

Cernach Housing Association

Management Committee Meeting – 20 August 2026

Meeting details

Minute of Management Committee meeting held on Thursday 20 August 2026 starting at 6.00pm in Cernach Housing Association's boardroom, with an option to attend remotely.

1. Present, attendance, and apologies

Present: S McDonald, Chair (SMcD)
J Brannan, Vice Chair (JB)
K McGinley, Secretary (KMcG)
A Sproul, Committee member (AS)
C Love, Committee member (CL)
C Stewart, Committee member (CS)
J McFarlane, Committee member (JMcf)
T Bowie, Committee member (TB)

Attending: P Baylis Director (PB)
E McShane Head of Corporate Services (EMcS)
K Cowan Operations Manager (KC)
F Irving Senior Maintenance Officer (FI)
B Martin Maintenance Officer (BM)
R Hare Corporate Services Assistant (RH)
L Cowan Housing Officer (LCo)
C McCulloch Finance Officer (CMcC)
L Crawford Corporate Services Officer (LC)
A Devine TC Group (AD)
A Cameron Cameron Audit (AC) (online)
P Long FMD, Finance Agent (PL)

Apologies: S Da Silva Valente, Committee Member, S Brannan, Committee member, I Phillip, Casual Vacancy and H Ahmadi, Co-opted Committee Member.

Leave of absence: M Dabek, Committee Member

Observers: D MacMillian, C Barr and L McKay

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

Please note the Management Committee were provided with a copy of the papers six days in advance of the meeting. S McDonald asked everyone to introduce themselves and welcomed members to the meeting.

Following Item 4, we proceeded with Item 6.1. P Long, C McCulloch and A Devine left after Item 6.1 at 18:35. We then returned to Item 5, A Cameron left the meeting after Item 5.1 at 18:49. L McKay, D MacMillian and C Barr (observers) left the meeting after Item 8 at 19:35. In keeping with the prepared agenda these items are recorded under the relevant sections.

2. Declaration of interests

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| 2.1 | There were no declarations of interest. |
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3. Minutes of previous meeting

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| 3.1 | The minutes of the Management Committee meeting held on 25 June 2026 were proposed by J Brannan and seconded by S McDonald. |
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| Decision made | <ul style="list-style-type: none">The Management Committee collectively approved the minutes. |
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4. Matters arising from previous meeting

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| 4.1 | E McShane provided an update in relation to Item 5.1, regarding the application for funding in partnership with Ramblers Scotland to the Pride in Place Fund. This bid has been successful, and the project has been awarded £40,000 to improve the Drumchapel Way. The management of the project will be led by Ramblers Scotland. We have joined the steering project group, and we will support as and when required. We have offered to host events in support of this in our office and look forward to publicising these soon. |
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| Decision made | <ul style="list-style-type: none">Members noted this update. |
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5. Governance report

5.1 Compliance assessments and Annual Assurance Statement- first draft

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| 5.1.1 | E McShane presented the report recapping that Cameron Audit, our internal auditor would be carrying out a review of our compliance assessments and Annual Assurance Statement process this year ahead of the submission in October 2026. E McShane commended the assurance working groups that had taken place over the summer with great engagement from staff and the Committee. |
| 5.1.2 | E McShane advised that the assurance evidence bank would be presented at the September meeting and that we would be sending a survey to tenants over the coming weeks, as we have in previous years. The content will be reviewed by the Assurance Sub Committee at their meeting next week. E McShane introduced A Cameron to present his findings. |
| 5.1.3 | A Cameron presented the draft report detailing that Cernach has established a comprehensive and evidence-led approach to assessing compliance with the Scottish Housing Regulator's Regulatory Framework |

	and would provide an overall assessment of substantial assurance- which is the highest audit level.
5.1.4	A Cameron highlighted three low-priority recommendations. A Cameron noted that the succession planning policy had not been reviewed since 2022 and predates changes to our management structure. The policy is due for review in September, in line with our policy schedule, and once this has been reviewed, this recommendation could be removed from the final report.
5.1.5	A Cameron recommended that whilst our tenant health and safety reporting was robust, further enhancements could be made to reporting and recording. A Cameron's highlighted an inconsistency between the accounting policy and asset-management planning in relation to the lifetime of components. This had been identified in last year's external audit and A Cameron advised that once this had been updated in this year's external audit, he would be happy to remove this recommendation in the final report.
5.1.6	A Cameron concluded the report by advising that members can contact him at any time to discuss compliance.
Decision made	The Management Committee noted this item and gave thanks to A Cameron for their work.
5.2 Arrangements for the AGM	
5.2.1	L Crawford presented the arrangements for the AGM, which would be held on Monday 7 September at our office. She encouraged members to consider office bearer roles and Sub Committee membership that would be agreed in a short meeting directly after the AGM.
Decision made	The Management Committee noted the arrangements for the AGM.
5.3 Secretary's year-end report	
5.3.1	K McGinley presented the Secretary's report and confirmed under Rule 68 that to the best of their knowledge and as advised by the senior officer, Rules 62 to 67 have been followed.
Decision made	The Management Committee noted the report.
5.4 Annual review of the registers	
5.4.1	L Crawford presented the report addressing the five registers (Entitlements, Benefits and Pay, Fraud, Anti-bribery, Gifts and Hospitality and Declaration of Interest), available for inspection by the Management

5.4.2	Committee at tonight's meeting and would be signed by the Director and the Chair following the meeting. L Crawford highlighted that in line with best practice we would be updating our recording practices for the Declaration of Interest Register and retiring the existing book. Going forward the register will be present at every Management Committee meeting and every declaration recorded in the book as well as the minutes.
Decision made	Members noted the report and observed the registers available for review.
5.5 Governance report- standing items	
5.5.1	P Baylis presented the regular report covering routine governance matters.
5.1.2	There have been two entries in the entitlements, payments and benefits register this month in relation to community events attended by members of our Management Committee or connected persons. These were offered to all tenants who meet the criteria (e.g. age or those with children in the household) on a first-come, first-serve basis and therefore no bias could be made. One entry in relation to a previous community event from April 2026 had not yet been added, this was an error and has now been updated. This event was also offered to all tenants who meet the criteria on a first-come, first-serve basis and therefore there was also no bias in this benefit.
5.1.3	There are no open notifiable events, and the Regulator is currently not engaging with us beyond the standard returns that all landlords are required to make. The Regulator wrote to all landlords at the end of June asking for confirmation that the information submitted in relation to damp and mould as part of the annual return was accurate. We confirmed that our initial record was accurate with technical guidance followed.
5.1.4	P Baylis outlined several pieces of good practice guidance, which were released since the last meeting. These include the SHR complaints processes, the Memorandum of Understanding between SHR and OSCR, SHR's handling of personal data, the SHR's guide to information in relation to Freedom of Information, the thematic review of Assurance Statements, how SHR are making efficiencies under the Public Sector Reform and the thematic review of homelessness services. In addition, the SFHA had released updates in relation to their internal audit guidance. This guidance has been written by the Association's internal auditor, Cameron Audit, and therefore many of the good practice recommendations are already part of our work. All of these have been uploaded to Decision Time in full for further review.

5.1.5	P Baylis advised that there is no substantive movement in risk since the last meeting and there no areas of slippage in relation to our action plans and trackers.
5.1.6	L Crawford concluded the report highlighting up and coming DRUMCOG training that had been arranged. It was noted that the October session will be provided by an alternative trainer than noted on the programme.
Decision made	Members noted the report.

6. Director's report

6.1 Draft annual accounts- 2025/26

6.1.1	P Baylis presented the paper outlining the suite of reports that had been provided in relation to the draft annual accounts and introduced A Devine, from TC Group, who would summarise the audit findings following an outline of the key figures by P Long.
6.1.2	P Long presented the accounts highlighting the income and expenditure summary tables, noting that our income had been £5.047m and our expenditure was £4.130m, leaving a surplus of £916k.
6.1.3	P Long noted maintenance costs, property depreciation, and pension liabilities, concluding that the net assets of the Association at 31 March was £17.594m.
6.1.4	P Long noted the surplus reconciliation of the management accounts from £1.095m to £916k. One member asked for P Long to explain amortisation for the benefit of observers. P Long explained that amortisations is spreading out costs over a period time, in this case it relates to grant funding received by the Association.
6.1.5	A Devine set out the key audit areas and advised that the accounts have been evaluated as giving a true and fair account of the Association's affairs and have been prepared in accordance with UK accounting standards and charity standards. A full clean and unmodified audit opinion was issued.
6.1.6	A Devine presented the internal summary document advising that the recommendation from last year in relation to component accounting had been met.
6.1.7	The Committee noted the management letter and approved the draft response. The letter of representations was approved.

6.1.8	The meeting was paused temporarily to allow the signing of the accounts.
Decision made	The Management Committee collectively approved the draft accounts to be presented at the AGM on 7 September 2026.
6.2 Annual appraisal report	
6.2.1	L Crawford presented the findings from the annual committee appraisals, noting that three people had expressed an interest in becoming office bearers. During the process one member suggested Management Committee members could be invited to attend community events alongside staff. L Crawford agreed with this and noted that we would invite members to future events. C Stewart was thanked for attending the Drumchapel summer event in July alongside housing staff. C Stewart noted that the day was a success and she engaged with a lot of people who came to the Cernach stall.
6.2.2	Overall, the appraisal process highlighted the success of the Management Committee and the commitment of members.
Decision made	Members noted the report.
7. Operations report	
7.1 Boiler procurement programme 2026/27	
7.1.1	K Cowan presented the boiler procurement programme, which included 2025/2026 and 2026/2027 renewals. As we did not progress with renewals in 2025/26, we were initially proposing that there would be 84 boiler renewals in this contract, however following a review of ad hoc replacements, there would be 41 deletions.
7.1.2	K Cowan advised that, with the number of renewals being considerably reduced, we had the opportunity to consider bringing forward future planned replacements, and to review our one-off boiler replacement spend. During this review, Vokera boilers stood out, as a higher number of these units had required one off replacement compared with other types, as these boilers on occasions can be no longer cost effective to repair and require replacement.
7.1.3	One member asked about replacing all remaining Vokera boilers in our stock. K Cowan advised that our current budget for this procurement does not allow for full replacement of all Vokera boilers we currently have, but it does enable us to upgrade a selection of these models alongside our investment programme, which we are proposing to do.

7.1.4	One member asked whether there had been consideration given to those who had boilers that were older than the Vorkera boilers and whether it was fair that their boiler would not be brought forward in this procurement. Members discussed their knowledge around Vokera boilers and noted their preference to replace these quicker, as it would be more cost effective and reduce disruption given the number of call outs. K Cowan confirmed we had considered a range of factors to determine the best approach for the programme to reflect both priorities and longer-term operational needs.
7.1.5	K Cowan concluded the report, requesting Committee approval for the addition of 17 boilers to be added to the boiler renewal programme and to proceed with procurement of the contract.
Decision made	The Management Committee approved the addition of 17 boilers to the procurement programme for 2026/2027 boiler renewals.

7.2 Stock condition survey update

7.2.1	K Cowan presented an update on the progress in relation to our stock condition survey. The contractor surveyed 219 properties, (25% of our stock) from a mixture of property types, ages, and locations. We have received the raw data and are working to review this information in line with our existing data to shape future investment planning. The survey outputs will also be built into our 30-year financial forecast so we can fully understand long term investment requirements and affordability. The full report outlining the finalised survey outcomes, investment and any proposed adjustments to future programmes will be presented at the September meeting.
Decision made	Members noted the report.

8. Policy review

8.1 Donations policy

8.1.1	L Crawford presented the Donation Policy which was due for review in line with our policy review schedule. Overall, the policy amendments were in relation to clarifying arrangements for budget setting, complaints and making a stronger reference to our entitlements, benefits and payments policy.
Decision made	The Management Committee approved the donations policy.

8.2 Committee Expenses policy

8.2.1	L Crawford advised there had been an uplift to the approved mileage allowance and the meal subsistence allowance for the 2026/27 following notification for EVH. The policy has been updated to reflect this.
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Decision made	The Management Committee approved the Committee Expenses policy.
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9. Sub Committee minutes, feedback and recommendations

9.1 Operations Sub Committee

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| 9.1.1 | The minutes of the meeting of the 14 May 2026 were noted. K Cowan provided feedback from the meeting of 13 August, highlighting that Unacceptable Behaviour policy, Rechargeable Repairs policy, Void Management policy and Mortgage to Rent policy were approved. The Mortgage to Rent policy was presented and approved by the Operations Sub Committee, which was permitted due to a recent change in our Standing Orders. |
| 9.1.2 | It was also noted that that the Association had identified potential funding from SFHA for the prevention of homelessness. K Cowan updated members that alongside our Druncog partners, an application has now been submitted. There were no recommendations from the Operations Sub Committee to the Management Committee. |

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| Decision made | <ul style="list-style-type: none"> The Management Committee noted the item. |
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9.2 Assurance Sub Committee

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| 9.2.1 | There are no minutes for noting nor any recommendations for Management Committee approval. |
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| Decision made | <ul style="list-style-type: none"> The Management Committee noted the item. |
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10. Membership and use of seal

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| 10.1 | L Crawford presented the paper highlighting the cancellation of one membership in line with our Rules. Since the papers were issued, we have received one request for membership, which was received in line with our rules. The Management Committee approved the request. |
| 10.2 | One member asked for confirmation that those who may be removed for failure to attend five AGM meetings or submit apologies would be contacted in advance of the 7 September. L Crawford confirmed they would be contacted but noted that those individuals tend to have moved away from Drumchapel, changed their contact details and are hard to reach. |

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| Decision made | <ul style="list-style-type: none"> The Management Committee noted the membership cancellation and approved the membership request. |
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11. AOCB	
11.1	L Crawford presented two requests for donations, from Drumchapel Children's Rights Group and Drumchapel Cycle Hub. Members discussed both projects and the beneficiaries of this funding and agreed to provide a donation of £250 to each group.
11.2	K Cowan advised that the empty land at Lillybank Place is currently planned for private development by Crudens, who have planning consent for 75 homes. Members discussed recently public communications and online discussions.
11.3	P Baylis advised that we had received a letter that regarding the land at Airgold/Kinfauns Drive reiterating that it is earmarked for development. P Baylis explained that this has always been the case, although there are currently no plans submitted for building at this time and the letter is for noting.
11.4	Members asked whether Cernach would be represented at local meeting organised by a local councillor. P Baylis advised that we would be represented.
Decision made • The Management Committee noted the items.	
12. Date and time of next meeting	
12.1	The meeting concluded at 19.53 with a note of thanks from the Chair.
12.2	The next ordinary Committee meeting is due to be held on Thursday 24 September 2026 at 6.00pm. There will be a special meeting on Monday 7 September 2026 after the AGM to elect the office bearers and agree Sub Committee membership.

Actions from Meeting			
Item No.	Agenda Item	Action Required	Lead Officer
3.1	Minutes of meeting held on 25 June 2026	Publish minutes on the website	LC
5.1	Annual review of the registers	Registers to be signed by the Director and the Chair directly after the meeting	PB SMcD
5.2	Arrangements for the AGM	Invites to be issued for the AGM	LC
6.1	Draft annual accounts	Response to the Management Letter to be sent to TC Group	CMcC
6.2	Annual appraisal	Invite members to future community events	LC
8.	Policy review	Donations policy and Committee expenses policy to be uploaded on to the website	LC
11.	AOCB	Respond and issue funds for the two donation requests	LC/CMcC

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

Chair:

Date: