

**Cernach Housing Association**  
**Minute of Management Committee meeting held on**  
**Thursday 14 August 2025 at 6.00pm in the boardroom**



**1. Present and apologies**

**Present**

S McDonald (Chair)	J Brannan	M Mellon
K McGinley	M Dabek	T Bowie
A Sproul (online)	J McFarlane (online)	
C Stewart (co-optee)	S Da Silva Valente (co-optee)	

**In attendance**

P Baylis, L Cuthbertson, E McShane, C McCulloch, L Crawford, P Long (FMD), K Booth (Alexander Sloan), A Cameron (Quinns Internal Audit), O Gaffney (Online, Share), D Campbell (Online, Share) and M McFadyen (observer)

**Minute taker**

L Crawford

- 1.1 Apologies were received from C Love, S Brannan and R Atkinson (co-optee).
- 1.2 S McDonald advised Committee that M Mellon and R Atkinson are stepping down from Committee at the AGM.

**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 26 June 2025 were proposed by K McGinley and seconded by J Brannan.

**4. Matters arising from previous meeting**

- 4.1 There was one matter arising under item 11.4, where a member asked about the office phone lines being offline for a day. P Baylis noted this was for a short time at the beginning of the day due to remedial works following PAT testing.

*Following this item, we proceeded with Item 6.3, Item 6.1 and then returned to Item 5.1.*

*O Gaffney and D Campbell left the meeting after they delivered Item 6.3 at 18:27,*

*K Booth, P Long and C McCulloch left the meeting after Item 6.1 at 19:00.*

*A Cameron left the meeting after Item 6.2 at 19:38.*

*In keeping with the prepared agenda these items are recorded under the relevant sections. S McDonald suspended standing items at 8pm following Item 7.2*

## **5. Governance report**

### **5.1 Compliance Assessments**

- 5.1.1 P Baylis presented the compliance assessment for 2025/26, which are the precursors for the annual assurance statement and reviewed by P Baylis and E McShane this year. The compliance assessments have been uploaded in full to Decision Time and overall indicate full compliance.
- 5.1.2 P Baylis set out the recommendations which primarily relate to the satisfaction tracker from the resident satisfaction survey, external feedback on the domestic abuse policy, refresher complaint training for staff, adding complaints as a standing item on the Management team agenda and creating team harassment risk assessments.
- 5.1.3 E McShane set out the recommendations in relation to the Scottish Social Housing Charter assessment. These recommendations relate to equalities data, establishing a compliance register for the HMO properties and evaluating the use of AICO monitors in properties reporting damp. Committee discussed the impact and costs associated with the AICO monitors and the ongoing concerns in the sector relating to damp and mould. Committee discussed the use of these monitors as part of evidence of compliance with guidance overall.
- 5.1.4 Committee agreed with the action points discussed.

### **5.2 Arrangements for AGM**

- 5.2.1 L Crawford set out the arrangements for the AGM. Committee discussed their interest in office bearer roles and sub-Committee membership.

**Noted**

### **5.3 Secretary's year-end report**

- 5.3.1 K McGinley presented the secretary's report and confirmed under Rule 68 that to the best of their knowledge and as advised by the senior officer, Rules 62 to 67 have been followed.

**Noted**

### **5.4 Annual review of registers**

- 5.4.1 L Crawford advised that the registers relating to Entitlements, Benefits and Pay, Fraud, Anti-bribery and Gifts and Hospitality are available for inspection at tonight's meeting and will be signed by the Director and the Chair at the

end of the meeting.

**Noted**

## **5.5 Governance report – standing items**

5.5.1 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; however, we were asked for further information in relation to our loan portfolio, which we responded to, and the Regulator confirmed they were happy with.
- There are no changes to risk.
- E McShane advised on the guidance in relation to notifiable events, annual assurance statements, the Charter and the findings of the national tenant panel meetings in relation to damp and mould.
- E McShane highlighted that the up-and-coming DRUMCOG training and Share Conference.

**Noted**

## **6. Director's report**

### **6.1 Draft annual accounts -2024/25**

6.1.1 P Long presented the annual accounts for 2024/25, setting out the income and expenditure summary and the financial highlights for the year. P Long moved on to present the report on the surplus reconciliation for the financial year ending 31 March 2025.

6.1.2 K Booth noted the accounts for 2024/25 and summarised that the Association continues to perform well across the whole range of financial and non-financial indicators and the surplus for the year was £855,293 (2024 – £1.238m) and net assets now stand at £16.677m (2024 – £15.770m).

6.1.3 K Booth set out the audit summary report, which confirms Alexander Sloan's unmodified audit report. K Booth set out the key audit issues and advised 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. K Booth noted the Association may wish to consider updating the accounting policy to reflect the recent stock condition survey. A full clean and unqualified audit opinion was issued.

6.1.4 K Booth asked Committee to note the management letter and approve the draft response. The letter of representations was approved. The Committee agreed to pause the meeting for the documentation to be signed.

6.1.5 Committee approved the annual accounts for 2024/25, and the accounts will now be presented to the membership at the AGM on 1 September 2025.

**Collectively approved**

## **6.2 Internal audit – follow ups**

6.2.1 E McShane presented the report relating to the follow up audits from the previous year and the annual report. The overall assurance level for these reports were substantial.

6.2.2 The Association had 20 recommendations across these audits, with 17 of these being completed. There were no recommendations from the annual audit report.

6.2.3 A Cameron summarised that they were happy with the progress and formally closed the 2024/25 annual reporting, congratulating Committee on a good audit year.

**Noted**

## **6.3 Committee appraisals – interim report**

6.3.1 L Crawford introduced O Gaffney and D Campbell from Share. O Gaffney gave a presentation on the recent Committee appraisal process. O Gaffney highlighted the five recommendations based on summary of the results.

**Noted**

## **6.4 Banking facilities update**

6.4.1 P Baylis advised Committee that due to changes at the bank, we no longer have the facility to withdraw cash by means of a cheque presentation at the bank, which has been our main method for petty cash. We are currently considering a variety of options. The change will require an update to our financial regulations and financial procedures, which we will bring to the next meeting.

**Noted**

## **7. Operations report**

### **7.1 Quality and Efficiency Forum (QEF) Annual Statistical Review – benchmarking report**

- 7.1.1 L Cuthbertson set out our performance across 22 indicators against our peers in the Quality and Efficiency Forum. L Cuthbertson reported a positive performance in relation to our peers. We are performing extremely well across most areas under the value for money scorecard.

**Noted**

### **7.2 Asset Management Strategy**

- 7.2.1 L Cuthbertson presented the Asset Management Strategy 2025-2028. The report outlines the current position of our assets, revised cost for the next three years based on the 5-year draft investment plan of 2025/26.
- 7.2.2 L Cuthbertson advised that although inflation rates have stabilised over the past year, we are seeing rising costs, with the potential of a 15% increase year on year. This update represents our plans at the current time. The Committee may consider reviewing the plan earlier than the three-year timescale, should financial implications impact upon the delivery of our plan.

**Collectively approved**

## **8. Policy review**

### **8.1 Code of Conduct for Committee members**

- 8.1.1 L Crawford presented the updated model provided by SFHA, which had minimal changes since the last iteration and was reviewed 2024. All staff will be issued with a copy and asked to sign.

**Noted**

### **8.2 Code of Conduct for staff**

- 8.2.1 L Crawford presented the updated model provided by SFHA. Since it was reviewed in October 2024, there have been no changes to the principles, however accompanying guidance has been developed around dealing with an alleged breach of the Code and oversight role of the Chair and Vice Chair. The accompanying guidance on breaches should be adopted and published on our website.

**Collectively approved**

### **8.3 Wider role policy**

- 8.3.1 E McShane presented the changes to the policy, which mainly relates to the end of the Community Connector post and the addition of the Dolly Parton Imagination Library. E McShane set out feedback from the recent survey consultation that was issued to residents.

**Collectively approved**

### **8.4 Factoring policy and Resident Engagement policy**

- 8.4.1 L Cuthbertson advised that the Factoring policy and the Resident Engagement policy will be taken to the Operations sub-Committee for consideration, with any recommendations taken to the next Management Committee meeting for their approval.

**Noted**

## **9. Sub-Committee minutes and recommendations**

### **9.1 Operations sub-Committee**

- 9.1.1 There are no minutes for noting or any recommendations for approval.

### **9.2 Assurance sub-Committee**

- 9.2.1 The minutes for 8 May 20205 were noted. J Brannan asked E McShane to provide a recap on decisions made – these were the hybrid working pilot, audit topics, conclusion of the Director appraisal and the assurance statement process for this year. There were two recommendations in relation to staff requests for higher education funding. These requests were recommended to the Management Committee for approval and includes an increase to the budget of £1,500.

**Collectively approved**

## **10. Membership and use of seal**

- 10.1 There was one request for membership which had been received in line with our rules. Committee members collectively approved the membership request. Ahead of the AGM, the registers were reviewed and under our rules, two memberships should be cancelled.

## **11. AOCB**

- 11.1 L Cuthbertson provided an update on estate walkabouts with an evening walkabout being hosted this evening.

- 11.2 L Crawford advised that the bus trip to Dumfries House will take place tomorrow.
- 11.3 L Cuthbertson advised the Assistant Maintenance Officer is leaving the Association, and the vacancy has been advertised. L Cuthbertson also advised that they will be resigning from their post and leaving the housing sector. Committee thanked both staff and wished them all the best for the future.
- 11.4 P Baylis advised that our preferred housing sector service provider for support with ICT is no longer able to offer shared services, therefore we are reviewing our options.

## **12. Date and time of next meeting**

- 12.1 The next full Committee meeting is due to be held on **Thursday 18 September 2025** at 6.00pm. There will be a special meeting on Monday 1 September 2025 after the AGM to elect the office bearers and agree sub-Committee membership.

Chair: .....

Date: .....