

CASSILTOUN HOUSING ASSOCIATION

MINUTE OF MEETING OF BOARD OF MANAGEMENT

HELD ON WEDNESDAY 30TH APRIL 2025 AT 6.00 PM CASTLEMILK STABLES, 59 MACHRIE ROAD, GLASGOW/ZOOM

Present: Anne M Stuart MBE, Chairperson
Julie McNeil, Vice Chairperson
Gayle Fitzpatrick, Board Member (Zoom)
Faye Mitchell, Board Member
Ryan Barclay, Board Member (Zoom)
Pamela Gibson, Co-opted Board Member
Bridget Crossan, Board Member
Chris O'Brien, Board Member (Zoom)
Jennifer Gilbert, Board Member (Zoom)
Richard Sullivan, Co-opted Board Member (Zoom)

In Attendance: Clair Malpas, Chief Executive Officer
Fiona McGowan, Director of Operations
John Williams, Head of Asset Management
Paula Brownlie, Head of Corporate, HR & Finance
Amanda Laing, Finance Manager (Part meeting, left at 6.50 pm)
David Ampofo, FMD (Part Meeting, left meeting at 6.30 pm)

1a. WELCOME, INTRODUCTIONS, SEDERUNT & APOLOGIES

The Chairperson welcomed everyone to the meeting. There was no fire drill planned and reminded Board Members of the evacuation procedures. Board members were reminded to switch off mobile phones. Board members were reminded to speak through the Chairperson.

Apologies were received from Natalie Tobin, Allana Hammell, Mark Tedford, Teresa McGowan and Clare MacLean, Housing Manager.

The Chairperson sought the Board's approval to take agenda item 5a, 6 and 7 after agenda item 2. The Board approved.

1b. QUORUM

As per the Association's Rules, the Quorum for the Board of Management Meeting stands at 4 members. Today's meeting is therefore quorate.

2. CONFLICT OF INTEREST (PERMANENT REGISTER)

None

5a. 30 YEAR FINANCIAL PLAN (INCLUSIVE OF 5 YEAR FINANCIAL PLAN)

Item redacted as contains sensitive information presented the 30 Year Financial Plan that was inclusive of the 5 Year Financial Plan that is required to be submitted to the SHR. A summary was provided via a powerpoint presentation.

Financial planning and projections

Cassiltoun Housing Association needs to demonstrate:-

- Compliance with Regulatory Standards of Governance & Financial Management
- Viability based on reasonable assumptions
- Covenant compliance & ability to maintain loan repayments
- Affordability
- Efficiency (e.g zero based budgeting) & value for money
- Consider 'what if' scenarios (sensitivity testing)
- Headroom to manage 'financial shocks' to cash & covenants
- Satisfy SHR Regulation Plan requirements & consider key risks in the RSL sector

Current operating environment

- Global economic/political climate, post Brexit, post Covid 19, ongoing conflicts (Ukraine & Middle east, etc), trade tariff wars
- Rising labour and materials costs
- Higher inflationary environment (dissipating but costs higher)
- Continued impact of below CPI rent rise in 23/24
- UK, Scottish and Local Government plans and priorities
- SHQS, EESSH 2 & NCZ
- Falling interest rates but uncertainty due to trade tariff wars
- Expectation of service level improvements
- Pension deficits on defined benefit schemes
- Increased interest from lenders and SHR

Main assumptions - Base case model

Item redacted as contains sensitive information

Projections – Base Case Model Outturn

Item redacted as contains sensitive information

Sensitivities – 30 YR Cash & Covenant impact table

Item redacted as contains sensitive information outlined the 30 year cash and covenant impact table

After discussion, the Board approved the 30 Year financial plan.

Five Year Financial Plan

Item redacted as contains sensitive information presented the Five-Year Financial Plan (FYFP) which is the first five years of the 30 Year Financial Plan that had been previously presented to the Board.

The Chairperson enquired if we have to wait until the next valuation of the Pensions to include in our accounts. *Item redacted as contains sensitive information* confirmed that this valuation is due late in 2025.

After discussion, the Board approved the FYFP. Item redacted as contains sensitive information will upload to the SHR portal.

6.30 pm *Item redacted as contains sensitive information* left the meeting.

6. REVISED BUDGET FOR 2025/26

The Finance Manager presented the revised budget for 2025/26 previously circulated with the agenda.

Back in February 2025, the Budget for 2025/26 was presented to the Board which projected a surplus of just under £60k. However, since this version there are a few changes

Item redacted as contains sensitive information

The Board approved the revised budget for 2025/26.

7. MANAGEMENT ACCOUNTS – MARCH 2025

The Finance Manager presented the Management Accounts for March 2025.

The budget for the year ended March 2025 projected a surplus of around £56k. Based on the results for the year the actual surplus is sitting at around £359k, therefore there is an overall favourable variance of around £303k for the period.

Main variances to date are as follows:

- Higher void loss (£12k)
- Lower Factoring and Other Sales (£13k)
- Higher Grants £236k
- Higher interest receivable £91k
- Lower repair costs £48k
- Lower staff overheads £42k
- Higher other overheads including project costs (£115k)
- Lower interest costs £23k

We have also received around £15k so far for disabled adaptations and an accrual has been made for additional funding of £12k that was submitted for payment to the council's portal at the end of March.

The Association is still benefitting from being able to invest any excess funds taking advantage of higher than usual deposit rates and a delay in funds being needed due to our pause on planned maintenance contracts.

Repairs and Maintenance expenditure is under budget in total by around £48k. Details were outlined in the report.

Salaries and pension costs are under budget for the year by £42k, this mainly reflects savings due to time taken to recruit and fill vacant posts and savings in Strathclyde Pension Fund employer's contributions falling from 31% to 6.5%. As previously mentioned £66k of staff costs are funded increasing the overall saving to £108k.

Training budget is underspent for the year by £12k, this is due to a combination of timing of training meaning it could not be booked within the financial year and costs of Homemaster and 365 training coming in lower than anticipated.

The overspend in regeneration and wider role activities £137k is covered by additional grants received for that purpose.

The overspends under consultancy are mainly in relation to additional specific pieces of work carried out and deemed necessary. Details were contained in the report.

Depreciation charges have come in under budget by £32k, with bad debt expense & write off over budget by £41k, following write off of £37k reflecting a higher budget required for this expense.

Total net assets now stated at around £10m.

The cash position of the Association remains healthy with overall cash just under £5.4m.

Figures have been updated to reflect the increase in property value advised by the recent property valuation exercise producing a more favourable position for covenants and therefore no issues with loan covenant compliance.

The budget for 24/25 indicated a surplus for the year of £56k. The Association has made a surplus for the year of £359k giving an overall favourable variance to budget of £303k.

After discussion, the Board approved the Management Accounts for March 2025.

6.50 pm Amanda Laing, Finance Manager left the meeting

3a. MINUTE OF MEETING HELD ON 26TH MARCH 2025

The Chairperson asked all board members present at the meeting if they had received their board papers on time and if they had read and understood the papers. All board members present confirmed that they had received their board papers on time and that they had read and understood the papers.

The minute of the meeting held on 26th March 2025 were noted and approved on the motion of Faye Mitchell and seconded by Bridget Crossan.

3b. MATTERS ARISING FROM MEETING HELD ON 26TH MARCH 2025

None

3c. **ACTION LIST FROM MEETING HELD ON 26TH MARCH 2025**

	Details	Person Responsible	Status
Actions from meeting held on 29th October 2024			
1.	Report to the Board required in relation to delegated authority to: <ul style="list-style-type: none"> • appoint a lift maintenance Contractor, following the quick quote exercise. • appoint a Smoke Vent Maintenance contractor, following the quick quote exercise 	HaM	Ongoing
Actions from meeting held on 29th January 2025			
2.	Business Planning Report – approved Capacity to continue working with <i>Item redacted as contains sensitive information</i>	CEO	To organize for Nov 25
3.	<i>Item redacted as contains sensitive information</i>	<i>Item redacted as contains sensitive information</i>	<i>Item redacted as contains sensitive information</i>
Actions from meeting held on 26th March 2025			
4.	Publications to be emailed to Board:- <ul style="list-style-type: none"> • Scottish Government - How social landlords support tenants to engage – Corporate Services Officer to email Board with link • Scottish Government - Accessible information to tenants • Letter from SHR dated 28th February 2025 regarding disposal of land consultation 	CSO	Complete
5.	Nursery Manager to provide an info session about the Nursery prior to the next board meeting at 5.45pm.	HCHR&F	Complete
6.	Cyber Fraud refresher training to be arranged for staff and to include Board members	HCHR&F	IHASCO training for staff Training for Board members to be organized. Supplier to be sought
7.	<i>Item redacted as contains sensitive information</i>	<i>Item redacted as contains sensitive information</i>	<i>Item redacted as contains sensitive information</i>
8.	<i>Item redacted as contains sensitive information</i>	HCHR&F	Completed

4. **CHAIRPERSON'S REPORT**

Date	Event
3/4/2025	Nursery Board meeting re Heating Project, approval was granted

8/4/2025	CLEG meeting, met with Colleen Rowan (GWSF) – Anna will be speaking at the GWSF Regeneration Conference in June along with Professor Kim McKee
23/4/2025	Attended with other board members Recruitment and Selection Training that EVH had facilitated
24/4/2025	Attended SHARE Conference and Award Ceremony Plenary Session, Keith Reid (BT Assurance Dept) – how training is important Workshop 1 -Encouraging young people to work in Housing. Hosted by Jacqueline McCutheon (Partick) and Gary Dalziel (Elderpark) Plenary Panel : Shelter, spoke about the housing crisis Workshop: Joyce Orr spoke about how Housing Associations cannot become complacent Award Ceremony Cassiltoun HA picked up 2 awards Excellence in Property Management for the Technical Team Housing Hero for Anna Stuart We were highly commended in a third category (Communities Team for Community Impact).
25/4/2025	Meeting with James Dornan MSP re Green Paper about the Benefits Cuts. Due to being unwell, Lisa McCaig attended on behalf of the Association
29/4/2025	Attended the GWSF 50 th Anniversary of HAs, Trade Halls

The Board noted the contents of the Chairperson's Report.

5B. BUSINESS PLAN UPDATE

The Chief Executive Officer presented the Business Plan update previously circulated with the agenda.

As the Board are aware, we are in the second year of our current business plan. The Business Plan has been refreshed where statistics are out of date and just a general tidy up.

The Senior Leadership Team met to discuss the Business Priorities section of the Business Plan and discussed what we have done, where we need to concentrate more time and energy on; where we can continue with the resources that we have on specific priorities and whether we can step back from particular priorities.

The Chief Executive Officer informed the Board that she will bring back a summary report on what was discussed to the June Board meeting.

The main priority for this year is to concentrate on major repairs.

The Chairperson asked if the Association would be drawing up a programme of what major repairs are going to be carried out to allow tenants to see. The Chief Executive Officer confirmed that a programme would be drawn up for this year.

After discussion, the Board approved the updates to the Business Plan.

5C. KEY PERFORMANCE INDICATORS (KPIs) 2025 – 2026

The Chief Executive Officer presented the Key Performance Indicators for 2025-26 previously circulated with the agenda.

As the Board are aware, the KPIs form part of the Business Plan.

After discussion, the Board approved the KPIs for 2025/26.

8A. H&S LANDLORD REPORT

The Chief Executive Officer sought the Board's approval to defer this agenda item to the May Board meeting. This will tie in with the Annual Return on the Charter (ARC). This item will be brought to the May Board meeting in future years. The Calendar of Priorities will be updated.

The Board approved to defer the H&S Landlord Report to the May Board from this year onwards.

8B. TECHNICAL SERVICES PERFORMANCE

The Chief Executive Officer sought the Board's approval to defer this agenda item to the May Board meeting. This will tie in with the Annual Return on the Charter (ARC). This item will be brought to the May Board meeting in future years. The Calendar of Priorities will be updated.

The Board approved to defer the Technical Services Performance Report to the May Board meeting from this year onwards.

