CATHCART & DISTRICT HOUSING ASSOCIATION LTD

MINUTES OF THE BOARD OF MANAGEMENT MEETING HELD ON TUESDAY 18 AUGUST 2026 AT 6.30 PM IN THE ASSOCIATION'S OFFICES AT 3-5 RHANNAN ROAD

PRESENT:

Board Member	Attended	Apologies
Marion McMillan (Chair)	√	
Sue Harper (Vice Chair)	√	
Chris Carr	√	
Bruce Strathearn	√	
Gamal Haddou	√	
Patricia Crockett	√	
Lesley Dunan	√	
Stephen Grimsley	√	
David Little	√	
Tom Summers	√	

Attendance 100%

IN ATTENDANCE:

Staff Member	Attended	Apologies
Christine Leitch	√	
Lorraine Glasgow	√	
Grahame Cairns	√	
Emma Connelly	√	
Jonathan Lee	√	
Andrew Milne		√
Sandy Squires *(Zoom)* (Items 1-2)	√	
[redacted] (Observer)	√	
[redacted] (Observer)	√	

Item No.	Issue	Action By
1.0	**Apologies, Declarations of Interest & Notifiable Events**	
1.1	No apologies were received.	
1.2	There were no declarations of interest.	
1.3	Christine advised that there is one notifiable event relating to the planned retirement of the Chief Executive Officer (CEO). She confirmed that the SHR will be kept updated throughout the recruitment process.	
2.0	**Annual Accounts for the Year Ended 31st March 2026**	
2.1	**Annual Accounts and Reports** Sandy Squires provided an overview of the Annual Accounts for the year ended 31st March 2026.	
2.1.1	**Statement of Financial Position** He summarised the balance sheet and noted that the Association's net worth was £1.9 million as at 31st March 2026. Loans amounted to £3 million and net assets were £8.6 million.	
2.1.2	**Statement of Comprehensive Income** Sandy reported turnover of £3.1 million and operating expenditure of £2.7 million, resulting in an operating surplus of £420,000.	

	He explained that there had been a gain in respect of the pension scheme, with the position being positive the last two years. Sandy also discussed the pension scheme liability and clarified that the Association has no control over the valuation as this is determined by the actuaries.	
2.1.3	**Statement of Cash Flows** Sandy referred to the closing cash balance and noted that cash had increased by £833,000 during the year. The Association had spent £1.1 million, including £600,000 on property acquisitions, leaving the Association in a strong financial position. He advised that the figures are not too different from the quarterly management accounts. While there were some timing differences, there were no significant variances.	
2.1.4	**Questions** Sandy invited questions from the Board. SH referred to currency hedging on page 37 of the accounts. GH explained that this related to the pension values and noted that the pension provider may invest overseas. Sandy confirmed that the figures included in Note 21 was provided by the [redacted]. GH asked whether the wording relating to the future could be amended to reflect the rent restructure and the planned retirement of the CEO. Sandy confirmed that this could be included within the Trustees' Report, under the operating review or future business growth sections. He noted that the information must be factual for the auditors to be satisfied. GH also suggested that the governance section should reflect that the Association is now using the title "Board of Management" rather than "Committee". Sue agreed.	**CL** **CL**
2.2	**Management Letter, Audit of Findings and Letter of Representation** Sandy advised that the audit had gone well and there were no issues. He referred to the Management Letter and confirmed that the auditors were able to issue a clean, unmodified audit opinion on the financial statements. The responses to the Management Letter and Letter of Representation were standard, given the content of the auditor's findings. GH noted that the Letter of Representation referred to the pandemic. Sandy confirmed that point 24 would be removed. The Annual Accounts for the year ended 31st March 2026, Response to Management Letter and Letter of Representation were proposed for approval by LD and seconded by GH. *Sandy Squires left the meeting at 6.50 pm.*	 **SS**
3.0	**Minutes of the Board of Management Meeting 16 June 2026**	
3.1	The minutes of the Board of Management meeting held on 16th June 2026 were proposed for approval by SH and seconded by SG.	
4.0	**Matters Arising**	
4.1	There were no matters arising.	

4.2	**Follow Up Actions Report** Emma summarised the key points and actions from the last meeting, noting the following: 11.1 Policy Review The title of the Equality and Diversity Policy has been updated to Equality, Diversity and Inclusion Policy. The organisational chart contained within the Succession Planning Policy has also been updated to reflect the new governance and leadership titles.	
5.0	**Finance**	
5.1	**Finance Report** Lorraine provided an overview of the finance report and covered the bank reconciliation, transfers and regular payments. She advised that the SLA for [redacted] service was paid. Lorraine advised that there is £[redacted] in the deposit account and £[redacted] held on treasury deposit. SH asked why the Association was paying for a TV licence. Lorraine confirmed it is because we have a TV. SH commented that she thought a licence was only required if watching live television. Christine confirmed that a licence was required as the facility was there for someone to watch live TV. CC asked who [redacted] were. Emma confirmed that this is [redacted]. Christine explained that the invoice was for the training sessions on risk management. CC queried a payment of £[redacted] for office gas. Lorraine explained that a smart meter was installed but we were not getting charged, resulting in the invoice being backdated. She estimated that the charges covered approximately nine months.	
5.2	**Factoring Arrears Report** Lorraine summarised the factoring arrears report, noting that the balance at the end of July was £[redacted]. She advised that all reminder letters had been issued and that the next step would be to refer the outstanding arrears cases to the Association's solicitors. Lorraine then provided an update on the serious arrears cases.	
6.0	**Chief Executive's Report**	
6.1	**Regulatory** Christine confirmed that there are currently no engagement issues with the SHR. There is one notifiable event relating to the planned retirement of the Senior Officer. Christine will keep the SHR updated on the recruitment process.	
6.2	**Governance**	
6.2.1	**Appraisals** The annual appraisal process for Board Members was completed during June and July. Christine confirmed that a training programme would be set until next June.	

6.2.2	**AGM** Christine advised that preparations for the AGM had commenced. The call for nominations had been issued with one nomination received from [redacted]. The formal notice of the meeting, together with the previous AGM minutes and annual accounts will be sent out on Monday. Christine asked the members if they wished to remain on the Board for the forthcoming year. All Board Members confirmed that they wished to continue. Christine confirmed that the AGM would be held on Monday 7th September.	
6.3	**Staffing** ***Section redacted due to confidentiality.***	
6.4	**Development** ***Section redacted due to commercial sensitivity.***	
6.5	**Legal Matters** ***Section redacted due to confidentiality.***	
6.6	**Office** ***Section redacted due to commercial sensitivity.***	
6.7	**Team Building – Fire Training** Christine advised that we are proposing a team building fire safety training session in partnership with the Scottish Fire and Rescue Service on Monday 12th October. The office would re-open at 3 pm following the session. GH commented that he thought this was a good idea and he was not aware that the fire service provided training. Jonathan confirmed that Pollok Fire Station are one of the few centres in Scotland that do this. The Board agreed to close the office for the team building session.	
6.8	**Protests** ***Section redacted due to security.***	
6.9	**Salary Sacrifice - EV Scheme** Christine explained that Octopus Energy is offering an electric vehicle salary sacrifice scheme to employees within the public sector to assist with reducing carbon footprint. The scheme includes an electric vehicle with breakdown cover, insurance and a home charging point. She noted that the scheme has also been widely advertised on the radio. Some members of staff have expressed an interest so far. Christine explained that if a staff member leaves employment, then they leave the scheme. SH commented that she had seen the scheme advertised through the Octopus Energy app. Christine asked the Board to approve staff participation in the scheme. She confirmed that there would be no cost to the Association as the scheme operates through salary sacrifice. CC asked whether the car park charging point would be available for staff to use or is it just for the company van. Christine explained that the charger is currently used by the van and two cars.	

	However, employees participating in the scheme would have home chargers installed as part of the package and this would be written into the Association's rules. SG commented that the scheme provides a complete package. The Board approved the EV salary sacrifice scheme.	
6.10	**Jobs and Business Glasgow** Christine informed the Board that Jobs and Business Glasgow (JBG) are seeking office space in the Cathcart area to help people return to employment. [redacted] Housing had brought the opportunity to our attention. JBG are looking for one day per week to provide a surgery for people seeking employment and to offer welfare rights support. [redacted] Housing Association is already using the service and advised that it is working well. There would be no cost to the Association but they would use our office space. The service could also be promoted to tenants. The Board agreed that JBG could use the Association's office one day per week. CC asked whether we could run a pilot and gather data. Christine advised that we could set it up for 6 months and review it thereafter.	
7.0	**Housing Management Services Performance Report**	
7.1	Grahame provided an overview of the Housing Management Services Performance Report noting that we have met our KPIs and in some cases exceeded them. He advised that gross arrears were [redacted]%, although our Finance Consultant is reporting [redacted]% in the accounts. A few cases will be referred to court as the tenants are not engaging with us or maintaining their repayment agreements. MM asked Grahame to congratulate the team for their good work. Grahame expressed that he expects that the arrears will eventually reach a plateau. Grahame advised that the average relet time was slightly higher due to two properties requiring major works. He noted there were [redacted] voids. Grahame expressed that the Association has exceeded our statutory obligation for GCC, with [redacted]% of lets allocated to homeless applicants. He explained that this will level off. Grahame reported that we continue to have a healthy waiting list. SH asked why the waiting list had increased. Grahame explained that the number fluctuates but mainly due to the housing crisis. CC commented that Cathcart in general is busier. Grahame then summarised the complaints received.	
8.0	**Report on Proposed Eviction**	
8.1	***Section redacted due to confidentiality.***	
9.0	**Data Protection Report**	
9.1	Emma highlighted that the data protection report covers the reporting period Q1 April to June 2026. During this time, there were [redacted] subject access requests, [redacted] freedom of information requests and [redacted] environmental information requests. [redacted] data breaches had also been reported.	

	During this period, the statistics for quarter 4 were submitted to the Scottish Information Commissioner. The Data Retention Policy and Procedure was reviewed and approved by the Board. The Data Protection Officer also briefed and trained the Board on data protection compliance. [redacted] carried out the [redacted] and the recommendations were sent to [redacted] to implement. Emma added that the Code of Practice has been updated and Claire has summarised the key changes in the report.	
10.0	**Policy Review**	
10.1	Before the undernoted strategy and policy were approved, an overview was given of each one.	
10.1.1	**Tenant Participation Strategy** Grahame advised that a consultation was carried out on the Tenant Participation Strategy. The Tenant Engagement Panel and the results of the Tenant Participation Survey have been added into the policy.	
10.1.2	**Transfer, Assignation and Succession of Tenancy Policy** Grahame explained that the policy had been updated following changes introduced by the new Housing Bill. The succession period has been reduced from 12 months to 6 months. He confirmed that the period for joint tenancies is still 12 months. The strategy and policy were proposed for approval by SH and seconded by PC.	
11.0	**Date of Next Meeting**	
11.1	The next Board of Management meeting will be held on **20th October 2026** at 6.30 pm. The AGM will be held on 7th September 2026 at 7 pm. There being no further business, the meeting closed at 7.30 pm.	

Signed ..... **Chairperson**

Date .....