



CATHCART & DISTRICT HOUSING ASSOCIATION LTD

MINUTES OF THE FULL COMMITTEE OF MANAGEMENT MEETING HELD ON TUESDAY 16 DECEMBER 2025 AT 6.30 PM IN THE ASSOCIATION'S OFFICES AT 3-5 RHANNAN ROAD

PRESENT:

Committee Member	Attended	Apologies
Marion McMillan (Chair)	✓	
Alastair Penney (Vice Chair)	✓	
Chris Carr	✓	
Sue Harper	✓	
Bruce Strathearn	✓	
Trudi Tokarczyk	✓	
Gamal Haddou	✓	
Patricia Crockett		✓
Lesley Dunan	✓	
Stephen Grimsley	✓	
David Little	✓	

Attendance 91%

IN ATTENDANCE:

Staff Member	Attended	Apologies
Christine Leitch	✓	
Lorraine Glasgow	✓	
Grahame Cairns		✓
Emma Connelly	✓	
Jonathan Lee		✓
Fettes McDonald (<i>Items 1-2</i>)	✓	

Item No.	Issue	Action By
1.0	Apologies, Declarations of Interest & Notifiable Events	
1.1	Apologies were received from PC.	
1.2	There were no declarations of interest.	
1.3	Christine reported that there was one notifiable event which was the end of the pilot for the 4-day week. The Regulator has now closed the event and confirmed they are satisfied and require no further information.	
2.0	Draft Annual Budget 2026-27	
2.1	Fettes provided an overview of the draft annual budget for 2026/27.	
2.1.1	<p>Budgeted Statement of Comprehensive Income He explained that the Statement of Comprehensive Income reflects day-to-day income less day-to-day operating costs.</p> <p>Income is projected at £████, with operating costs of £████, resulting in a projected surplus of £████. Fettes highlighted that interest income is £████ which is lower than the previous year and interest payable is £████. He detailed that loan capital balance is less and the budget assumes the Bank of England base rate of 3.75%, although it could potentially drop to 3.5%.</p>	

2.1.2	<p>Budgeted Assumptions 2026/27</p> <p>Fettes explained that housing activity is detailed in the top half of page 2, with non-housing activity in the bottom half. He then highlighted the key assumptions.</p> <p>Fettes advised that reactive maintenance, cyclical maintenance and major repairs total £■■■■■, excluding component replacement spend. This is an increase of approximately ■■■% compared to the previous year. Major repairs include an allowance for stonework repairs at ■■■■■.</p> <p>Fettes then asked for an update on the stone surveys. Christine advised that Jonathan is working with the consultant and the findings are better than expected. An update will be provided upon his return from annual leave. Lorraine added that the work at ■■■■■ is not as urgent as initially thought.</p>	
2.1.3	<p>Budgeted Statement of Financial Position</p> <p>Fettes highlighted that current asset receivables include rent arrears, with the assumption that arrears will continue to reduce. Rent arrears were ■■■% at the end of September and are projected to reduce to ■■■% by March 2027. Loan debt is forecasted to reduce to just under £■■■ by March 2027.</p>	
2.1.4	<p>Budgeted Management Expenses</p> <p>Fettes noted that staffing costs have increased by £■■■■■. Estate costs are also up, primarily due to higher repair costs. Overheads are similar to the previous year and are marginally lower.</p>	
2.1.5	<p>Cashflow Statement and Covenants</p> <p>Fettes explained that the cashflow statement shows the projected monthly bank balances. He confirmed that cash looks fine and averages £■■■■■. The budget includes £■■■■■ for the pension deficit payments which will continue for four years. There are no issues with loan covenant compliance, with headroom of around £■■■■■ in interest cover covenant.</p>	
2.1.6	<p>Website</p> <p>Christine advised that since the preparation of the budget, discussions have taken place regarding our website.</p> <p><i>Section redacted due to commercial sensitivity.</i></p>	
2.1.7	<p>Questions</p> <p>Fettes expressed that this is the draft budget and amendments can still be made. He then asked if there were any questions.</p> <p>SH asked whether the stonework repairs could be claimed under insurance. Christine confirmed that this is not insurable as it is classed as wear and tear due to the age of the buildings. She detailed that surveys were undertaken across all of our stock as a preventative measure and to help plan ahead. She noted that only one property requires urgent attention. Fettes explained that many RSLs with pre-1912 tenements are facing similar issues.</p> <p>GH asked about a bad debt provision for owners. Fettes advised that this is not a separate budget and there is an existing provision for bad debts which may be updated come the year end. He agreed to look into this.</p> <p>GH asked if we are being too optimistic with the reactive maintenance budget being £■■■■■ lower than the previous year.</p>	FM

	<p>He noted that there was an overspend this year and last year. The Committee agreed. Fettes confirmed he would discuss this with Grahame.</p> <p>GH commented that it is good that the Association is undertaking development and acquisitions without loans. Christine clarified that while HAG funding covers the fees, borrowing will be required at the cost plan stage.</p> <p>CC asked whether wider action is a salary cost. Christine confirmed that we do not have an in-house Welfare Rights Officer and we outsource this service to [REDACTED]. CC asked if this cost would increase. Christine explained that it will probably go up by [REDACTED]% in line with the salary increase. CC queried the £[REDACTED] cost for wider action on page 4. Fettes explained that this includes a general provision of £[REDACTED] and £[REDACTED] for the GCC Anti-Social Behaviour Service.</p> <p>The draft annual budget was proposed for approval by AP and seconded by DL.</p> <p><i>Fettes McDonald left the meeting at 6.55 pm.</i></p>	FM
3.0	Minutes of the Full Committee of Management Meeting 18 November 2025	
3.1	The minutes of the Management Committee meeting held on 18 th November 2025 were proposed for approval by SH and seconded by BS.	
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>7.1 Rent Increase Consultation</p> <p>The rent consultation has been amended so that only one option is shown in a separate box.</p>	
5.0	Minutes of the Finance & Audit Sub Committee Meeting 25 November 2025	
	The minutes of the Finance & Audit Sub Committee meeting held on 25 th November 2025 were proposed for approval by CC and seconded by SG.	
6.0	Matters Arising	
6.1	SH referred to item 7.2 and asked whether [REDACTED] would still be used for any work. Christine confirmed this would not be the case as they have not given us any other trades. There were no other 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> <p>9.1.1 Development Policy</p> <p>Andy has amended the section relating to the allocation of owners' shares.</p>	
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 two HAG payments have been received for the [REDACTED], along with one payment for [REDACTED]. Lorraine advised that additional funding had been requested from the council for [REDACTED] and we have been awarded an extra £[REDACTED]. In addition, £[REDACTED] has been received from the sale of the [REDACTED] at [REDACTED].</p>	

	CC enquired about the committee travelling expenses and Lorraine confirmed that the amount covers a full year's expenses. LD asked about the invoice to [REDACTED] for grounds maintenance. Lorraine clarified that this is for the garden maintenance contract.	
7.2	<p>Factoring Arrears Report</p> <p>Lorraine summarised the factoring arrears report and noted that £[REDACTED] is outstanding. She then provided an update on the serious arrears cases.</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 advised that the outcome of the 4-day week pilot was uploaded as a notifiable event. The SHR has since responded stating that they are happy with the outcome and have closed the event. They also received a copy of the report and the draft minutes.</p>	CL
8.2	<p>Governance & Policy Matters</p> <p>Christine reported that the Staffing Sub Committee met on 2nd December to discuss the end of the 6-month pilot of the 4-day work week. They agreed that the pilot had worked well with good feedback received from tenants, contractors and staff. KPIs had remained high and staff felt more refreshed after a longer break. Some of the comments from the staff survey were that it took a little while to get used to the longer working day, but it was fine once embraced.</p> <p>The Staffing Sub Committee agreed to extend the 4-day week for a further 2 years, providing assurance to the Committee that the arrangement can be amended should any unforeseen issues arise. SH commented that she is surprised that more housing associations have not adopted a similar approach. Christine mentioned that a number of organisations have contacted her to discuss this. GH suggested submitting an article to Scottish Housing News and it was agreed to do this in January.</p>	
8.3	<p>Staffing</p> <p><i>Section redacted due to confidentiality.</i></p>	
8.4	<p>Development</p> <p><i>Section redacted due to commercial sensitivity.</i></p>	
8.5	<p>Lockups</p> <p><i>Section redacted due to commercial sensitivity.</i></p>	
8.6	<p>Training</p> <p>Christine highlighted that the following training sessions have been booked:</p> <ul style="list-style-type: none"> Finance Training, [REDACTED] – [REDACTED] [REDACTED] at 6.30 pm (All Committee) Committee Induction Training, [REDACTED] – [REDACTED] [REDACTED] and [REDACTED] at 2 pm ([REDACTED], [REDACTED] and [REDACTED]) Risk Management Training, [REDACTED] – [REDACTED] [REDACTED] at 6.30 pm (All Committee) 	
8.7	<p>Rent Harmonisation</p> <p><i>Section redacted due to confidentiality.</i></p>	

8.8	Defibrillator Christine detailed that the names of all the businesses on [REDACTED] have been gathered. Letters have been sent out asking for donations towards the purchase of a defibrillator. The defibrillator would be mounted at the front of the office so it is accessible to all.	
8.9	Acquisitions <i>Section redacted due to commercial sensitivity.</i>	
9.0	Rent Arrears Performance Report	
9.1	Christine provided an overview of the rent arrears performance report, highlighting a slight increase in arrears. This was primarily due to payments made during the weekend of 29-30 th November which can only be posted the next working day, therefore, falling into December. Arrears remain within target. LD asked whether there is a delay in rent payments for tenants on Universal Credit (UC). Christine confirmed that there is a delay when tenants first apply for UC and noted that rent is paid to the tenant rather than directly to the landlord.	
10.0	Policy Review	
10.1	Before the undernoted policies were approved, an overview was given of each one.	
10.1.1	Attendance and Absence Management Policy Emma explained that this is an [REDACTED] template policy. The Internal Auditor recommended a couple of changes during the HR audit which have been incorporated. These include absence performance monitoring and clarifying that absence periods related to a disability under the Equality Act 2010 would not be considered for attendance management purposes.	
10.1.2	Complaints Policy Emma advised that this policy was a template provided to Grahame from another housing association. We have added the SPSO's Complaint Handling Procedure and the Child Friendly Complaints Handling Procedure to the policy.	
10.1.3	Disciplinary Policy Emma noted this is another [REDACTED] template policy. The only changes are updates to suspensions and the addition of alternatives to disciplinary action.	
10.1.4	Grievance Policy This is also an [REDACTED] template policy, with the only change being the addition of the Grievance Form at Appendix 1.	
10.1.5	Recruitment and Selection Policy This policy was created as a result of the HR internal audit. The policies were proposed for approval by SH and seconded by DL.	
11.0	A.O.C.B	
11.1	Committee and Staff Dinner It was agreed to hold the dinner at [REDACTED] on [REDACTED] [REDACTED] [REDACTED].	
12.0	Date of Next Meeting	
12.1	The next Management Committee meeting will be held on 20th January 2026 at 6.30 pm. There being no further business, the meeting closed at 8.00 pm.	