative cover whilst recruitment was undertaken. A member asked if the current post holder would consider a permanent post, with the Board confirming the post holder was free to consider recruitment but that it was unlikely given their other business activities.</p> <p>The Board discussed that the recruitment of permanent staff members, especially the managerial positions, was a top priority for the CEO to take forward on return from leave. The Board discussed that timing of recruitment crucial in order to</p> | PM        | 5/4/24  |

| Agenda Item | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Action By | Target  |
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| 9.2         | have posts filled within the next 6 months, ideally sooner to allow some overlap.<br><b>Board approved:</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | PM        | 8/4/24  |
|             | <ul style="list-style-type: none"> <li>Extension of Interim Director of Operations Contract for a maximum of 6 months, with a formal review of position in 3 months.</li> <li>Head of Finance and Corporate Services and the Housing Manager recruitment to be prioritised by CEO on return for leave. Ideally advertising w/c 08/04/2024, with a view to employment commencing July.</li> <li>Remaining vacant posts to be recruited, with CEO providing monthly progress updates to Board meetings from April.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | PM        | 25/4/24 |
|             | Scottish Housing Regulator (SHR) Update and Proposed Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |           |         |
|             | <p>The Chair approved the additional A.O.C.B. for the Board to consider. The Chair requested JO to update the Board on the current position.</p> <p>JO advised that following the submission of the latest investigation tracker update the SHR had come back with a query regarding [REDACTED]. The Board agreed that this could best be answered by also advising on context and seeking SHR clarification on the initial investigation and report.</p> <p>The Board considered and discussed the latest draft proposed response to the SHR, following the initial draft having been shared with all Board members and having been updated to take account of comments.</p> <p>The Board discussed the [REDACTED] in detail and were assured that the decision to utilise Optimum Compliance should provide the best overall outcome for the reasons detailed in the response.</p> <p><b>Board Approved the response to the SHR and delegated authority to JO, as Chair of the Governance Group, to submit this and to copy in KB as Cadder HA Chairperson.</b></p> | JO        | 30/4/24 |
| 10.         | <b>Date of Next Meeting</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |           |         |
|             | <p>The Chair reminded everyone that the date of the next meeting was Thursday 25th April 2024 at 6pm.</p> <p>The Chair drew the meeting to a close and thanked everyone for their attendance and input. The meeting closed at 8.00pm.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | All       | 25/4/24 |

Signed: \_\_\_\_\_

Date: \_\_\_\_\_