Cernach Housing Association

Management Committee Meeting – 25 June 2026

Meeting details
Minute of Management Committee meeting held on Thursday 25 June 2026 starting at 6.00pm in Cernach Housing Association's boardroom, with option to attend remotely.

1. Present, attendance and apologies

Present: S McDonald, Chair (SMcD)
J Brannan, Vice Chair (JB)
A Sproul, Committee member (AS) (Online)
C Stewart, Committee member (CS)
I Phillips, Casual Vacancy (IP)
H Ahmadi, Co-optee (HA)

Attending:		
	P Baylis	Director (PB)
	E McShane	Head of Corporate Services (EMcS)
	K Cowan	Operations Manager (KC)
	L Crawford	Corporate Services Officer (LC)
	P Long	FMD, finance agent (PL)

Apologies: received from T Bowie, Committee member, M Dabek, Committee member, K McGinley, Secretary, C Love, Committee member, J McFarlane, Committee member, S Da Silva Valente, Committee member and S Brannan, Committee member.

Leave of absence: N/A **Observers:** N/A

Minute Taker: L Crawford, Corporate Services Officer (LC)

Please note Management Committee are provided with a copy of the papers one week in advance of the meeting, unless noted in the minute. S McDonald welcomed members to the meeting.

1.1	P Baylis advised that M Dabek had requested a special leave of absence for six months. Members collectively approved the leave request.
Decision made	• Management Committee granted M Dabek a special leave of absence for six months.

2. Declaration of interests

2.1	There were no declarations of interest.

3. Minutes of previous meeting		
3.1	The minutes of the Management Committee meeting held on 28 May 2026 were proposed by J Brannan and seconded by C Stewart.	
Decision made	• Management Committee approved the minutes.	
4. Matters arising from previous meeting		
4.1	There were no matters arising.	
Decision made	• Management Committee noted this item.	

5. Governance report	
5.1 Pride in Place funding bid	
5.1.1	E McShane presented the report outlining the recent support we provided to Ramblers Scotland to submit a bid to the Pride and Place Impact Fund to improve the Drumchapel way. Costs applied for included contracted works and invoices, and professional fees for surveyors or architects.
5.1.2	The fund was looking for bidders to be community-led, but in partnership with a Housing Association. As well as supporting the bid, Cernach has now joined the steering group for the project which meets quarterly to discuss ways to improve the route, recruit volunteers and fundraise.
5.1.3	The bid was submitted by the Ramblers Group, along with letters of support from Cernach and Glasgow City Council, on 4 June and we await an outcome, which is expected by the end of June.
5.1.4	Committee were delighted that we have been able to support the bid.
Decision made	• Management Committee noted this item.
5.2 Effective board reporting and minutes	
5.2.1	P Baylis presented a report to consider reviewing our minutes in line with discussions earlier in the year with Committee, and to consider any possible improvements we may want to incorporate into agendas and reporting writing. As part of this we followed guidance from Scottish Federation of Housing Associations (SFHA) and The Scottish Housing Regulator (SHR).
5.2.2	P Baylis presented the paper noting the key areas as per good practice guidance that should be considered when developing effective board

	reporting. Committee were asked to decide whether the current reporting format continues to meet members' needs, consider any changes we could make to further strengthen the clarity, consistency and usefulness of reports.	
5.2.3	Committee discussed the format of reports and noted the consistency this guidance would give and the importance of noting specific assurance factors such as risks, costs, and decisions within the papers.	
5.2.4	P Baylis tabled a sample draft minute for Committee to consider how they would like to move forward with the recording of minutes. Members discussed the suggested improvements, compared them to existing versions and concluded that it would be clearer to use the revised format for minutes.	
Decision made	• Members approved the sample draft minute for implementation going forward.	
5.3 Governance report – standing items		
5.3.1	P Baylis presented the report covering routine governance matters. There had been no new entries on the register of entitlements, payments or benefits since the last meeting. There were no open notifiable events.	
5.3.2	The Scottish Housing Regulator is not currently engaging with the Association.	
5.3.3	E McShane summarised the recent Scottish Housing Regulator guidance added to Decision Time for members' attention. On 2 June, the Regulator published their plan for the year, they also published their Corporate Parenting Plan 2026–2029 and their Children's Rights Report 2026-2029. On 12 June the Regulator published a report on the financial viability of RSLs to include information that is reported annually to the SHR, as well as the revised Determination of Accounting Requirements.	
5.3.4	There was no movement in risk at this time.	
5.3.5	L Crawford concluded the report by advising that next Drumcog training session will be on 17 August on the topic of equality and diversity. Share also have advised that their Governing Body Convention in September, details will be shared on WhatsApp for Committee members and please advise us if you would like to attend.	
Decision made	• Management Committee noted the items.	

6. Director's report	
6.1 Treasury management report to March 2026	
6.1.1	P Long presented the report outing how cash and loans have been managed to March 2026, which is required to be reported to the Management Committee annually.
6.1.2	P Long outlined outstanding balances, security held by lenders, unsecured housing stock, asset cover, governance compliance, interest and projected cash flow.
6.1.3	The Association's budgeted cash balance at 31 March 2027 per the budget for 2026/27 is forecast to be £3.820 million. This would represent an increase of £636,500 in the year.
6.1.4	P Long noted that the Association's loans could be repaid as it has several with relatively small balances which are due to be fully repaid over the next few years. P Baylis advised that we have ongoing discussion about this and given proposed works and outputs from out stock condition survey, we are not looking to pay these loans off early at this time. P Baylis noted that we had taken decisions to pay off some loans earlier in previous years. It was agreed that a paper would be taken to Committee later in the year to make a decision on looking at the options to pay off loans.
6.1.5	One member asked how much we are paying on interest earned compared to intertest paid. P Long explained the interest paid and interest generated. Members discussed the good financial position we are in just now.
6.1.6	P Long concluded by advising that the Association will continue to apply the terms of the treasury management policy in 2026/27.

Decision made	• Management Committee approved the Treasury Management report. • Management Committee agreed to keep the loans under review.

6.2 Loan portfolio	
6.2.1	P Long presented the report that we are required to submit a return to the Regulator each year. P Long took members through a draft of report in the prescribed format that will be submitted on the SHR portal following Committee's approval tonight.

6.2.2	P Long highlighted the current loans and information related to the management of these. *P long and E McShane left the meeting at 18:55. E McShane rejoined the meeting at 19:03.*
Decision made	• Management Committee approved the Loan Portfolio Return, which was submitted by E McShane during the meeting.
6.3 Committee Appraisals	
6.3.1	L Crawford presented the report advising that the annual appraisals are now underway. Surveys were issued on 19 June, and interviews will take place in July. The final reporting back to the Management Committee will be provided on 20 August.
Decision made	• Management Committee noted the progress on the annual Committee appraisals.
6.4 Arrangements for the Annual General Meeting (AGM)	
6.4.1	L Crawford presented the proposed arrangements for the AGM and considerations for future Sub Committee membership.
6.4.2	In line with Rule 39.1, one third of the Committee is required to stand down. Since we have twelve Committee members, there are four members are required to retire. The proposal is for J Brannan, C Love, S Brannan and K McGinley to stand down unless other members share their intention to leave the Management Committee. This will be discussed as part of the appraisal process, and a further report will be tabled ahead of the AGM.
6.4.3	We also have one co-opted member and one casual vacancy, who should submit nomination papers of they wish to join the Committee, and they are I Phillips and H Ahmadi.
6.4.4	L Crawford advised that we have had interest from two people who are looking to join the Management Committee, we are having ongoing discussions and hope they will be able to observe the meeting on 20 August.
6.4.5	L Crawford asked members to consider Sub Committee membership for next year, which would be discussed further on 20 August.

6.4.6	L Crawford advised that our usual AGM venue, Olivers' bar and restaurant was no longer able to host our AGM, and we are proposing to have it at our offices instead. Management Committee members were happy with this.	
Decision made	• Management Committee agree the four members who are due to stand down at the AGM. • Management Committee agreed to host the AGM in Cernach's boardroom.	

7. Operations report	
7.1 Stock condition survey	
7.1.1	K Cowan presented a report updating on the progress of our stock condition survey which commended on 4 May 2026, looking at 25% of our stock (220 properties). The surveys were completed on 21 May 2026.
7.1.2	The contractor has collated the raw survey data and provided us with the initial outputs. We are currently reviewing the information and working to clarify anomalies, review the components, costings, lifecycles and discuss any discrepancies with the contractor to ensure the information accurately reflects the condition of our stock.
7.1.3	Once this report is finalised, we will consider this and incorporate the data into our revised five-year investment plan, which will be presented at the Management Committee meeting on 20 August 2026.
Decision made	• Management Committee noted the report.
7.2 Scottish Housing Network (SHN) benchmarking report 2025/26	
7.2.1	K Cowan presented the report, as we are now members of the SHN (Scottish Housing Network) benchmarking group. One of the SHN key outputs is the annual statistical return (ARC) comparisons, that captures results from the ARC results submitted by members and provides the Association with a snapshot of their performance in relation to the others.
7.2.2	K Cowan presented the performance report detailing 25 indicators which we report to the Scottish Housing Regulator and the comparison of our performance for the last 3 financial years. Cernach is part of the Medium Urban subgroup, which consists of 25 landlords, and all average comparisons in the report are based on this group.

7.2.3	Members discussed the changes from our previous benchmarking group and noted the comparisons. Our previous benchmarking had a value for money score card ranking top, middle and bottom performance across a range of indicators, which is not a matrix used by SHN.
7.2.4	Members noted strong performance in most areas, with some further information needed to explore drops in tenant satisfaction levels since the change to survey formats has been made. KC noted that the staff team will continue to interrogate this satisfaction information and seek to improve over the coming year, with reports being taken to the Sub Committee.
Decision made	• The Management Committee noted the report

8. Policy review	
8.1 Committee performance review policy	
8.1.1	E McShane presented the report highlighting that this policy has been reviewed in line with the standard review schedule. Several updates have been made in line with revised SFHA guidance on succession planning which encompasses Committee performance reviews.
8.1.2	The main change is the removal of the appendices from the policy, as these tend to be revised on an annual basis, rather than every three years in line with the policy. This ensures that appraisals are reflective of the year rather than a rigid pro-forma which the Committee noted their agreement with.
8.2.3	For the new members, E McShane highlighted that SFHA is Scottish Federation of Housing Associations and that they are a membership body.
Decision made	• Management Committee approved the Committee Performance review policy.
8.2 Environmental Sustainability policy	
8.2.1	E McShane presented the policy, with a table of proposed amendments which has been reviewed in line with our policy schedule. Overall, the main changes relate to using more consistent climate and sustainability terminology, highlighting legislative updates and note future intentions in relation to net zero standards and overall sustainability.
8.2.2	E McShane highlighted that the Ramblers Scotland project discussed at Item 5.1, had not been referenced in this policy due to the timing of the

	project bid, however it aligns with principles of this policy and our business plan.
Decision made	Management Committee approved the Environmental Sustainability policy.
8.3 Standing orders, remits and delegated authority policy	
8.3.1	P Baylis presented the review of the standing orders, remits, and delegated authority policy, which covers a broad range of areas that set out the role and remit of Management Committee, membership, governance structure, declarations of interest, leave of absence, meeting arrangements, conduct at meetings, Committee and Sub-Committee powers and items delegated to staff.
8.3.2	P Baylis advised that this document was last reviewed in 2025 and is being brought forward for review to make efficient use of Committee time, as well as the taking account of ‘points to consider when drafting standing orders’ guidance.
8.3.3	P Baylis presented a table of proposed amendments and took Committee through the changes in the policy which has been strengthened to further enhance our strong governance framework.
8.3.4	One member asked about training for office bearing roles, in line with the model role descriptions which were included as an appendix to the policy. P Baylis advised that as the appraisal process is due to commence shortly and members will have the opportunity to discuss training in their appraisal.
Decision made	Management Committee approved the Standing Orders, Remits and Delegated Authority policy.

9. Sub Committee minutes, feedback and recommendations	
9.1 Operations Sub Committee	
9.1.1	There are no minutes for noting nor any recommendations for Management Committee approval.
Decision made	• Management Committee noted the item.
9.2 Assurance Sub Committee	
9.2.1	There are no minutes for noting nor any recommendations for Management Committee approval.
Decision made	• Management Committee noted the item.

10. Membership and use of seal	
10.1	L Crawford presented the paper highlighting the cancellation of one membership in line with our rules.
10.2	Since the papers were issued, there has been one request for membership. This was received on the 24 June, which had been received in accordance with our rules. Committee discussed and approved the request.
Decision made	• Management Committee noted the removal of one membership share and approved the request • Management Committee approved the membership request • Two members will sign the Share Certificate after the meeting with the secretary signing in the coming days.

11. AOCB	
11.1	P Baylis advised that SFHA have been in touch to ask whether they can come for a visit at the Association. CEO R Mead has been in post for just over a year and is keen to get out and meet with members in the sector to learn more to get to know them better and ensure SFHA membership package meets members' needs. We are working to identifying a date in September/October. Committee are welcome to attend if they wish.
11.2	K Cowan advised that one of our two our office boilers had failed. Given that both boilers are over 20 years old, we opted to replace both at this time. K Cowan detailed that cost which was not a budgeted expense. Members noted these costs.
11.3	K Cowan advised that we are working to issue a letter to all tenants regarding changes to tenancy agreements following the enactment of Housing (Scotland) Act 2025.
11.4	K Cowan updated that we held successful interviews for the new Maintenance Officer yesterday and the individual is likely to be in post before the next Committee meeting.
Decision made	• Management Committee noted the items.

12. Date and time of next meeting	
12.1	The meeting concluded at 19.58 with a note of thanks from the Chair.
12.2	The next full Management Committee meeting is due to be held on Thursday 20 August 2026 at 6.00pm.

Actions from Meeting			
Item No.	Agenda Item	Action Required	Lead Officer
1.	Special leave request	Letter to M Dabek regarding special leave	EMcS
3.1	Minutes of Meeting held on 28 May 2026	Publish minutes on the website	LC
5.2	Effective board reporting and minutes	Adopt the draft minute and the enhanced reporting style	All staff
5.3	Governance standing items	Details of Share Governing body convention to be shared on WhatsApp	LC
6.2	Loan portfolio return submission	Submission to SHR	EMcS
8.1	Committee performance review	Policy published on our website	LC
8.2	Environmental sustainability policy	Policy published on our website	LC
8.3	Standing orders, remits and delegated authority	Policy published on our website	LC
10.	Membership and use of seal	Have the Secretary sign the membership certificate. Process membership and issue share to new member	LC

I certify that the above minute has been approved as a true and accurate record of proceedings:

Chair: ....   Date: ....