



**Minutes of the Board meeting  
held on 27<sup>th</sup> November 2025 at 6pm  
in the Cadder Community Hub**

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

In Attendance	
Pamela Milne (PM)	Chief Executive Officer
Charlie Wood (CW)	Head of Asset Management
Carey Dunn (CD)	Senior Housing Officer
Lauren McClure (LM)	Governance and Corporate Services Officer (Minutes)
Fettes McDonald (FM)	FMD Financial Services
Seamus Corry (SC)	Wellbeing Consultant

Agenda Item	Description	Action By	Target
<b>1.</b>	<b>Apologies</b>		
	Apologies received from D. Ritchie, K. Wiggins		
<b>2.</b>	<b>Chairs Welcome - Meeting Format</b>		
	Chairperson welcomed everyone to the meeting both online and in person, welcomed Seamus Corry and Fettes McDonald.  Change to agenda, FM to present agenda items 7.1, 7.2, 7.3 and 8.1 first.		
<b>3.</b>	<b>Declaration of Interests</b>		

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	No declaration of interest.		
<b>7.1</b>	<b>Management Accounts Q2</b>		
	<p>FM introduced Management Accounts for Q2 and gave summary of report.</p> <p>FM highlighted the Statement of Comprehensive Income, the budget for the period to 30<sup>th</sup> September projected a surplus of £156k. Based on the results to date the actual surplus is sitting at £89k. Therefore, there is an overall negative variance of £70k at this stage in the year.</p> <p>FM listed variances such as lower voids, higher rental income, higher service costs and lower net interest.</p> <p>Moving to the Statement of Financial Position, FM outlined:</p> <ul style="list-style-type: none"> <li>• Gross rent arrears at September have increased slightly to 7.06% (June - 6.93%).</li> <li>• Fixed asset costs relate to the purchase of office Wi-Fi equipment and there have been no other costs in the year, therefore a saving of £16.3k</li> <li>• Mortgage to rent property purchased in April 2025, funding received from Scottish Government</li> </ul> <p>FM confirmed there are no issues with loan covenant compliance.</p> <p>Timing was highlighted as a reason for variance in some items within the Management Expenses, such as timing of audits and subscriptions.</p> <p>In conclusion, FM confirmed the overall position is currently satisfactory for this time of year and advised they were open to questions.</p> <p>MF raised question about variance of National Insurance and Pensions, FM highlighted it is the format of the split between estimate and actuals, currently variance of £9345.</p> <p>MF asked for further information about the type of training and seminars that staff attend which have resulted in the costs, PM advised this can be conferences, general training courses and this is on budget currently.</p> <p>RK asked if Cadder HA have a log of all training undertaken, PM advised that this record is maintained by LM and individual training need is identified through staff appraisals. CW also</p>		

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	<p>maintains a Health &amp; Safety training matrix for all staff and Board.</p> <p><b>Board Approve Management Accounts Q2</b></p>		
<b>7.2</b>	<b>Community Centre Accounts Q2</b>		
	<p>FM summarised the Community Centre Accounts for Q2 which are prepared to monitor the financial position of the organisation.</p> <p>FM reminded Board that the basis for the budget figures for 24/25 was the September 2024 Business Plan Projections.</p> <p>The budget for period to September 25 projected a loss of £30k. The actual results note a deficit of £43k so there is a negative variance of £13k (June +£40k)</p> <p>Main variances to date are as follows-</p> <ul style="list-style-type: none"> <li>• Lower rent etc income (£27k)</li> <li>• Lower grant income (£35k)</li> <li>• Staff cost savings £60k</li> <li>• Higher overheads (£12k)</li> </ul> <p><b>Board Approve Community Centre Accounts Q2</b></p>		
<b>7.3</b>	<b>Draft Budget 2026/27</b>		
	<p>FM introduced the Draft Budget 2026/27 and gave an overview of the cover report before going into more detail.</p> <p>FM highlighted that on the surface, the surplus appears only slightly different than previous year however previous year included expected sale of the Balmore Unit which won't happen year on year.</p> <p>On the Statement of Comprehensive Income, it should be noted that Community Centre activity includes the Wellbeing Officer and grant as well as a proportion of the Corporate Service Manager costs.</p> <p>FM noted that it is assumed that the Balmore lease is sold in 2025/26 along with the existing stock.</p> <p>FM highlighted that a change to this draft budget will be the assumed EVH pay award as this was confirmed after the budget was produced.</p>		

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	<p>On the Statement of Financial Position, FM noted that the total net assets projected at around £10.06m at March 2027. Gross rent arrears are projected to remain high. Overall, the cash position remains positive.</p> <p>MF asked FM about staff costs and what is included, FM highlighted this includes employer's national insurance and employers pension contributions etc.</p> <p>RK suggested that cash in bank looks sufficient at this stage and asked FM and PM if they believe this is the best use of the money. FM advised more money could be put on deposit however this would only be a suggestion, PM advised it would need to be in line with policy.</p> <p>MF asked if increased staff costs will result in additional members of staff, FM confirmed that the draft budget includes 2 new roles (one part funded). MF agreed additional members of staff would be good for the association.</p> <p>CW gave Board insight into Asset Management strategy for the next 4 years, internal upgrade works (non-component) aimed at voids with high turnover as it's been identified that their internal condition is contributing to the turnover and making them harder to let. Many of the properties have not been modernised since built so need to be made more appealing and brought up to standard.</p> <p>GA raised discussion around cash reserves and the possible future required spend around Net Zero.</p> <p><b>Board Approve Draft Budget 2026/27.</b></p>		
<b>8.1</b>	<b>Non-Financial Covenant Compliance</b>		
	<p>FM confirmed there have been no breaches of non-financial covenants or conditions attaching to the loan.</p> <p><b>Board Noted the Non-Financial Covenant Compliance.</b></p> <p>FM left meeting at 18:35.</p>		
<b>4.</b>	<b>Minutes for Previous Meetings</b>		
4.1	<p>Minute for previous meeting - 30<sup>th</sup> October 2025  1<sup>st</sup> Approval – GA  2<sup>nd</sup> Approval – JF</p> <p>Minute for previous meeting - 7<sup>th</sup> November 2025</p>		

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	1 <sup>st</sup> Approval– AD 2 <sup>nd</sup> Approval – SH		
4.1.2	<p>Matters Arising</p> <p>CD advised that the recently approved Eviction is booked in for 4<sup>th</sup> December. Tenant has made contact and advised that their circumstances have changed and they are hopeful to look to repay the arrears in one payment, or at least a very large majority. In this case the eviction would not go ahead.</p> <p>Tenant was due to attend a meeting in the office this week however never attended; Housing Management team will reach out again.</p> <p>Decree expires in 4 months' time; Board will be kept updated on progress.</p>		
<b>5.</b>	<b>Action Tracker</b>		
	<p>PM advised a lot of work has been completed on the Action Tracker however several of the outstanding items are covered later in Agenda Item 8.5 CEO report.</p> <p>CW no update on feasibility study for the properties above the shops yet, will keep item on Action Tracker as ongoing.</p> <p><b>Board Approve Action Tracker.</b></p>		
<b>6.</b>	<b>Wellbeing Report Presentation</b>		
	Staff left meeting at 18:52 for SC Wellbeing Report.		
<b>7.0</b>	<b>Finance Reports</b>		
7.4	<p>Consultation on Proposed Rent Increase for 2026-27</p> <p>Staff returned to meeting at 20:07</p> <p>PM introduced Consultation on Proposed Rent Increase for 2026-27 Report, prepared by Head of Housing who is unable to attend meeting.</p> <p>PM summarised the calendar of key dates for the proposed rent increase and informed Board that consultation will begin at the start of December, a report of the findings will then be presented at January 2026 Board meeting.</p> <p>PM outlined proposed rent increase of 5% which is CPI (at September) + 1.2%. Current Business Plan proposes an</p>		

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	<p>increase at level of CPI. However, day to day costs and maintenance costs are increasing. Additionally, future investment levels for EESSH2 etc are unknown at this stage.</p> <p>GA advised that 5% looks to be an average proposal across the sector.</p> <p><b>Board approve that we consult on a 5% rent increase for 2026/27 and Agree the Consultation Timescales to facilitate consultation with tenants.</b></p>		
7.5	<p>Consultation on Proposed Management Fee and Estate Charges for Factored Owners 2026-27</p> <p>PM advised that the proposal aims to keep increase levels consistent for both owners and tenants at this time.</p> <p>RK asked if proposal of 5% is feasible as a business, Board discussed balancing affordability for residents with business need.</p> <p>AD asked if the Association provides tenants/owners with options of proposed increase, PM advised that this is where we want to be in the future but do not have the resources to do this currently.</p> <p>CT asked what response rates have been for previous consultations. CD advised that response rate is relatively low however various methods are used for consultation and an incentive is offered for completing the survey. CT advised that drop in sessions can work well as a method of consultation.</p> <p><b>Board approve consultation on 5% increase to factoring charges applicable for 2026/2027.</b></p>		
<b>8.0</b>	<b>Governance and Compliance Reports</b>		
8.2	<p>Legionella Policy Cyclical Maintenance, Gas Safety Policy and Gas Safety Procedures</p> <p>CW advised that these policies have been reviewed internally, they still believe they are applicable and fit for purpose as there have been no legislative changes, asked Board for any comments.</p> <p>AD suggested that on the back of a very positive audit and no legislative changes, Board are assured the policies are still applicable.</p>		

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	<b>Board approve Legionella Policy Cyclical Maintenance, Gas Safety Policy, and Gas Safety Procedures.</b>		
8.3	<p>Safeguarding Vulnerable Adults and Children Policy</p> <p>PM advised that Community Links assisted with the writing of this policy.</p> <p>AD noted that the policy does not include contractors who are in residents' home, amendment to be made to policy to include who it applies to.</p> <p><b>Board approve Safeguarding Vulnerable Adults and Children Policy subject to above amendment.</b></p>	PM	Jan 26
8.4	<p>Whistleblowing Policy</p> <p><b>Board approved Whistleblowing Policy.</b></p>		
8.5	<p>Chief Executives Report</p> <p>PM updated Board that our application to the Energy Redress Scheme has been approved subject to providing satisfactory responses to questions asked on 19<sup>th</sup> November 2025.</p> <p>The funding is for a full-time member of staff at Grade 5, The staff member will be trained to City and Guilds Level 3 (funding includes a training budget), and support will be available to all vulnerable households in the Cadder neighbourhood regardless of housing tenure.</p> <p><b>Board Approve the addition of the Energy Adviser post to the staffing structure subject to a successful funding application and Approve that the CEO accept the Grant Offer on Cadder's behalf.</b></p> <p>PM advised that there are currently no notifiable events.</p> <p><b>Board Note the position regarding notifiable events.</b></p> <p>PM opened discussion around the Board Mini-Conference and proposed dates of 6<sup>th</sup> &amp; 7<sup>th</sup> March 2026, asked Board to confirm if these dates are suitable.</p> <p>Board discussed preferred location for the conference, Board agreed to look at Glasgow location first, staff team asked to provide Board with information on costs etc.</p> <p>PM advised that they are keen for Board members to fully utilise Decision Time, training to be organised for Board and Board to</p>	<p>Board</p> <p>LM</p> <p>Board</p>	<p>Jan 26</p> <p>Jan 26</p> <p>Jan 26</p>

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	<p>consider if laptops/tablets would be beneficial for using Decision Time more.</p> <p>PM also advised that there is a need for one additional buddy for new Board members.</p> <p><b>Board is requested to Consider the dates for the Board mini conference, the full implementation of Decision Time, the requirement of laptops or tablets for Board Members and Note the need for one additional Board Buddy.</b></p> <p>PM advised that they met with Dr Stewart Montgomery and work on the Equalities policy has begun, Stuart will provide feedback as process continues.</p> <p><b>Board Note the update on equalities work programme.</b></p> <p>PM updated Board on minor phishing incident and outlined all the steps taken because of this to minimise risk going forward. PM confirmed staff and manager training will take place.</p> <p><b>Board note the information on the phishing attack.</b></p> <p>PM advised that The Business Plan Review Day took place on Friday 7<sup>th</sup> November 2025. Both Board and Staff gave positive feedback on the content of the day and on how the Cadder team worked together. A summary of the day's findings with updates to the Business Plan will be presented to the Board at their meeting in January 2026.</p> <p><b>Board note the update on the annual Business Planning Day.</b></p> <p>PM asked Board to approve the closure of the office on Friday 5<sup>th</sup> December for Staff Christmas Lunch and that Cadder pay for the meal in line with the Entitlement, Payments and Benefits Policy.</p> <p><b>Board Approve</b> the closure of the office for the Staff Christmas lunch and that Cadder pay for the lunch in line with the Entitlements, Payments and Benefits Policy.</p> <p>Board agree to suspend standing orders at 20:30.</p>		
<b>9.0</b>	<b>Operational Reports</b>		
9.1	<p>Eviction Report</p> <p>CD outlined circumstances of proposed eviction; a single male who has previously been evicted for rent arrears with another</p>		

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	<p>RSL. CD advised team had attempted to preload with support however this not taken on board by the tenant. Minimal engagement from tenant with Cadder or other third-party support. No vulnerabilities disclosed or obvious.</p> <p><b>Board approve the enforcement of the decree and the eviction to be scheduled.</b></p>		
<b>10.1</b>	<b>Health &amp; Safety</b>		
	<p>Health and Safety Update Report</p> <p>CW outlined no material concerns, no incidents. Advised that the ACS internal health &amp; safety audit will take place on 21<sup>st</sup> January 2026. Various maintenance staff completed asbestos and legionella training.</p> <p><b>Board note the Health and Safety Update Report.</b></p>		
<b>11.0</b>	<b>Community Hub Reports</b>		
	<p>Community Hub Update</p> <p>PM advised they are meeting with individual looking to take on a let for a nursery next week.</p> <p>PM discussed The National Lottery Funding with Board for the Creative Wellbeing Officer and outlined Cadder's obligation to match fund this role.</p> <p>GA asked what the specific amount of match funding would be, PM confirmed this would over 4 years and part of this Creative Wellbeing Officer's remit will be to source additional funding.</p> <p><b>Note the contents of this report and Approve Cadder accepts the funding offer from the lottery, Approve the creation of the post as specified and Agree the lottery funding Grant Offer be signed by Kristina Bowie, Chair and Jamila Flynn, Secretary.</b></p>		
<b>12.0</b>	<b>Any Other Business</b>		
	Meeting Closed at 20:44		
<b>13.0</b>	<b>Date of Next Meeting</b>		
	29 <sup>th</sup> January 2026.		

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

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