

Cernach Housing Association
Minute of Management Committee meeting held on
Thursday 30 October 2025 at 6.00pm in the boardroom



1. Present and apologies

Present

S McDonald (Chair)
T Bowie

J Brannan
A Sproul

K McGinley
C Stewart

In attendance

P Baylis
G Robertson

E McShane
L Crawford

K Cowan

Minute taker

L Crawford

- 1.1 S McDonald asked for Committee approval to grant special leave to Frank John. Committee agreed the request.
- 1.2 S McDonald welcomed K Cowan, new Operations Manager starting on 3 November 2025.
- 1.3 Apologies were received from M Dabek, S Da Silva Valente, C Love, J McFarlane and S Brannan.

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 18 September 2025 were proposed by T Bowie seconded by J Brannan.

4. Matters arising from previous meeting

- 4.1 Item 11 – AOCB: P Baylis updated Committee that a donation would be made by the DRUMCOG landlords for £500, following a request from Drumchapel Community Council.

5. Governance report

5.1 Annual Assurance Statement 2025

- 5.1.1 E McShane presented the Annual Assurance Statement which we are required to submit every year by the 31 October. As with previous years we have a three-page statement and have followed the same process that has been in place since 2019, with updates as per the annual revisions to the SFHA's recommended good practice guidance.
- 5.1.2 E McShane presented the two matrices, the Governance and Financial Management and the Operations assessments. E McShane also discussed the evidence bank, which has been uploaded in full to Decision Time.
- 5.1.3 E McShane detailed our consultation process with staff and residents this year and provided details of a selection of the comments received. This is our third year of the survey which followed the same format. We received 63 responses and responses have informed two recommendations this year, which was to hold an evening tea and talk session and develop a website page for feedback and improvements.
- 5.1.4 E McShane concluded the report stating that we are fully compliant with the regulatory standards with no areas of material non-compliance. We have identified a total of six recommendations which will be monitored on a quarterly basis by the Assurance sub-Committee. The other recommendations relate to refresher gas safety training, staff equality data collection, audit of asbestos information and developing a policy for tree maintenance.
- 5.1.6 The Management Committee approved the Annual Assurance Statement for submission to the SHR following this meeting and gave E McShane delegated authority to submit this on their behalf.

5.2 Annual report

- 5.2.1 L Crawford set out the Annual Report on the Charter which looks at performance activities related to the previous financial year – so our report this year relates to the financial year from April 2024 to March 2025.

Noted

5.3 Entitlements, payments and benefits midyear report

- 5.3.1 P Baylis presented the report advising that there had been no entries on the entitlements, payments and benefits register first half of the year.

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 new open notifiable events, however one of our temporary furnished flats leased to Glasgow City Council has been recovered due to ongoing anti-social behaviour complaints. When we made changes to the number of TFFs in 2020, we raised a notifiable event and agreed that we would keep the SHR advised of any further changes.
- The Regulator is currently not engaging with us.
- There is no movement in risk at this time.
- SHR published a blog on their meeting with the national tenant liaison group. The SHR also launched a consultation on upcoming changes to accountancy requirements due to UK-wide financial practice changes. We are currently considering our response but will likely feedback via our membership organisations.
- P Baylis recapped the recent DRUMCOG training which was delivered by the SHR. Committee noted that the training was helpful in understanding the Regulatory role.

Noted

6. Director's report

6.1 Potential new private housing development

- 6.1.1 P Baylis advised that at the DRUMCOG senior officer's meeting in early October we were advised that a local MSP has published information on a planning proposal for a 570 private housing development in the Kinfauns Road area.

- 6.1.2 Keepmoat Homes will be having a public consultation event in the Drumchapel Community Centre on Thursday 4 December 2025 from 2pm to 7pm. Committee discussed the impact this may have on Drumchapel.

Noted

6.2 Staffing matters- Confidential

- 6.2.1 P Baylis presented the paper outlining some recommendations in relation to the housing management team. P Baylis recapped on the recent changes to the housing management section, with one of the Housing Assistants leaving to take up a promoted post.
- 6.2.2 We are proposing to not replace that HA post and to regrade the current grade 5 Housing Assistant to grade 6 to Assistant Housing Officer. P Baylis presented the comparison with the sector, and the costs associated these changes.
- 6.2.3 One member asked about the increase homeless lets, increase in non-English speaking residents and if this may impact the housing staff team. G Robertson and P Baylis advised that we have great access to formal translation services as well as advances in informal tools like google translate as well as the support of the local authority. G Robertson advised of new resettlement team as part of Glasgow City Council.
- 6.2.4 Committee discussed the changes since Covid and the new build. Committee approved the changes to the Housing Management Team, including promoting the remaining Housing Assistant to Assistant Housing Officer.

6.3 Pension defined benefit scheme update

- 6.3.1 P Baylis presented the report following recent communications from SHAPS on 23 October 2025 seeking our views on proposed changes to employer expenses paid towards the costs of running the Scheme. Currently the day-to-day expenses are divided up the same way as deficit contributions, based on each employer's share of the total liabilities. For example, if your organisation's share of the Scheme liabilities is 1%, then you will pay 1% of the overall Scheme expenses.
- 6.3.2 The proposal is that there is a flat annual employer charge of £3,500. The remaining expenses will continue to be split based on each employer's share of the scheme liabilities. Employers with a smaller share of the overall scheme liability will see an increase in cost, however SHAPS believes that having a flat annual employer charge is a fairer way to share the day to day running costs, as each employer will contribute equally towards core expenses. Overall, this will be an increase for Cernach.

- 6.3.3 Committee discussed their dissatisfaction with the process and communication, and they disagree with the proposal. P Baylis advised that she would provide feedback to SHAPS by deadline of Monday 24 November.

7. Operations report

7.1 Business plan targets midyear report

- 7.1.1 This paper reports on performance in 20 key areas at the mid-year point (30 September 2025) against targets and provides explanations for any targets which have not been met. 14 are fully met, 4 are almost/met in part and one is not met. G Robertson presented the Housing Management KPIs, and E McShane summarised the performance on satisfaction, repairs and factoring and outlined actions going forward.

Noted

8. Policy review

8.1 Treasury Management Policy

- 8.1.1 P Baylis present the revised Treasury Management Policy, which was last reviewed in 2022. As part of this review, we consulted with FMD. Overall, the changes relate to updating the staffing information, individual account deposit levels and changes to additional financial organisations which we can use for finance and lending purposes.

Collectively approved

9. Sub-Committee minutes and recommendations

9.1 Operations sub-Committee

- 9.1.1 There are no minute for noting nor any recommendations for Management Committee approval.

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, and the seal was not used. We currently have 101 members.

Noted

11. AOCB

- 11.1 P Baylis asked Committee for their feedback on the Strategy Away Day, which we propose would be on 27 February 2025 at the Golden Jubilee. Committee agreed with approach, which would be the same as previous years.
- 11.2 P Baylis asked Committee if they would be happy to have the staff and Committee night out in January and if so, we would bring a paper in December with further ideas. Committee approved this.
- 11.3 L Crawford updated Committee that Rebekah Hare would be joining us as the new Corporate Services Assistant on 24 November.
- 11.4 L Crawford presented a donation request from 3D for selection boxes for their Christmas event. Committee approved the request.

12. Date and time of next meeting

- 12.1 The next full Committee meeting is due to be held on **Thursday 4 December 2025** at 6.00pm.

Chair:

Date: