



**Minutes of the Board meeting
held on 26th June 2025 at 6pm
in the Cadder Community Hub**

Prepared 30th June 2025

Board Member	Attended	In Person or Online	Apologies
Kristina Bowie (KB) - Chair			X
Jamila Flynn (JF)	X	In Person	
Stephanie Harverson (SH)	X	In Person	
Mark Fisher (MF)	X	In Person	
Ross Kirkwood (RK)			X
Kenny Wiggins (KW)	x	Online	
Julie Smillie (JS)	X	In Person	
Gordon Anderson (GA)	X	In Person	
Joyce Orr (JO)	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)
Nicola Thom (NT)	Interim Director of Operations
Fettes McDonald (FM)	FMD


29th May 2025 Agenda

Agenda Item	Description	Action By	Target
1.	Apologies		
	Apologies received from K. Bowie and R. Kirkwood.		
2.	Chairs Welcome - Meeting Format		
	Chair (SH) welcomed everyone to the meeting. SH explained that as the May 2025 Board meeting was inquorate, the meeting would deal with the May 2025 and the June 2025 agendas. [REDACTED]		

Agenda Item	Description	Action By	Target
	[REDACTED]		
3.	Declaration of Interests		
	No declaration of interest.		
4.	Minutes for Previous Meetings		
4.1	Minutes from 24 th April 2025 Minutes from 24th April 2025 Approved.		
5.	Action Tracker		
	Superseded by June Action Tracker.		
6.	Governance & Compliance Reports		
6.1	Chief Executive's Report Superseded by June Chief Executive's Report.		
6.2	Annual Return on the Charter PM outlined that a Written Resolution was sent out to Board as the May Board meeting was not quorate. PM received 6 responses to the Written Resolution, as per the rules 6.75 responses are required, therefore the Chair used their powers to submit the ARC Return to SHR. PM asked Board to homologate this decision. Board Approve and Homologate the Chair's decision regarding the ARC Return.		
6.3	Annual Assurance Statement Self-Assessment Report Superseded by June Annual Assurance Statement Self-Assessment Report.		
6.4	Complaints Policy MF opened discussion around ensuring new policies are rolled out to staff and necessary training is provided. MF suggested 'quizzes' or questions at the end of training to ensure staff have taken information on board.		

Agenda Item	Description	Action By	Target
	Board approve Complaints Policy		
6.5	Alcohol and Substance Misuse Policy Board approve Alcohol and Substance Misuse Policy		
6.6	Smoke Free Policy Board approve Smoke Free Policy		
6.7	Adverse Weather Policy Board approve Adverse Weather Policy		
6.8	Flexible Working Policy Board approve Flexible Working Policy		
7.	Finance Reports		
7.1	<p>Management Accounts to 31/3/2025</p> <p>FM discussed Management Accounts Appendix 1 and highlighted the following key points:</p> <ul style="list-style-type: none"> • Statement of comprehensive income shows a surplus of £425,000 (up around £226,000) • Operating costs £261,000 below budget • Interest income approximately £8000 above budget • Loan interest marginally less than budgeted figure • Rental income £5100 above budget as a rental property was purchased at the end of last year which wasn't included in the budget • Budget assumed 1% void loss however currently sitting at approximately two thirds of that therefore a saving of around £13,000 • Management and Admin costs £106,000 below budget largely lower staff costs and lower overheads • Budget assumed the Balmore Unit would have been disposed of by this point • Housing bad debts currently £7000 below budget <p>FM outlined that they are progressing with the Annual Accounts, there will be some changes in the figures, for example relating to pension adjustment and bad debts. However, no material change.</p> <ul style="list-style-type: none"> • Community Hub income £66,000 below budget however budget based on 2023 Business Plan 		

Agenda Item	Description	Action By	Target
	<ul style="list-style-type: none"> • December rent arrears at 8.43% however have come down in March • Good healthy cash balance • Component spent approximately on budget <p>KW asked FM if there was any points that they feel requires further explanation to Board. FM said no, generally high provisions in place for things that never materialised such as legal fees.</p> <p>Board Approve Management Accounts to 31.03.2025.</p>		
7.2	<p>Community Hub Accounts</p> <p>FM gave overview of Community Hub accounts and explained that in overall terms, they have no material concerns with Community Hub Accounts.</p> <p>Board Approve Community Hub Accounts.</p>		
7.3	<p>SHR Loan Portfolio report</p> <p>FM seeking formal approval to submit the SHR Loan Portfolio Return.</p> <p>FM gave overview of the main points:</p> <ul style="list-style-type: none"> • Approximately 84% of all housing stock is not granted as security for loan debt. • The Association has loan facilities with Bank of Scotland only • Total loan debt at 31 March 25 is £2.081m. • All debt is on a low all-in fixed rate basis. • Loan repaid by 2034 (BOS). • There are no issues in terms of covenant compliance. <p>Board approve SHR Loan Portfolio Return.</p>		
8	Operational Reports		
8.1	<p>KPI Performance Report Q4</p> <p>NT highlighted comments from Board on DT, agreed there were anomalies in the data within the report however assured Board that figures submitted for ARC Return were correct.</p> <p>JO noted some very tight targets.</p> <p>Board noted KPI Performance Report Q4.</p>		
9.0	Community Hub Reports		

