

Cernach Housing Association

Minute of Management Committee meeting held on Thursday 29 June 2023 at 6.00pm in the boardroom



Ag3

1. Present and apologies

J Brannan (Chair)	R McGill	S Brannan
C Love	F John	M Dabek

In attendance

C Jardine	P Baylis	E McShane
L Crawford	L Cuthbertson	H Lochran
P Long (FDM)		

Minute taker

L Crawford

- 1.1 Apologies were received from S McDonald, Z Saad Hassan, M Mellon, T Bowie, J McFarlane and A Biddell.

Noted

2. Declaration of interests

- 2.1 F John declared an interest in item 11, AOCB.

Noted

3. Minutes of previous meetings

- 3.1 The minutes of the Management Committee meeting held on 25 May 2023 were proposed by C Love and seconded by R McGill.

4. Matters arising from meeting

- 4.1 C Jardine advised of a correction to the report which stated that the FMD contract extension was 3+1, it was in fact 3+2.

Collective Approval

5. Director's report

5.1 Annual treasury management report

- 5.1.1 P Long presented the narrative report highlighting our current position at 31 March 2023 and the strategy for 2023/24.

5.1.2 P Long advised of the error in the report, clarifying that the Nationwide loan is actually linked to SONIA.

5.1.3 C Jardine highlighted the ongoing instability of interest rates and the consideration that we may wrap up smaller loans linked to SONIA. The Management team are in discussion with P Long and will come back to the Management Committee in due course.

5.1.4 P Long advised that 647 properties were unsecured and this would be beneficial if we were considering taking out any new loans; however, the Association is not looking to secure new finance at this time.

5.1.5 P Long finished by stating that the Association will continue to apply the terms of its treasury management policy in 2023/24 and is expected to meet its covenants.

5.1.6 Committee discussed the base rate and the financial challenges we are facing a society. In order to protect the Association against the impact of further interest rate increases, Committee agreed to consider the option of possibly redeeming some of the smaller loans; we will bring a paper to a future Committee meeting on this.

Collectively approved

5.2 Loan Portfolio Return

5.2.1 P Long presented the report in the format it would be submitted to the Scottish Housing Regulator.

5.2.3 The Management Committee is asked to approve the submission to the Scottish Housing Regulator. The Management Committee is further requested to delegated authority to the staff team to make this submission on the Association's behalf.

Collectively approved

P Long left the meeting

5.3 Annual Committee appraisals

5.3.1 L Crawford presented the report outlining the proposed process for 2023. She advised that it would be a similar format to the previous year where a survey would be given to each member of committee, then there would be 1-2-1 meetings to explore answers further. Findings would be presented at the Management Committee meeting in September.

Collectively approved

5.4 Annual strategy event

- 5.4.1 E McShane presented the report, seeking Committee approval for a two-day business planning event. She recapped on the previous year's success and advised that the Management team thought it would be advantageous to have an additional day in order to offer more time for reflection and planning for the year ahead.
- 5.4.2 Committee discussed the contents of the report, highlighting that a two-day event may be more difficult for people who are working to attend. Committee suggested a streamlined day with KPI and finance in the morning and staff presentations in the afternoon would be preferred.
- 5.4.3 Committee advised that if there were other pressing issues that could not be fitted into the schedule, shorter one-off meetings in the evenings would be preferred to hosting a second day.
- 5.4.4 Committee discussed venue choice, timings and whether it was beneficial to have a facilitator.
- 5.4.5 Overall the Management Committee approved a one-day event for 2024, with a simplified programme to maximise time.

5.5 Entitlements, payments and benefits

- 5.5.1 C Jardine advised that there was nothing to report under this item.

5.6 Risk management update

- 5.6.1 There are currently no additional risks to update the Management Committee of at this time. E McShane advised that the plan is still to revise the methodology in September 2023.

Noted

5.7 Thriving Places – Lease agreement

- 5.7.1 E McShane presented the report to update the Management Committee on the progress of the ongoing changes to Thriving Places. She reiterated the priority and commitment from Cernach towards Thriving Places as the project continues to be hugely beneficial to the local community. Whilst there is nothing for the Management Committee to approve or decide at this time, we will continue to provide regular updates.

Noted

6. Depute Director's report

6.1 QEF (Quality and Efficiency Forum) – annual benchmarking report 2022/23

- 6.1.1 P Baylis took Committee through the contents of the benchmarking report. The forum collates ARC results submitted by the group's 20+ members and provides an overall snapshot of performance in relation to the other QEF members.
- 6.1.2 We will have further performance comparisons against all Scottish RSLs when returns are made available by the Scottish Housing Regulator at the end of August, however the QEF report provides early information and helps identify any areas of concern that may be emerging.
- 6.1.3 P Baylis highlighted that, overall, the Association was performing well.
- 6.1.4 H Lochran covered the figures relating to repairs and maintenance indicators.
- 6.1.5 L Cuthbertson covered figures relating to community and neighbourhood.
- 6.1.6 Committed noted the contents of the report and wanted to take the opportunity to say thank you staff for their hard work and for another great performance.

Noted

6.2 EICR Internal audit cover report

- 6.2.1 P Baylis advised that Quinn Internal Audit had carried out an audit on our work within EICRs to assess our compliance against the technical guidance, provide assurance on the effectiveness of controls and to identify if there are any areas of improvement.
- 6.2.3 P Baylis was pleased to report that we have Reasonable Assurance. Overall, there were six recommendations, which were all at the lowest priority level, which is Priority 3 and provides us with Reasonable Assurance. Reasonable Assurance indicates "*a good system of controls in place with procedural requirements being applied. Some minor improvements recommended*".
- 6.2.4 Committee wished to specifically note their thanks to the maintenance team on keeping EICRs on track, particularly as they have heard of the challenges faced by other landlords in the past year.

Noted

6.3 Landscape maintenance

6.3.1 This section of the minute has been omitted from the public record as it is commercially sensitive.

7. Policy review

7.1 There were three policies up for review, as per our policy schedule 2023-2028: Committee Performance Review, Environmental Sustainability and Openness and Confidentiality policy.

7.2 The Association was seeking approval for the Committee Performance Review and Environmental Sustainability policies. L Crawford was looking for approval to retire the Openness and Confidentiality policy as all of its contents were contained under data protection policies.

7.3 The Management Committee approved the Committee Performance Review, Environmental Sustainability and agreed to retire the Openness and Confidentiality policy.

8. Notifiable events and regulatory engagement

8.1 Notifiable events

8.1.1 There are no notifiable events to report at this time.

8.2 Regulatory engagement

8.2.1 There is currently no regulatory engagement.

8.2.2 C Jardine advised the Management Committee that our new Regulation Manager had accepted an offer to visit the Association on 26 July.

Noted

9. Sub-Committee minutes and recommendations

9.1 Operations sub-Committee

9.1.1 The minute of the meeting on 13 April 2023 was noted.

9.1.2 There were no recommendations from the meeting on 18 May 2023.

Noted

10. Membership and use of seal

- 10.1 L Crawford presented the report highlighting that there were two cancellations as tenants had passed away.

Collectively approved

11. AOCB

- 11.1 C Jardine has been advised by a staff member that they wish to apply for the Post-graduate Diploma in Housing Studies course at Glasgow University. Due to the Assurance sub-Committee meeting taking place after the August Management Committee meeting, it would be September before a recommendation from the sub-Committee could be considered. C Jardine was therefore seeking approval to give delegated authority to office bearers to officially approve the funding request.

Collectively approved

- 11.2 E McShane highlighted the scheduled training on 20 July 2023 and the advert from Glasgow and West of Scotland Forum (GWSF) looking for new Committee members.

F John left the meeting

- 11.3 E McShane presented the written request for a financial donation from New Hope Community (previously Drumchapel Asian Forum). Committee voted not to approve the request given other competing priorities.

F John rejoined the meeting

J Brannan asked Committee to agree to suspend Standing Orders to allow the meeting to continue beyond 8pm for the last few items under AOCB.

- 11.4 L Crawford advised of the FMD training that would be up and coming in September/October.

- 11.6 P Baylis updated the Management Committee that the Housing Assistant and Corporate Services Assistant vacancies had been filled with both people starting at the end of July.

Noted



12. Date and time of next meeting

12.1 The date of the next meeting will be Thursday 10 August 2023 at 6.00pm.

Chair: Date: