

Report To:	Management Board Meeting
Agenda Item:	3. Minute of Management Board Meeting of 22 April 2025 held in Drumchapel Housing Co-operative Office
Date Issued:	20 May 2025
Meeting Date:	27 May 2025 at 6.00pm

1. Sederunt				
P = In Person, T = On Zoom				
Present Due: David O'Hara (D'OH) Joan McFarlane (JMcF) Helen Eakin (HE) Alex Kerr (AK) Elspeth Kerr (EK) Pauline McNaught (PMcK) Vincent Ogar (VO) David Riddell (DR) Josephine Barnshaw (JB) Karen McKenna (KMck) Graeme MacIntosh (GMcl) Jean Forbes (JF)	P P P P P P P P P P P P	Apologies: Frances McLean (FMcL) Absent: Leave of Absence:	In Attendance Due: Pauline Burke, Director (PB) Joanne Johnson, Finance Officer (JJ) David Ampofo, FMD Financial Services (DA) Maura McAuley, GDPR Officer (MMcA) Observers Due:	P P P Z
The meeting started at 6.00pm.				
All papers issued in advance of meeting unless detailed in minute.				
The Chair welcomed everyone to the meeting.				

2. Declarations of Interest
The Chair reminded Board and staff to declare interests as appropriate and reminded of confidentiality and collective responsibility.
Declarations were received from PMcK at agenda item 8.1 – Membership Report

3. Minutes of Previous Meeting(s)	Lead	Due By
Minute of the Management Board Meeting of 11 March 2025 The Chair asked everyone in the room if they had read the minutes of the last meeting and if there were any requests for corrections. The Board noted no corrections and confirmed the approval of the minutes. Proposer: JMcF Seconder: EK Chair or approving meeting to sign minute: DO'H	JJ	Approved
4. Meeting Action List 2025/26	Lead	Due By
Board noted and approved the action list report as an aid to ensure all actions required are considered and complete.	ALL	Approved
5. Matters Arising	Lead	Due By
The Chair asked if there were any matters arising from the previous meeting. Board confirmed no matters arising.	ALL	None

6.	Reports Requiring Decision/Approval/Discussion	Lead	Due By
	<p>6.1 Scottish Housing Regulator Engagement Plan Report The Board was informed that formal notification of the Scottish Housing Regulator (SHR) Engagement Plan was published on 31 March 2025. Details of the Engagement Plan from 1 April 2025 to 31 March 2026 were included at agenda item 6.1(i) to confirm the Co-operative's Regulatory Status is Compliant and meets the regulatory requirements, including the Standards of Governance and Financial Management. No further assurance from the Co-operative other than the annual regulatory returns required from all Registered Social Landlords (RSL).</p> <p>PB explained the above agenda item and advised the Engagement Plan would be uploaded to the Co-operative's website.</p> <p>Board confirmed all matters noted and no additional queries to raise.</p> <p><u>Decision Made:</u> Board note the information on the Engagement Plan.</p>	PB	-
	<p>6.2 Assurance Statement Action Plan Report The Chair asked PB to present the report.</p> <p>PB presented the Board with the Annual Assurance Statement 2024 – Action Plan. The plan was made up of 6 Required Actions, PB explained actions in Green are complete and actions in Amber are partially complete.</p> <p>Items 1 and 2 on the action plan were completed and progressed with Proactive Consultancy and approved business planning programme for April 2024 to 2025. Item 5 and 6 were also completed.</p> <p>Item 3 and 4 will be revisited this year, as agreed by Members, with the action plan update on the outcome.</p> <p>Board confirmed all matters noted and no additional queries to raise.</p> <p><u>Decision Made:</u> The Board noted the update on the Assurance Action Plan</p>	PB	Action plan items 3 and 4 will be revisited in 2025.
	<p>6.3 Five-year Financial Projections Report The Chair asked DA to present the report.</p> <p>The finance agent (FA) presented the draft Scottish Housing Regulator (SHR) five-year financial projections (FYFP) for 2025. It was explained that the projections have simply been extracted from the recently approved 30-year model which was presented last month (March 25). A recap of the main assumptions was provided, and it was noted that the outturns continue to show a positive financial outlook.</p> <p>DR entered the meeting at 6.11pm</p> <p>Negative sensitivity testing demonstrates the Co-operative's ability to withstand a series of adverse scenarios. It was highlighted that the Energy Efficiency Standard for Social Housing/Net Carbon Zero sensitivity (estimate of £5k net cost per unit for the whole stock) had the most adverse impact in reducing base cash by Year 5. Extrapolation of this indicates additional grant funding and/or loans would be required under this scenario.</p>		

<p>Board confirmed all matters noted and no additional queries to raise.</p> <p>Decision Made:</p> <p>The Board members approved the submission of the SHR FYFP 2025 to the SHR, and the Financial Advisor confirmed that early submission would now be made.</p> <p>David Ampofo left the meeting at 6.25pm</p>	DA	31/05/2025
<p>6.4 External Audit pre-audit programme 2025/26</p> <p>The Chair asked PB to present the report.</p> <p>PB provided the Board with details of the pre-audit programme for the annual external audit which is due to be carried out week commencing 26th May 2025.</p> <p>The pre-audit programme attached in agenda item 6.4(i) provided details of the audit approach, the scope of the audit and to highlight the key risks that they would be focusing their audit work upon. This forms part of the ongoing communications Findlays are required to make under International Standard on Auditing (UK) 260 (revised).</p> <p>The report also included the respective responsibilities of Findlays Chartered Accountants and the Management Board and provided the Management Board with the opportunity to discuss the assignment and audit approach ahead of the fieldwork commencing.</p> <p>PB presented the 2024/25 external audit fee to the Board for approval.</p> <p>Board confirmed all matters noted and no queries to raise.</p> <p>Decision Made:</p> <p>The Board approved the external audit pre-audit program.</p>	PB	-
<p>6.5 SHAPS (Pension) DB Accounting Update 31 March 2025</p> <p>The Chair asked PB to present the report.</p> <p>PB presented the update received from SHAPS Employer Committee on the 2024 Scheme actuarial valuation.</p> <p>Actuarial valuations of the Scheme are carried out every three years, with the latest being September 2024. The SHAPS Employer Committee (EC) expected to receive a valuation from SHAPS Scheme Committee (SC) in March 2025.</p> <p>The EC received a forecast of the 30 September 2024 position using the approach detailed at Item 6.5(i) of the agenda. On this basis, it is anticipated there will be a Scheme funding deficit of c.£90m.</p> <p>The deficit of c.£90m is not the final position for the 2024 valuation, as it is not based on updated Scheme membership, or updated 2024 valuation assumptions, which are yet to be agreed between the committees. However, it is an indication of the direction of travel regarding the funding position and therefore employers are encouraged to prepare for the reintroduction of deficit contributions with effect from April 2026.</p>		

<p>The Co-operative has included a prudent provision for SHAPS Net Pension Liability of average annual deficit contributions of approximately £136.5k from Years 2 to 5 in the five-year financial projects.</p> <p>EK asked if the Co-operative could find out how many Housing Associations are included in the deficit of c.£90m.</p> <p>Board confirmed all matters noted and no queries to raise.</p> <p>Decisions Made:</p> <p>The Board noted the contents of the report.</p>	PB	Feedback to Board regarding EK question.
<p>6.6 Annual Complaints 2024/25 Report</p> <p>The Chair asked PB to present the report.</p> <p>The report was presented to the Board explaining that all complaints are recorded using the Co-operative Complaints Handling Procedure.</p> <p>In 2024/25 the Co-operative received 44 complaints, with 41 being resolved at stage 1 and 3 resolved at stage 3 of the Complaints Handling Procedure.</p> <p>64% of service delivery complaints received related to the quality of service or works carried out by contractors relating to repairs and maintenance. The Co-operative liaised with contractors not only to provide resolution but to endeavour future occurrences are avoided.</p> <p>Complaints are reported in the Co-operative quarterly newsletter which provide information on the number of complaints and timescales to resolve. It provides information on how to make a complaint and includes a “You Said, We Did” article.</p> <p>The Co-operative had also recorded 7 compliments, mainly in relation to the quality of service by our contractors and for our community events.</p> <p>PB explained that the Housing Services Team has been working closely with the current ground maintenance contractor to highlight areas of concern.</p> <p>VO suggested that text messages and or emails are sent to remind tenants that the grass cutting service is due to take place and any dog fouling present should be uplifted to prevent delays to the contractors work taking place.</p> <p>Board confirmed all matters noted and no queries to raise.</p> <p>Decision Made:</p> <p>Board noted the information noted in the report.</p>	PB	-
<p>6.7 Entitlements, payments and benefits 2024/25 Report</p> <p>The Chair asked PB to present the report.</p>		

<p>PB presented the Board with the annual report detailing entries that have been recorded in line with section 2.4 of the Co-operative's policy on entitlements, payments and benefits.</p> <p>There were 11 entries recorded in the register between April 2024 and March 2025 with the value and details of each entry recorded throughout the report.</p> <p>Board confirmed all matters noted and no queries to raise.</p> <p><u>Decision Made:</u> The Board noted the content of the report</p>	PB	-
<p>6.8 UK General Data Protection Regulations 2024/25 Report Maura McAuley joined the meeting via Zoom at 6.35pm</p> <p>The Chair asked MMcA to present the report.</p> <p>MMcA from RGDP the Co-operative Data Protection Officer provided a presentation on the Co-Operative compliance with the UK General Data Protection Regulations, the Environmental Information (Scotland) Regulations 2004, the Freedom of Information Act, and Subject Access Requests requirements.</p> <p>MMcA advised that the Co-operative are doing well and there is no UK GDPR breach issues to report for the period April 2024 to March 2025.</p> <p>The Co-operative managed four FOISA and two EIR requests between April 2024 and March 2025. This was included in the quarterly report to the Scottish Information Commissioner. MMcA confirmed that all requests had been dealt with and there was no issues.</p> <p>The Co-operative did not receive any SAR request for the period April 2024 to March 2025.</p> <p>MMcA updated the Board on Legislation changes and advised that the impact in the new bill would not be significant for the Co-operative.</p> <p>Board confirmed all matters noted and no queries to raise.</p> <p><u>Decision Made:</u> The Board noted the update.</p>	MMcA	-
<p>7. Policy Review</p> <p>There were no policies for review this month.</p>	Lead	Due By
<p>8. Governance</p> <p>8.1 Membership Report</p> <p>Before the discussion started The Chair announced there was a Declaration of Interest to be recorded in the Annual Register and Board Member PMcK was asked to leave the room.</p> <p>The Chair asked PB to present matters for decision.</p> <p>PB advised there are 44 Prospective Members for approval and 7 Share Certificates to be approved and signed by Office Bearers.</p>	Lead	Due By

<p>PB advised there was also 1 Retrospective Member for approval that was received on 16 April 2025 after the board papers had been issued.</p> <p>Board confirmed all matters noted and no additional queries to raise.</p> <p><u>Decisions Made:</u></p> <ul style="list-style-type: none"> Approved prospective members and Share Certificates for signing. Office Bearers to sign Share Certificates after the meeting. <p>PMcK re-joined the meeting.</p>		PB	-
<p>8.2 Ethical conduct and notifiable events</p> <p>The Chair asked PB to present matters for discussion/update.</p> <p>PB advised there were no Notifiable Events to report.</p> <p><u>Decisions Made:</u></p> <p>Board noted the update.</p>		PB	Noted
9.	Audit, Risk & Staffing Sub-Committee Meeting	Lead	Due By
There were no sub-Committee minutes to report this month.			
10.	Housing & Maintenance Sub-Committee Meeting	Lead	Due By
There were no sub-Committee minutes to report this month.			
11.	A.O.C.B		
<p>PB shared that the contract with FMD Financial Services ends on 30 June 2025 and that a Tender Process has started using Public Contract Scotland. Quinns Internal Audit is leading on the tender process which is a joint procurement in partnership with Cernach Housing Association.</p> <p>PB updated that Fraser Irving joined the Co-operative on 22 April 2025 in the Senior Maintenance Officer role and that the Corporate and Governance Officer vacancy had been advertised via Employers in Voluntary Housing with interviews scheduled to take place on Wednesday 21 May 2025.</p> <p>DR shared that Fortune Work Garden Centre Open Day would be taking place on Saturday 17 May 2025 and all are welcome.</p> <p><u>Decisions Made:</u></p> <p>Board noted the update.</p>			
12.	Date of the Next Meeting		
<p>The Chair thanked everyone for their attendance and input.</p> <p>There being no other business, the Chair closed the meeting at 7.15pm.</p> <p>The date of the next meeting is Tuesday 27 May 2025 at 6.00pm at Drumchapel Housing Co-operative Office and via Zoom.</p>			

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