

<b>Report To:</b>	Management Board Meeting
<b>Agenda Item:</b>	3. Minute of Management Board Meeting of 11 March 2025 held in Drumchapel Housing Co-operative Office
<b>Date Issued:</b>	15 April 2025
<b>Meeting Date:</b>	22 April 2025 at 6.00pm

<b>1. Sederunt</b>
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<b>P = In Person, T = On Zoom</b>				
<b>Present Due:</b> David O'Hara (D'OH) Joan McFarlane (JMcf) Helen Eakin (HE) Alex Kerr (AK) Elspeth Kerr (EK) Pauline McNaught (PMcK) Frances McLean (FMcL) Vincent Ogar (VO) David Riddell (DR)	P P P P P P P P P	<b>Apologies:</b> Josephine Barnshaw (JB) Karen McKenna (KMck) Graeme MacIntosh (GMcl)	<b>In Attendance Due:</b> Pauline Burke, Director (PB) Jacqueline McGoran, Finance & Corporate Services Manager (JMcG) Marisa McCarthy, Senior Housing Officer (MMcC) Chantelle Devlin, Assistant Maintenance Officer (CD) Alex Cameron, Quinn Internal Auditor (AC) David Ampofo, FMD Financial Services (DA)	P P  P P P P P
		<b>Absent:</b> Jean Forbes (JF)		
		<b>Leave of Absence:</b>		
			<b>Observers Due:</b>	

The meeting started at 6.00pm.

All papers issued in advance of meeting unless detailed in minute.

The Chair welcomed everyone to the meeting.

<b>2. Declarations of Interest</b>
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The Chair reminded Board and staff to declare interests as appropriate and reminded of confidentiality and collective responsibility.

Declarations were received from PB, CD, JMcG and MMc at agenda item 10.2.

<b>3. Minutes of Previous Meeting(s)</b>	<b>Lead</b>	<b>Due By</b>
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<b>Minute of the Management Board Meeting of 21 January 2025</b>		
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There were two corrections to the minute which were;

1. The meeting dates were amended to 21 January and 11 March 2025
2. There were declarations of interests at agenda item 11.2 for PB and JMcG

Board noted corrections and confirmed approval of the minutes

Proposer: EK      Seconder: AK

Chair or approving meeting to sign minute: DO'H

CD

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<b>4. Meeting Action List 2024/25</b>	<b>Lead</b>	<b>Due By</b>
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Board noted and approved the action list report as an aid to ensure all actions required are considered and complete.

<b>5.</b>	<b>Matters Arising</b>		
There were no matters arising			
<b>6.</b>	<b>Reports Requiring Decision/Approval/Discussion</b>		
<p><b>6.1 Annual Internal Audit Report</b></p> <p>The Chair asked AC to present the annual internal audit report for 2024/25 for noting and discussion.</p> <p>AC presented the report to Board. AC advised Board that for the 12 months ending 31 March 2025, the internal audit opinion for the Co-operative's governance, risk management and internal control processes are substantial meaning, controls are robust and consistently effective, ensuring risks are mitigated, and objectives are achieved.</p> <p>The audit reviews conducted in 2024/25 were made up of Rent Setting, Payments and Payroll, Tenant Engagement and Void Management.</p> <p>The Rent Setting and Tenant Engagement audits had substantial assurance levels with no recommendations noted.</p> <p>There were two recommendations of priority 2 and two recommendations of priority 3 under Rent Setting, overall having a high assurance level.</p> <p>There were two recommendations at priority 2 and three recommendations at priority 3 under void management, overall having a reasonable assurance level.</p> <p>AC advised that the three prior year recommendations were now complete.</p> <p>AC presented the Key Performance Indicators for the 2024/25 internal audit year and highlighted that all results were achieved at 100% and there were no recommendations for improvement.</p> <p>Board confirmed all matters noted and no additional queries raised.</p> <p><u>Decision Made:</u></p> <p>Noted the contents of the report</p> <p><b>AC left the meeting at 6:12pm</b></p>			
<p><b>6.2 30 Year Long-Term Projections</b></p> <p>The Chair asked DA to present the report and discuss the projections subject to any final changes agreed at the meeting.</p> <p>DA presented to Board a summary of the Co-operative's latest 30-Year projections which were prepared for the Business Plan update highlighting key issues such as global economic/political climate, higher inflationary environment, higher new level of long-term interest rates, local Scottish and UK government plans, rising costs, and the potential impact of SHQS EESH2 and Net Carbon Zero amongst others.</p> <p>The Board was informed of the main assumptions incorporated into the projections and the expected outcomes which showed continued financial viability with no liquidity issues over the 30 years and all loan covenants being</p>			

<p>met. DA highlighted in years 19-23 cash outflow was higher than inflow, however the Co-operative had high cash balances so not a concern.</p> <p>DA advised Board of the main considerations used when sensitivity testing was applied to the 30 year projections and discussed the impact of various positive, adverse sensitivity analysis and stress-testing scenarios on the long-term projection including combined scenario stress testing.</p> <p>Board discussed the stress testing in particular, the combined stress testing and the potential impact on cash.</p> <p>Board confirmed all matters noted and no additional queries raised</p> <p><b>Decision Made:</b> Board approved the 30 year long projections.</p> <p><b>DA left the meeting at 6:37pm</b></p>		
<p><b>6.3 Business Plan</b> The Chair asked PB to present the business planning documents for approval.</p> <p>PB recapped on the strategy day held in June 2024, when Board and staff agreed a strategic planning pathway that incorporated reviews of actions, tasks and progress to ensure completion of an effective 3-year strategic plan, Delivery Plan and Resource Plan. The draft plans were presented at the strategy session on Thursday 27 February 2025 for members to discuss and ask questions prior to the plans being presented for approval.</p> <p>Members noted the Strategic Plan is the overarching 3 year business planning document, the Delivery Plan details operationally how we will deliver our services to tenants and The Resource Plan identifying</p> <ul style="list-style-type: none"> <li>• What the timescale will be</li> <li>• What the estimated time input is</li> <li>• Signposting to any financial resource requirements</li> </ul> <p>Board confirmed all matters noted and no queries to raise.</p> <p><b>Decision Made:</b> Board approved the business planning documents.</p>	PB	-
<p><b>6.4 Value for Money</b> The Chair asked PB to present the value for money report for approval.</p> <p>PB asked members to consider the recommendation of not reviewing the Value for Money Statement in isolation as value for money is incorporated into the larger business planning documents.</p> <p>Board confirmed all matters noted and no queries to raise.</p> <p><b>Decision Made:</b> Approved value for money is incorporated into the business planning documents.</p>	PB	-

<p><b>6.5 Internal Audit Plan 2025/26</b></p> <p>The Chair asked PB to present the report and to advise on any matters to bring to the Board’s attention and any decisions required.</p> <p>PB advised Quinn Internal Audit had prepared a questionnaire for Board to consider and agree topics for the Internal Audit programme for 2025/26.</p> <p>Members reviewed the questionnaire and agreed the following topics be fed back to Quinn Internal Audit to prepare the Audit Programme for 2025/26.</p> <ul style="list-style-type: none"> <li>• Scottish Housing Regulator Framework Compliance</li> <li>• Scottish Social Housing Charter Outcomes Review</li> <li>• Responsive Repairs Effectiveness and Efficiency</li> <li>• Stock Condition Survey Data Quality and Use</li> </ul> <p>Board confirmed the internal audit topics and no queries to raise.</p> <p><b>Decisions Made:</b></p> <p>Approved the internal audit topics for 2025/26.</p>	PB	-
<p><b>6.6 Management Accounts to 31 December 2024</b></p> <p>The Chair asked JMcG to present the management accounts to 31 December 2024 for approval.</p> <p>JMcG presented to Board the Management Accounts to 31 December 2024.</p> <p>Total Comprehensive Income (surplus)for the year to date was £598,488 against a budgeted surplus of £320,714 resulting in a favourable variance of £277,774</p> <p>Turnover was very much in line with budget resulting in an immaterial positive variance of £6,635 and the main contribution to the quarter’s favourable position was in operating expenditure. Total Operating Expenditure was £1,566,228 against a budget of £1,811,078 giving a positive underspend of £244,850.</p> <p>Main areas of underspends were within:</p> <p>Employee costs largely due to vacant posts of Finance Officer and Corporate &amp; Governance Officer. Board noted that a Finance Officer was successfully recruited and is in post from 6th January 2025. Unfortunately, the recruitment drive for the Corporate &amp; Governance Officer was unsuccessful and this post remains vacant.</p> <p>Housing Maintenance Estate Costs - It was explained that the underspend is largely due to timing of Cyclical repairs and reactive repairs. Board was advised that it is anticipated that both reactive and cyclical spends would be in line with budget by year end with the exception of external painterwork (Circa £35k underspend).</p>		

<p>JMcG explained that Tangible Fixed Assets have decreased by £279,882 over the period mainly due to depreciation charges on housing properties and other fixed assets for the period (£513.2k), Planned maintenance program additions of boilers, kitchens and bathrooms of £197.3k, ad hoc component cost additions and disposals to 31 December 2024 totalling £32.5K and other Fixed Asset additions of £3.5k.</p> <p>Total cash balances were £3,094,863 at the end of quarter 3. Cash has therefore increased in the period by £550,635. It is currently anticipated that year end cash balances are now expected to be around £3 million.</p> <p>Referencing current cash balances JMcG asked Board to consider placing an additional £300k on 12 month fixed term deposit to benefit from current interest rates and presented the current rates on offer from Bank of Scotland and Royal Bank of Scotland.</p> <p>Key Performance Indicators were touched upon, and the Board were advised that the loan covenants have been met, and the Co-operative's overall position so far remains healthy.</p> <p>Board confirmed all matters noted and no queries to raise.</p> <p><b>Decision Made:</b>  Approved the Management Accounts to 31 December 2024.  Approved £300k to be placed on 12 month fixed term deposit with Royal Bank of Scotland</p>	JMcG	-
<p><b>6.7 Other Fixed Assets Disposal</b>  The Chair asked JMcG to present the other fixed asset disposal report for approval.</p> <p>JMcG presented the report to Board and requested approval to dispose of other fixed assets highlighted within the report, the majority of which is obsolete computer equipment with a net book value of £0.00. Board were asked to consider upon approving disposals to donate the iPads marked for disposal.</p> <p>Board confirmed all matters noted and had no additional queries to raise.</p> <p><b>Decision Made:</b>  Approved disposal of assets contained within report and discussed the options of donating either to a charitable organisation, Drumchapel High School or tenants of the Co-operative. Board agreed to donate the iPads to tenants who note an interest in receiving them, if interest exceeds number of iPad available, a draw will take place.</p>	JMcG	June 2025
<p><b>6.8 Rechargeable Repairs Bad Debt Write Off</b>  The Chair asked JMcG to present the rechargeable repairs bad debt write off report for approval.</p> <p>JMcG advised Board that the Co-operative will recover the cost of repair work from tenants, where the cause of a repair is due to the failure or actions of</p>		

<p>individual tenants such as damage from vandalism, neglect or carelessness or examples such as lost keys that have resulted in forced access amongst other circumstances. Rechargeable repair accounts are reviewed to assess whether the outstanding debt is likely to be recoverable and £452.81 of rechargeable repairs had been identified that met the criteria for writing off debts.</p> <p>Board were provided with a list of the proposed write-offs and noted that the Co-operative's budgeted bad debt write-off provision for 2024/25 is £24,745 with a total of £4,181.61 bad debt has been approved for write off in 2024/25 to date.</p> <p>Board confirmed all matters noted and had no additional queries to raise.</p> <p><b>Decision Made:</b> Approved rechargeable repair write offs totalling £452.81 to 31 March 2025.</p>	JMcG	-
<p><b>6.9 Board Work Plan 2025/26</b> The Chair asked PB to present the Board workplan for 2025/26 for approval.</p> <p>PB presented the board workplan for 2025/26 advising that the workplan takes account of standing orders and planned policy reviews. Board was made aware that other items are likely to be incorporated as the year progresses.</p> <p>Board confirmed all matters noted and had no additional queries to raise.</p> <p><b>Decision Made:</b> Approved the 2025/26 Management Board workplan.</p>	PB	-
<p><b>6.10 Policy Review Schedule 2025/26</b> The Chair asked PB to present the Policy Review Schedule for 2025/26 for approval.</p> <p>PB presented to Board the policy review timetable for 2025/26 which detailed the policies due for review in 2025/26.</p> <p>Board confirmed all matters noted and had no additional queries to raise.</p> <p><b>Decision Made:</b> Approved the 2025/26 Policy Review Schedule.</p>	PB	-
<p><b>6.11 Schedule of Meetings 2025/26</b> The Chair asked PB to present the Schedule of meetings 2025/26 for approval.</p> <p>PB presented the paper which detailed the proposed dates for all ordinary meetings of the Management Board and sub-Committees and the annual general meeting (AGM). The proposed dates followed the same pattern as previous years. Also noted were the provisional dates for the DRUMCOG Committee training programme.</p> <p>Board confirmed all matters noted and had no additional queries to raise.</p> <p><b>Decision Made:</b></p>	PB	-

<p>Approved the schedule of meetings for 2025/26 and noted the provisional dates for the DRUMCOG Committee training programme.</p>		
<p><b>6.12 Donation Report</b>  The Chair asked PB to present the Donation report for approval</p> <p>PB advised Board contact had been made with Drumchapel Foodbank as requested and they confirmed they need any food items to support the residents of Drumchapel due to the demand for the service. PB advised Members £500 remained in the donations budget for 2024/25 and invited members to discuss what they wished to do with the remaining donation budget.</p> <p>Members discussed donations that had been made during the year and agreed to donate the remaining £500 to the foodbank.</p> <p>Board confirmed all matters noted and had no additional queries to raise.</p> <p><b>Decision Made:</b>  Approved donation of £500 to Drumchapel Foodbank.</p>	<p>JMcG</p>	<p>-</p>
<p><b>7. Housing and Maintenance Report</b></p>		
<p><b>7.1 Maintenance Framework Procurement</b>  The Chair asked PB to present the DRUMCOG Maintenance Framework Procurement report for discussion and approval.</p> <p>PB updated the Board on procurement activity relating to the Maintenance Framework. The recommendations presented to Members were</p> <ul style="list-style-type: none"> <li>• Approve entering into the framework and underlying contracts with successful contractors for the 2025/26 with the options to extend annually to 31 March 2029.</li> <li>• Give delegated authority to staff for additional appointments of others to the formal framework as and when required for the needs of the Co-operative.</li> <li>• Note the contract documents are due to be issued prior to 1 April 2025 commencement</li> <li>• Note the candidate contractors (all candidates invited for tender), will be invited to request feedback on their results,</li> <li>• Note all Tenders are open for acceptance by candidate contractors on or before 27 April 2025.</li> <li>• Note their requirements under the policy for entitlements, payments and benefits to declare an interest if they or any persons connected to them have a significant control in any of the companies detailed in the report.</li> </ul> <p>Board confirmed all matters noted and had no additional queries to raise.</p> <p><b>Decision Made:</b></p>	<p>PB</p>	<p>-</p>

<p>Approved entering into the DRUMCOG Maintenance Framework for 2025/26 and giving staff delegated authority for addition of others to the formal framework.</p>		
<p><b>7.2 Bad Debt and Credit Write-off – Quarter 4</b>  The Chair asked MMcC to present the bad debt and credit write off report for discussion and approval.</p> <p>MMcC presented the report and advised members that the internal and external procedures for pursuing former tenant debt had been exhaust therefore, the recommendation is for the Board to approve the write off of the debt detailed in the report.</p> <p>Board confirmed all matters noted and had no additional queries to raise.</p> <p><b>Decision Made:</b>  Approval of bad debt write off totalling £1,187.24  Approval of credit write off totalling £2,959.26</p>	MMcC	-
<p><b>7.3 Eviction – Anti-Social Behaviour</b>  The chair asked MMcC to present the eviction report for discussion and decision.</p> <p>MMcC presented the report to members and provided background information for members to discuss.</p> <p>EK asked for clarification on the process if eviction was granted. MMcC explained what the process would be and advised of the support that is in place by relevant agencies.</p> <p>MMcC discussed with members the seriousness of the case and when presented in court, the judge deliberated for 28 days before making the decision to grant the decree for eviction.</p> <p>Board confirmed all matters noted and had no additional queries to raise.</p> <p><b>Decisions Made:</b>  Approved to proceed with the eviction of tenant.</p>	MMcC	-
<p><b>7.4 Eviction – Rent Arrears</b>  The Chair asked MMcC to present the eviction report for discussion and decision.</p> <p>MMcC presented the report to members and asked for approval to enforce the eviction of a tenant in relation to rent arrears after decree was granted on 20 January 2025.</p> <p>Board confirmed all matters noted and had no additional queries to raise.</p> <p><b>Decisions Made:</b>  Approved to proceed with the eviction of tenant</p>	MMcC	-
<p><b>8. Policy Review</b></p>	Lead	Due By
<p><b>8.1 Tenant Participation Strategy</b>  The Chair asked MMcC to present the policy review report for approval.</p>		

<p>MMcC presented the report and asked for approval for the Succession Planning, Customer Standards and Data Protection Policies to be rescheduled as part of the 2025/26 policy review schedule.</p> <p>MMcC also presented the Tenant Participation Strategy to Board for approval.</p> <p>Board confirmed all matters noted and had no additional queries to raise.</p> <p><b>Decisions Made:</b>  Approved the reschedule of the policies to 2025/26  Approved the Tenant Participation Strategy</p>	PB MMcC	01/03/2026 -
<b>9. Governance</b>	<b>Lead</b>	<b>Due By</b>
<p><b>9.1 Membership Report</b>  The Chair asked MMcC to present matters for decision.</p> <p>MMcC advised there are 34 Prospective Members for approval and 4 Share Certificates to be approved and signed by Office Bearers.</p> <p>Board confirmed all matters noted and no additional queries to raise.</p> <p><b>Decisions Made:</b>  Approved prospective members and Share Certificates for signing.  Office Bearers to sign Share Certificates after the meeting.</p>	MMcC	-
<p><b>9.2 Ethical conduct and notifiable events</b>  The Chair asked PB to present matters for noting.</p> <p>PB confirmed to members that the Scottish Housing Regulator was provided with the update received from Police Scotland regarding the notifiable event of 13 August 2024</p> <p>Members were asked to note the Scottish Housing Regulator were satisfied with the information provided and closed the notifiable event.</p> <p>Board confirmed all matters noted and no additional queries to raise.</p> <p><b>Decisions Made:</b>  Noted the update and the closure of the notifiable event of 13 August 2024.</p>	PB	-
<b>10. Audit, Risk &amp; Staffing Sub-Committee Meeting</b>	<b>Lead</b>	<b>Due By</b>
<p><b>10.1 – Minutes of Audit, Risk &amp; Staffing sub-Committee meeting on the 14 November 2024.</b></p> <p>The Chair presented the minute to the Board for approval.</p> <p><b>Decisions Made:</b>  Approved the minute of the Audit, Risk &amp; Staffing sub-Committee meeting on 14 November 2024.</p> <p>The Chair asked staff to leave the meeting for the next agenda item.</p>		

<p>Staff left the meeting at 7:53pm</p> <p><b>10.2 – Recommendations from the Audit, Risk &amp; Staffing sub-Committee meeting on 13 February 2025</b></p> <p>The Chair asked EK to present the paper for approval.</p> <p>EK presented the paper to Board asking members to approve the finalised internal audit reports for the Follow-up and Rent Setting Audits and, the Annual Internal Audit Report.</p> <p>EK also presented the EVH employers’ ballot outlining the cost of living proposal for April 2025, April 2026 and April 2027 and asked members to agree the response to EVH.</p> <p>Staff returned to the meeting and JMcF left the meeting at 7:58pm</p> <p>Board confirmed all matters noted and no additional queries to raise.</p> <p><b>Decisions Made:</b></p> <p>Approved the finalise Internal Audit Reports and the Annual Internal Audit Report.</p> <p>Approved the delegation to PB to submit the response to the EVH employers’ ballot after the meeting on behalf of the Board.</p>	PB	11/03/2025
<p><b>11. Housing &amp; Maintenance Sub-Committee Meeting</b></p>	Lead	Due By
<p><b>11.1 – Minutes of Housing &amp; Maintenance sub-Committee meeting 22 October 2024</b></p> <p>The Chair presented the minute to the Board for approval.</p> <p><b>Decisions Made:</b></p> <p>Approved the minute of the Housing &amp; Maintenance sub-Committee meeting on 22 October 2024.</p> <p><b>11.2 – Recommendations from the Housing &amp; Maintenance sub-Committee meeting on 11 February 2025</b></p> <p>The Chair asked MMcC to present the paper for approval.</p> <p>MMcC asked the Board to considered and approve the recommendations from the Housing &amp; Maintenance sub-Committee meeting on 11 February 2025 as detailed in the report.</p> <p>Board confirmed all matters noted and no additional queries to raise.</p> <p><b>Decisions Made:</b></p> <p>Approved the Bad Debt write off of £991.09 for Quarter 3.</p>	MMcC	-

Approved the extension of the Ground Maintenance Contract for 2025/26 and 2026/27.	AG	-
Approved the adoption of the Landlord Safety Manual	AG	-

## 12. A.O.C.B

### 12.1 Scottish Housing Regulator – Annual Risk Assessment

The Chair asked PB to present matters for discussion/update.

PB confirmed the response from the Scottish Housing Regulator (SHR) regarding observation one of their annual risk assessment.

Board confirmed all matters noted and no additional queries to raise.

#### Decisions Made:

Noted the response from the Scottish Housing Regulator.

### 12.2 Glasgow Health & Social Care Partnership letter from Frances McMeeking Assistant Chief Officer

The Chair asked PB to present matters for discussion/update.

PB presented a letter received from Glasgow City Health and Social Care Partnership on their appreciation of the significant contribution the Co-operative is making to the housing and homelessness emergency.

Board confirmed all matters noted and no additional queries to raise.

#### Decisions Made:

Noted the appreciation from Glasgow City Health and Social Care Partnership.

### 12.3 – Tabled - Insurance Renewal Report 2025/26

The Chair asked JMcG to present the Insurance Renewal for 2025/26.

JMcG presented the report on the Insurance Renewal for 2025/26. The Management Board were advised that the Co-operative renews its insurance annually using a broker, Howden Insurance, who provide brokerage services and advice on insurance related matters.

Howden's engaged with five insurance providers including the Co-operative's incumbent insurer to provide property stock and commercial combined cover insurance quotes, the outcome of which were tabled in the report.

JMcG advised that Howden's recommendation was to place Housing stock and commercial combined policies with Avid Insurance Services on a 3 year long term agreement from 31st March 2025 and provided key points for the renewal terms. The renewal quote represented an increase of 1.7% in costs overall compared to last year, however, Board were reminded that last years' renewal seen costs increase by 67% and the previous year 37%. JMcG discussed the last two years claim history and the alterations to the sums insured for 2025/26.

JMcG reminded Board that reinstatement cost surveys are currently taking place and that the premium may change following insurers receiving the report for the reinstatement cost survey exercise if sum insured values increase.

Board confirmed all matters noted and no additional queries to raise.

Decisions Made:

Approved the Insurance renewals for 2025/26.

**13. Date of the Next Meeting**

The Chair thanked everyone for their attendance and input.

There being no other business, the Chair closed the meeting at 7.25pm.

The date of the next meeting is Tuesday 22 April 2025 at 6.00pm at Drumchapel Housing Co-operative Office and via Zoom.

**Chair.....Date.....**