

**Cernach Housing Association**  
**Minute of Management Committee meeting held on**  
**Thursday 26 June 2025 at 6.00pm in the boardroom**



**1. Present and apologies**

**Present**

S McDonald (Chair)	J McFarlane	J Brannan
F John	K McGinley	C Love
R Atkinson (co-optee)	C Stewart (co-optee)	

**In attendance**

P Baylis, L Cuthbertson, E McShane, L Crawford, P Long (FMD) and O Gaffney (Observing from Share)

**Minute taker**

L Crawford

- 1.1 Apologies were received from A Sproul, M Dabek, T Bowie and S Da Silva Valente (co-optee).
- 1.2 M Mellon and S Brannan are on special leave.

**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 29 May 2025 were proposed by K McGinley seconded by F John.

**4. Matters arising from previous meeting**

- 4.1 There were no matters arising.

*Following this item, we proceeded with Item 6.3 and then returned to Item 5.1. P Long left the meeting at 18:55 following item 6.1 and item 6.2. In keeping with the prepared agenda these items are recorded under the relevant sections.*

**5. Governance report**

**5.1 Protected vulnerable groups update**

- 5.1.1 P Baylis presented the report on protecting vulnerable groups scheme.

- 5.1.2 The Disclosure (Scotland) Act 2020 introduced 'regulated roles', which define whether membership of the PVG scheme is required. SFHA Members contacted SFHA seeking further clarity about which roles within the sector class as "regulated roles". The SFHA has produced a briefing note, and we can confirm that we do need to take any further action.

**Noted**

## **5.2 OSCR update**

- 5.2.1 E McShane presented the report outlining the changes following legislative updates. Overall, there are three main changes; establishing an electronic register of trustees, expanding automatic disqualification criteria and how they publish their accounts.
- 5.2.2 One member asked whether everyone could see the new online register of trustees, E McShane explained that Committee members main details will be available on the OSCR's website, although this is similar to the information that is already on our own website.
- 5.2.3 E McShane set out some of the disqualification criteria but advised that staff members are available to discuss any issues should they arise and OSCR is open to discussion and supporting organisations.
- 5.2.4 Members shared concerns about having their signature online, E McShane acknowledged this and said that signatures would not be the ink copy, rather it would be an electronic typed signature.
- 5.2.5 E McShane concluded the report by confirming that we are working to meet the changes and are submitting this information later in the summer.

## **5.3 Governance report – standing items**

- 5.3.1 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 currently.
  - The Regulator is currently not engaging with us; however, we have received two questions following our ARC submission. These were related to emergency repairs and refusals. We explained the reasons behind the changes, and they have come back to say they are happy with the information.

- There are no changes to risk.
- E McShane updated that we have one action on our equalities tracker to consider including an equalities impact statement on Management Committee papers. E McShane asked for feedback on what would be best for Committee. Members advised that papers should be as streamlined and simple as possible and therefore papers would only include equalities impact commentary where there is an impact to discuss. Staff would review this internally prior to papers being issued.
- E McShane concluded with update by notifying members of training opportunities that were up and coming.

**Noted**

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

### **6.1 Treasury Management report to March 2025**

- 6.1.1 P Long presented the report which is required to be reported to the Management Committee annually. P Long outlined outstanding balances, security held by lenders, unsecured housing stock, asset cover, governance compliance, interest earned and projected cash flow.
- 6.1.2 P Long concluded by advising that the Association will continue to apply the terms of the treasury management policy in 2025/26.
- 6.1.3 The Association currently has seven individual loans, several of which have relatively small balances that are due to be fully repaid over the next few years. The option of repaying some or all these loans in full was considered but it was ultimately decided that this would not be done at this time. One member said that it isn't really costing us much therefore it is still the right decision to continue to pay these off gradually.

**Collectively approved**

### **6.2 Loan portfolio return- March 2025**

- 6.2.1 P Long presented the report that we are required to submit a return to the SHR each year outlining details of our current loans and information related to the management of these.
- 6.2.2 P Long took Committee through each page of the return which is an extract from the submission on the portal. E McShane explained that this would be submitted tonight following approval.

**Collectively approved**

### **6.3 Committee appraisals**

- 6.3.1 L Crawford introduced O Gaffney from Share, who took Committee through a presentation on the forthcoming Committee appraisal. Committee were happy with the process, which would begin tomorrow (27 June).

**Noted**

### **6.4 Internal audit**

- 6.4.1 E McShane reported that we received substantial assurance on the entitlements, payments and benefits audit and that there were no recommendations. P Baylis confirmed the effort from the staff team to pull together substantial information for this audit and the Management Committee offered their thanks.

**Noted**

### **6.5 Finance Services procurement**

- 6.5.1 P Baylis advised that we received one response within the timescales, although we know another four suppliers downloaded the information but did not bid. P Baylis set out a breakdown of costs and confirmed that they are in line with existing costs.
- 6.5.2 P Baylis explained that we provide financial services to Drumchapel Housing Co-operative through the current financial services agreement, which is delivered by FMD Financial Services. The day-to-day contract management, including invoicing, is carried out by Drumchapel. As the contract being is reviewed, we propose to end the shared services agreement.
- 6.5.3 P Baylis recommended that Committee approve the award to FMD financial services on a three-year basis, with option for plus one, plus one.

**Collectively approved**

### **6.6 ICT update**

- 6.6.1 E McShane updated Committee that we successfully passed the Cyber Essentials+ assessment for the second time on 6 March 2025.
- 6.6.2 E McShane provided an update on the procurement of ICT manager services, as we are awaiting their signed service level agreement, and once received we will be able to agree a date for them to commence working with the

Association. We have agreed a draft project delivery programme and hope to have this up and running during the summer months.

6.6.3 E McShane advised on the recent developments in ICT infrastructure.

**Noted**

## **6.7 Arrangements for the AGM**

6.7.1 P Baylis presented the paper outlining arrangements for the AGM which is set for 1 September 2025. In line with Rule 39.1, one third of the Committee required to stand down, this year it is T Bowie, J Brannan, S McDonald and J McFarlane.

6.7.2 We currently have three co-opted members who should submit nomination papers if they wish to join the Committee, and they are C Stewart, R Atkinson and S Da Silva Valente.

6.7.3 P Baylis asked Committee to note the report and asked members to consider joining the sub-Committees after the AGM.

**Noted**

## **6.8 Bank information update**

6.8.1 P Baylis outlined the paper on the recent review being undertaken by our bank on the information they currently hold for Cernach. We are working through the bank's processes and any additional information which may be requested. Depending on the level of information required we may have to arrange for it to be signed off by an approved professional body. We don't envisage any issues in collating the information.

**Noted**

## **7. Operations report**

### **7.1 Scottish Government return- Cladding risks**

7.1.2 L Cuthbertson set out the recent request from the Scottish Government on the 19 May 2025 asking all landlords to submit a return by 23 June 2025 to advise if any building they own or manage is affected by potentially unsafe cladding and where life safety may be at an elevated risk, so they can help to ensure that appropriate action is being taken.

- 7.1.3 L Cuthbertson explained that we reviewed the guidance in detail and were able to go back to the Scottish Government on the 29 May 2025 with a nil return.

**Noted**

## **8. Policy review**

- 8.1 There are no policy reviews due this month.

## **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 There are no minutes for noting or any recommendations for approval.

## **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.
- 10.2 One member asked about cancellations and calling people ahead of the AGM to avoid losing them if they have not attended for 5 years. L Crawford advised that we follow up initial letters via CX and get apologies where possible.

## **11. AOCB**

- 11.1 L Cuthbertson tabled a confidential report regarding a tenancy management matter. The Management Committee noted the contents of the report.
- 11.2 L Crawford presented the donation request looking for a contribution toward the 'sanctuary' at Drumchapel High School, which is space to support and promote wellbeing. Committee agreed to provide £500.
- 11.3 E McShane updated Committee that the Dolly Parton Imagination Library will be launched on 26 July and will provide further details in due course. One member asked if anyone in Drumchapel can receive the books, not just Cernach tenants. E McShane advised that it is a global initiative, the costs are very reasonable, therefore we can promote to the whole of Drumchapel, in partnership with other DRUMCOG members.

- 11.4 Management Committee raised the recent disruption to phone services at the office and the staff team advised they would obtain further information from service providers and frontline staff to update Management Committee members at the next meeting.
- 11.5 P Baylis advised that staff and Committee would be attending an event tomorrow at Kingsridge Cleddans to celebrate the work of John Barclay, who has been involved in social housing for over thirty years, having helped set up Kingsridge and continued to serve on their Committee. In recognition of his work an early day motion was raised at Parliament.

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

- 12.1 The next full Committee meeting is due to be held on **Thursday 14 August 2025** at 6.00pm.

Chair: .....

Date: .....