

AGENDA ITEM: 3.1

MINUTE OF BOARD OF MANAGEMENT MEETING

Held on Tuesday, 28 October 2025 at 6.00pm online via Microsoft Teams

In Attendance:

Board Members:

Gavin Waddell
Karen Dyson
Sonia Smith
David McIndoe
Stephen Boag
Tolu Falade
Nick Jardine (joined meeting at 18:02)
David Edgar

Staff/Advisor(s):

Anne Marie Brown, Chief Executive
Carla Cameron, Finance & Corporate Services Manager
Anne E Smith, Corporate Services Officer
Arlene Dickson, Care Services Manager
Graeme Bruce, Finance Agent
Jennie Cameron, Senior Customer Services Officer (Agenda Item 10.1 only)
Gary Earl, Senior Finance Officer (Agenda Item 10.4 only)

Also in attendance:

Trish Knight, Data Protection Officer, RGDP (Agenda Item 7.3 only)
Ewan MacDonald, Managing Director, MacDonald & Cameron Ltd (Agenda Item 10.2 only)

Observer(s):

Ronnie Docherty, Potential new board member
Angela Hamilton, Potential new board Member

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

ITEM	NOTE	ACTION
	<p>WELCOME AND ORDER OF BUSINESS</p> <p>Chairperson welcomed all to the meeting and confirmed that an interim pack was issued to members on Tuesday, 21 October 2025 with the full meeting pack issued on Wednesday, 22 October 2025. A further appendix to the meeting pack was issued</p>	

on **Monday, 27 October 2025**. The appendix had been accidentally missed from the full meeting pack.

1.0 APOLOGIES

Apologies received from M Donnelly, Board member and from D Wilson, Customer Services Manager.

1.1 Approved Leave of Absence

Chairperson confirmed that J Murray is on an approved LOA for 3-months, effective from the 26 August 2025. No new requests for LOA have received.

1.2 Non-Attendance

A Rahmani (post meeting note – A Rahmani advised that he had no home Wi-Fi therefore could not access the meeting).

2.0 DECLARATIONS OF INTEREST

Chairperson confirmed that none of the Board members present at tonight's meeting had any interests to declare connected to the agenda items.

The Chair sought and received approval to bring forward agenda items 7.3, 10.1, 10.2, and 10.4.

7.3 GDPR Annual Update Report

Agenda item 7.3 was discussed at this point. This item has been minuted as per its original position on the agenda

**** T Knight left the meeting after delivering her report at 18:15hrs ****

10.2 New Build Development Opportunity Report

Agenda Items 10.1 was discussed at this point. This item has been minuted as per its original position on the agenda.

**** E MacDonald left the meeting after delivering his report at 18:31hrs****

10.4 Community Investment Plan Priorities

Agenda item 10.4 was discussed at this point. This item has been minuted as per its original position on the agenda

**** G Earl left the meeting after delivering his report at 18:50hrs ****

10.1 Quarter 2 Performance Report

Agenda item 10.2 was discussed at this point. This item has been minuted as per its original position on the agenda

**** J Cameron left the meeting after delivering her report at 19:05hrs**

Board member T Falade left at 19:00hrs, and the meeting remained quorate

3.0	MINUTES FROM PREVIOUS MEETINGS	
3.1	Board Meeting (30.09.25) – For Approval	
	The minutes were approved on a proposal by S Smith and seconded by S Boag.	
3.2	Audit & Risk Sub-Committee (07.10.25) – For Noting	
	The Chair had asked for accuracy in relation to the minute, and it was noted that there were amendments required.	
4.0	Recommendations for approval from Audit & Risk Sub-Committee Meeting (07.10.2025)	
4.1	Outcome of Self-Assurance Process, 2025 & Draft Annual Assurance Statement 2025	
Report Summary	AM Brown handed over the presentation of the report to C Cameron as she had attended the Sub-Committee meeting in AM Brown's absence. C Cameron provided the Board with the outcome of the Association's validation of its own ongoing self-assurance process, which demonstrates Dalmuir Park Housing Association's (DPHA's) compliance with the Association's Regulatory and legal requirements.	
Discussion	<p>The report confirms the validation process for the Annual Assurance Statement had been completed and demonstrated full compliance with legal and regulatory requirements. The same process used in previous years was followed, with a minor change: this year, all evidence documents were stored in a central folder to reduce the risk of broken file links or missing files.</p> <p>Members were advised that the Annual Assurance Statement process has been awarded a strong assurance level by the internal auditor following the recent audit.</p> <p>Members were directed to appendix 2 containing the draft Annual Assurance Statement. Changes to be made from the previous year's Statement are highlighted in red.</p> <p>Members were advised that D Edgar and K Dyson had visited the offices to carry out validation checks on the Assurance Statement process. D Edgar confirmed that the evidence bank was comprehensive and provided strong assurance to the Board. Only minor issues were noted with SharePoint, none of which raised concern. He thanked C Cameron and the team for their work and welcomed the positive internal audit outcome.</p>	
Decision	<p>The Board:</p> <p>Noted the contents of this report, specifically the hard copy of the self-assurance spreadsheet attached at Appendix 1.</p> <p>Agreed that the Board has gained appropriate assurance through DPHA's self-assurance process to conclude that DPHA meets its regulatory and legal requirements as contained within Chapter 3 of the SHR's Regulatory Framework.</p>	

Approved the draft Annual Assurance Statement, 2025 (Appendix 2) noting the deadline date for submission to the SHR and uploading to DPHA's website is the 31 October 2025.

Noted that an updated Strategic Improvement Plan will be presented to the Board in November 2025.

5.0 MATTERS ARISING SCHEDULE

Report Summary **AM Brown** presented Matters Arising Schedule to the Board.

Discussion AM Brown advised Board that a provisional date for the follow up session on Risk Management with Wylie Bisset had been identified and scheduled for 20 January 2026; details to follow in due course.

She also advised that testing on the tenant's portal had all been completed and that the Association is waiting on a go live date.

After a question was raised by G Waddell in relation to the Tenancy Sustainment Officer post, AM Brown advised that a progress report connected to the Customer Services Team review is expected to be provided to the Board in November 2025.

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Decision **The Board:**

Noted the matters arising schedule.

6.0 CHIEF EXECUTIVE'S MONTHLY UPDATE REPORT

Report Summary **AM Brown** presented the Chief Executive's update report to the Board.

Discussion AM Brown noted that a meeting has been arranged with G Waddell and D McIndoe to discuss her work priorities from now until April 2026.

AM Brown referred members to the list of new suppliers at section 3.2.5 and advised the Board to notify the Corporate Services team if they had a connection to any of the suppliers so their Declaration of Interest can be updated accordingly.

G Waddell raised a question in relation to reportable incidents to the Care Inspectorate noted in the report. A Dickson advised members that a recent incident had raised concern among tenants. She advised that the tenant was not at home when the said incident occurred. Staff responded promptly, offering reassurance to tenants. By coincidence, police officers were passing the property at the time and were called by a member of staff. The individual was quickly identified as a wanted person and was taken into custody.

A Dickson emphasised the importance of vigilance and swift action, noting that reassurance and continued engagement with tenants remain key. As a result of the incident, the community police have agreed to attend the next sheltered housing meeting, scheduled for early December 2025, to provide a security talk.

Decision	<p>The Board:</p> <p>Noted the contents of the report, especially:</p> <ul style="list-style-type: none"> a. Appendix 1 - Chief Executive's Work Objectives 2025 update. b. The details of the 5 new suppliers at section 3.2.5.
7.0	GOVERNANCE
7.1	Strategic Improvement Plan: Quarterly Update Report
Report Summary	AM Brown presented the report and provided the Board with an update on implementing the actions contained within the Strategic Delivery Plan for Year 2, 2025/2026, highlighted the following:
Discussion	<p>Action 1 – Asset Management Strategy now going to the November 2025 Board meeting.</p> <p>Action 5 – discussions have now taken place with the Customer Service Team in relation to the internal review proposal. The consultation process is ongoing.</p> <p>Action 8 – customer portal testing is now complete and the Association is waiting on a go live date.</p> <p>Action 19 + 20 – staff surveys have now been reintroduced and are underway regarding staff satisfaction with DPHA as an employer. Standard questions will be asked around DPHA as an employer of choice, and the Association's commitment to training and development</p> <p>Action 21 – two internal audits were recently completed. The Association was given a strong assurance for the Annual Assurance Statement. Payroll was given a substantial rating, however after a review by the Wylie Bisset Group it was upgraded from substantial to strong.</p> <p>Members were advised that the KPIs in Appendix 1 had been updated with Quarter 2 results.</p>
Decision	<p>The Board:</p> <p>Approved the updates to the Strategic Improvement Plan at Appendix 1.</p>
7.2	Annual Register of Declaration Report
Report Summary	A Smith presented the Board with an update on the Association's compliance with the Code of Conduct and Annual Declaration of Interests requirements for both staff and Board members.
Discussion	A Smith advised that it was a straightforward process for both Board and Staff which is completed annually.
Decision	<p>The Board:</p> <p>Noted the contents of the report.</p>

7.3	GDPR Annual Report	
Report Summary	A Smith introduced T Knight, Data Protection Officer for the Association from RGDP.	
Discussion	<p>T Knight gave the Board an update of the progress relating to GDPR by the Association.</p> <p>She discussed in detail progress made with the action plan. She advised the Board that significant progress had been made in the last year and the Association was currently up to date with its requirements.</p> <p>T Knight informed the Board that a small compliance audit was carried out on the Association's website which included FOI information. T Knight advised the Board that the Association was in a strong position and fully up to date and compliant with GDPR.</p>	
Decision	<p>The Board:</p> <p>Noted the content of the presentation delivered by T Knight, DPO of RGDP.</p>	
7.4	Landlord Report & Annual Review	
	<p>C Cameron provided the Board with a copy of the Landlord Report and Annual Review for 2024/25 (Appendix 1) for the Board's information.</p> <p>Members were advised that the Landlord Report summarised the ARC data submitted to the Scottish Housing Regulator and provided a comparison with peer organisations.</p> <p>It was further reported that the Annual Report had been scheduled for delivery to tenants by 31 October 2025 and will be published on the Association's website for information.</p> <p>G. Waddell enquired about the possibility of distributing the report digitally as part of the Association's digital strategy. However, C. Cameron advised that she was under the impression it was required to be issued in hard copy, however would look into this. Digital distribution will be reviewed for future editions and reported back to Board.</p> <p>The Board:</p> <p>Noted the contents of the Landlord Report and Annual Review for 2024/25.</p> <p>Noted the Landlord Report and Annual Review will be issued to our customers by the 31 October 2025 in hard copy format and a copy uploaded to the Association's website.</p>	CC
8.0	STRATEGY	
	Nothing to report.	
9.0	FINANCE	

9.1	Revised Budget 2025/2026
Report Summary	C Cameron presented the Mid-Year Budget Review 2025/26 to the Board for consideration and approval.
Discussion	<p>Members were reminded that the Final Budget was approved March 2025 and the mid-year review normally takes place at the end of Quarter 2. The review provides an update on the Association's financial position in terms of actual costs etc versus budget assumptions.</p> <p>Members were directed to tables in Appendices 1-5. The Board was briefed on key areas where the revised budget differed, noting the following:</p> <p>The revised budget showed a projected deficit of £205,000, which is £160,000 less than the original figure of £365,000. Key changes include:</p> <ul style="list-style-type: none"> • A reduction in property investment due to the deferral of the Stoneworks and common close painting projects compared to the 2025/26 budget. • An increase in IT costs of £30,000 related to the development of a new website and the purchase of software to support mobile device management and Cyber Essentials accreditation. • Increased salary costs within the DOSCG team due to ROSCG (Radnor Park) and cover for long-term sickness absences. <p>It was confirmed that the Association continued to meet the financial covenants set by Unity Trust Bank, and the overall financial position remained stable.</p>
Decision	<p>The Board:</p> <p>Noted the contents of this covering report.</p> <p>Approved the Revised Budget for 2025-26 as attached at Appendices 1 to 5.</p>
10.1	Quarter 2 Performance Report
Report Summary	J Cameron delivered her report to members and asked them to note the contents.
Discussion	<p>Members were given a detailed update on Quarter 2 performance, highlighting key achievements and significant improvements.</p> <p>A Dickson brought members attention to notifiable events to the Care Inspectorate noted in this report. She confirmed it was three and not four notifiable events, explaining one of them was an update.</p> <p>Following a question from members, J. Cameron confirmed that the missed gas safety check and EICR check would be reported through the Annual Return on the Charter (ARC) and did not need to be reported to the Regulator in real time. The checks, which were one day late have been complete.</p> <p>J. Cameron was asked to provide the Board with an update on the progress of the tenants' portal. She confirmed that all testing on our side has been completed and</p>

	that the project is now with the consultant and Homemaster for a go live date to be agreed.
Decision	<p>The Board:</p> <p>Noted the contents of this covering report.</p> <p>Noted the Quarter 2 Performance Report.</p>
10.2	New Build Development Opportunity Report
Report Summary	AM Brown/Ewan Macdonald, Managing Director, Macdonald & Cameron Ltd presented an update to the Board on the development opportunity at Auld Street.
Discussion	<p>Ewan MacDonald informed members that a programme meeting with representatives from the Scottish Government and West Dunbartonshire Council has taken place.</p> <p>He went on to say that both Scottish Government and WDC raised concerns regarding the cost per unit and ultimately grant budget per unit and how this fits in with the amount of grant available for the year. WDC posed a question as to whether there was a possibility of the Association front funding some of the development costs. Members were advised that the Association front funding some of the costs would be seen as a positive outcome in terms of potential grant approval.</p> <p>Subject to Board approval early in the New Year, E MacDonald is hopeful that a tender submission could be made to the Scottish Government this financial year in order to acquire the site and to secure a full development funding package.</p> <p>E MacDonald confirmed the next steps of the development process to members including the tender process and drafting the employer's requirements. He brought members attention to the condition of the ground, and recommended the Association shares the cost of the ground investigation report with the developer. E MacDonald confirmed that the cost of the site investigations report would be included within the tender submission to the Scottish Government.</p> <p>After a question was raised by members, they were informed that the land required for the development is currently owned by a third party. Options included a back-to-back arrangement is in place whereby the developer would purchase the site, which already benefits from planning consent, and subsequently sell it to the association once funding is secured and the Association is ready to proceed. Alternatively, the transaction could be structured so that the land is purchased and transferred to the Association on the same day, involving all three parties in a coordinated transfer process.</p> <p>Another question was raised and members were advised that the Association would have six-year collateral warranties from architect, engineer, heating designer and timber kit designer. E MacDonald also informed the Board that a 10% performance bond for the whole contract would be added along with asking for a third party warranty and insolvency cover.</p>

	<p>Members were advised because there are not any up to date costs, a revised and detailed financial appraisal has not taken place yet.</p> <p>AM Brown reminded the Board that a baseline financial appraisal had been completed, however it is outdated and will be updated once exact costs are provided by the developer. AM Brown assured members that the development will not proceed to tender submission stage until all relevant information is available, a detailed financial appraisal has been completed and presented to the Board for consideration. AM Brown advised that she was hoping a report would be available to present to the Board in January 2026 and this report would include a recommendation to the Board on whether, or not to proceed to tender submission stage.</p>	
Decision	<p>The Board:</p> <p>Noted the contents of this progress update report and in particular the potential requirement to front fund some of the development costs.</p> <p>Agreed to share the site investigation costs with the developer.</p>	
10.3	ROSCG Business Development Opportunity	
Report Summary	A Dickson provided the Board with an update on a potential business development opportunity currently being explored for expanding the services offered at DOSCG (Dalmuir Out of School Care Group).	
Discussion	<p>Members were updated on the ROSCG (Radnor Park Out of School Care Group) development opportunity and the outcome of the financial appraisal, which showed a small income shortfall. It was noted that £5,000 income had been brought in by ROSCG service users taking part in the summer play-scheme.</p> <p>A recommendation is being made to the Board to extend the ROSCG initiative until 26 June 2026 to allow further promotion and development of the service, and ultimately to ensure ROSCG is going to be a profitable business opportunity. Extending the initiative would allow for further engagement with Kilbowie School Headteacher and exploring additional income opportunities through the 2026 Easter and Summer play schemes.</p> <p>G Waddell highlighted the need for the service in the area, how vital it is to families and protects jobs, however only if it is financially viable to the Association. He also pointed out that the opportunity aligned with our business plan objectives in particular nos.2 & nos.6</p> <p>Members were assured that DPHA taking over the service, would not result in the Association breaching any regulatory requirements. A Dickson confirmed that the Care Inspectorate had been consulted and is providing the Association with guidance and support on the necessary variations and notifications.</p> <p>AM. Brown confirmed that she would review the Association's articles of association to provide the Board with the required assurance.</p>	

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Decision	<p>The Board:</p> <p>Noted the contents of this report and agreed the recommendation in section 3.1.8.</p>	
10.4	Community Investment Plan Priorities	
Report Summary	Gary Earl presented to the Board the Association's Community Investment Plan (Appendix 1) for consideration and noting.	
Discussion	<p>G Earl shared that the Community Investment Plan from December 2024 which Included current, new, and future projects. He informed members that it is a live document and will be constantly evolving as new ideas come up.</p> <p>G Earl advised members that collaboration with another local RSL is being explored for certain community events. This would help strengthen community ties and promote partnership working.</p> <p>Members were also advised a new community group called The Cell Group – (Creatively Enriching Lives Locally) had been formed. The Cell Group will act as a forum for gathering ideas from staff, community partners, and local groups to support the wider community.</p> <p>In response to a question raised, G Earl confirmed that IT inclusion would be included in phase 2 of the Community Investment Plan, as well as the reintroduction of community meals. Another positive action was securing two season tickets from Clydebank FC for the use of our tenants.</p> <p>A point was raised regarding resourcing of community investment projects. AM Brown added that this would be something to be explored in the New Year and would likely involve more partnership working and external funding applications. She emphasised that it is an important part of the Association's plans for the future.</p>	
Decision	<p>The Board:</p> <p>Noted the contents of the covering report.</p> <p>Noted the projects highlighted in DPHA's Community Investment Plan (Appendix 1).</p> <p>Noted that a progress report update will be presented to the Board every 6 months.</p> <p>Noted that a review of Beardmore Trust's Governance Structure will be carried out during 2026.</p>	
11.0	PEOPLE AND CULTURE	
	Nothing to report.	
12.0	HEALTH AND SAFETY	
	Nothing to report.	

13.0	USE OF DELEGATED AUTHORITY	
	Nothing to Report.	
14.0	AOCB	
14.1a	Correspondence	
	<p>AM. Brown raised an issue connected to the 26 August 2025 Board meeting minutes regarding the approval of a Leave of Absence (LOA) for Board member J Murray. AM Brown advised that the Scottish Housing Regulator (SHR) had contacted the Association, noting that the minute lacked clarity and required assurance that the LOA had been approved by the Board in the correct manner and in compliance with the Association's Rules.</p> <p>Although the Board had approved the LOA in line with Rule 44.3, AM Brown noted that on re-reading the minute, the wording in the minute did not clearly reflect this. AM Brown asked the Board to reflect on their understanding of when the LOA was discussed at the 26 August 2025 Board meeting and to also reflect on what was agreed by the Board at that meeting.</p> <p>The 4 Board members who are in attendance at tonight's Board meeting and were at the August 2025 meeting agreed that their recollection was the requirement to approve a LOA for J Murry had been discussed and agreed at the start of the Board meeting as J Murray had missed 4 consecutive Board meetings. It was also agreed that the Board used its powers under Rule 44.3 to grant J Murray a LOA noting that clarification on how long J Murray required a LOA for had still to be confirmed with her and could not be done in advance of the August Board meeting due to J Murray's personal circumstances. The Board noted that they wished to assure the SHR that the Association's rules had been followed in granting the LOA at the start of the August 2026 Board meeting and apologised to the SHR for the lack of clarity in the Board meeting minute of the 26 August 2025.</p> <p>Further to the above, AM Brown advised the Board that on re-reading the August 2025 Board minute she had noticed two errors – J Murray was recorded in the minute as submitting her apologies, which she did not do, and reference was made to Rule 4.3 instead of 44.3. The Board noted these errors and accepted AM Brown's apology for them.</p>	
14.1b	DPHA Representative for EVH	
	AM Brown asked members to consider volunteering to be the representative for the Association for Employers in Voluntary Housing (EVH). Anyone interested in this role may contact her after the meeting. S Boag said he would be the representative if no other Board members were interested.	Board/ AMB
14.2	Updated Board/Committee Workplan 2024-2025	
Report Summary	AM Brown presented the Board with the updated workplan.	
Discussion	AM. Brown advised that two items would be added to the Board's workplan following the meeting. These included a reference to the revised Asset Management Strategy, which would be presented to the Board in November 2025, and a progress	AMB

	<p>report on discussions with the Customer Service Team regarding restructure will be brought to the November 2025 meeting.</p> <p>C Cameron advised that the budget planning meeting had been rescheduled to the 18 November 2024 and not the 4 as noted.</p>
Decision	<p>The Board:</p> <p>Noted the updates to the workplan.</p>
15.0	<p>DATE OF NEXT MEETINGS</p> <p>Chair advised the dates of the next meetings:</p> <p>Audit & Risk Sub-Committee: 11 November 2025 (online)</p> <p>Budget Planning Meeting: 18 November 2025 (online)</p> <p>Board Meeting: 25 November 2025 (Online due to winter months)</p> <p>People & Policy Sub-Committee: 9 December 2025 (online).</p> <p>The meeting closed at 20:00HRS</p>

Signed _____ Date _____

(Chairperson)