

Cernach Housing Association

Minute of Management Committee meeting held on Thursday 10 August 2023 at 6.00pm in the boardroom



Ag3.2

1. Present and apologies

J Brannan (Chair)	A Biddell	S McDonald MBE
R McGill	S Brannan	T Bowie
J McFarlane	M Mellon	

In attendance

C Jardine	P Baylis	E McShane
P Edwardson	M Clark	K Dyson
P Long (FMD)	A Devine (via Zoom) (Alexander Sloan)	

Minute taker

E McShane

- 1.1 Apologies were received from M Dabek, C Love and F John.

Noted

2. Declaration of interests

- 2.1 There were no declarations of interest.

Noted

3. Minutes of previous meetings

- 3.1 The minutes of the Management Committee meeting held on 29 June 2023 were proposed by S Brannan and seconded by R McGill.

4. Matters arising from meeting

- 4.1 Item 5.7: E McShane updated the Management Committee that Thriving Places G15 had been successful in their application to become a SCIO. E McShane confirmed that this will not affect funding at this stage, but will allow the new organisation to apply for funding in future.
- 4.2 Item 11.1: C Jardine updated that the request for further education by a member of staff had been considered and approved by the office bearers and that the member of staff has submitted the appropriate applications.

5. Director's report

Due to technical issues, item 5.2 was taken ahead of item 5.1 to allow the A Devine from Alexander Sloan to successfully connect via Zoom. For ease of presentation, the minute is recorded in the order shown on the agenda.

5.1 Draft annual accounts to 31 March 2023

- 5.1.1 A Devine presented the management letter, key figures from the annual accounts report and financial statements for the year ended 31 March 2023.
- 5.1.2 The statement of comprehensive income highlighted that the revenue was £4,764,956. The operating costs totalled £3,647,315 and the net surplus for the year was £1,117,641.
- 5.1.3 A Devine further highlighted net current assets of £1,184,817 and net assets of £14,658,838.
- 5.1.4 A Devine confirmed 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 Devine noted the cyber fraud event occurring early in the financial year and confirmed that there were no ongoing concerns or issues for the Association to note in relation to this. A fully clean and unqualified audit opinion was therefore issued.
- 5.1.5 A Devine asked Committee to note the management letter and approve the draft response. The letter of representations was also approved. The Committee agreed for J Brannan and S McDonald MBE to sign the letter of representations on behalf of the Association.
- A Devine left the meeting at this point*
- 5.1.6 P Long presented the report on the surplus reconciliation for the financial year ending 31 March 2023.
- 5.1.7 Management Committee also agreed for C Jardine to sign the response to the management letter on behalf of the Association.
- 5.1.8 Management Committee approved the draft accounts and these will now be presented to the membership at the AGM.

Collectively approved

P Long and K Dyson left the meeting at this point

5.2 Arrangements for annual general meeting

5.2.1 E McShane presented the report on the arrangements for this year's AGM to be held on Monday 28 August at 7pm at Olivers function suite.

5.2.3 In accordance with the Association's rules, four of the members of the Management Committee require to stand down. M Mellon, S Brannan and A Biddell volunteered. As the remaining four longest serving members were not in attendance, it was agreed that E McShane would speak with them following the meeting to either identify a volunteer or draw lots.

Collectively approved

[Post meeting note: C Love subsequently volunteered to stand down immediately following the Management Committee meeting].

5.3 Secretary's year-end report

5.3.1 S McDonald MBE presented the report.

5.3.2 Management Committee noted the contents.

Noted

5.4 Annual review of registers

5.4.1 C Jardine presented the report on the registers and noted that they are available for inspection.

5.4.2 Management Committee noted this, and they will now be signed off by the Chairperson and Director following this meeting.

Noted

5.5 Compliance assessments

5.5.1 E McShane presented the cover report on the compliance assessments, looking at the Association's compliance with the standards of governance and financial management and the Scottish social housing charter, highlighting that the Association can demonstrate full compliance with all standards.

5.5.2 E McShane highlighted a number of recommendations for minor improvement which had been discussed by the Association's Management team. The Management Committee agreed to the recommendations.

5.5.3 E McShane thanked the Management Committee members who were able to attend the office and contribute to the assessments.

5.6 Committee training

- 5.6.1 J Brannan led the discussion on training events for Management Committee members. J Brannan highlighted that training through DRUMCOG on Monday evenings had not been well attended during recent times for many different reasons. He therefore wished to have an open discussion on this with a view to getting Committee training back on track.
- 5.6.2 The Management Committee discussed different possibilities and highlighted that shorter sessions of perhaps one hour could be considered where the topic lent itself to this; the briefings could immediately precede Management Committee meetings. The current Monday night slot did not suit a number of members because of family/work commitments, but this was also true of other evenings of the week, and it was therefore felt that a change of evening would not result in better attendance.
- 5.6.3 The Management Committee also highlighted that they would be keen to explore more in-house training delivered by staff and the finance agents which can be tailored to Cernach specifically. This could also be arranged with shorter notice (currently we have a two-year plan) and may therefore result in more members being able to attend; members also suggested that there could be agreement at the end of each Management Committee meeting to identify preferred dates between Management Committee meetings.
- 5.6.4 However, given that the joint DRUMCOG training had worked very effectively in the past, J Brannan and C Jardine suggested that we hold back on making any decisions at the present time and come back to this at a later date. In the meantime, it was agreed that we would trial various options over the coming months to be fed into any subsequent discussion.

Noted

5.7 Risk Management

- 5.7.1 E McShane updated the Management Committee that there were no changes to the risk matrix at this stage, but the revised policy would be presented at the next Management Committee meeting following discussion at the Assurance sub-Committee meeting on 17 August 2023.

Noted

5.8 Entitlements, payments and benefits – update

- 5.8.1 C Jardine updated the Management Committee that there were no further items issued during the period since the last meeting. C Jardine further highlighted that in checking the registers prior to signing them, there was one

entry not recorded in both elements of the register. This has since been reconciled and is now recorded appropriately.

- 5.8.2 C Jardine further updated the Management Committee that the Association intended on keeping this item as a standing report at this stage as the Association has recently applied for further funding.

Noted

6. Depute Director's report

6.1 Common allocations policy update

- 6.1.1 P Baylis updated the Management Committee on the plans for reviewing the Common allocations policy, particularly in relation to consultation. The Management Committee noted the contents of the report.

Noted

7. Policy review

- 7.1 There were three policies up for review, as per our policy schedule 2023-2028: Mortgage to Rent, Entitlements Payments and Benefits and Donations. The Mortgage to Rent policy has been considered by the Operations sub-Committee and a recommendation will be made under item 9.1.2.

7.2 Entitlements, payments and benefits policy

- 7.2.1 E McShane presented the cover report on the policy, outlining the proposed changes from the previous policy and the changes and enhancements from the SFHA model policy.
- 7.2.2 Discussion took place around the stage at which financial assistance funding awards, either through SFHA or any future funds will be reported to the Management Committee. Following discussion, future funds will be reported to the Assurance sub-Committee quarterly, and six monthly to the Management Committee as part of the standard Entitlements, Payments and Benefits report and will continue to be recorded in the relevant register in their current format.
- 7.2.3 Management Committee approved this policy subject to the above amendment.

7.3 Donations policy

7.3.1 C Jardine presented the changes to the Donations Policy. Management Committee discussed the policy and clarified wording around donations to individuals.

7.3.2 Management Committee approved this policy subject to slight amendment to clarify wording.

8. Notifiable events and regulatory engagement

8.1 Notifiable events

8.1.1 There are no notifiable events to report at this time.

8.2 Regulatory engagement

8.2.1 There is currently no regulatory engagement.

8.2.2 C Jardine advised that following the Association's invitation, current regulation manager, Laura Gillespie and regulation analyst Suchitra Dutt visited the Association and met with C Jardine, P Baylis and J Brannan. C Jardine advised that the visit went well and there was discussion of the Association's and the SHR's priorities, as well as a short stock tour.

Noted

9. Sub-Committee minutes and recommendations

9.1 Operations sub-Committee

9.1.1 The minute of the meeting on 22 June 2023 was noted.

9.1.2 There was a recommendation from the meeting on 3 August 2023 to approve the revised Mortgage to Rent Policy.

Collectively approved

10. Membership and use of seal

10.1 E McShane presented the report highlighting that there was one new member for approval as well as one cancellation.

Collectively approved

11. AOCB

- 11.1 E McShane discussed a request from Men Matter Scotland for a donation to their fishing programme. The Management Committee discussed the request and agreed to donate £500.

Collectively approved

- 11.2 E McShane highlighted scheduled training on 14 September 2023 at 5:30pm which will be delivered by the Association's Data Protection Officer. This will be immediately followed by the scheduled Management Committee meeting. There will also be our customary *deeper dive* annual finance training on 28 September 2023 delivered by P Long from FMD as well as training on the recent operational v strategic guidance delivered by E McShane.
- 11.3 J Brannan reported that the Association's recent trip to Blair Drummond for the community was very well attended and went down very well with residents.

12. Date and time of next meeting

- 12.1 The next ordinary Committee meeting is due to be held on **Thursday 14 September 2023** at 6.00pm. There will be a special meeting on **Monday 28 August 2023** after the AGM to elect the office bearers and agree sub-Committee membership

Chair: Date: