

## MINUTES OF BOARD OF MANAGEMENT HYBRID MEETING

Meeting held on Tuesday 25 February 2025 at 6.00pm via Microsoft Teams

### Attendance:

<b>Board Members:</b>	G Waddell (Chair) F Polding I Lennox S Boag D Edgar D McIndoe
<b>Staff/Advisor(s):</b>	Anne Marie Brown, Chief Executive Carla Cameron, Finance & Corporate Services Manager Dougie Wilson, Customer Services Manager Arlene Dickson, Care Services Manager Graeme Bruce, Finance Agent Anne E Smith, Corporate Services Officer
<b>Observer(s):</b>	<b>None</b>

Board meeting minute prepared by Anne E Smith, Corporate Services Officer from the meeting recording.

ITEM	NOTE	ACTION
	<p><b>WELCOME AND ORDER OF BUSINESS</b></p> <p><b>Meeting started at 6pm.</b> Chairperson welcomed everyone to the meeting. Chairperson confirmed that the full meeting pack issued on <b>18 February 2025</b>.</p>	
1.0	<p><b>APOLOGIES</b></p> <p>Apologies received from M Donnelly, S Smith, K Dyson, J Murray</p>	
1.1	<p><b>Approved Leave of Absence</b></p> <p>Chairperson confirmed that [REDACTED] is on an approved LOA. [REDACTED] asked for a further three month LOA which was approved by the Board and will continue until 17 May 2025.</p>	
1.2	<p><b>Non-Attendance</b></p>	

	None	
<b>2.0</b>	<b>DECLARATIONS OF INTEREST</b>	
	No interests were declared.	
	<b>AGENDA ITEMS BROUGHT FORWARD</b>	
	No Agenda items were brought forward.	
<b>3.0</b>	<b>MINUTES FROM PREVIOUS MEETINGS</b>	
<b>3.1</b>	<b>Board Meeting (04.02.25) – For Approval</b>	
	The minutes were <b>approved</b> on a proposal by I Lennox and seconded by F Polding	
<b>3.2</b>	<b>Audit &amp; Risk Sub-Committee (17.02.25) - For Noting</b>	
	Members <b>noted</b> the minute.	
<b>3.3</b>	<b>People &amp; Policy Sub Committee (10.12.2024) For Noting</b>	
	Members <b>noted</b> the minute.	
<b>4.0</b>	<b>Recommendations for Approval from People &amp; Policy sub-Committee 10.12.24)</b>	
<b>4.1</b>	<b>Salary Sacrifice Policy</b>	
<b>Report Summary</b>	A recommendation came to the Board from the Audit & Risk Sub-Committee asking the Board to approve the new Salary Sacrifice Policy. This new policy had been discussed at length at previous Board meetings, and Board sought clarification on a couple of matters.	
<b>Discussion</b>	<p>Members were advised that all queries had been answered in 3.6 of the report and brought to a conclusion.</p> <p>Members were informed that out of all those eligible to join the scheme, 48% of staff surveyed were in favour of joining the scheme.</p> <p>Members should note that NIC savings could be approximately £6200 which will be used to promote Health and Wellbeing initiatives. Members were advised that an internal working group will be set up to take this project forward to explore how best to use the funds available.</p> <p>Members acknowledged that the policy is based on EVH model policy.</p>	
<b>Decision</b>	<p>The Board:</p> <p><b>Reviewed &amp; approved</b> the new Salary Sacrifice Policy as attached at <b>Appendix 1</b>.</p> <p>EIA had already been approved at the previous People &amp; Policy sub-Committee meeting.</p>	
<b>5.0</b>	<b>Recommendations for Approval from Audit &amp; Risk sub-Committee (17.02.25)</b>	
<b>5.1</b>	<b>Management Accounts to 31<sup>st</sup> December 2024</b>	
<b>Report Summary</b>	C Cameron presented the report to Board and seeking approval. C Cameron highlighted the following points to the Board:	

<b>Discussion</b>	<p>Members were advised that the operating surplus for Quarter 3 up to 31 December 2024 was £254,000. Spend of £1.4million in Housing Property costs was noted, with £758k of this in component replacements.</p> <p>██</p> <p>Staff costs showed a positive variance of £22k against the budget. Overheads of just under £1.1million was reported and showed a positive variance of £108k against the budget, positive variance is due to low costs in depreciation and bad debt write offs.</p> <p>Other fixed assets totalled £17k which was for replacement IT equipment within Beardmore House, and this would continue to be rolled out to Care staff.</p> <p>Statement of Financial Position showed debtors had reduced since the year end however Board noted that rent arrears was £326k. The cash position reported at 31 December was £5.4m. It was reported to Board that the accounts were a good set of accounts and met all covenants set out by Unity Trust Bank.</p> <p>Board were informed that The Association received £61k in interest and that a total of £1million had been deposited into various accounts through CAF Bank Platform.</p> <p>Members were informed that there was in fact no real reason for increase in income against the forecast for DOSCG. It was reported that its due timings of when the quarter ends and the next one starts.</p> <p>Members were assured that gutter cleaning costs would take up the majority of the underspend within the repairs and maintenance budget.</p>
<b>Decision</b>	<p>The Board :</p> <p><b>Approved</b> the Management Accounts for Quarter 3 to 31 December 2024.</p>
<b>6.0 Board Matters Arising Schedule</b>	
<b>Report Summary</b>	<p>AM Brown presented the Board with a 6-month update on progress with implementing the actions identified within the Equality &amp; Human Rights Action Plan.</p> <p>Last reported to Audit &amp; Risk Sub Committee at the December meeting. No progression on actions reported in December but, new year will progress actions.</p>
<b>Discussion</b>	<p>No further updates were given to the Board and no discussion took place.</p>
<b>Decision</b>	<p>The Board:</p> <p><b>Noted</b> the contents of this covering report and the updated matters arising schedule</p>
<b>7.0 Chief Executive's Progress Update</b>	
<b>Report Summary</b>	<p>AM Brown presented her report and highlighted the following:</p>

**Discussion**

SHR draft report on compliance status should be with the Association in the next coming weeks.

Corporate Services team will carry out some housekeeping by looking to the website to ensure that it is up to date and compliant with regulatory requirements.

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The corporate services team will highlight any relevant articles, training, events to the Board that may assist members in their role. This will also allow members to make informed decisions and keep their skills up to date and relevant.

No expressions of interest of new Board members has been received.

Development update – The Association was contacted by WDC in relation to a possible development opportunity in Dalmuir. Members were advised of the owner of the land and that initial discussions had already taken place with WDC and the Associations Development Consultant.

It was confirmed that further reports regarding this opportunity would be brought to Board.

Members were advised that Appendix 1 would be more relevant to the discussion under agenda item 10.1

**Decision**

The Board:

**Noted** the contents of this covering report.

**Noted** the content of Appendix 1

**8.0 Governance**

**8.1 Strategic Delivery Plan – Quarterly Update Report**

**Report Summary**

AM Brown provided the Board with an update on implementing the actions contained within the Strategic Delivery Plan for Year 1, 2024/2025.

**Discussion**

Members were advised that few changes have been made since the last meeting, noting that minor updates are marked in red.

They were informed that the delivery plan is a living document that is regularly updated. The Senior Leadership Team meet regularly to discuss the delivery plan and the KPIs. Once KPIs and other relevant details are finalised, it will be rolled out to the wider team.

This will ensure that the whole staff team understand how their contribution feeds into the overall strategic delivery plan. All team members will be encouraged to

feedback and make suggestions on the delivery plan.

The Chairperson asked for clarity around achieving compliance with SHQS, noting a current shortfall of 4%. D Wilson advised members that the Association was exploring various methods to upgrade properties to meet SHQS standards. One potential solution was under floor insulation however it was noted some properties could not accommodate this due to the lack of space under the floorboards. Members were assured that the team were committed to continuously searching new technological solutions and innovations to efficiently meet SHQS standards.

Chairperson also added he would like to see factored owners' targets and data included in the year 2 updated Strategic Delivery Plan.

#### Decision

The Board:

**Approved** the updates to the Strategic Delivery Plan, Year 1 for 2024/2025 as at **Appendix 1**.

**Noted** that a year 2 updated Strategic Delivery Plan will be presented to the Board at its meeting in May 2025.

## 8.2 H&S Policy Updates & Annual Statement

#### Report Summary

A Smith presented the report to the Board and asked them to note the contents. She continued to highlight key areas as follows:-

#### Discussion

Members were advised that Health & Safety Working Group (HSWG) meeting has been scheduled for each month. A monthly H&S walk about will also take place. This will enable all working group members to become competent in carrying out these checks. Once completed, an email with the findings will be sent out to staff team.

H&S control manual has been updated, with said updates received from EVH. All staff have signed to say they have read and understood them.

Staff completed H&S E-Learning for manual handling, DSE, violence at work, lone working.

Rotation of the fire alarm testing will begin amongst the HSWG.

H&S staff handbook was updated and a copy given to staff and will be included in the induction of new staff.

Training has been identified and sent to all staff members to be completed in February 2025

Members were advised that two near misses have been reported and entered into the Accident book. One minor accident was also noted.

At the time of writing the report, fire warden training was still to be identified. However, members were advised that it had now been booked and confirmed for 21 March 2025.

	<p>Members were assured that the H&amp;S policy statement would be signed off by Chairperson and Chief Executive. It would then be displayed in appropriate locations throughout the organisation.</p> <p>Members were assured that all staff had read the H&amp;S updates and signed the sign off sheet.</p> <p><b>Decision</b></p> <p>The Board:</p> <p><b>Noted</b> the general updates provided in the report</p> <p><b>Noted</b> the H&amp;S policy Statement attached in Appendix 1</p> <p><b>Noted</b> the Chairperson and Chief Executive will sign the Policy statement, and Will be displayed in appropriate locations throughout the organisation.</p>	
9.0	<p><b>STRATEGY</b></p> <p>No reports.</p>	
10.0	<p><b>FINANCE</b></p>	
10.1	<p><b>Draft Budget 2025/26 Version 3 &amp; draft 30 Year Projections</b></p>	
<p><b>Report Summary</b></p>	<p>C Cameron presented the Board with version 3 of the 2025/26 draft budget for review before the final budget is considered by the Board at its next meeting on 25 March 2025.</p> <p>Members were advised that there had been no significant changes since Version 2 was presented at the beginning of February. The only updates related to the budget was regarding DOSCG income however this would be discussed in detail later on in the report. C Cameron went on to go over the highlights which are listed below:</p> <ul style="list-style-type: none"> <li>• The draft budget is projected to have a [REDACTED] for the financial year 2025-2026, with a reduction in cash of £1.15million.</li> <li>• General assumptions were based on a Consumer Price Index (CPI).</li> <li>• The proposed rent increase of 4.3% which was approved by the Board was included</li> <li>• The budget included a substantial investment program totalling £1.3 million, with specific funds going to: <ul style="list-style-type: none"> <li>• Major repairs: £399,000</li> <li>• Component replacements: £889,000</li> <li>• Cyclical maintenance programme: £412,000</li> <li>• Service Charges £448,000</li> <li>• Overheads and staffing costs for the investment program of just over £2.8 million.</li> </ul> </li> </ul> <p>Members were reminded that the Association had drawn down a loan of £3m in 2020 to fund the investment programme.</p> <p>A meeting with the Leadership Team was scheduled to discuss the draft budget, the proposed investment program and strategies for smoothing out costs.</p> <p>The final version of the budget will be presented to the Board at the end of March.</p>	

The life cycle of components will be looked into as the Association does look upon this favourably at this present time, however any changes to this will be reported to the Board at a future meeting.

Regarding DOSCG services, fee increases of approximately 6% were made, however, due to the low numbers using the morning service the fee increase had been adjusted to ensure cost-effectiveness. The increase was necessary to cover staffing costs while maintaining service quality.

C Cameron closed the update and advised that the draft budget continued to show the Association's viability and that it continued to comfortably meet the covenants set by Unity Trust Bank.

C Cameron handed over to AM Brown to discuss item no 3.15.

AM Brown presented additional information regarding the reports going to the People and Policy Sub Committee on 11th March.

While details were confidential, the focus was on enhancing roles within the finance team, specifically adding responsibility for the [REDACTED] [REDACTED] for the delivery of the Community Investment Plan and Digital Strategy.

Furthermore, a second report would discuss cost aspects in relation to a recommendation regarding the reduction of working hours for a staff member.

It was emphasised that discussions around the recommendations and reports were confidential.

C Cameron introduced G Bruce, the finance agent to present the next stage of the report.

G Bruce presented the first draft of the 30-yr plan and emphasised that everything noted after year 1 would be subject to change.

He highlighted key areas for the Board to note and explained in detail impact they would have on the Association.

He did confirm to Board that each year shows that the Association would be covenant compliant.

He advised members that the focus going forward would be on Income Maximisation, and Value for Money, accessing what was available to the Association, either through rent arrears or funding streams.

## **Discussion**

A question was raised regarding the risk of breaching the Bank's covenants. However, G Bruce assured members that this risk is low and not giving any concerns.

Members were informed that cash flows may be a cause for concern, however this risk would not be pertinent until 2036. However, this will be reviewed and costs will be smoothed out, with the final version being presented to the Board at the end of March.

Members referred to section 3.19B and asked for clarity around the proposed rent increases noted. G Bruce advised that these figures were there as a starting point and will be reviewed in the next version to try to keep them as low as possible.

## Decision

### The Board:

**Reviewed and commented** on the 2025/26 draft budget version 3 and supporting papers (**Appendices 1 to 5**)

**Reviewed and commented** on the first version of the revised 30-years Financial Projections at **Appendix 6**.

**Noted** that the final 2025/26 draft Budget and draft 30 Year Financial Projections will be presented to the Board in March 2025 for approval.

## 11.0

### OPERATIONS & CARE

## 11.1

### Performance Report – 3rd Quarter

#### Report Summary

D Wilson presented the Q3 Performance Report and asked members to note the content of the report. A summary of key points was given and an update on the team's performance was highlighted to the Board.

Key points were conveyed to Board as follows:-

#### Discussion

Arrears – On course to achieve target on the recovery of arrears. Going forward, the team will be focusing on small arrears of £500 and under, where further gains can be achieved. This in turn will enable the team to progress further and seek to achieve the set target.

Allocations –The Board were informed that KPIs are being met. An area of concern is the Section 5 Homeless target of 69%, due to the refusal rates from WDC referred applicants. Board was asked to note that the demand for one bedroom properties was low. Board noted The Association was currently sitting at 63%.

Right first time results are slightly down however the team are confident that the target will be achieved In Quarter 4.

Repairs are on target for achieving KPIs in Quarter 4. The Association is meeting gas safety checks target of 100%. Electrical safety checks are also on target.



Window replacement programme is also on target and due to be completed by year end.

A Dickson gave an update on Care Services and DOSCG. Board was informed that nothing else was to be added with regards to incidents & accidents. She went on to discuss costs and pointed out to Board that the reduction in income for DOSCG was down to the closure for Christmas holidays.

A member asked D Wilson if he knew what the reasons were for refusals for Section 5 homeless applicants. D Wilson informed members that many refuse offers because they don't want to stay in the Dalmuir area. He agreed that improving the screening process for these applicants could help increase the acceptance target.

There was also a concern raised about the Tenant satisfaction figure, currently sitting at 78%. D Wilson explained that the responses marked as 'neither satisfied nor satisfied' had an impact on the figure. Board were advised a new tenant satisfaction survey would be tendered soon, with discussions around refining the wording of the questions to better capture tenant feedback.

The Chairperson asked for clarity regarding the Stage 2 complaint on the report and its cancellation. D Wilson confirmed to The Board that the tenant withdrew the complaint and advised staff that she would be back in touch.

**Decision**

The Board:

**Noted** the contents of this covering report for Quarter 3.

G Waddell asked for his compliments on behalf of the Board, to be conveyed to J Cameron and the team for their hard work and their performance.

**D Edgar left the meeting at this point - 7pm**

**With the exception of AM Brown Staff left the meeting at 7.02pm to allow the Board to have a confidential discussion regarding the following agenda items.**

**12.0**

**PEOPLE AND CULTURE**

**12.1**

**EVH Job Evaluation Report Confidential**

**Report  
Summary  
Discussion**

AM Brown presented EVH's draft report to the Board on the outcome of the job evaluation process carried out by EVH.

The contents of the draft report were discussed and the Board asked various questions, which AM Brown responded to.

**Decision**

The Board:

**Agreed** AM Brown should contact EVH on the Board's behalf

- **Asked** for the final draft report to be presented to the next Board meeting in March 2025 and for EVH to attend the Board meeting.

**12.2**

**EVH Wage Ballot Confidential**

<b>Report Summary</b>	AM Brown presented EVH's proposed 3-year wage deal to the Board for consideration.
<b>Discussion</b>	The Board were satisfied with the information received from EVH and did not have any queries or questions. The Board agreed that AM Brown should complete and return the ballot form to EVH by the due date of the 11 March 2025.
<b>Decision</b>	<p>The Board:</p> <ol style="list-style-type: none"> <li><b>Agreed</b> the 3-year wage deal, effective from the 1 April 2025: <ul style="list-style-type: none"> <li><b>April 2025 –</b> An increase of 4.0% on all salary points (bar those affected by the living wage). This increase will also be applied to all allowances, bar the standard HMRC fixed mileage allowance.</li> <li><b>April 2026 –</b> An increase of October CPI + 1.5% on all salary points (bar those affected by the living wage). This increase will also be applied to all allowances, bar the standard HMRC fixed mileage allowance. A floor of 1% and ceiling of 4% will be applied, should the level of the October CPI breach either the floor or the ceiling this will trigger a return to negotiations.</li> <li><b>April 2027 –</b> An increase of October CPI + 1.5% on all salary points (bar those affected by the living wage). This increase will also be applied to all allowances, bar the standard HMRC fixed mileage allowance. A floor of 1% and ceiling of 4% will be applied, should the level of the October CPI breach either the floor or the ceiling this will trigger a return to negotiations.</li> </ul> </li> <li><b>Noted</b> the Real Living Wage, which EVH members endorse is rising to £12.60 per hour.</li> </ol>
<b>13.0</b>	<b>HEALTH AND SAFETY</b>
	No reports
<b>14.0</b>	<b>USE OF DELEGATED AUTHORITY</b>
	None reported
<b>15.0</b>	<b>AOCB</b>
<b>15.1</b>	<b>Correspondence</b>
	There was no correspondence.
<b>15.2</b>	<b>Updated Board/Committee Workplan 2024-2025</b>
<b>Report Summary</b>	AM Brown presented the updated workplan.
<b>Discussion</b>	There were no further updates to the Workplan issued to the Board.
<b>Decision</b>	<p>The Board:</p> <ul style="list-style-type: none"> <li><b>Noted</b> the updated workplan.</li> </ul>

<b>15.3</b>	<b>In-person Board Meetings</b>	
<b>Report Summary</b>	AM Brown asked for this item to be discussed. Due to the success and feedback received from Board members and staff attending last week’s business planning session, the Board is being asked to consider when the clocks change at Springtime that Board meetings are held in-person with the option always being available for Board members to join a Board meeting on-line. When the clocks change again in the Autumn, Board meetings could go back to on-line. The plan would be to keep Sub-Committee meetings on-line.	
<b>Discussion</b>	Overall Members felt this was a good suggestion as the discussion and interaction at last week’s session was excellent. Members stressed that there must always be the option for on-line or hybrid meetings for Members who choose to attend on-line or cannot make it into the office for an in-person meeting. This flexibility is important for attracting new Board Members. There was also the suggestion that an alternative could be to hold at least 4 in-person Board meetings/events throughout the year.  As not all Board Members are present at tonight’s meeting, the Board agreed that a survey monkey questionnaire should be issued by Corporate services to all Board members asking for views.	AS
<b>Decision</b>	The Board: Agreed that a survey should be issued to all Board members asking for feedback on the following three options: Hold Board meetings in-person once the clocks change at Spring-time (retaining the hybrid meeting option) and hold Board meetings on-line once the clocks change at Autumn-time; hold at least 4 in-person Board meetings/events during the year, and maintain the status quo.	
<b>15.4</b>	<b>Pension Short-life Working Group Confidential</b>	
<b>Report Summary</b>	G Waddell gave a brief verbal update on today’s Working Group meeting, noting that another meeting is taking place next week.	
<b>Discussion</b>	It was noted that a report relating to the ongoing pension consultation is expected to be brought to the next Board meeting in March 2025.	
<b>Decision</b>	The Board:  <b>Noted</b> the verbal update.	
<b>16.0</b>	<b>DATE OF NEXT MEETINGS</b>	
	<b>People &amp; Policy Sub-Committee:</b> 11 March 2025 at 6pm <b>Board Meeting:</b> 25 March 2025 at 6pm  <b>The meeting closed at 7.42pm</b>	

Signed \_\_\_\_\_ Date \_\_\_\_\_

(Chairperson)