8C. TECHNICAL SERVICES PLAN

The Head of Asset Management presented the Technical Services Plan previously circulated with the agenda.

The Board noted and approved the Technical Services Plan for 2025/26.

9A. HOUSING SERVICES & ADVICE TEAM PERFORMANCE REPORT - UPDATE

The Chief Executive Officer sought the Board's approval to defer this agenda item to the May Board meeting. This will tie in with the Annual Return on the Charter (ARC). This item will be brought to the May Board meeting in future years. The Calendar of Priorities will be updated.

The Board approved to defer the Housing Services and Advice Team Performance Report to the May Board meeting from this year onwards.

9B. COURT ACTIONS FOR APPROVAL

The Director of Operations presented the above report previously circulated with the agenda.

We have four cases that we have issued Notice of Proceedings.

The Board noted and approved the 4 cases to be presented to Court.

9C. ADVICE TEAM – VALUE FOR MONEY REPORT

The Director of Operations presented the above report previously circulated with the agenda. This report details information to 31 January 2025.

The total cost for staff resources is just under £121,000, however the financial gain for tenants is just under £500,000. Debt managed is approx £18,872. Total cases opened from 1st April 2024 to 31st January 2025 amounts to 533.

The Board were reminded that we had one staff member leave the team and we didn't appoint someone for that post until January 2025.

The Board noted the content of the report.

9D. HOUSING/ADVICE SERVICES PLAN

The Director of Operations presented the Housing/Advice Service Plan for 2025/26.

The Board noted and approved the Housing/Advice Services Plan for 2025/26.

10. TRAFFIC LIGHT REPORT REVIEW OF STRATEGIC AND OPERATIONAL OBJECTIVES 2024/25

The Chief Executive Officer presented the above report previously circulated with the agenda.

The Board noted and approved the update to the Traffic Light Review of the Strategic and Operational Objectives for 2024/25.

11. PROCUREMENT STRATEGY

The Head of Asset Management presented the Procurement Strategy for 2025-26 previously circulated with the agenda.

The document highlights how and why we procure services as well as obtaining value for money and quality.

Section 5 of the Strategy outlines that the Association anticipates that we will procure regulated contracts in the region of £5m in the coming year, however this is not £5m of expenditure within

the year- rather £5m of contracts procured for future placement (major repairs for the coming years being the main reason for the peak in volume of procurement levels).

The procurement strategy will be updated to reflect the Head of Asset Management's email address.

The Board noted and approved the Procurement Strategy for 2025/26.

A copy will be sent to ProcurementStrategies@gov.scot

11B. PROCUREMENT REPORT 2024-25

The Head of Asset Management presented the above report previously circulated with the agenda.

The Report reflects on procurement activity for 2024-25. While CHA undertakes various procurements during the year, the scope of the report relates only to those procurements that fall under the remit 'regulated procurements'. A regulated procurement is any procurement for public goods/supplies or services with a value of over £50,000 or any procurement for public works with a value of over £2 million.

As detailed in the report, External Audit services was procured through open tender.

After discussion, the Board noted and approved the Procurement Report for 2024/25 and a copy will be sent to ProcurementStrategies@gov.scot

11C. MAINTENANCE CONTRACT REPORT

The Head of Asset Management presented the above report previously circulated with the agenda.

The report highlights a summary of the contract activity which is ongoing and our intention is to present to the Board in June, a report of the planned maintenance and reactive frameworks. As the Board are aware, the Head of Asset Management has delegated authority to administer the contracts within the framework.

The Chairperson enquired if we have seen any improvement in Right First Time Repairs since the new contractors have been appointed. Head of Asset Management intimated that the rate had gone down to 91% from 94%. However, the Association is monitoring this closely with Homemaster and there was no concern to be raised.

The Board noted and approved the contents of the Maintenance Contract Report.

Item redacted as contains sensitive information

12. SENIOR LEADERSHIP TEAM SMART PLANS 2025-26

The Chief Executive Officer presented the SLT's SMART Plans for 2025-26.

The Board noted and approved the contents of the SLT's SMART Plans for 2025-26.

13. CASSILTOUN TRUST BUSINESS PLAN AND BUDGET 2025/26

The Head of Asset Management presented Cassiltoun Trust Business Plan and Budget for 2025/26.

The Board noted and approved the contents of the Cassiltoun Trust Business Plan and Budget for 2025/26.

14. **COMPLAINTS REPORT**

The Head of Corporate, HR & Finance presented the Complaints Report for Quarter 1-4, 2024/25 previously circulated with the agenda.

The complaints received were

Stage 1

	2023/24	2024/25
Stage 1 complaints received in the reporting year	80	83
Number of Stage 1 complaints carried forward from previous reporting year	0	1
Number of Stage 1 complaints responded to in full in the reporting year	79	81
Percentage of stage 1 complaints responded to	98.75%	96.43%
Time Taken in working days to provide a full response	320	353
Average time in working days for a full response at stage 1	4.05	4.36

Stage 2

	2023/24	2024/25
Stage 2 complaints received in the reporting year	13	21
Number of Stage 2 complaints carried forward from previous reporting year	0	1
Number of Stage 2 complaints responded to in full in the reporting year	12	19
Percentage of stage 2 complaints responded to	92.31%	86.36%
Time Taken in working days to provide a full response	198	330

Stage 1 Complaints – Ten stage 1 complaints were handled outwith the timescale. Five extension of time requests were applied due to waiting on further information from contractors and staff who were on leave. Two stage 1 complaints were handled outwith the timescale due to the Christmas and New Year holidays. Three were handled outwith the timescale due to staff error.

Stage 1 escalated to Stage 2 – 12 of the Stage 1 complaints were escalated to Stage 2.

Stage 2 complaints – All Stage 2 complaints were handled within timescale.

Complaints referred to the Ombudsman – one complaint (stage 1 on 28th May 2024 and escalated to stage 2 on 19/07/2024) was referred to the Ombudsman within the reporting year, however this was not upheld by them.

Section 4 of the report highlights the outcomes and categories of the complaints received.

Section 5 of the report highlights some lessons learned from the complaints received.

The Head of Corporate, HR & Finance informed the Board that Complaints received during 2024/25 had been verified by Christine Dugan, Consultant as part of the ARC Verification process.

The Board noted and approved the contents of the Complaints Register for 2024/25.

15. GDPR/FOI – QUARTERLY RETURN TO THE SCOTTISH INFORMATION COMMISSIONER

The Head of Corporate, HR & Finance presented the quarterly Return to the Scottish Information Commissioner for the period 1 January 2025 – 31 March 2025.

During this period, we had received 0 FOI, SAR or EIR requests.

The Board approved the contents of the Quarterly Return to the Commissioner. The Return will be uploaded to the Scottish Information Commissioner portal.

16. FRAUD REGISTER 2024/25

The Head of Corporate, HR & Finance presented the Fraud Register for 2024/25.

The Register highlights that there were no reports of Fraud during 2024/25.

The Register will be signed off by the Chairperson, Vice Chairperson and Chief Executive.

The Board noted and approved the Fraud Register for 2024/25.

17. POLICIES

17a. MEMBERSHIP: *noted and approved*

17b. VALUE FOR MONEY STRATEGY: *noted and approved*

17c. SAFEGUARDING: *approved to defer to June 2025*

17d. CONTRACTOR AND SUPPLIER MANAGEMENT STRATEGY: *approved*

17e. PROCUREMENT POLICY – Appendix 1: The Board noted that the Procurement Policy Appendix 1 is not to be reviewed until December 2025

18. FACTORING SERVICE REVIEW –UPDATE

The Chief Executive Officer presented the Factoring Service Review update. The Board will note that KPIs and owners information on the website are outstanding. However, the KPIs are included in the Technical Service Plan and that been previously been approved. The Director of Operations is working on updating the website.

The Chief Executive sought the Board’s approval to close off the Factoring Service Review Action Plan. ***The Board approved.***

19. HEALTH AND SAFETY REPORT

The Head of Corporate, HR and Finance presented the Health and Safety Report previously circulated with the agenda.