Agenda Item	Description	Action By	Target
9.1	Community Hub Update Superseded by June Community Hub Update Report.		
10	Health & Safety		
10.1	Health and Safety update  CW asked Board if anyone would be willing to join the Association's Health and Safety Committee, as per ACS recommendations, MF volunteered.		

26th June 2025 Agenda

Agenda Item	Description	Action By	Target
4.	Action Tracker		
	<p>NT introduced the Action Tracker and explained that some actions from May have been updated on the June tracker.</p> <p>NT highlighted the progress being made with various actions now complete and off the tracker, still some actions outstanding. Various actions relating to Board training remain outstanding.</p> <p>PM discussed ongoing Board recruitment and suggested that the outstanding actions relating to formal Board training are put on hold until after the AGM when there may be new Board Members. Board agreed, action target date to be changed to November 25.</p> <p>PM reminded Board of the Internal Audit on SHR Framework Compliance in August.</p> <p>JO asked for link to SharePoint for recorded Board training videos. LM advised that links to all training videos have been issued by email due to issue with SharePoint privacy settings.</p> <p>Board approved Action Tracker.</p>	LM	June 25

5.	Governance & Compliance Reports		
5.1	<p>Chief Executive Report</p> <p>Board Note the position regarding Notifiable Events.</p> <p>PM updated Board on Board recruitment progress, advised that there were around 10 notes of interest for joining the Board and 4 interviews have taken place following applications being submitted. Interviews took place with applicants, PM and Chairperson KB.</p> <p>PM discussed the experience that each candidate could bring to the Board if approved. PM highlighted that one candidate is a tenant with experience in corporate governance and social housing. Whilst the two other applicants also work in the sector.</p> <p>Board Approve Board Applications for Adele Drennan to fill the Casual Vacancy on the Board and the co-option of Scott Mould and Darren Ritchie to the Board. Board approve Share Memberships for Scott Mould and Darren Ritchie.</p> <p>PM advised there is a fourth person interested in joining the Board, currently works in the sector and discussions are ongoing.</p> <p>PM discussed the Board Appraisal Tender, [REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>JS agreed with the appointment of SHARE and highlighted that the Association must set the narrative for the Board appraisal process.</p> <p>Board Approve the appointment of SHARE to provide Board Appraisal services for the next three years.</p> <p>PM discussed Board Appraisal Action Plan and training which will be ongoing.</p> <p>Board Note the update to the Board Appraisal Action Plan.</p> <p>PM updated Board on the ongoing People Strategy, advised that the Wellbeing Group has been formed and is meeting regularly and the staff wellbeing report will come to the next Board meeting.</p>		

5.2	<p>Board Note the progress toward the People Strategy.</p> <p>PM advised that their appraisal is to be scheduled, will provide an update.</p> <p>PM advised that they are pleased with recent recruitment and the full staff team, can feel a buzz around the office again. The Property Services Officer started this week.</p> <p>Board Note the current staffing position.</p> <p>PM confirmed that the newsletter was finalised today, business plan summary included and PM noted staffs’ efforts to get this over the line.</p> <p>Board Note the communication developments.</p> <p>PM confirmed the acquisition of the property through Mortgage to Rent is now complete meaning the Association owns 698 properties.</p> <p>Board Note the acquisition via MTR.</p> <p>PM advised that Tecnica are working through the onboarding process and noted that their communication has been fantastic throughout.</p> <p>Board Note the progress of our new ICT services.</p> <p>PM updated Board on their discussions with Glasgow City Council regarding the flats above the local shops on Skirsa Street. NT & TM visited the flats and advised that they are in a poor condition and would require great investment. NT continued discussions with GCC, GCC suggested a feasibility study to inform future options for these properties, [REDACTED]. NT asked for Board to consider the merit of organising this study.</p> <p>SH advised that the local community are frustrated with the condition of these properties and it would be useful to look into development options.</p> <p>JS highlighted that, with a good architect, this could be an opportunity for Cadder HA to do something unique with these properties.</p> <p>Board approve the organisation of a feasibility study to inform future options for the properties above the shops in Skirsa Street.</p>	PM	July 25
5.2	Annual Assurance Statement Self-Assessment Report		

	<p>PM advised that between May & June they looked at the 7 regulatory standards and the bank of evidence gathered to assist Board with their decision. PM asked Board for their opinions on the process so far.</p> <p>JS asked if PM has come across any areas where their judgement may be partially compliant and suggested a joint approach from Board and SMT to scrutinise the quality of the evidence. PM extremely open to this and believed it would be a valuable exercise.</p> <p>Discussion took place around Board members opinions on the best approach to the joint approach.</p> <p>GA & JS suggested sample testing, driven by the governing body to seek assurance.</p> <p>Board agreed that PM is to speak with the Internal Auditor and asked them to audit specific regulatory standards during their visit in August and how to include Board members in this process. SH volunteered to be part of this process, email to be sent to Board to get one more volunteer.</p>	LM	July 25
5.3	<p>Personal Relationships at Work Policy</p> <p>MF highlights their personal reservations about this policy.</p> <p>Board approve Personal Relationship at Work Policy.</p>		
5.4	<p>Complaints Against Senior Officer Policy</p> <p>Board approve Complaints Against Senior Officer Policy.</p>		
5.5	<p>Grievance Policy</p> <p>Board approve Grievance Policy subject to the addition of the comment on Decision Time from JO.</p>		
5.6	<p>Disciplinary Policy</p> <p>PM to seek clarification from EVH regarding separate policy for employees under 2 years.</p> <p>Board approve main Disciplinary Policy, and asked for update on the discussion with EVH as a matter arising at next meeting.</p>	PM	July 25
5.7	Recruitment and Selection Policy		

	<p>NT referred to comments left on Decision Time and confirmed the Scheme of Delegation that sits elsewhere does outline the interview panel requirements for each grade. JO asked for this to be referenced within the policy.</p> <p>NT clarified query around 'consistent' interview panel.</p> <p>Board approve Recruitment and Selection Policy.</p>	NT	July 25
5.8	<p>Corporate Risk Register</p> <p>NT highlighted that there is no change to Risk report, discussion around hub later in the agenda but this is already a high risk therefore no change.</p> <p>Board Approve Corporate Risk Register.</p>		
6.	Finance Reports		
6.1	<p>Treasury Management Report</p> <p>FM provided detailed overview of the Treasury Management Report.</p> <p>JO suggested it could be worth looking into a second account for deposit. FM agreed that this may be worth looking into if the cash position follows the projections.</p> <p>Board approve Treasury Management Report.</p> <p>FM left meeting at 19:41</p>		
7.	Community Hub Reports		
7.1	<p>Community Hub Update</p> <p>NT provided update on new services within the Hub, confirmed that [REDACTED] haven't made a decision on their potential let – NT informed [REDACTED] that the Association would continue to explore other options in the meantime.</p> <p>NT updated Board on initial discussions regarding a Childcare Services let which are positive so far, asked Board for approval to continue these discussions and consult our lawyers. Board approve.</p> <p>NT confirmed that no funding been secured yet therefore primary tasks relating to staff and marketing can't be fully achieved. This contributes to the financial and reputational risk about the hub.</p>		

	<p>NT advised that the Smoke Free policy which was approved by Board this evening will apply to the hub.</p> <p>NT confirmed CCTV has been ordered and awaiting quotes for additional controlled entry.</p> <p>NT advised that the gym is well used and there is desire from the community for it to be opened extended hours therefore looking at some type of controlled entry that would link to the Direct Debit for the gym fees. Costs to be explored and brought back to Board.</p> <p>NT advised that a procedural guide has been in place since the opening of the Hub but this is being revamped by NT.</p> <p>NT confirmed that Kindness currently manage all bookings in the Hub, this may be reconsidered in the future. Most of the growth has come from kindness but they are nearing capacity therefore NT reminded Board of their approval for the Association to subsidise the Community Hub should that be required.</p> <p>NT updated Board on the progress with funding applications. Discussions are ongoing with the Area Partnership and update on Glasgow Community Hub won't be until November 2025. PM has a meeting scheduled with the Lottery for 8th July regarding their funding.</p> <p>[REDACTED]</p> <p>[REDACTED]</p>		
8.	Health & Safety		
8.1	<p>Health and Safety Update</p> <p>CW outlined that there are no material concern or incidents to report to Board.</p> <p>CW advised that they are waiting for the report following the Internal Health and Safety Audit, this is due next week.</p>		

	CW discussed the new Health & safety training matrix for all Board & staff. Mechanism to be put in place for recording the training carried out.		
8.2	<p>Procurement Report</p> <p>CW last year procured close cleaning contractor for 3-year basis but offered this as a 1+1+1 for value for money and quality reasons.</p> <p>CW highlighted vast improvement in the service and noticeable reduction in level of complaints relating to close cleaning, advised Board that they are extremely happy with the service.</p> <p>Board Approve the execution of the first one-year 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</p>		
9.	Any Other Business		
	Chair thanked everyone for attending the meeting. Meeting ended at 20.20pm.		
10.	Date of Next Meeting		
	Thursday 28 th August 25 at 6pm		

Signed

Signed
