Cernach Housing Association
Minute of Management Committee meeting held on
Thursday 18 September 2025 at 6.00pm in the boardroom

1. Present and apologies

Present

S McDonald (Chair), J Brannan, K McGinley, M Dabek, T Bowie, A Sproul, C Love, C Stewart, S Da Silva Valente

In attendance

P Baylis, L Cuthbertson, E McShane, L Crawford, P Long (FMD), and H Ahmadi (observer)

Minute taker

L Crawford

1.1 Apologies were received from F John, S Brannan and J McFarlane.

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 14 August 2025 were proposed by T Bowie seconded by C Stewart.

3.2 The minutes of the Management Committee meeting on 1 September following the AGM were proposed by C Stewart and seconded by J Brannan.

4. Matters arising from previous meeting

4.1 P Baylis recapped the on the membership for the Assurance sub-Committee and the Operations sub-Committee.

Following this item, we proceeded with Item 6.1 then returned to Item 5.1. P Long left the meeting after Item 6.1 at 18:17. Item 6.3 was moved to after Item 10.
M Dabek and S Da Silva Valente left the meeting at 19:02
H Amadi left the meeting alongside E McShane, L Cuthbertson and L Crawford before for Item 6.3 at 19:06. E McShane, L Cuthbertson and L Crawford rejoined the meeting at 19:27.
In keeping with the prepared agenda these items are recorded under the relevant sections.

5. Governance report

5.1 Committee Code of Conduct and associated documents

5.1.1 P Baylis presented the paper outlining the authorised signatories. For the execution of documents these are the Chairperson, Secretary, Director, Head of Corporate Services and Operations Manager. For all other cases, the signatories are the five staff members of management team (Director, Head of Corporate Services, Operations Manager, Senior Housing Officer and Senior Maintenance Officer).

5.1.2 E McShane covered the Code of the Conduct for Committee members, advising that it sets out what is expected of Management Committee members, particularly around confidentiality and being an ambassador for the Association.

5.1.3 E McShane set out the declaration of interest proforma highlighting that members must sign these following this meeting. E McShane highlighted the types of interests that we are looking for members to declare.

5.1.4 E McShane took Committee through the model role descriptions, which has been developed by Scottish Federation for Housing Associations (SFHA) and will now be adopted by the Association.

Noted

5.2 Annual Assurance Statement- update

5.2.1 E McShane presented the paper as we are due to submit our seventh Annual Assurance Statement (AAS) to the Regulator by the end of October. P Baylis and E McShane conducted internal compliance assessments and presented at the last Management Committee. These assessments have significant overlap with the content covered in the AAS and serve as a useful starting point for both the Management Committee and the staff team.

5.2.2 Our key areas of focus are tenant safety, tenant voice and financial planning – all of which the Regulator has highlighted as being critically important in recent years and has been the focus of discussion with staff.

5.2.3 E McShane advised that alongside staff engagement, we will undertake a resident survey and asked Committee members to let her know if there were any questions they would like to be added in.

5.2.4 E McShane displayed the evidence bank on screen setting out the information we are collecting in response to tenant safety areas of the assurance statement. Members wanted to highlight to new members the level of work and detail that goes into developing the statement.

Noted

5.3 Committee Appraisal outcomes

5.3.1 L Crawford presented the report recapping on the recommendations from the recent Committee appraisals, highlighting the individual training plans alongside up and coming training opportunities.

Noted

5.4 Governance report – standing items

5.4.1 P Baylis presented the report, which contains governance standing items we report on every month. The following items were specifically discussed:

- There were no entries into the entitlements, payments and benefits register since the last Committee meeting.
- We have no notifiable events.
- The Regulator is currently not engaging with us.
- E McShane advised that the regulator published their national reports on the annual return of the charter outcomes, outlining the key areas of sector performance. Also included, was detail on this year representing the highest percentage lets to homeless households since this data started being collected.
- E McShane highlighted that the up-and-coming DRUMCOG training and Share Conference.

Noted

6. Director's report

6.1 Management accounts to June 2025

6.1.1 P Long presented the report outlining the operating surplus for the period to 30 June 2025 is £218,000 which is higher than budgeted. This is mainly due to lower management and maintenance costs.

6.1.2 P Long advised that rental income is in line with the budget and void loss is lower than the 0.7% budgeted. P Long took Committee through individual budget headings and spend to date.

6.1.3 The higher cash balance is a result of maintenance works as there are some invoices outstanding. L Cuthbertson advised that we have had some properties back that required a bit more work, therefore our void repair spend is higher.

6.1.4 P Long concluded that the Association is complying with financial covenants with significant headroom, and looked ahead to the forecasted position by March 2026.

Collectively approved

6.2 Financial regulations and Financial Procedures update

6.2.1 P Baylis presented the paper following discussion at the last meeting which advised that banking facilities regarding withdrawing petty cash at the bank by means of cheque were withdrawn. We are looking to move to a debit card to withdraw cash at an ATM for the purpose of petty cash. The financial regulations and procedures must be adjusted in light of this and we are presenting the amendments tonight, alongside a full copy of the revised documents. Committee approved the move to having a debit card and the amended financial regulations and procedure accordingly.

6.3 SHAPS (Scottish Housing Association Pension Scheme)

6.3.1 See confidential addendum

7. Operations report

7.1 Bathroom procurement 2025/26

7.1.1 L Cuthbertson presented the report outlining that as part of the bathroom contract that was awarded to City Gate Construction, we looked to include a second year, subject to a successful first year. As we have been happy with the works carried out, we would look to complete a further 95 bathrooms. Committee are asked to approve Year 2 contract to City Gate Construction following their initial tender submission that was published on Public Contracts Scotland on the 28 March 2025.

Collectively approved

7.2 Kitchen procurement 2025/26

7.2.1 L Cuthbertson presented the report outlining our approach to the kitchen improvement programme advising that we will be looking to use Reid's Associates and will keep Committee updated on progress.

Noted

8. Policy review

8.1 Factoring Policy

8.1.1 L Cuthbertson presented the amendments to the Factoring Policy, which was due for review in line with our schedule. L Cuthbertson recapped on the consultation process with owners. **Collectively approved**

8.2 Resident engagement policy

8.2.1 L Cuthbertson presented the review of the Resident Engagement policy, which had minimal changes. It had been taken to the Operations sub-Committee for review and approval.

Collectively approved

9. Sub-Committee minutes and recommendations

9.1 **Operations sub-Committee**

9.1.1 The minute of the meeting on 15 May 2025 was noted

9.1.2 Recommendations were covered under item 8.1 and 8.2 (policy review) and provided an update on recent decrees and court actions.

9.2 **Assurance sub-Committee**

9.2.1 There are no minutes for noting nor any recommendations for Management Committee approval.

Noted

10. Membership and use of seal

10.1 There was no requests for membership. Following the AGM, there were three memberships to be cancelled in line with our rules.

Noted

11. AOCB

11.1 L Cuthbertson advised that we will be updating our website and improving the look of our payment page with Allpay. We will also be utilising the pay by link service whereby residents can be sent a link via email or text by staff to make a payment.

11.2 L Crawford presented the two requests for donation. One donation was received from Langfaulds Primary School for £100. Committee felt that as money had recently been donated, we would not approve this request. The other request was from Drumchapel Community Council, Committee agreed that we would discuss this with DRUMCOG partners.

11.3 E McShane advised that we will be attending the Job Fair at the Community Centre next week in alongside our bathroom contractor, City Gate construction.

11.4 E McShane advised that we will be taking staff and Committee pictures on 30th October 2025.

11.5 P Baylis provided staffing updates - M Clark, Corporate Services Assistant is the successful candidate for the Assistant Maintenance Officer post, and we are now advertising for a new CSA. P Baylis advised that following the approval for further education, J Allan will be joining Stirling University, instead of Glasgow University, as Glasgow's course is not running this year. P Baylis concluded this is L Cuthbertson's last meeting and thanked her for all her hard work for the Association.

12. Date and time of next meeting

12.1 The next full Committee meeting is due to be held on **Thursday 30 October 2025** at 6.00pm.

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