The Board noted and approved the contents of the Health and Safety Report.

20. CORRESPONDENCE

Head of Corporate, HR & Finance presented correspondence received:-

EVH	Members Monthly Report - The March 2025 Edition Copy previously circulated to the Board for their information
GWSF	GWSF Update – March 2025 Copy previously circulated to the Board for their information
EVH	Twenty-seventh Annual General Meeting – Friday 16 May 2025 Anna Stuart to attend on behalf of the Association EVH seeking nominations to their Executive Committee
SHARE	Governing Body Convention 16-17 Sept 2025, Seamill Hydro Hotel. Anna will be speaking at the Conference
<i>Item redacted as contains sensitive information</i>	<i>Item redacted as contains sensitive information</i>
<i>Item redacted as contains sensitive information</i>	<i>Item redacted as contains sensitive information</i>

21. APPLICATIONS FOR MEMBERSHIP

The Board considered one membership application as outlined by the Head of Corporate, HR & Finance.

The Board noted the eligibility of the applications had been checked.

The Board noted and unanimously approved for the member to be added to the Share Membership Register and that the Share Certificate would be issued.

22. USE OF SEAL

One

23. ENTITLEMENT, BENEFIT AND PAYMENTS

The Head of Corporate, HR & Finance presented the above report previously circulated with the agenda.

After discussion, the Board noted the contents of the Entitlement, Benefit and Payments report.

24. NOTIFIABLE EVENTS

None

25. SUBSIDIARY AND SUB COMMITTEE DECISIONS MADE BETWEEN 27TH MARCH 2025 – 30TH APRIL 2025

Cassiltoun Trust Board Meeting – 26th March 2025

Heating Project:-

Item redacted as contains sensitive information

Trust Board agreed that the following are in line with the Trust’s charitable objects:-

- the building is a “public building of an historical and/or architectural significance”
- the works are designed to “conserve and preserve” that building
- the Trust agreed to voluntarily amend the lease in order to undertake an obligation they do not have and that this should be classed as a donation to the Housing Association (and Nursery if the costs exceed £450k) and within the constitutional powers of the Trust.
- Draft side letters to Cassiltoun Housing Association and Cassiltoun Stables Nursery – Approved
- Management Accounts to 28th February 2025 – Approved
- Trust Budget for 2025/26 – Approved
- The Business plan for 2025/26 - approved subject to the changes discussed at the Business Planning Session.

Cassiltoun Stables Nursery – 3rd April 2025

Stables Heat Project

- Approved the draft side letter
- Confirmed that funds for the project are available and can be requested by the Trust as costs are incurred.
- Confirmed no further legal advice is required for the lease variation.
- Provide the Head of Corporate, HR & Finance with Delegated Authority to sign the finalised version (after any minor, non-material amendments).
- Confirmed the decision of Cassiltoun Trust in relation to compliance with charitable objects.

The Board noted and approved the Subsidiary decisions made during 27th March – 30th April 2025.

26. AOCB

Stables Heating Project: The project will commence on 19th May 2025. *Item redacted as contains sensitive information.* We will also draft a mini risk register for the programme

SHARE Awards: Huge congratulations to our Chair and staff on our recent awards at the SHARE Conference

Excellence in Property Management for the Technical Team

Housing Hero for Anna Stuart

We were highly commended in a third category (Communities Team for Community Impact).

Board Appraisals: Email will be sent to all board members to arrange a date to meet with the Chairperson to carry out appraisals. These can be facilitated via Teams/in person

Board induction: Meet the SLT on 17th June 2025 at 2pm – 4pm

Board Training with SHARE: Board members were encouraged to log onto the SHARE portal to carry out some of the free training that SHARE have to offer. Any assistance required, please contact the Corporate Team.

Subsidiary Cassiltoun Stables Nursery: Nursery Manager will facilitate a workshop with Board members to outline the work of the nursery

Tour of Stock for Board Members: Dates will be arranged

27. **DATE AND TIME OF NEXT MEETING**

Wednesday 28th May 2025 at 6pm

There being no further business the meeting concluded at 7.56 pm

Signature:
Chair of Board of Management

Date: