

**MINUTES OF THE MEETING OF
MANAGEMENT COMMITTEE HELD ON
WEDNESDAY 24 SEPTEMBER 2025 AT 6.30PM
HYBRID MEETING**

MEMBERS PRESENT: Keith Kintrea (Chair from item 3)
Audrey Flannagan
Ghazala Hakeem
Mujeeb Ur-Rehman
Paul Callander
Iain Doherty
Jackie Donnelly
Cheryl Miller (joined at 6:40pm)
Barbara Roberston

IN ATTENDANCE: John Quinn, Director
Alan McDonald, Head of Development & Property Services (HDPS)
David Robb, Head of Finance & IT (HFIT)
Claire McGraw, Head of Tenancy Services (HTS)
Nicki Bruce, Minutes

It was agreed the Director will Chair the meeting until item 3 – Election of Office Bearers.

1) Apologies

Jennifer Cassells and Elnimiery Khalifa

Leave of Absence: [REDACTED]

2) Declarations of Interest

None

3) Election of Office Bearers

Chairperson

Ghazala Hakeem nominated Keith Kintrea, and this was seconded by Mujeeb Ur-Rehman. Keith accepted the nomination. There were no other nominations and Keith took over as Chair.

Vice Chairperson

Ghazala Hakeem nominated Audrey Flannagan and this was seconded by Mujeeb Ur-Rehman. Audrey accepted the nomination and there were no other nominations made.

Secretary

Audrey Flannagan nominated Ghazala Hakeem and this was seconded by Mujeeb Ur-Rehman. There were no other nominations made and Ghazala accepted the nomination.

Treasurer

Ghazala Hakeem nominated Mujeeb Ur-Rehman for the role and this was seconded by Iain Doherty.

In Cheryl's absence, the Director advised that Cheryl was the Treasurer last year and had advised she was able to continue in the role but was also happy to step aside if there were other nominations.

6:40pm Cheryl joined the meeting via Teams – Cheryl was updated and advised she was happy to step back from the role as she is very busy with other commitments.

There were no other nominations and Mujeeb accepted the nomination.

4) Code of Conduct and Declaration of Interests

The Director advised Committee both the Code of Conduct and Declaration of Interests form must be completed and returned by all Committee members as part of the annual Governance process. Committee members in attendance handed in their completed forms.

5) GCDT Board – Appointment of Internal Directors (Management Committee)

The Director advised the Board requires up to 5 Internal Directors who are made up of Management Committee members and 4 External Directors. As long as there are more Internal Directors than External Directors sitting on the Board, this will align with the Board's governance guidelines.

Last year there were 4 Management Committee members on the Board alongside 2 External Directors. The 2 External Directors have advised they are happy to continue in their roles.

3 of the Committee members in attendance advised they were happy to continue in their roles as Internal Directors; Mujeeb Ur-Rehman, Keith Kintrea and Paul Callander. Elnimiery Khalifa sat on the Board last year and will be contacted to check if he wishes to continue.

The Director advised the Chair of the GCDT Board will be appointed at the first meeting in October.

6) Minutes of Management Committee held on 20 August 2025

It was noted there is a typo in Management within the heading of the minutes at top of page 1.

Matters Arising

The Director advised he spoke with [REDACTED] who has had a Leave of Absence and they are keen to continue on Committee. It was agreed this was positive news and Management Committee agreed to the continuation of their leave of absence and this can be reconsidered in December if required. It was also suggested the member could possibly join meetings via Teams to ease them back into meetings.

Leave of Absence of Committee Member to be reconsidered in December 2025 if required.

The minutes of the meeting held on the 20 August 2025 were proposed by Ghazala Hakeem and seconded by Mujeeb Ur-Rehman.

7) Standing Items

7.1 Notifiable Events Update

The update report was presented and Committee were advised there were 3 ongoing notifiable events:

- 200 Butterbiggins Road – in addition to the notifiable event report the HDPS advised more work is needed to the electrical cupboard and the Association are awaiting clarification on the requirements.
- Notification of Potential Unresolved Breach of Covenant with Lender
- Retirement of Chief Officer

It was advised there were 2 new notifiable events:

- Notification of Falling Masonry – Management Committee were advised on the 28 August by email of this event.
- Submission of RIDDOR Report to the Health & Safety Executive (HSE) – The HDPS advised the severity level of the incident had been reduced as the contractor involved has been discharged from hospital.

It was queried if there would be an insurance implication and the HDPS noted it would depend which party the HSE decided to enforce against.

Management Committee noted the Notifiable Events Update report.

7.2 Submission of Returns

The HFIT advised the Audited Financial Statement and the signed accounts have been submitted to the Scottish Housing Regulator (SHR) ahead of time.

7.3 Health & Safety

The next update will be presented to the November Management Committee.

7.4 Tenancy Sustainment

The HTS advised the Operations Sub Committee recommended this report was presented to the Management Committee for information relating to the Tenancy Sustainment team 's performance. The team is in place for 2 years and has 1.5 staff members (1 x full time and 1 x part time). The report notes the spend so far on the £15k budget used to support tenants maintaining their tenancies and has proved very successful so far.

It was queried if the £15k was from grant funding or the Association's budget and the HTS advised it was from the budget.

The Section 5 Homeless cases being supported by the team was queried as they are housed by Glasgow City Council (GCC) but the HTS advised the Association also provide additional support.

A member queried what the return on the £15k investment was and what the idea behind it was. The HTS advised the purpose was to support tenants to thrive in their homes. Having this team in place also means the Housing Officers are not being used to support these tenancies eg. hoarders, tenants who need extra support to maintain tenancy, which frees them up to deal with tasks more appropriate to their grade. These cases can require many months of work and one such case involving hoarding and pest control matters took 6 months to achieve improvements. The HTS noted that by actively assisting these tenants the void rates should reduce as people are less likely to abandon their home or that we have to initiate eviction action.

A member queried how these cases are discovered and the HTS noted there are various methods including the Tenancy Services team carrying out bi-annual house visits, Maintenance Inspectors reporting back to the team, worried neighbours alerting the Association as well as contractors reporting back any issues. It was queried if contractors are asked to report back. The HTS advised the Association's contractors are very helpful and are able to assess what to report back.

8) Assurance Statement 2025

The Chair noted a lot of information was provided at the last meeting which was accepted by Committee and this stage relates to the formal sign off of the Assurance Statement process.

A member queried if the ARC benchmarking statistics were compared to other Registered Social Landlords (RSLs) and is it possible to know other associations are using exactly the same processes as us.

The HTS advised that this is not possible. All RSL's have the same guidance to follow but there are different interpretations.

A member referred to the Assurance Statement at paragraph 4 and noted the example in brackets on the first and second lines should be removed as it is referred to later in the paragraph.

The member also noted the data in the report was good although the relet rates were high in comparison to others, although below the Scottish average. The HDPS noted relet times are included in the Business Plan and work is progressing in this area to improve performance. The Association is doing better in other areas where other RSLs are not and it is an ongoing process. Focus is on continuous improvement.

A member queried if the Association had relet figures which did not include pest control and questioned what this figure was. The HDPS advised this information is there and is referenced to in the ARC. Properties with pests are usually treated whilst tenants remain in their homes but some pest control issues are harder to deal with.

A member queried if pests were a bigger problem in Govanhill and the HDPS advised the Association are trying to assist tenants and deal with pests and the Association does this more than other RSLs.

A member noted that when asking about removing the pest figures from relet figures to show with and without pest issues, it was more a request for in the future as this information would be interesting. The HTS advised the Operations report could be amended to include the void journey and show what was excluded and why.

The Management Committee approved the Annual Assurance Statement 2025 with the text in brackets being removed.

The Management Committee approved the submission of the Annual Assurance Statement to the Scottish Housing Regulator (SHR) by the due date of 31 October 2025.

9) Management Committee Member Training

The Director advised the Committee annual review meetings have been completed for this year and individual learning plans have been developed by SHARE (who carried out the review meetings) and will be circulated to Committee Members.

The 2024-25 training plan is not yet complete with 2 training sessions still to be scheduled in and the new plan for 2025-26 will be put in place and run for another 2 years. All training costs will be met by the Association.

The individual annual review meetings with Committee were carried out by SHARE this year and Committee were asked if they would be happy to continue using SHARE for these meetings.

A member asked if rather than SHARE carrying out training could Association staff run some sessions as sometimes the training is quite broad and more Association specific training might be helpful.

The Director noted that last November a session was held for Committee which covered 6 areas of the Associations work and asked if this type of session would be useful again this year? Committee agreed this would be useful although they requested a different venue as it was very cold last year.

Another member agreed the in house training was really useful and asked if SHARE had a list of training courses and the Director advised they do. The member asked if they saw training they were interested in could they request to attend and the Director advised they could.

The member advised this year's annual review meeting was very in depth and looked at what training members required and they had enjoyed the process. Other members agreed the process was more comprehensive and robust.

A member noted the table included in the SHARE report, which lists the skills of the current Committee, was useful. The member queried if one member has a skill is this enough or should the Association look to increase the number of members with each skill. Does it meet the needs of the community? The Director advised some RSLs do see the need for specific training relating to their own community.

A member noted they know somebody who is due to retire who has legal skills who might be interested in joining Committee. The Director advised he and the Chair had met a potential Committee member who would be suitable but due to personal circumstances they were unable to join at the AGM. They have advised they may look to join again in the future though.

The HFIT advised the budget for Committee Training is £14k but the Association would find the money to meet Committee training needs if required.

A member asked if anyone had completed the online training modules which were circulated to Committee earlier this year and one member advised they had tried to access the training but couldn't get logged on. It was noted the training link may have expired.

Nicki will send a reminder to Committee to complete the online training. A member suggested the process could be reviewed for lessons learned since a number of Committee had not completed the training.

10) Equality, Diversity and Inclusion (EDI)

The HTS advised the updated policy and strategy documents replace the previous versions and have no substantial changes. The policy and strategy apply to both staff and tenants. The EDI policy is supported by the strategy and a consultation was carried out by the Senior Management Team and involved some internal staff. The documents were presented to the auditor who advised the documents 'looked great'. Currently an action plan is being drafted and approval is being sought from Management Committee for the reviewed documents.

A member queried if participants of any consultation are given the lengthy documents as part of the process as they did not think this would be beneficial to the process. It was suggested participants could be given just the key points which would affect them as this would not undermine the consultation but strengthen it.

The HTS advised they don't provide the documents but do create surveys and use more informal methods such as open days and more conversational chats with staff.

The Management Committee approved the Equality, Diversity and Inclusion Policy and Strategy.

11) Value for Money (VFM)

The HTS advised the strategy has been reviewed and updated to align with the Association's financial policies which were approved at the August Management Committee meeting. It has been changed from a policy to a strategy and has not gone to consultation. A VFM statement has also been produced for the website.

The HTS made clear that the VFM strategy did not go to consultation as the Action Plan will cover this and be more meaningfully.

A member noted a typo which the HTS will update. The HTS noted the strategy is more streamlined and notes how it can be achieved.

A member noted a policy is a high level document which delivers the strategy and is it possible to have a strategy without a policy. The HFIT advised it underpins the finance policies approved at the August meeting.

The Management Committee approved the Value for Money Strategy.

12) Amendment to Financial Procedures

The HFIT advised the current procedures state only the Director and Senior Management Team can hold a company credit card. During Covid credit cards became a legitimate tool to allow staff to make online purchases when required.

The HFIT is proposing the limit is widened to allow any staff member to hold a company credit card with the approval of 2 members of the Senior Management Team.

The procedure also includes the need for an Office Bearer to authorise the monthly statements which is unnecessary. It is being proposed the Director of each department which the payment relates to, or the Director of Finance, should authorise statements and reconciliations as required.

The current credit card limit is ■■■ which will not be changed but it's likely that non SMT limits will be set at a lower level.

A member queried what the credit cards would be used for and it was advised it varied but some examples included purchasing a bluetooth speaker for an event, purchasing stationery or emergency accommodation for a tenant.

It was queried how many credit card holders were there at present and it was advised there are 5 which are held by the Senior Management Team.

The HFIT noted the credit cards would be in place for 'as and when' purchases when there was a business need for it.

A member noted this change made sense. The Director advised staff credit cards would possibly have been helpful during the recent RIDDOR event when it looked like it might be necessary to pay for emergency accommodation for the affected residents in the building where the event occurred.

The Management Committee approved to the changes to the Financial Procedures which include:

- ***allowing any member of staff, with the agreement of 2 Senior Management Team members, to be issued a business credit card.***
- ***Reconciliations to be performed by Senior Management Team members.***

13) CAF Bank and Charity Bank Loans

The HFIT advised that extra attention was required and 10 supporting information documents were included with this item to ensure Committee were fully informed.

CAF Bank

The aim is maximise borrowing from CAF bank and £1.5 million would be released without the need for further security. The base interest rate is +1.5% and the rate payable on the loan reduces over the 25 year term. The HFIT also noted if the Association has a surplus of cash it is possible to repay the loan from 25 months after drawdown.

Charity Bank

It is also the intention to maximise the loan with the Charity Bank to release £3.385 million using the 45 flats at Butterbiggins Court as security against the loan. The Base Interest Rate is +1.45%. For the first 60 months of the loan interest only will be paid, which will ease cash flow and there are a further 20 years to repay after the 60 months totalling 25 years. After the first 5 years the Association can make payments towards the loan to reduce it.

The HFIT advised the Charity Bank loan process is still at the legal stage with some legal documentation still to be signed and it was advised TC Young have been of great assistance during this process.

At this stage the HFIT is looking for Committee approval of the loans in principle as well as delegating authority to the Chair and Vice Chair to sign the documents when they are received.

A member asked if the maximising of loans was forecasting large increases and the HFIT advised an exercise had been carried out which shows less will be borrowed in the future as well as the ability to increase rents if the Committee decided to do so.

Another member noted they had not seen the full document but queried if the intention was to seek approval to raise 2 loans to £1.5 million and £3.385 million and the HFIT advised this was correct. It was queried if a rationale has been presented and it was advised it has been. It was queried if there was a repayment plan and the HFIT advised this would be available in the future. It was queried if there was a definite end date and advised the loan term was 25 years with the ability to repay the loan following the interest only payments at the start of both loans.

It was queried if Committee were also happy to sign the 2 sets of minutes included in the reports and Committee advised they approved.

The Management Committee approved:

- ***The CAF Bank loan***
- ***The Charity Bank loan***
- ***The 2 sets of Committee minutes to be adopted***
- ***The signing of the standard security over 45 flats at Butterbiggins Court.***
- ***Delegating authority to the Chair and Vice Chair for the signing of the 2 loan agreements for the CAF Bank and Charity Bank.***

14) Tender Approval – Multi Trade Refurbishment Contractor Framework

The HDPS noted there was a typo on page 3 in the table where CCG (Scotland) Ltd were referred to as CCG Holdings.

The Multi Trade Refurbishment Framework's aims are to reduce costs and speed up the tendering process and has been open to bidders with 14 companies tendering. The normal checks have been carried out at Companies House.

Due to the level of tenders bid by contractors and the narrow margins between them, with only 0.29% separating the companies in 6th and 7th place on the ranking table, it has been decided to increase the pool to 7 companies to the Framework Contractors. Normally 6 companies would be selected following the process but as the percentage point separating places 6 and 7 is so small it has been decided to increase the pool to 7 companies.

The contract will run for 5 years with the option to extend for a further 2 years.

A member queried if the Association have testimonials from the contractors and the HDPS advised they do not but this information is available from Companies House and shows who they have previously worked with. The Director advised personal knowledge is not permitted as part of the procurement process.

The HDPS noted a couple of the companies appear to have poorer credit ratings but the Association would carry out further diligence ahead of appointment and there are other controls which the Association could utilise.

A member queried the inclusion of internal doors on the list of works included in the framework as it had previously been removed. The HDPS advised this removal related to the SW Govanhill project.

The member queried if all 7 companies were required to be on the Framework and the HDPS advised 6 are required to ensure the process is competitive. Historically, there were 6 companies but often only 2 bids would be received for works and by increasing the pool it makes the process more competitive and provides longevity, removing the need for further frameworks.

A member queried if there was adequate insurance and the HDPS advised there was. The member asked what would happen if the insurance expired and the HDPS advised this was checked annually and the Health & Safety requirements were also reviewed to ensure performance.

The Management Committee approved the following companies onto the Multi Trade Refurbishment Framework for its initial five year term with a review in the Summer 2029 as to whether the Framework should continue for a further two years:

- ***MP Group UK Limited***
- ***Bell Group Limited***
- ***Morris & Spottiswood***
- ***CCG (Scotland) Ltd***

- ***Procast Buidling Services Ltd***
- ***Mears Ltd***
- ***Ogilvie Construction Ltd***

15) Minutes of Sub Committees

Operations Sub Committee held on 14 May 2025

Management Committee noted the Operations Sub Committee minutes.

16) Report Back from Other Organisations

Employers in Voluntary Housing (EVH)

None

Glasgow & West of Scotland Forum of Housing Associations (GWSF)

Information circulated as received

SHARE

None

17) Documents for Formal Execution

Contract for Flat Upgrades at 178 Allison Street (CBS)

The HDPD advised this contract has already been approved and is being presented for signing by the Secretary.

The contract was signed by the Secretary.

18) Correspondence

None

19) AOCB

McGills Update – HDPS

The HDPS advised the Association terminated the contract previously with £[REDACTED] in repairs and the administrator brought it to a close with a £[REDACTED] claim being submitted. Whilst the HDPS was off on leave a number of letters arrived from the administrator trying to gather money. The original debt was £[REDACTED] million, not including the £[REDACTED] million. The amount seems to have reduced and the updated figure is £[REDACTED]. After some investigation it appears the debt has been sold on.

Back in December 2022 BRS approached the Association for loss of business and were seeking in the range of [REDACTED] from the Association. The book debt has been sold to Levingham & Chalmers who bought it for [REDACTED] debt from the

Association. They have requested a statement of the works completed and the HDPS noted he is duty bound to advise the Management Committee of this latest development.

A member queried if learnings had been made since the issues with the contract and the HDPS advised credit checks are now carried out as well as the types and sizes of contracts the Association award to contractors have also been reviewed.

Management Committee noted the update.

Head of Development & Property Services Retiring in May 2026

The HDPS advised he will have worked at the Association for 27 years in November this year.

There are many challenges happening soon for the Association and continuity will be needed. The HDPS plans to formalise his decision in December this year and plans to handover in May 2026. The HDPS has made a commitment to the Director, who retires at the end of December this year, as well as the successful candidate for the CEO role, that if there is a delay with the CEO recruitment he is happy to delay his retirement.

The Chair thanked the HDPS for the update and noted it was a highly responsible attitude from a committed member of staff.

The HDPS advised he will inform his team tomorrow.

Sub Committee Choices

It was noted the Sub Committee choices for 2025-26 had not been included on the agenda and it was advised an email will be issued to Management Committee seeking their sub committee choices for the coming year of meetings.

Entry Fobs for Committee

It was queried if Management Committee members were still to receive fobs for door access around the building. It was advised the HCS&HR had been reviewing this and it will be checked following the HCS&HR's return from annual leave.

Request for Special F&GP Sub Committee Meeting in October

The HFIT advised there is a need for a short 15-20 Special F&GP meeting in October. A member noted they will be on annual leave from the 7 October.

Management Committee Photos

A member asked if a group photo of Committee had been scheduled as it had been mentioned ahead of the AGM and would assist with staff knowing who Committee members were. **The Director advised Committee photos will all be uploaded to the website and staff will be directed there.**

GCDT Meeting – 1st October Pushed Back to 22 October

The Director advised the Association's Financial Accountant had requested the GCDT meeting scheduled for the 1st October be pushed back until the 22 October to allow time for the preparation of the 2nd quarter accounts reporting for the Board. The Board members have approved this date change.

CEO Recruitment

A member queried whether the changes to the Office Bearers at tonight's meeting would be reflected in the interview panel for the CEO recruitment. The Chair advised it would be more appropriate for the agreed recruitment panel to remain the same as they have been a part of the process from the beginning. This was agreed by members.

50th Anniversary Event Plans

The plans for the event on Saturday were queried and a discussion followed regarding transport to and from the event for Committee.

20) Date of Next Meetings

Management Committee - Wednesday 5 November 2025 at 6:30pm

The meeting closed at 8:20pm