



**Minutes of the Board meeting
held on 25th June 2026 at 6pm
in the Cadder Community Hub**

Board Member	Attended	In Person or Online	Apologies
Kristina Bowie (KB)			X
Jamila Flynn (JF)			X
Stephanie Harverson (SH) - Chair	X	Online	
Mark Fisher (MF)	X	Online	
Ross Kirkwood (RK)			X
Kenny Wiggins (KW)	X	Online	
Adele Drennan (AD)	X	In Person	
Darren Ritchie (DR)			X
Scott Mould (SM)			X
Claire Tetsill (CT)	X	In Person	
Kamila Feddek	X	In Person	

In Attendance	
Pamela Milne (PM)	Chief Executive Officer
Charlie Wood (CW)	Head of Asset Management
Nicola Thom (NT)	Interim Director of Operations
Lauren McClure (LM)	Governance and Corporate Services Officer (Minutes)
Carey Dunn (CD)	Senior Housing Officer
Alex Cameron (AC)	Cameron Audit Ltd
Stewart Montgomery (SM)	Montgomery Housing and Equality Services

Agenda Item	Description	Action By	Target
1.	Apologies		
	Apologies received from K. Bowie, J. Flynn, R. Kirkwood, D. Ritchie and S. Mould.		
2.	Chairs Welcome - Meeting Format		

Agenda Item	Description	Action By	Target
	Chair welcomed everyone to the meeting and thanked AC for attending.		
3.	Declaration of Interests		
	KF declared Declaration of Interest at Agenda Item 6.3 NT declared Declaration of Interest at Agenda item 6.3		
4.	Minutes for Previous Meetings		
	Minute from 28 th May 2026 1 st Approval – AD 2 nd Approval – SH PM proposed for the public minute that the section on page 6 of the minute detailing the Factoring Review is redacted along with the discussion relating to a possible new Board member. Board approve the redactions.		
5.	Action Tracker		
	PM noted the outstanding action to form the Annual Assurance Statement working group and asked Board members to contact PM if interested. First meeting likely to be held in August.	Board	Aug 26
6.	Reports for Approval		
6.1	<u>Risk Appetite</u> AC introduced themselves to Board as Cadder's Internal Auditor and advised they are attending the meeting to discuss Board's tolerance and appetite for risk across various areas of the Association's Risk Register. AC prompted Board to discuss the following categories: • Health & Safety • Regulatory Compliance • Financial Sustainability • ICT & Cyber Security • Service Delivery • Strategic Development & Community Investment AC advised they will provide a formal statement to be developed as a result of Board's risk appetite decisions. This will be a statement which can be reviewed and amended over time.		

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	Board discussed and approved their level of risk appetite for all the stated categories. <i>AC left meeting at 18:47</i>		
6.2	<u>Equalities Strategy</u> <i>SM joined meeting at 18:50.</i> SM introduced themselves and summarised the work they've undertaken to date in terms of equalities and diversity, the strategy and policy. SM outlined that they are looking for Board to approve these documents to allow the implementation of the proposed Action Plan which includes staff and Board training. SM noted that the Equality Policy commitments are as follows: • Implementing law and regulatory standards • Strategic planning • Carrying out Equality Impact Assessments • Gather equality information • Promoting accessible and appropriate services • Working with other organisations • Organisational training • Monitoring policy implementation • Promoting tenant participation Board member asked for more detail regarding the monitoring of the policy, SM advised that this will be done through the proposed Action Plan which recommends regular reporting to Board. Board member asked question regarding the barriers to receiving equalities information, in particular individuals not willing to share personal information. SM recognised that people are not obligated to share this information but through the appropriate training staff will be well equipped to inform residents why this data is being collected and the possible service enhancements resulting from this. Board approve the Equalities Strategy. <i>SM left meeting at 19:20.</i>		
6.3	<u>Chief Executive Officer Report</u>		

Agenda Item	Description	Action By	Target
	<i>NT left meeting at 19:20.</i> PM provided Board with AGM update, AGM will be held on Wednesday 9th September. PM discussed Board Members retiring at the AGM. PM advised they sought advice regarding two Board members who have served on the Board for 9 years, confident that their effectiveness can be demonstrated in line with the 9 year rule. Board note the AGM update relating to Board members. PM advised that a recommendation from the SHR Framework Compliance Internal Audit was to consider adding a short summary of exit interviews to HR reporting for continuous improvement purposes. Confirmed process is now in place to ensure these interviews take place, PM provided feedback for one recent exit interview which was positive overall with one recommendation to strengthen staff recruitment and induction process. Board note the position regarding Staff Exit Interviews. PM noted that KF was appointed as a Co-optee to the Board, Board requested to approve Kamila Feddek's Share Application and subsequently allow KF to fill one of the two casual vacancies on the Board. Board approve Kamila Feddek's share application and approve that Kamila Feddek fill a Casual Vacancy on the Association's Board and Note [REDACTED] PM updated Board on recent discussions with the Chairperson regarding the position of the Interim Director of Operations. PM noted that a remit for this role has been developed and is at appendix 2 to this report. Due to the scope of the work required, it is anticipated that the role of Interim Director of Operations will require to		

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	be extended until March 2027. This will require a procurement exercise. This proposal will be delivered within current budgetary arrangements and a further update will be provided to Board on completion of procurement. AD note on Decision Time – include leading the Factoring Review to ensure Cadder complies with its statutory duties in accordance with Property Factors (Scotland) Act 2022 under the ‘ensure good governance and statutory compliance’ section. Board approve the extension of external support to deliver objectives of the Business Plan and supporting strategies. PM advised that there are several old debtor and creditor balances sitting in the accounts which are dated and process has been exhausted. FMD asked for balances a total of £2174.43 to be written off. Board approve the write-off of old debtor and creditor balances from the Association’s accounting system. PM explained to Board that an anomaly has been identified in a report submitted to the regulator, a correction may need to be submitted to SHR, Board will be kept up to date. Board note the situation regarding Data Accuracy. CW gave overview of the Asset Management contracts on the Contract Register, advised all contracts were procured in line with legislation. CW advised the Association recently underwent a procurement audit from Scotland Excel who were in favour of this document and the format. PM discussed corporate contracts and advised that, in line with the Procurement Policy, the Contract Register will be agreed by Board on an annual basis. Board approve the Association’s Contract Register and note the procurement requirements.		
6.4	<u>Mortgage to Rent</u> CW advised that the Scottish Government’s Home Owners Support Fund approached the Association as the preferred landlord for purchasing a property through the Mortgage to Rent scheme. It is a		

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	4-apartment in the Cadder area, the property is in a good standard with lower level repairs required. CW advised that this is a good property to acquire and importantly it allows the current owner to remain in the area and prevents homelessness. The purchase of this property meets the financial viability criteria as set out in the Mortgage to Rent policy. Board approve the acquisition of the property.		
6.5	<u>Governance Policies</u> Whilst discussing the Standing Orders Policy, a Board member highlighted the wording around the meetings of the Audit and Staffing Sub-Committee, which is currently disbanded. A line to be added to this policy noting that this committee is currently disbanded. Board approve the Standing Orders and Delegated Authority Policy and note the next review is due in 2029. Board approve the Membership Policy and note the next review is due in 2029. Board approve the Board Members Expenses Policy and note the next review is due in 2029.		
6.6	<u>Procurement Policy</u> CW noted that policy has been reviewed and still deemed relevant and in line with legal compliance. Section 1.3 removed and replaced. Board approve the Procurement Policy and its use by the Association.		
6.7	<u>Attendance and Absence Management Policy</u> PM outlined that this is a model EVH Policy, renewed in 2025. Cadder chose own monitoring process and triggers, ensuring this in line with the current return to work process. Board member noted various concerns with the policy and was not satisfied to approve it its current form. Board agree not to approve	PM	

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	the policy currently to allow Board member time to submit precise concerns directly to CEO.		
6.8	<u>Artificial Intelligence Policy</u> PM noted this policy was written by current Data Protection Officer who drafted this for various Associations. Cadder still at very early stages of exploring AI but recognise importance of policy from the outset. Board approve the Artificial Intelligence Policy.		
6.9	<u>Annual Assurance Statement Self-Assessment</u> PM noted that 7 regulatory standards self-assessments are complete, moving onto Other Regulatory Requirements. PM opened for any questions, no questions received. Board Note the approach taken to ensure compliance with the AAS Self- Assessment process Board Approve self- assessments on other regulatory requirements.		
6.10	<u>Close Cleaning Contract Extension Report</u> CW outlined that they are seeking approval for the extension of the current close cleaning contract, originally procured on a 1 year + 1 _ basis to allow flexibility. Following a year of service delivery, performance has been reviewed. In line with procurement structure and positive performance, looking for continuation of the service. Board APPROVE the execution of the final extension of the existing Close Cleaning contract, as per the original 1 year + 1 year + 1 year procurement arrangement, in recognition of the contractor's satisfactory performance and value for money.		
6.11	<u>Procurement of DPO Service</u>		

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	PM advised that following the March Board meeting where the contract of current DPO services was extended, a tender was issued on Public Contract Scotland using the Quick Quote procedure. PM requested Board to Consider and Approve the appointment of Information Law Solutions Ltd as the provider of Outsourced Data Protection Officer (DPO) Services for the Association for the three-year period commencing 1 July 2026. Board Approve the appointment of Information Law Solutions Ltd to provide outsourced DPO services for the Association for the three-year period commencing 1 July 2026.		
7.0	Reports for Noting		
7.1	<u>Cadder Residents Advisory Group – Annual Report</u> CD provide Board with an annual update on the Residents Advisory Group, outlined that it is growing in influence and maturity with a core group who attend extremely regularly. CD gave overview of accomplishments of RAG and notes that it is recognised that there is room for the group to grow and move towards a scrutiny group. Board member asked if the community is aware of who is involved in the group and if individuals go to group members with queries, CD confirmed this does take place. Board note the Cadder Residents Advisory Group Annual Report.		
7.2	<u>Health & Safety Update Report</u> CW noted no material concerns, breaches or risks for the reporting period. Board note the Health & Safety Report.		
7.3	<u>Community Hub Update Report</u> PM updated Board on recruitment process for the Creative Wellbeing Officer, second round of applications now closed and shortlisting underway, interviews expected to take place in July. Board note the Community Hub Update Report.		
8.0	Any Other Business		

Agenda Item	Description	Action By	Target
	PM presented Housing Benefit and DHP overpayment recovery exercise, report should have been included at Agenda Item 6.3. GCC undertaken review of outstanding debt related to overpayments of Housing Benefit Discretionary Housing Payment and reissued invoices to all RSLs. As a result, Association has received 155 invoices for period from 2014 – 2025. PM advised some of these balances have been previously written off so will be required to be rewritten back. CD highlighted this will have an impact on the gross rent arrears figure. Board note the situation with Housing Benefit and DHP overpayment recovery exercise.		
9.0	Date of Next Meeting		
	Next meeting 27 th August 2026.		

Signed: _____

Date: _____