Minutes of the Board meeting
held on Thursday 30th October at 6pm
in the Cadder Community Hub

Board Member	Attended	In Person or Online	Apologies
Kristina Bowie (KB)			x
Jamila Flynn (JF)	x	In Person	
Stephanie Harverson (SH)			x
Mark Fisher (MF)	x	Online	
Ross Kirkwood (RK)	x	Online	
Kenny Wiggins (KW)			x
Julie Smillie (JS)			
Gordon Anderson (GA)	x	In Person	
Adele Drennan (AD)			x
Scott Mould (SM)	x	Online & In Person	
Darren Ritchie (DR)	x	In Person	

In Attendance	
Pamela Milne (PM)	Chief Executive Officer
Charlie Wood (CW)	Head of Asset Management
Lauren McClure (LM)	Governance and Corporate Services Officer (Minutes)
Olwyn Gaffney (OG)	Share

Agenda Item	Description	Action By	Target
1.	**Apologies**		
	Apologies from K. Bowie, S. Harverson, K. Wiggins and A. Drennan.		
2.	**Chairs Welcome - Meeting Format**		
	JF Chaired the meeting and welcomed everyone both online and in person. JF introduced OG and explained they are attending the meeting to present Agenda Item 6.1 then observe the remainder of the meeting. Board members and staff introduced themselves to OG.		

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3.	**Declaration of Interests**		
	OG Declared interest at Agenda Item 6.8 Factoring Review Proposal.		
4.	**Minutes for Previous Meetings**		
4.1	Minutes of Board held on 25th September 2025 **1st Approval – SM** **2nd Approval – JF**		
4.1.2	PM explained that any matters arising will be covered in the Action Tracker at Agenda Item 5.		
4.2	Minutes of the AGM held on 10th September 2025 (noting) **Board noted Minutes of the AGM held on 10th September.**		
5.	**Action Tracker**		
	PM highlighted action relating to Board training and confirmed that this will be discussed as part of Agenda Item 6.6 Chief Executive Report. PM advised that progress is being made to develop the new website, training sessions for staff are scheduled for November and staff team looking through content on current website to assess what will be transferred to new site. CW provided an update on the sale of the Balmore Unit, and advised that the unit valuation has increased although the process is taking slightly longer than expected due to the land lease agreement in place. CW advised that the lawyers have been kept up to date during the process and that the Scottish Housing Regulator will be notified. PM advised that a quote for the feasibility survey for the properties above the local Cadder shops has been received this week. A report to be presented to Board at the November meeting, SMT continuing to discuss possible project and PM to contact Glasgow City Council regarding their level of funding. PM advised that the Governance Calendar will be updated and uploaded to Decision Time next week. LM asked if Board received their Share E-Learning activation email, some Board members advised that the email was not compatible on their mobile. OG to investigate this issue.	CW	Nov 25

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	Board Approved the Action Tracker.		
6.	**Governance and Compliance Reports**		
6.1	Board Appraisal Presentation OG introduced themselves and gave a presentation to Board on the Share Board Appraisal process. OG outlined why the appraisal process is important, what is involved, how Board members should prepare, the desired outcomes and the timescale for the process. OG advised they will be observing the remainder of the meeting. OG will send LM link to Board Appraisal Survey, LM to issue to Board on 31st October 2025. **Board approved the Board Appraisal Presentation**.	LM	Oct 25
6.2	Annual Assurance Statement PM reminded Board of the work done which has contributed to producing the Annual Assurance Statement. Highlighted one minor change from the draft AAS, date AAS uploaded to the website has changed. **Board Approved Annual Assurance Statement and that Jamila Flynn, Secretary, Chair of the Board Meeting sign the Annual Assurance Statement on behalf of the Board and for the CEO to submit the Statement to the SHR.**		
6.3	Risk Management Report SM joined meeting in person from Teams at 18:35 PM advised that the risks will be reviewed at the Business Planning Day on 7th November 2025, will also look at the risk appetite as recommended by the recent internal audit. PM highlighted that Board has the option to change the format of the Risk Register if they wish. PM highlighted mitigated scores appear slightly high, GA agreed and suggested this is discussed at the Business Planning Day. SM asked if there is a risk sub-committee. PM explained that Cadder previously has a few committees but during regulation		

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	these were disbanded. Suggested that the option of sub-committees could be discussed during the Board Appraisals. GA initiated discussion about Board meeting structure, sub-committees, and number of Board meetings. PM advised they have raised this with the Chair and plan to discuss this at the Business Planning Day. **Board approve Risk Management Report.**		
6.4	Membership Update Report PM advised that as per the rules, approval is being sought to remove 6 members, as anyone who has not attended or recorded their apologies for the last 5 AGMs will be removed from the Share membership. Additionally, 3 members asked for their membership to be removed. PM highlighted need to increase membership and how best to do so. RK asked question around number of historic members v new member rates. PM discussed levels of membership and ways Cadder currently aim to recruit members. RK suggested speaking about this at the Business Planning Day too. **Board approve the proposed removal of the 9 Share Members.**		
6.5	Business Plan Progress Report PM highlighted that several items have been completed whilst others are still in progress. PM suggested that the action relating to increasing attendance at the AGM should be ongoing rather than just for 2025 as this can be continually improved upon. PM provided an update on equalities action; PM is meeting with Stewart Montgomery next week to discuss best practice. PM advised that the Performance Management Framework has been drafted but requires further work. **Board note the Business Plan Progress Report.**		
6.6	Chief Executive Report		

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	PM opened discussions around the Board meeting schedule, Board discussed options and agreed to omit the October and September meeting from schedule by merging them and replace both with a meeting on 8th October 2026. **Board approve amended Meeting schedule subject to above change.** PM confirmed there are no current Notifiable Events. **Board note position regarding Notifiable Events.** PM outlined that as a Board member recently stepped down, it has left a Casual Vacancy. Proposed that Claire Tetsill fill the Casual Vacancy. Claire previously attended a meeting to observe and is keen to join Board. **Board approve Claire Tetsill to fill the Casual Vacancy on the Board.** PM advised that the induction process is ongoing for three new Board members, a meeting is arranged with CW and new members. Similar meeting to be organised with Head of Housing. PM keen to organise another stock tour. LM to suggest dates to Board. PM confirmed 2 Board members have agreed to be buddies to the new Board members, asked if anyone else would like to volunteer, PM to be in touch regarding this. PM advised that the in-house training videos are now on the Share E-learning portal and LM will start to assign courses. **Board note the position regarding the Board Recruitment and Induction.** PM suggested the idea of a mini-conference to Board, taking place before end of March 2026. Opportunity to carry out training across 2 days and team building for Board as there will be 4 relatively new members by this time. JF advised they felt previous mini-conferences had been valuable. PM advised that possible date for the conference will be circulated. **Board consider having mini conference before end of March 2026.** PM advised that the Wellbeing consultant carried out another staff wellbeing survey and they will be attending November Board meeting as Board's wellbeing is also important.	LM LM PM PM	Jan 2026 Jan 26 Dec 25 Dec 25

Agenda Item	Description	Action By	Target
	Board note progress towards the People Strategy. PM reminded Board of the Business Plan review day on 7th November, PM had previously asked Board for ideas for the day – no one had any suggestions. PM asked Board to let LM know if they are attending. PM suggested that the Business Plan review day begins on a positive note by highlighting some of Cadder's recent Successes. Then move onto more traditional discussions for this day. Agenda to be issued to Board. **Board note the approach to the Business Planning Day this year.** JF asked if Share will do a review of the Board appraisals, Olwyn said yes, this is a working document and would suggest a review 3-6 month after initial discussion. PM asked that Association closes over the festive period, with a duty rota in place. **Board approve Festive Arrangements.** PM asked Board if they wish to have a Christmas Lunch/Dinner, Board open to the idea and LM to contact Board to organise this. PM initiated discussion around Cyber Essentials accreditation. GA asked if Insurers have been notified, PM confirmed they have spoken with the insurers and notified them of the change in status. **Board note the progress made in relation to the new ICT contract and the position regarding the Cyber Essentials Accreditation.**	PM LM	Nov 25 Dec 25
6.7	Stress Management Policy PM Introduced Stress Management Policy, using the EVH model policy which was updated in August 2025. **Board approve Stress Management Policy.**		
6.8	Factoring Review Proposal OG left meeting at 19:30 due to declaration of interest.		

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	PM reminded Board of the Internal Factoring Audit which took place in March and the subsequent follow up audit in September. Progress has been made however the large Factoring Review remains outstanding. Discussions have taken place around the extent of the Factoring Review with various options being considered. The current business plan includes a factoring review and there is budget to carry this out, the desired outcome is increased customer satisfaction among owners as the Association is aware this is currently low. **Board Considered the proposal from Share for the review of the factoring services for the Association and Approve their appointment to conduct the review.**		
7.0	**Operational Reports**		
7.1	Operational Performance KPI Report CW provided summary of the KPI Report. SM raised question about number of arrears cases over £2000 cases and asked how many are currently being pursued by legal action. PM advised they do not have answer at the moment but we can advise this next time. DR asked about repairs stats, CW advised this quarter has seen an increase in number of repairs and also increase in number of jobs raised as emergencies. CW advised that there may be a need for some refresher training for staff on repair categories. **Board note the Operational Performance KPI Report.**		
7.2	Eviction Report PM outlined steps taken during debt recovery process which are highlighted in the report. GA asked if there are any vulnerabilities and suggested that a vulnerability impact assessment is presented to Board given that there are children in the household. Board discussed the individual’s efforts to engage and make repayments.	CD	Nov 25

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	Board agreed that a vulnerability impact assessment is sent to Board and more detail is given about the UC Payments. Senior Housing Officer to email this information to the Board.		
8.	**Health & Safety**		
8.1	Health & Safety Update Report CW summarised report and advised that there are no material concerns within the organisation and no incidents to report. **Board noted Health & Safety Update Report.**		
9.0	**Community Hub Reports**		
9.1	Community Hub Update PM advised that a meeting with Kindness took place last week, it was positive and both organisations are continuing to work well together. Staffing continues to be sticking point, cannot progress with the Business Plan without staff. PM advised that they met with the National Lottery again, highlighted to Board that if successful in receiving funding there is a requirement for the Association to provide match funding. RK suggested possible ways of raising funds for the Community Hub (Tesco, ASDA blue tokens). **Board noted Community Hub Update.**		
10	**Any Other Business**		
	SM asked if a Christmas event is being held for tenants, PM confirmed that Kindness are having a Christmas Market event. JF mentioned a local resident's upcoming milestone Birthday and suggested the Association mark this event. Mark raised questions about EVH Stress Management Policy, to contact PM with these questions. Meeting ended 20:25.	SMT	
11.	**Date of Next Meeting**		
	Thursday 27th November 2025.		

Signed: ______________________________

Date: ______________________________