



**Minutes of the Board meeting  
held on 28<sup>th</sup> August 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
Stephanie Harverson (SH)	X	In Person	
Mark Fisher (MF)	X	Online	
Ross Kirkwood (RK)	X	In Person	
Kenny Wiggins (KW)	X	In Person	
Julie Smillie (JS)			X
Gordon Anderson (GA)			X
Joyce Orr (JO)	X	Online	
Adele Drennan (AD)	X	In Person	
Darren Ritchie (DR) - Co-optee	X	In Person	
Scott Mould - Co-optee			X

In Attendance	
Pamela Milne (PM)	Chief Executive Officer
Charlie Wood (CW)	Head of Asset Management
Thomas McIlvaney (TM)	Head of Housing
Lauren McClure (LM)	Governance and Corporate Services Officer (Minutes)
Fettes McDonald (FM)	FMD Financial Services
Stephen MacIntyre, Quinn (SM)	Internal Auditor
Scott Gillon, WBG (SG)	External Auditor
Claire Tetsill	Observer

Agenda Item	Description	Action By	Target
<b>1.</b>	<b>Apologies</b>		
	Apologies received from J. Smillie, S. Mould, G. Anderson and J. Flynn.		
<b>2.</b>	<b>Chairs Welcome - Meeting Format</b>		
	Chairperson welcomed everyone to the meeting.		

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<b>3.</b>	<b>Declaration of Interests</b>		
	FM Declared Declaration of Interest at Agenda Item 6.16.		
<b>4.</b>	<b>Minutes for Previous Meetings</b>		
4.1	JO Approved minute from 26.06.25 SH 2 <sup>nd</sup> approval.		
4.1.2	PM advised that any matters arising are covered in the Action Tracker.		
<b>5.</b>	<b>Action Tracker</b>		
	Chair asked Board if there were any questions regarding the Action Tracker, no questions raised.  <b>Board Approved Action Tracker.</b>		
<b>6.</b>	<b>Finance, Governance &amp; Compliance Reports</b>		
6.1	<u>Internal Audit- Health and Safety Report</u>  SM from Quinn Internal Audit presented the Internal Audit Health & Safety Report as Alex Cameron is unable to attend the meeting.  SM provided a summary of the report and outlined that Substantial Assurance was awarded with no recommendations. SM confirmed that the audit reviewed 6 key areas of statutory compliance: <ul style="list-style-type: none"> <li>• Fire safety</li> <li>• Gas safety</li> <li>• Asbestos</li> <li>• Electrical safety</li> <li>• Water hygiene</li> <li>• Damp and mould</li> </ul> SM highlighted that the level of compliance awarded is a direct result of the work carried out by D. Ralston (Senior Property and Compliance Officer) & C. Wood (Head of Asset Management).  SM informed Board that there had been no missed Gas Safety deadlines in the previous or current year and that all forced accesses had been carried out following the correct process.		

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	<p>SM highlighted that there is currently no KPI reported to Board relating to Asbestos management, it may be something to consider but is not a requirement.</p> <p>SM also noted well documented procedures for Legionella and water safety.</p> <p>SM highlighted that a Damp and Mould Policy was approved in June 2024 and finally, that good practices were clear across multiple areas of Electrical safety.</p> <p>RK asked if previous issues with EICR had been fully resolved. SM confirmed this had been resolved and CW informed Board that EICRs are on an annual cycle.</p> <p>Board noted fantastic outcome of audit</p> <p>JO advised that the report adds to Board assurance particularly in relation to the Annual Assurance Statement and rightfully the Scottish Housing Regulator’s focus on Health &amp; Safety.</p> <p>KW asked for more detail on the suggested KPI, SM advised this related to Asbestos management and would be seen as additional reporting as it is not currently a requirement.</p> <p>SM confirmed that Alex Cameron will meet with the working group from the Board to discuss the Annual Assurance Statement Internal Audit once report is complete. PM to organise this with Alex and the working group.</p> <p><b>Board Approved Internal Audit Health &amp; Safety Report.</b></p> <p>SM left meeting at 18:14.</p>	PM	Oct 25
6.2	<p><u>External Audit- Annual Accounts</u></p> <p>FM outlined that the purpose of the meeting, from a financial point of view, is to approve the accounts, hear from the External Auditor about the Annual Report to the Board and consider our Response Letter.</p> <p>SG provided a summary of the report highlighting that no alterations were required for the financial statements and provided Board assurance that the External Auditor doesn’t believe there is anything materially different with respect to their understanding of all matters during the audit process.</p> <p>SG confirmed WBG’s opinion on the Financial Statements:</p>		

