



CATHCART & DISTRICT HOUSING ASSOCIATION LTD

MINUTES OF THE FULL COMMITTEE OF MANAGEMENT MEETING HELD ON TUESDAY 17 MARCH 2026 AT 6.30 PM IN THE ASSOCIATION'S OFFICES AT 3-5 RHANNAN ROAD

PRESENT:

Committee Member	Attended	Apologies
Marion McMillan (Chair)	✓	
Sue Harper (Vice Chair)		✓
Chris Carr	✓	
Bruce Strathearn	✓	
Gamal Haddou	✓	
Patricia Crockett (<i>Leave of Absence</i>)		
Lesley Dunan	✓	
Stephen Grimsley	✓	
David Little	✓	

IN ATTENDANCE:

Staff Member	Attended	Apologies
Christine Leitch	✓	
Lorraine Glasgow	✓	
Grahame Cairns	✓	
Emma Connelly	✓	
Jonathan Lee	✓	
Sean O'Sullivan (<i>Zoom</i>) (Items 1-2)	✓	

Attendance 88%

Item No.	Issue	Action By
1.0	Apologies, Declarations of Interest & Notifiable Events	
1.1	Apologies were received from SH. PC requested an extension to her leave of absence which was approved by the Management Committee.	
1.2	There were no declarations of interest.	
1.3	There were no notifiable events to report.	
2.0	Final Annual Budget 2026/27	
2.1	<p>Sean provided an overview of the final annual budget for 2026/27.</p> <p>The draft budget had projected a surplus of £██████ while the final budget projects a surplus of £██████. This is the net result of various changes such as higher rents, three further acquisitions and a reduction in void rental loss.</p> <p>Grants released from deferred income have been reduced, alongside a minor adjustment to bad debts. Other fixed assets are higher due to website costs and interest income is higher due to increased cash balances.</p> <p>Reactive maintenance costs are up by £██████. Sean has been working with Jonathan to present reactive maintenance and factoring more clearly in the accounts.</p>	

	<p>The opening position has been updated to reflect Quarter 3 projected outturn rather than Quarter 2, along with incorporating the additional acquisitions. Sean confirmed that there are no issues with covenant compliance, with headroom of around £[REDACTED]. He assured the Committee that there are no concerns regarding the KPIs.</p> <p>CC noted a continual decline in Share Capital. Christine advised that the Association promotes share membership in every newsletter. Under the model rules, members are removed if they fail to attend or submit apologies for five consecutive AGMs. Membership is also encouraged through the tenant engagement panel. Christine added that a memo is issued with AGM papers reminding members to submit apologies if they are unable to attend. Emma mentioned that she writes to those at risk of removal.</p> <p>BS highlighted that the reactive maintenance budget is £[REDACTED] lower. Sean confirmed that there was significant spend this year. Jonathan advised that there were [REDACTED] major voids and also unbudgeted emergency works at the drying greens at [REDACTED].</p> <p>Grahame emphasised the importance of the annual visits, noting that properties where access cannot be gained are the ones with the highest void costs.</p> <p>The final annual budget was proposed for approval by CC and seconded by LD.</p> <p><i>Sean O’Sullivan left the meeting at 6.40 pm.</i></p>	
3.0	Minutes of the Full Committee of Management Meeting 17 February 2026	
3.1	The minutes of the Management Committee meeting held on 17 th February 2026 were proposed for approval by BS and seconded by SG.	
4.0	Matters Arising	
4.1	There were no matters arising.	
4.2	<p>Follow Up Actions Report</p> <p>Emma summarised the key points and actions from the last meeting, noting the following:</p> <p>8.1 Use of AI</p> <p>Emma reported that our Data Protection Officer advised against the use of AI. She asked the Committee to delete the Microsoft Copilot app from their iPads and not to reinstall it if prompted.</p> <p>Christine explained that secure, closed AI systems are being developed, but caution is required at the moment. She clarified that AI can be used for generic information, but not for personal or sensitive information. Our Data Protection Officer highlighted a rise in AI-generated complaints and information requests which are often unclear and more difficult to process.</p>	
5.0	Minutes of the Finance & Audit Sub Committee Meeting 24 February 2026	
5.1	The minutes of the Finance & Audit Sub Committee meeting held on 24 th February 2026 were proposed for approval by CC and seconded by GH.	
6.0	Matters Arising	
6.1	There were no matters arising.	
6.2	<p>Follow Up Actions Report</p> <p>Emma summarised the key points and actions from the last meeting, noting the following:</p>	

	10.1 Factoring Arrears Write Offs Section redacted due to confidential information.	
7.0	Finance	
7.1	<p>Finance Report</p> <p>Lorraine provided an overview of the finance report and covered the bank reconciliation, transfers and regular payments. She reported that we received £[REDACTED] in HAG for fees at [REDACTED], £[REDACTED] for [REDACTED] and £[REDACTED] for [REDACTED].</p> <p>Lorraine highlighted that the £[REDACTED] held in the deposit account matured in [REDACTED] and has been reinvested for a further three months.</p>	
7.2	<p>Factoring Arrears Report</p> <p>Lorraine summarised the factoring arrears report, noting that the balance at the end of February was £[REDACTED]. She explained that this is higher than it was this time last year due to the level of invoices being higher.</p> <p>She then provided an update on the serious arrears cases.</p> <p>GH asked whether there would be any benefit in introducing a direct debit system. Lorraine advised that a new system with [REDACTED] is currently being explored.</p>	
8.0	Directors Report	
8.1	<p>Regulatory</p> <p>Christine confirmed that there are no engagement issues with the SHR.</p> <p>She reported that she received an email from our [REDACTED] who has completed the risk assessments and will issue our engagement plan at the beginning of April. They confirmed that the Association is compliant and continues to meet the regulatory requirements, including the standards of governance and financial management.</p>	
8.2	<p>Governance & Policy Matters</p> <p>The additional public holiday will be discussed under A.O.C.B.</p>	
8.3	<p>Staffing</p> <p>Section redacted due to confidentiality.</p>	
8.4	<p>Development</p> <p>Section redacted due to commercial sensitivity.</p>	
8.5	<p>Former Tenant Complaint</p> <p>Section redacted due to confidentiality.</p>	
8.6	<p>Committee Training</p> <p>Induction training has been scheduled for [REDACTED] [REDACTED] and [REDACTED] [REDACTED] for [REDACTED], [REDACTED] and [REDACTED].</p>	
8.7	<p>Rent Harmonisation</p> <p>Section redacted due to confidentiality.</p>	
8.8	<p>Acquisitions</p> <p>Section redacted due to commercial sensitivity.</p>	

8.9	<p>Year End</p> <p>Fettes has been provided with all the necessary information to ensure that the accounts are prepared timeously. During the finance training, it was noted that the word “housing” was missing from the annual accounts, so they previously read as “Cathcart & District Association”. This has now been corrected.</p> <p>Christine also intends to upload the tender documents for external audit services to Public Contracts Scotland (PCS). [REDACTED] is carrying out the audit this year, and we will test the market to ensure Value for Money (VFM). CC asked about the price/quality weighting and Christine confirmed it is [REDACTED].</p> <p>Christine noted that [REDACTED] conduct a smooth audit and has a good understanding of our system.</p>	
8.10	<p>Committee Use of AI</p> <p>This was covered under matters arising.</p>	
9.0	Rent Arrears Performance Report	
9.1	<p>Grahame provided an overview of the rent arrears performance report, highlighting that rental income reduced due to February being a shorter month.</p> <p>He noted that net arrears increased to [REDACTED]%. After checking Bankline, £[REDACTED] was received in our account on [REDACTED]. Although the SHR allow adjustments, Grahame prefers to report figures generated by [REDACTED] and expects this to be rectified by the end of March.</p> <p>He advised that gross arrears remained the same due to write offs. Grahame then provided the Committee with an update on the court cases.</p> <p>GH asked whether the gross arrears as a percentage of total rent due is correct, noting that it shows [REDACTED]% for both last month and this month. Grahame explained that this is due to write offs from the previous year, clarifying that gross arrears include former tenants and write offs.</p> <p>CC asked whether the Association has had any dealings with [REDACTED]. Christine confirmed that we have not.</p>	
10.0	Policy Review	
10.1	<p>Before the undernoted policy was approved, an overview was given.</p>	
10.1.1	<p>Data Protection Policy</p> <p>Emma explained that the policy has been updated in line with the Data (Use and Access) Act 2025. She confirmed that the changes are mainly related to terminology and noted that a new section outlining the right to complain has also been added.</p> <p>The policy was proposed for approval by SG and seconded by DL.</p>	
11.0	A.O.C.B	
11.1	<p>Share Membership Applications</p> <p>Two Share membership applications were presented to the Committee.</p> <p>The Committee noted that the eligibility of the applications had been checked. The membership applications were approved by BS and seconded by CC.</p> <p>The Committee then confirmed that the members would be added to the Share Membership Register and that Share Certificates would be issued.</p>	

11.2	<p>Christine advised that an information session had been held with prospective committee members.</p> <p>Committee Minutes Christine explained that GH had raised a question about the length of the Committee minutes. She noted that in 2017, the SHR had commented that our minutes were very detailed and easy to understand.</p> <p>LD added that she finds the minutes helpful, particularly for catching up if you miss a meeting. MM contrasted this with the [REDACTED] minutes, noting that it is difficult to determine what happened at previous meetings. BS also commented that he finds the minutes clear and useful.</p> <p>Christine confirmed that she and Emma will review the minutes to see if it is possible to make them more concise.</p>	CL/EC
11.3	<p>Additional Public Holiday Christine, Lorraine, Emma, Jonathan and Grahame left the meeting at 7.30 pm.</p> <p>The Committee discussed the additional public holiday on 15th June 2026. This was proposed for approval by BS and seconded by DL.</p>	
12.0	Date of Next Meeting	
12.1	<p>The next Management Committee meeting will be held on 21st April 2026 at 6.30 pm.</p> <p>There being no further business, the meeting closed at 7.35 pm.</p>	