Minutes of the Board meeting
held on Thursday 29th August 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	
Pamela Milne (PM)	Chief Executive Officer
Charlie Wood (CW)	Head of Asset Management
Thomas McIlvaney (TM)	Head of Housing
Nicola Thom (NT)	Interim Director of Operations
Lauren McClure (LMcC)	Governance and Corporate Support Officer (minutes)
Alex Cameron (AC)	Quinn Internal Audit
Fettes McDonald (FM)	FMD Finance
Danny Johns (DJ)	External Auditor - WBG
Dean Reynolds (DR)	Scottish Housing Regulator
Carly Stewart (CS)	Scottish Housing Regulator

Agenda Item	Description	Action By	Target
1.	**Apologies**		
	Apologies received from M. Fisher		
2.	**Chairs Welcome - Meeting Format**		
	Chair welcomed everyone to the meeting. Scottish Housing Regulator, Quinn Internal Audit - Internal Auditor, WBG - External Auditor, FMD – Financial Agent in attendance		

Agenda Item	Description	Action By	Target
3.	**Declaration of Interests**		
	Nicola Thom at 7.6. Staff members to leave at 7.3 and 7.6.		
4.	**Minutes for Previous Meetings**		
4.1	Minutes of 27th June 2024 approved by RK and RW.		
4.1.2	NT confirmed discussion following Item 5 from previous meeting minutes, there is a possibility of internship partnership with University of Glasgow. They resume in September 2024, NT to follow up this discussion. NT to meet with Lambhill Stables in the coming weeks to explore enhanced joint ventures.	NT NT	Dec 24 Sept 24
5.	**Action Tracker**		
	NT presented the Action Tracker highlighting actions completed in Green and traffic light system for ongoing actions. JO highlighted possibility of Housing Management Team carrying out tenant profiling in relation to Housing Officer's annual visits. For example, visiting older tenants during winter months. **Board noted progress**	TM	Nov 24
6.	**Finance Reports**		
6.1	Annual Accounts 23/24 DJ directs Boards attention to pages 2/3 of the accounts relating to the Board DJ continues to page 19 (Statement of Comprehensive Income), highlighted that Operating Costs are up mainly due to increased costs in consultancy, employment agencies and revenue is up due to increase in rental income. Most notably, interest expense is down due to loans. DJ stated nothing of note on the balance sheet and confirms a healthy cash and asset position. PM notes request for 3 changes in the Annual Accounts – page 2 on the principal accounts line, page 20 SH name spelt incorrectly and typo error. KB opened floor for questions – no questions. **Board approved Annual Accounts 23/24.**		

Agenda Item	Description	Action By	Target
6.2	Annual Report to Board DJ highlighted new front cover for the Annual Report, the name has changed however company remains the exact same. DJ comments on high quality of papers submitted to audit and extended his thanks to staff team for smooth audit process. DJ discussed Section 7, following on from previous year's recommendations – noted progress made in relation to governance and finance and will continue to monitor. Noted small difference on current account has been resolved and no new recommendations for the year. DJ asked for Annual Accounts to be signed. DJ moved to page 24/25 – Summary of Risk and confirmed there was nothing to bring to the Board's attention, a clean audit. DJ opened floor for questions – no questions. KW extended thanks to management team for their work on the audit. JF noted spelling error on page 7. **Board approved the Annual Report to the Board**		
6.3	Reconciliation Accounts Surplus to Annual Accounts. FM highlighted comprehensive income, estimated deficit is due to insurance being billed in first quarter not spread across the year. **Board approved the Reconciliation to the Annual Accounts**		
6.4	Management Accounts FM discussed top half of management account, the gross rent is almost in line with budget, the voids are slightly higher and medical adaptations have positive variance. FM highlighted staff costs are under budget and repairs are under budget but it is early in the financial year. FM confirmed rent arrears currently sit at 8.2% at end of June, this is TM main challenge in new role as Head of Housing. FM stated that stock figure remains unchanged. KW asked what this figure is – FM confirmed this stock held in the Balmore Unit.		

Agenda Item	Description	Action By	Target
	FM confirmed RBS loan ends in September. PM advised that Office Renovation budget may not be required as current reception area set up is working effectively. IT budget to be spent across other months and office layout to be monitored. KW stated importance of office layout as this effects office/staff culture. KW raised question to CW regarding Minimum Order Quantities. FM confirmed following: • Staff costs down due to vacancies • Overheads are below budget at end of June • Recruitment costs currently overbudget but healthy budget for rest of the year • Void status is 0.8% not 80% as recorded KW asked FM if there are any obvious concerns, FM answered no. JO reminded Management Team to encourage staff to use their annual leave and highlighted the importance of work/life balance as staff appear to be carrying over holiday entitlement. **Board approved Management Accounts Q1.**		
6.5	Community Centre Accounts Q1 FM highlighted that estimated figures are based on 23/24 Business Plan which is being reviewed. Included is the assumption of Lottery funding however no funding received yet. RK highlighted 'feel good' factor that the Community Centre brings, which cannot be measured in accounts – can feel momentum building. SH also noted feel good factor among community as a resident. KW noted that PAT testing budget not been spent, FM confirms that PAT testing has been carried out but is included in the allocations page of the Accounts. KB thanked FM and WBG for reports. Board approved the Community Centre Accounts for Q1.		

Agenda Item	Description	Action By	Target
7.	**Governance & Compliance Reports**		
7.1	EVH Tenant Health and Safety Audit CW outlines audit process as fairly vigorous and broad. 42 out of 44 elements were fully compliant. CW to lead on generating a suitable asbestos register and an emergency response plan. KW asked CW if these actions would result in a fully compliant report, CW confirmed they would. JS stated that the assurance of tenant safety is highly encouraging for the Board. CW comments by highlighting the efforts directed toward tenant safety in the past few months. GA highlighted the noticeable progress in this area and the Board agreed on the assurance this brings in the lead up to the Assurance Statement. GA asked CW how often this audit is carried out, CW confirmed it is done every 2 years with EVH subscription resulting in an annual Health and Safety audit. PM updated Board that Derek Ralston (Senior Property and Compliance Officer) and CW will be attending the upcoming Health and Safety Conference. **Board approved EVH Tenant Health and Safety Audit.** **DJ leaves meeting.**	CW	
7.2	Procurement of External Audit Services PM highlighted that Wylie & Bisset (now rebranded as WBG) have been in place for 5 years and the contract has been put out to tender. 2 firms applied with Wylie & Bisset being deemed to represent best overall value. PM states that this appointment will be approved at the AGM on 11th September 2024 as members need to approve. RK asked if it raised concern on number of bids received for tender, FM responded to say this isn't uncommon in current climate. [redacted] JO also notes difficulty for RSLs to appoint auditors across the sector.	PM	Sep 24

Agenda Item	Description	Action By	Target
	Board Approve External Audit Tender and contract reward to WBG		
7.3	Internal Audit Report – Credit Card Controls **PM asked staff to leave the room – NT, TM, CW, LMcC** Board considered the internal audit report of the Association's credit card controls. Board were assured by the positive findings of the report and confirmation of robust financial controls that are in place. **Board approved the internal audit report** **Staff return to the meeting.**		
7.4	AGM Arrangements PM confirms AGM will be held on 11th September at 6pm in the Community Hub and asks Board to ensure they provide their apologies if they are unable to attend. PM confirms no new nominations to the Board yet with 3 seeking re-election. PM discussed possible opportunity to strengthen the Board with increased local representation. KW raised discussion around local representation on Boards and Committees across the sector with JO, SH and RK discussing residents' preference to be part of a less formal resident group. Board noted the report.		
7.5	AGM Secretary's Report Rule 68 – PM presents report on behalf of the Secretary, **Board noted report in advance of AGM.**		
7.6	Chief Executive Officer Report **Staff asked to leave – NT, CW, TM, LMcC** The CEO presented the report and updated the Board on Staffing and Recruitment. She stated that the interviews for the Governance and Corporate Support Officer took place on 26th August 2024 and that LMcC was successful in securing the role.PM explained that the Association was still experiencing some sickness absence, that these posts are being covered by a temporary member of staff and FMD. We readvertised for the post of Head of Finance/ Depute CEO and are currently shortlisting. If successful it will be a few months before the role is filled. In order to be able to deliver the Business Plan Objectives whilst providing business continuity, additional resource is required. The CEO requested that the Board consider extending the contracts of the Interim Director of Operations,Senior Housing Officer and the temporary Senior Property and Compliance Officer to 31 March 2025.PM stated		

Agenda Item	Description	Action By	Target
	that it is likely that these additional costs can be met from this year's budget. Board discussed and approved the extension of these posts. The CEO requested that Board have an additional Board meeting on 3 October to consider the Annual Assurance Statement. The Board approved the additional meeting. The CEO informed Board that Community Enterprise had been appointed to produce the new Community Hub Business Plan and work was underway, the Board Skills Audit is now complete and Christine Dugan has reviewed our ARC submission and the Senior Management Team is progressing this. These items will be reported to Board at the October meeting. Board noted these items. **Staff return – NT, CW, TM, LMcC**	PM	
7.7	Risk Management Report NT highlighted the only change in the Risk Map, reflection of Health and Safety Audit, feels all appropriate steps have been taken to reduce risk. KW discussed scoring used. KB outlines that pension element is out with control. **Board approved Risk Management Report.**		
7.8	SHR Engagement Plan JO informs Board that they are due an update from SHR following previous update in June. Board satisfied to mark regulatory standards as approved. JO confirms there has been no response from SHR about dates on the engagement plan, Board would agree to move these dates. JO confirms new communication process with SHR. JO opens floor for questions/comments. RK asks if there has been any indication from SHR in terms of progress towards compliance. JO confirms no update – possibly due to summer holidays. DR apologised on behalf of SHR for delay in their response	JO	

Agenda Item	Description	Action By	Target
	PM confirms meeting with SHR in September about Management Account reporting. Update to follow. JO to send update to SHR.		
7.9	Business Plan Progress Q1 NT outlined to Board that actions in green equal complete. KW presented question surrounding IT and the need to forward plan digital aspects. NT informed Board of recent meeting with a technology company however this isn't a top priority at this time, but that this could be further discussed as part of the new Business Plan Board noted the report.		
8	**Operational Reports**		
8.1	KPI Report Q1 NT highlighted updated format of report. Discussion held around TM role and focus on rent arrears. Staff tasks have been reallocated within the team by TM in attempt to tackle arrears. NT provided update to Board regarding high factoring arrears being collected up to month of June. GA stated that this version of the report better captures trends. JO noted how easy report was to follow. Asked question regarding contractor time scale. CW confirms that discussion with contractor has taken place. JO asked for figures as well as percentages on the report when Board online portal is in place.		
	NT happy to review layout within Decision Time Portal.	NT	Oct 24
	KW highlighted increase in former tenant arrears, NT discussed former tenant write off will be presented to Board later in the year. KB notes progress of Factoring arrears.		
8.2	Asset Management CW updated Board on work surrounding draft Asset Management Strategy. Discussed interest in new software (Hub Manager) to assist with this due to SDM limitations.		

Agenda Item	Description	Action By	Target
	JO mentioned time it will take to keep this additional system up to date. JS outlined her opinion that Hub Manager is a great resource. Board noted KPI Reports		
9.0	**Community Hub Reports**		
9.1	Community Hub Update PM recent updates; new theatre group, adult art class and a hairdresser who wants to hire a room. PM informed Board that the café will remain open in the Hub on a Tuesday evening due to high demand from new Spiritual Church on a Tuesday evening. PM discussed potential Lottery funding and other sources of resources to assist with running of the centre. Board noted the report.		
10	**Any Other Business**		
10.1	JO reminded Board of SFHA Governance Conference; JO will be attending. PM reminded Board that Covenant letters to be signed and asked Board to approve TM to become a signatory for the bank. **Board approved.**		
11.	**Date of Next Meeting**		
	The Chair thanked everyone in attendance and reminded everyone that the date of the next meeting is the AGM scheduled for **Wednesday 11th September** 24 at **6pm.** The Chair drew the meeting to a close and thanked everyone for their attendance and input. The meeting closed at 8.25pm	All	

Signed: [redacted]

Date: [redacted]