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	<ul style="list-style-type: none"> <li>• give a true and fair view of the state of the Association's affairs as at 31 March 2025 and of its income and expenditure for the year then ended;</li> <li>• have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;</li> <li>and</li> <li>• have been prepared in accordance with the Co-operative and Communities Benefit Societies Act 2014, the Housing (Scotland) Act 2010, the Determination of Accounting Requirements 2024.</li> </ul> <p><b>Board approved the Annual Accounts 2024/25</b></p>		
6.3	<p><u>Annual Report to the Board &amp; Our Response</u></p> <p>SG outlined various key matters within the report.</p> <ul style="list-style-type: none"> <li>• SG repeated that there were two clean audit opinions.</li> <li>• No irregularities or anything been brought to the auditor's attention in terms of fraud</li> <li>• No control recommendations made to the year ended 31 March 2025</li> <li>• The two outstanding points referred to in Section 1.5 are no longer outstanding at the time of the meeting</li> <li>• Highlighted that the risks outlined within the report are not specific to only Cadder HA but to the sector as a whole, comfortable to say these risks are being mitigated</li> <li>• Duty bound to declare their independence</li> </ul> <p>KW highlighted that they believe overall that the organisation seems to be going in right direction and asked if this is the opinion of the external auditor. SG confirmed that the progress over the last few years is encouraging and the report is an accurate reflection.</p> <p>Board thanked staff team for work carried out to get to this stage.</p> <p>KW noted that the challenge is now to maintain this level and keep improving.</p> <p><b>Board Approve Annual Report to the Board and Approve for the Chair to sign the Response Letter.</b></p> <p>Hard copies to be signed tomorrow by the Secretary then be sent to auditor.</p>	PM	Sep 25

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6.4	<p><u>Reconciliation Accounts Surplus to Annual Accounts</u></p> <p>FM outlined that this report is a summary reconciliation between the surplus that was in the Management Accounts and what is in the final accounts. The biggest note was the pension adjustment but down to timing of reporting.</p> <p><b>Board Approve Reconciliation Accounts Surplus to Annual Accounts.</b></p> <p>SG left meeting at 18:33</p>		
6.5	<p><u>Management Accounts - Q1</u></p> <p>FM summarised Management Accounts for the first Quarter of the new financial year.</p> <p>The budget for the period to 30th June projected a loss of £49k. Based on the results to date the actual surplus is sitting at £6k. Therefore, there is an overall positive variance of £55k at this stage in the year.</p> <p>Main variances to date are as follows-</p> <ul style="list-style-type: none"> <li>• Lower voids £6k</li> <li>• Higher management costs (£34k)</li> <li>• Lower overall maintenance costs £48k</li> <li>• Higher service costs (£9k)</li> <li>• Lower deficit on non-housing activity £41k</li> <li>• Lower net interest £3k</li> </ul> <p>In terms of the Statement of Financial Position, a mortgage to rent property was purchased in June 2025, capital spend on properties to date is on budget and no other fixed asset costs in the year to date.</p> <p>FM commented that rent arrears continue to reduce slightly and hope to see these keep moving in right direction gradually.</p> <p>FM confirmed no issues with financial covenants.</p> <p>FM invited Board to ask any questions.</p> <p>KB queried the invoice from [REDACTED]. PM confirmed this is a historic invoice related to the new build development, currently seeking more information.</p> <p>AD highlighted funding available to public sector organisations to help with National Insurance Contributions and asked if there is anything similar available for the third sector.</p>		

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	<p>FM doesn't believe there is anything similar available.</p> <p>JO highlighted that information around the pension deficit been issued and asked if the level for Cadder was known yet for next year? PM confirmed that the figure is less than the 30-year plan projection. FM long term projection presumed 5-year payments of £96,000 per year but info from TPT £44,000 approximately.</p> <p><b>Board Approved Management Accounts Q1.</b></p>		
6.6	<p><u>Community Hub Accounts – Q1</u></p> <p>FM summarised Community Hub Accounts for Quarter 1.</p> <p>MF and various Board members agree on value of this report.</p> <p><b>Board approve Community Hub Accounts Q1.</b></p> <p>FM left meeting at 18:52.</p>		
6.7	<p><u>Chief Executive's Report</u></p> <p>PM updated Board that Alex from Quinn Internal Auditors is still working on the SHR Framework (Assurance Statement) Audit report. PM advised that Alex is willing to meet with the Assurance Statement working group and will organise this once the report is complete.</p> <p>PM highlighted question JO made on Decision Time regarding an additional Board meeting. PM advised that there is no meeting at the end of September due to the AGM. Board discussed options for additional meeting and agreed to pencil in 25<sup>th</sup> September. PM to confirm this in due course.</p> <p>SH recommended that a Board member from the working group attends the next Residents Group meeting where the draft AAS will be presented. SH happy to attend.</p> <p><b>Board Consider and Approve Additional Board Meeting.</b></p> <p>PM suggested adding this as a standard meeting going forward.</p> <p>PM confirmed there are no Notifiable Events.</p> <p><b>Board Note the position regarding Notifiable Events.</b></p> <p>PM highlighted the successful Board Recruitment with AD joining as a Casual Vacancy with DR and S Mould as Co-</p>	<p>PM</p> <p>SH</p>	<p>Sep 25</p> <p>Oct 25</p>

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	<p>Optees. JO congratulated the staff team on work involved in this.</p> <p><b>Board Note the position regarding Board Recruitment and Induction.</b></p> <p>PM updated Board on the Board Appraisal process, PM confirmed with Share that they won the contract, Olwyn Gaffney coming to October meeting to observe, appraisal process and interviews take place in November with report coming to January meeting.</p> <p>RK asked if Share will have access to previous report. PM advised that this wouldn't normally be the case but reassured Board that the process will be tailored to Cadder HA.</p> <p><b>Board Note the update on Board Appraisals for this year.</b></p> <p>PM informed Board that Seamus Corry delivered the findings from the Wellbeing Report to staff and carried out a successful team building day. PM highlighted that the results improved from the last survey and a third survey will be carried out around October/November.</p> <p>PM advised that the Wellbeing Room is in progress, walking challenge is underway and team have committed to doing the Kiltwalk next year. The team voted for the charity they wish to fundraise for.</p> <p>PM assured Board that their wellbeing is also important, PM suggested Seamus comes along to November meeting to start similar process with Board members.</p> <p><b>Board Note progress towards the People Strategy and agree that Seamus should attend November Board Meeting.</b></p> <p>KW asked if specific efforts towards digitalisation are being made. PM advised that digital inclusion is in the Communication Strategy and once IT is fixed this will be something we'll be looking at for example Year 2 of the current Business Plan in Year 2 includes tenant portal etc.</p> <p>RK asked if Cadder HA are involved in Glasgow City Council digitalisation initiatives. PM advised that Cadder would like to be involved in the future however the basic IT infrastructure needs strengthened first.</p>		

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	<p>PM confirmed that all staff appraisals are now complete and PM's appraisal also done. PM offered for staff to leave for their appraisal to be discussed.</p> <p>PM reminded Board of the Business Plan review day on 7<sup>th</sup> November and asked Board what they want to achieve on this day, who they would like to deliver the session and the format.</p> <p>RK asked for more information about the Business Planning Day. PM advised that its purpose is for Staff and Board to look at timelines, deliverables (review and validate), look at risks and general reflection. PM asked Board to provide their feedback on plans for the day.</p> <p>MF asked if there is a people element included in the business plan. PM confirmed that the People Strategy, wellbeing and training &amp; development all included.</p> <p>PM referred to comments on Decision Time and will revisit Governance Calendar to include covenant compliance and add extra column. To be put on decision time and updated.</p> <p><b>Board Note the Governance Calendar.</b></p> <p>PM outlined that work has been done to bring the Policy Schedule up to date, the Business Continuity &amp; Disaster Recovery Policy link to current ongoing IT improvements. The Cyber Security audit is planned and will be scheduled once Tecnica have fully completed their onboarding process. Cyber essentials due up in October, aim would be to go for Cyber essentials plus in the future, again all work is going towards this.</p> <p>KW asked how long Tecnica have been in place. PM confirmed they have been in place since April – onboarding taken longer and more complex than expected. Praised Tecnica for their work, communication and transparency.</p> <p><b>Board Note progress of new ICT service provision.</b></p> <p>RK raised discussion around Board training, PM outlined that they believe now is good time to resume this with Board members appraisal process coming up.</p> <p>LM advised that Share E-Learning is now set up, they will confirm with Board when their account activation email will be sent out – this must be actioned within 24 hours of being sent.</p> <p>AD asked if the separate TOIL, Annual Leave and Flexi Policy be combined. PM advised that they would be looking to do this but would involve staff consultation.</p>	<p>Board</p> <p>PM</p> <p>LM</p>	<p>Oct 25</p> <p>Oct 25</p> <p>Oct 25</p>

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	<p>AD raised point about OSCR, don't have to send accounts. PM agreed.</p> <p>KW asked if reports such as the annual accounts could be displayed on screen when being discussed.</p>	LM	Nov 25
6.8	<p><u>AGM Arrangements</u></p> <p>PM reminded Board that the AGM will take place on 10<sup>th</sup> September at 6pm in the Community Hub.</p> <p>PM advised they have contacted those Board Members who must stand down and be reelected. This is the longest serving members - KB, KW &amp; RK and casual vacancy-AD and co-opted -DR and Scott Mould.</p> <p>No nomination forms have been received so all standing down can be elected without a vote.</p> <p>Following the AGM, a brief Board meeting will take place to appoint the Chair, Vice Chair and Secretary. Code of Conduct &amp; declaration of interest forms to be signed.</p> <p><b>Board Noted AGM Arrangements.</b></p>		
6.9	<p><u>AGM Secretary's Report</u></p> <p>PM confirmed on behalf of the Secretary that Cadder have complied with Rules 62 to 67.</p> <p>Various registers at meeting for Chair to review and sign.</p> <p><b>Board Note AGM Secretary's Report.</b></p>		
6.10	<p><u>Business Plan Progress Report Q1</u></p> <p>PM summarised Business Plan Progress report for Q1 and outlined that the Performance Management Framework has been drafted, SMT are meeting to discuss KPIs and JO comment on Decision Time regarding benchmarking will be taken into account.</p> <p>PM highlighted that equalities data gathering does currently take place but is something we are looking to focus more on. Some RSLs use a specialist consultant, we have money in the budget for this and would be keen to progress with this.</p>		

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	<p>JO highlighted that Cadder already meet the requirements for gathering equalities data and it is encouraging that we are looking to add this extra layer of assurance.</p> <p><b>Board Note the Business Plan Progress Report Q1.</b></p>		
6.11	<p><u>Risk Management Report</u></p> <p>PM advised that there were no changes to the risks since the report was last presented to Board. Will look at this document at the Business Planning Day, can look at format etc – many ways to do it, happy to look at this and refresh it.</p> <p><b>Board Note the Risk Management Report.</b></p>		
6.12	<p><u>Allocations Policy</u></p> <p>TM summarised the key changes and asked for questions.</p> <p>RK asked if we need to consult on this policy. TM advised that yes, it is a thorough consultation process including tenants, applicants and third parties.</p> <p>RK asked if points be benchmarked against RSLs. TM advised that typically every RSL has a slightly different points system.</p> <p>KW asked about size of the current waitlist, TM provided numbers and explained reasons for this.</p> <p>AD asked if we provide incentive for those under-occupying. TM confirmed that we do however it is not as many points as those who are overcrowded.</p> <p>AD asked question about narrative between points, TM to fix a typing error between 2-3 and 5-6.</p> <p><b>Board approve Allocations Policy.</b></p>	TM	Oct 25
6.13	<p><u>Letting Plan</u></p> <p>TM outlined the proposed updates to the Letting Plan.</p> <p>KB raised discussion about numbers versus percentages and what this would look like for Cadder HA.</p> <p>TM discussed choice based letting systems and updated Board that they have been in contact with other RSLs regarding this and hope to progress discussions.</p> <p><b>Board approve Letting Plan.</b></p>		

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6.14	<p><u>Procurement Report</u></p> <p>CW introduced the procurement report for the annual gutter cleaning and EICR programmes.</p> <p>The gutter cleaning procurement is deemed as unregulated due to the value, required three quotes which have been received. Recommended to Board that MAC Roofing are awarded this contract as they could apply with all conditions, such as before/after photos of each job.</p> <p><b>Board approve the appointment of MAC Roofing for the Annual Gutter Cleaning Contract.</b></p> <p>CW advised that the EICR programme is a different format of procurement which is regulated.</p> <p><b>Board approve the procurement of an electrical contractor to carry out our EICR programme through the Scottish Procurement Alliance Framework.</b></p>		
6.15	<p><u>Annual Assurance Statement Self-Assessment Report</u></p> <p>PM advised they have completed the next round of compliance self-assessments and this will be picked up through the working group.</p> <p><b>Board approve the Annual Assurance Statement Self-Assessment Report</b></p>		
6.16	<p><u>Financial Services Report</u></p> <p>PM summarised the financial services report and discussed with Board the advantages and disadvantages of external financial services for Cadder.</p> <p>PM recommended to Board that Cadder are not in a position to procure external financial services on a 3–5-year basis at this time.</p> <p><b>Board approve the proposed SLA for one year with FMD Financial Services Ltd.</b></p>		
<b>7.</b>	<b>Operational Reports</b>		
7.1	<p><u>KPI Report Q1</u></p> <p>TM summarised the key points within the KPI Report and advised that there is room for improvement on some KPIs but they hope that with a full staff team now in place that improvements will be made.</p>		

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	<b>Board note the KPI Report Q1.</b>		
<b>8.</b>	<b>Community Hub Reports</b>		
8.1	<p data-bbox="280 374 735 405"><u>Community Hub Update Report</u></p> <p data-bbox="280 445 1177 551">PM updated Board on their meeting with the National Lottery and advised that Community Links are helping prepare this application form.</p> <p data-bbox="280 591 1177 734">PM advised that they will continue communication with [REDACTED] and that they have been in touch with another potential longer term let and the next step is to speak with lawyers regarding this.</p> <p data-bbox="280 775 1177 880">PM updated Board on the success of the Cadder Gala Day and shared how pleased they were with the coordination between the Association and Kindness.</p> <p data-bbox="280 920 1010 952"><b>Board Note the Community Hub Update Report.</b></p>		
<b>9.0</b>	<b>Health &amp; Safety</b>		
9.1	<p data-bbox="280 1039 624 1070"><u>Health &amp; Safety Update</u></p> <p data-bbox="280 1111 1177 1216">CW updated Board on the progress of the Health &amp; Safety Committee, MF attended their first meeting and the committee appreciated him joining.</p> <p data-bbox="280 1256 1139 1288">MF noted the professionalism and high standard of meeting.</p> <p data-bbox="280 1328 1177 1402">CW asked for Board to sign the Health &amp; Safety Manual after the meeting.</p> <p data-bbox="280 1442 882 1473"><b>Board note the Health &amp; Safety Update.</b></p>		
<b>10.</b>	<b>Any Other Business</b>		
10.1	<p data-bbox="280 1594 1177 1668">SH no longer able to assist with judging the Cadder Garden Competition 2025, PM to ask JF if they are available to judge.</p>		
<b>11.</b>	<b>Date of Next Meeting</b>		
	<p data-bbox="280 1749 668 1780">AGM 10<sup>th</sup> September 2025</p> <p data-bbox="280 1787 804 1818">Board Meeting 10<sup>th</sup> September 2025</p> <p data-bbox="280 1825 812 1856">Board Meeting 25<sup>th</sup> September 2025.</p>		

Signed:



Date: