



**Minutes of the Board meeting
held on 27th March 2025 at 6pm
in the Cadder Community Hub**

Prepared 01/04/2025

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
Kenny Wiggins (KW)			x
Julie Smillie (JS)	x	Online & In Person	
Gordon Anderson (GA)			x
Joyce Orr (JO)	x	In Person	

In Attendance	
Pamela Milne (PM)	Chief Executive Officer
Charlie Wood (CW)	Head of Asset Management
Thomas McIlvaney (TM)	Head of Housing
Nicola Thom (NT)	Interim Director of Operations
Fettes McDonald (FM)	FMD
Lauren McClure (LM)	Governance and Corporate Support Officer (Minutes)
Alexander Cameron (AC)	Quinn Internal Auditors
Danny Johns (DJ)	WBG

Agenda Item	Description	Action By	Target
1.	Apologies		
	Apologies received from G. Anderson, J. Flynn, K. Wiggins and R. Kirkwood.		
2.	Chairs Welcome - Meeting Format		
	Chair welcomed everyone to the meeting.		

Agenda Item	Description	Action By	Target
3.	Declaration of Interests		
	JO declared a Declaration of Interest for Agenda Item 6.7, in relation to approving the CEO to progress with joining the Scottish Housing Consortium to develop the Association's website.		
4.	Minutes for Previous Meetings		
4.1	Minutes from Previous Meeting 27.02.2025 1 st Approval SH 2 nd Approval KB		
5.	Action Tracker		
	PM outlined that most outstanding items would be discussed throughout the meeting agenda. Board Approved Action Tracker.		
6.	Governance and Compliance Reports		
6.1	External/Internal Audit Discussion with Board		
6.2	Follow up Audit – Progress Report 2024/25 AC provided a summary of the previous internal audit reviews which had a total of 9 recommendations, only one is outstanding however a plan and timescale has been provided for its completion. Board approve Follow up Audit – Progress Report 2024/25.		
6.3	Rent Arrears Audit AC gave overview of outcomes of Rent Arrears Audit and the Factoring Audit. AC outlined the 8 recommendations detailed within the Rent Arrears Audit report and 11 recommendations within the Factoring Audit. The Rent Arrears Audit contained one Priority 1 recommendation relating to pre-action requirements. AC advised Board that Management have completed a number of the recommended actions from both Audits and have left comments advising how they will complete the remaining outstanding actions. Board approve Rent Arrears Audit. Chair thanked AC for their time, AC left meeting at 18:25.		

Agenda Item	Description	Action By	Target
	Meeting suspended at 18:26 due to IT difficulties. MF left the meeting. Board agreed to move meeting to Cadder HA office meeting room and meeting restarted at 18:53.		
6.4	<p>Factoring Audit</p> <p>JO highlighted that Quinn Internal Auditors suggested the Rent & Factoring Audits both take place again in six months' time, before the Assurance Statement is produced.</p> <p>JS agreed with this recommendation given the number and importance of some of the recommended actions.</p> <p>PM agreed to carry out a review in six months.</p> <p>KB suggested staff shortages have resulted in Factoring documents being outdated and once the vacant posts are filled, more time can be spent on Factoring.</p> <p>PM reminded Board of the Factoring Review which is underway and should tackle some of the issues raised.</p> <p>Board discussed the recommendation relating to a separate bank account for Factoring payments and agreed that it is not currently crucial.</p> <p>Board approve Factoring Audit.</p>	PM	29/09/25
6.5	<p>Internal Audit Plan 25/26</p> <p>PM discussed email they issued asking for Board's input to understand their wishes for the Internal Audit Plan 25/26.</p> <p>PM confirmed the IT Audit never took place and will be done once new IT contractor is imbedded into their role.</p> <p>JS initiated discussion around a tenant Health and Safety Audit.</p> <p>PM confirmed that the Complaints Audit was also delayed.</p> <p>Board Approve the Internal Audit Plan 25/26, with the addition of the Rent and Factoring Audits.</p>		
6.6	<p>External Audit Planning Memorandum</p> <p>DJ gave an overview of the audit planning procedures for the year ended 31 March 2025 and detailed the approach for the external audit starting in July 2025.</p>		

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	<p>DJ highlighted new Acknowledgement of Approach document which the Chair is required to sign, Chair signed document.</p> <p>DJ provided a detailed overview of the risk areas and invited any questions. No questions.</p> <p>Board approve External Audit Planning Memorandum.</p> <p>DJ left meeting at 19:15.</p>		
6.7	<p>Chief Executive Report</p> <p>PM provided update on progress for filling vacant roles.</p> <p>Board note the staffing situation at present and that SH will be the nominated Board member for senior officer interviews.</p> <p>PM outlined current circumstances around the procurement of the ICT contract, advised there is a standstill period then we will enter handover period between current and future contractor.</p> <p>Board note the ICT Contract procurement position and the requirement to use Rule 55 for approval of this contract.</p> <p>PM discussed an email they issued to Board in response to a query from a Board member regarding the insurance renewal. PM outlined process of the Insurance Brokers carrying out a marketing exercise, gaining best value for money and explained future procurement process. Board agreed the priority was to ensure the Association is insured.</p> <p>Board Approved Insurance Renewal for 2025/26.</p> <p>PM updated Board on recent discussions with SHR, new engagement plan to follow which will be issued to all appropriate stakeholders.</p> <p>Board agree to a press release once it is confirmed that Cadder HA has achieved regulatory compliance.</p> <p>Board note the update on the SHR Engagement Plan.</p> <p>PM provided update on recent Notifiable Event, relating to the resignation of a Board Member for non-personal reasons, which is now closed.</p> <p>Board note the position re notifiable events.</p>	NT/L M	31/04/ 2025

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	<p>PM asked Board to consider the level of assurance gained from the internal audit process and internal auditors. JO highlighted point made on Decision Time - Assured with work of internal auditor, but need improvements operationally to increase audit assurance outcomes from moderate on recent audits.</p> <p>PM Outlined that the Policy Schedule is continually updated, EVH model policies are being used for HR policies which require updating. PM asked if Board are happy for Management to continue to bring updated policies to Board monthly meetings.</p> <p>Board agreed for updated/new policies to be sent to Board as and when complete throughout the month to allow Board Members to read in their own time and reduce number of policies included in Board Papers. JO reminded SMT that some EVH model policies require updates to suit Cadder.</p> <p>Board approve revised Policy Schedule.</p> <p>PM updated Board on recent meeting with the Scottish Housing Connections Consortium with regards to joining to enhance Cadder's website. JO raised declaration of interest. JS highlighted importance of ensuring the website is still unique to Cadder. Board discussed use of various social media platforms to engage with residents.</p> <p>Board Note the opportunity to join the Scottish Housing Consortium to enhance our website development, and approve the CEO to progress this within budget.</p> <p>PM discussed Board recruitment/succession planning as currently down to 9 Board Members with 2 looking to step down at next AGM. JS raised discussion of Board Skills audit to help plan and advertise.</p> <p>PM asked Board for their opinions on current Board training schedule. Board agreed to only have 1 training session per topic, which is recorded.</p> <p>Board encourage PM to contact Share regarding online e-training.</p> <p>PM to provide Board with an option of dates for a full-day training session provided by Share & confirm the agenda.</p> <p>PM discussed outcomes of ARC Validation exercise, highlighted the improvement and areas for future improvement.</p> <p>Board suggested use of cover reports Board papers to reduce the volume of papers issued to them.</p>	<p>SMT/ LM</p> <p>PM</p> <p>PM</p> <p>PM</p> <p>SMT</p>	<p>24/04/ 2025</p> <p>30/06/ 2025</p> <p>24/04/ 2025</p> <p>24/04/ 2025</p> <p>24/04/ 2025</p>

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	<p>Discussion took place around using Track Changes for policies, SMT advised that in some policies the majority of the content is rewritten. PM advised that this can be revisited once all policies are up to date.</p> <p>JO to work with staff to assist with using Decision Time.</p>	Board /LM	24/04/2025
6.8	<p>Business Plan 2025 -28</p> <p>PM reminded Board that previous draft of Business Plan 2025 – 28 was presented at February’s meeting, balance scorecard now included, KPIs to be included with updated targets and target dates for deliverables were reviewed. Discussion took place around best way to circulate the Business Plan to stakeholders.</p> <p>Board approve Business Plan 2025 – 28 and instructed the CEO to enhance the plan with graphics for public circulation.</p>		
6.9	<p>Equality and Diversity Policy</p> <p>NT introduced Equality and Diversity Policy for review and approval, confirmed an Equality Impact Assessment Survey has been carried out and policy has a positive impact on everyone with protected characteristics.</p> <p>Board approve Equality and Diversity Policy.</p>		
6.10	<p>Shared Parental Leave Policy</p> <p>NT advised that the Shared Parental Leave Policy was adopted from EVH model policies and an Equality Impact Assessment Survey was carried out.</p> <p>Board approve Shared Parental Leave Policy.</p>		
6.11	<p>Staff Expenses Policy</p> <p>NT advised that the Staff Expenses Policy was adopted from EVH model policies and an Equality Impact Assessment was carried out.</p> <p>JO highlighted importance of risk management and how this policy relates to entitlements, payments and benefits policy. Jo also stated that only Board should approve air travel.</p> <p>Board approve Staff Expenses Policy.</p>		
6.12	<p>Rent Arrears Policy</p>		

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	<p>TM outlined changes to the Rent Arrears Policy since its last review in 2019, changes impact staff and tenants.</p> <p>JO raised query around co-joined actions, a process flow chart and the level of arrears for certain actions.</p> <p>Board approved the Rent Arrears Policy subject to these comments, updated policy to be added to Decision Time.</p>	TM	24/04/2025
6.13	<p>Decant Policy</p> <p>TM outlined changes to Decant Policy since its last review, highlighted the new limit on B&B spend.</p> <p>Board approve Decant Policy.</p>		
7.	Financial Reports		
7.1	<p>30 Year Financial Plan</p> <p>FM outlined purpose of the 30 Year Financial Plan is to demonstrate to Board that the Association is viable under reasonable assumptions; covenants are met and debt can be paid back according to plans.</p> <p>FM outlined 25/26 assumptions along with an in-depth discussion of long-term projections and the impact of various scenarios. Scope to accelerate investment if required. Positive cash position outlined. Community Hub projections also discussed.</p> <p>Board approve 30 Year Financial Plan.</p>		
7.2	<p>5 Year Budget Report</p> <p>FM highlighted that the 5 Year Budget report would be submitted to SHR once approved. Figures discussed extensively and following comments raised:</p> <p>Surpluses are projected on an annual basis and average around £588k per annum. These surpluses do not take account of the impact of changes in pension scheme actuarial assumptions which will now feature annually.</p> <p>Cash balances start at around £1.1m and average £3.36m over the five-year period. At the end of year 5 cash balances are projected at £4.9m.</p> <p>There are no issues re loan covenant compliance and the projections continue to demonstrate a positive financial outlook.</p>		

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	<p>Rent increases will be reviewed on an annual basis and actual increases shall depend on annual budget projections and prevailing economic circumstances.</p> <p>Further consideration of Community Centre activity and owners estate and management fees to be considered in more detail during 25/26.</p> <p>Board approve 5 Year Budget Report for submission to SHR.</p>		
7.3	<p>Former Tenant and Former Owner Write-off Report</p> <p>TM outlined key points of the report, highlighting the reasons for write-offs and advised that former tenant arrears are gradually coming down.</p> <p>Board approved Former Tenant and Former Owner Write-Off Report and to write of the historical debt pertaining to former tenants and owners.</p>		
7.4	<p>Bankrupt Arrears Cases Report</p> <p>TM advised that the report includes 3 bankruptcy cases, solicitors have been contacted regarding the cases. Confirmed the Association is receiving no payments from any of the cases, following a question from JS.</p> <p>Board approved the Bankrupt Arrears Cases Report and the write-off of three current tenant's rent arrears as per their sequestrated value.</p>		
8	Operational Reports		
8.1	<p>Vehicles Report</p> <p>CW outlined contents of the report and explained the reasons for the Association having 3 vans, confirmed they are all owned outright and the third van almost acts as a spare when one breaks-down to ensure continuous service provision. CW described who uses the vans and for what purpose.</p> <p>JO asked for a costed report on the vans.</p> <p>Board noted the Vehicles Report.</p>	CW	24/04/2025
9.0	Community Hub Report		
	<p>NT updated Board on discussions held with a charitable organisation who are looking to let space within the Community Hub. NT has provided the charity with a cost for hiring the Boardroom and current ICT suite and the charity's management</p>		

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	<p>team are looking to arrange a visit to the Hub. NT highlighted some of the changes required if the let is successful and confirmed that Kindness have been updated on the plans.</p> <p>PM updated Board on funding application progress for the Canal Partnership Funding and Glasgow Community Funding. Will continue to look for additional sources of funding.</p> <p>Board noted the Community Hub Report.</p>		
10	Health & Safety Update		
	<p>CW advised that the Health and Safety update will be a standard agenda item to keep Board updated on a regular basis. Board agreed monthly updates are preferred. CW confirmed that the Health & Safety Committee is now in place and Health & Safety Administrator training has been booked for the Governance and Corporate Services Officer.</p> <p>Board noted the Health and Safety Update.</p>		
11.	Any Other Business		
	<p>Chair thanked everyone for attending the meeting, meeting ended at 20:48pm.</p>		
12.	Date of Next Meeting		
	<p>Next meeting to be held at 6pm on 24th April 2025.</p>		

Signed: _____

Date: _____