

CASSILTOUN HOUSING ASSOCIATION

MINUTE OF MEETING OF BOARD OF MANAGEMENT
HELD ON WEDNESDAY 25TH JUNE 2025 AT 6.00 PM CASTLEMILK STABLES, 59 MACHRIE
ROAD, GLASGOW/ZOOM

Present: Anne M Stuart MBE, Chairperson
Julie McNeil, Vice Chairperson
Bridget Crossan
Pamela Gibson
Mark Tedford
Jennifer Gilbert, Board Member
Allana Hammell, Board Member (Zoom)
Gayle Fitzpatrick, Board Member (Zoom)
Faye Mitchell, Board Member (Zoom)
Natalie Tobin, Board Member (Zoom)

In Attendance: Clair Malpas, Chief Executive Officer
John Williams, Head of Asset Management
Emma Scott, Asset Manager (Observer)
Paula Brownlie, Head of Corporate, HR & Finance
Amanda Laing, Finance Manager (Part meeting)
David Ampofo, FMD (Part meeting)
Tom Atkinson, Atkinson Partnership (Part meeting)

1a. WELCOME, INTRODUCTIONS, SEDERUNT & APOLOGIES

The Chairperson welcomed everyone to the meeting. There was no fire drill planned and reminded Board Members of the evacuation procedures. Board members were reminded to switch off mobile phones. Board members were reminded to speak through the Chairperson.

Apologies were received from Teresa McGowan, Richard Sullivan and Ryan Barclay.

The Chairperson sought the Board's approval to bring Agenda 9a-9c and Agenda 6a and 6b forward on the agenda after agenda item 2. The Board approved.

1b. QUORUM

As per the Association's Rules, the Quorum for the Board of Management Meeting stands at 4 members. Today's meeting is therefore quorate.

2. CONFLICT OF INTEREST (PERMANENT REGISTER)

None

9a. CASSILTOUN MAINTENANCE FRAMEWORK REVIEW

Item redacted as contains sensitive information.

The Board noted the content of the Cassiltoun Maintenance Framework Review.

9b. DOORS AND WINDOW PROCUREMENT

Item redacted as contains sensitive information.

9c. PROCUREMENT AND RESOURCES 2025/26

Item redacted as contains sensitive information.

The Board noted and approved the contents of the Procurement and Resources 2025/26 report.

6.32 pm *Item redacted as contains sensitive information.***left the meeting.**

6a. TREASURY REPORT

Item redacted as contains sensitive information. presented the Treasury Report previously circulated with the agenda.

Item redacted as contains sensitive information.

After discussion, the Board approved the Treasury Report.

6b. LOAN PORTFOLIO REPORT

Item redacted as contains sensitive information. presented the Loan Portfolio previously circulated with the agenda.

As the Board are aware, the Association are required to submit details of our loan *Item redacted as contains sensitive information.*

There are no concerns regarding any aspect of the loan portfolio return for the Association.

After discussion, the Board approved the Loan Portfolio Report which will be submitted to the SHR.

6.45 pm *Item redacted as contains sensitive information* **left the meeting.**

3a. MINUTE OF MEETING HELD ON 28TH MAY 2025

The Chairperson asked all board members present at the meeting if they had received their board papers on time and if they had read and understood the papers. All board members present

confirmed that they had received their board papers on time and that they had read and understood the papers.

The minute of the meeting held on 28th May 2025 were noted and approved on the motion of Faye Mitchell and seconded by Anna Stuart MBE.

3b. MATTERS ARISING FROM MEETING HELD ON 28TH MAY 2025

None

3c. ACTION LIST FROM MEETING HELD ON 28TH MAY 2025

	Details	Person Responsible	Status
Actions from meeting held on 29th October 2024			
1.	Report to the Board required in relation to delegated authority to: <ul style="list-style-type: none"> • appoint a lift maintenance Contractor, following the quick quote exercise. • appoint a Smoke Vent Maintenance contractor, following the quick quote exercise 	HaM	Complete The contractor will be in place – the contracts are just being finalized. Tom Atkinson assessing the tenders. This will be reported to the June Board meeting
Actions from meeting held on 29th January 2025			
2.	Business Planning Report – approved Capacity to continue working with <i>Item redacted as contains sensitive information.</i>	CEO	Meeting has been scheduled for next week. Remove from action list
Actions from meeting held on 26th March 2025			
3.	Cyber Fraud refresher training to be arranged for Board members	HCHR&F	In discussion with SHARE who will be providing the training. This training will be included in the Board's training plan for 25/26.
Actions from meeting held on 30th April 2025			
4.	Business plan priorities – CEO to bring back report to the Board in June on the status of our business plan priorities as per the SLT Planning Day	CEO	To be included in Board agenda for June 25
5.	Business plan updates approved – Business Plan to be amended and uploaded to the website	CEO	Complete
6.	Veranda Report to be presented to Board in June	HaM	Complete To be included in Board agenda for June 2025
Actions from meeting held on 28th May 2025			
7.	<i>Item redacted as contains sensitive information.</i> – send copies of newsletters and annual report	HCF	Completed

8.	Community Development Strategy and Action Plan – approved Policy Register to be updated Staff to be informed	HCF	Completed
9.	Window replacement tender opening 16 th June 25 at 12.30 pm – Gayle Fitzpatrick to attend	HaM	Completed
10.	The Chairperson enquired as to <i>Item redacted as contains sensitive information.</i> and 33 late jobs. Clarification to be sought and brought back to the Board.	HaM	Asset Manager confirmed that <i>Item redacted as contains sensitive information.</i> were signing off jobs incorrectly. This matter has now been rectified
11.	Court actions – approved	HM	Completed
12.	CEO will authorise the online submission of the ARC Return on behalf of the Association.	CEO	Completed
13.	Rent Management Policy – approved Policy Register to be updated and staff notified	HCF	Completed
14.	<i>Item redacted as contains sensitive information.</i>	HCF	Completed
15.	Donation register to be updated <i>Item redacted as contains sensitive information.</i>	HCF	Completed
16.	Share Register to be updated with removals	CSO	Completed

4. **CHAIRPERSON'S REPORT**

Date	Event
May/June 25	Completed Board appraisals
16th June 25	Attended Audit and Risk Sub Committee meeting
20th June 25	CLEG Group won the TPAS Award last Friday evening.
24th June 25	Attended Nursery Board meeting
25th June 25	Attended Cassiltoun Trust Board meeting

The Board noted the contents of the Chairperson's Report.

5a. **GROUP ANNUAL ACCOUNTS FOR 2024/25**

The Audited Accounts for the Association, Cassiltoun Trust and Cassiltoun Stables Nursery were presented to the Group Audit and Risk Sub Committee by *Item redacted as contains sensitive information.* External Auditor at their meeting on 16th June 2025.

The version that had been circulated to the Board for approval have been amended slightly to take into account the Board complement as at 31 March 2025. There was also an amendment to the Directors Emolument note to include the Head of Asset Management. There was also an amendment to the Pension note to reflect that the Association gave staff different options of contributions in the year.

Cassiltoun Housing Association – Group Accounts

Financial statements

Audit report is unqualified and confirms financial statements show a true and fair view and that the financial statements have been prepared in accordance with all applicable accounting standards and legislation.

Key points – P&L

1. Group turnover of £7,348K vs £6,990k (previous year), variance of £358k, of which £323K is increase in rental income from rent increase applied on 1 April 2024
2. £1,782k vs £1,556k spend on repairs and maintenance
3. £1,907k vs £1,808 spend on payroll costs. Drop in FTE from 48.2 to 44.9
4. £589K vs £616k interest costs
5. Surplus of £412K vs £408k (previous year) so consistent and 'healthy'
6. Actuarial net loss of £93K vs loss of £15K (Pensions)
7. Total comprehensive income of £319K vs £393K

Key points – Balance Sheet

1. £127k spend on new components
2. £6.1m in cash and deposits
3. £9m bank loans outstanding
4. Net assets £11m

CASSILTOUN STABLES NURSERY – DRAFT ANNUAL ACCOUNTS 2025

Financial statements

Audit report is unqualified and confirms financial statements show a true and fair view and that the financial statements have been prepared in accordance with all applicable accounting standards and legislation.

Key points

1. Turnover of £697K vs £635K, positive variance of £62K, due to increase in childcare income, which is partly due to inflationary increases
2. Net income of £30k vs £50k in previous year, a negative variance of £20K, due to £21K increase in rent and rates, due to increase in recharged costs from Cassiltoun Trust for building (mainly energy) costs
3. Cash of £423K and net assets of £374k but cash will be depleted once 1/3 of new heating system is paid for.

CASSILTOUN TRUST – DRAFT ANNUAL ACCOUNTS 2025

Financial statements

Audit report is unqualified and confirms financial statements show a true and fair view and that the financial statements have been prepared in accordance with all applicable accounting standards and legislation.

Key points

1. Turnover of £239K vs £172K (previous year), positive variance of £67K, mainly due to charging CHA and Cassiltoun Stables Nursery for its fair share of building costs, namely energy costs, alarm costs etc

2. Net income of £61k vs loss of £8k in previous year, a positive variance of £69K, mainly due to recharge of costs to CHA and Cassiltoun Stables Nursery
3. Cash of £285K and net assets of £611K. But cash will be depleted once 1/3 of new heating system is paid for.

After discussion, the Board noted and approved the Annual Accounts for 2024/25.

5b. LETTER OF REPRESENTATION - CHA

A letter of representation from each respective Board is required to be signed off by each Board of Management and sent to the Auditor.

This letter confirms that the Board have adhered by their responsibilities and that the respective Boards are not aware of any information that has not been disclosed to the Auditor that would have changed the course of the Audit.

The Board approved that the Letter of Representation was correct and agreed for it to be signed off and sent to the External Auditor.

5c. GROUP AUDIT FINDING LETTER

The Finance Manager presented the Group Audit Finding Letter previously circulated with the agenda.

This Audit Findings letter highlights the significant findings arising from the audit for the benefit of those charged with governance across all three organisations.

Audit status and audit opinion

The Auditor were pleased to report that the audit progressed well from their perspective and in accordance with the agreed timetable. They intimated that they do not propose any modifications to their audit opinion which is unqualified.

All audit adjustments were agreed with the Finance Manager and were not substantial.

The Board noted the Group Audit Finding letter.

7.10 pm – Amanda Laing left the meeting

7a. CHIEF EXECUTIVE'S BI MONTHLY REPORT

The Chief Executive Officer presented her Bi Monthly Report previously circulated with the agenda.

Assurance Action Plan

As part of its Annual Assurance process, the Association sets up a series of workshops for Board members to review and question our compliance against the Regulatory Framework. We ask Board members to sign up to at least one of these sessions.

We have held 3 sessions to date which were attended by a variety of Board members. The final session is on 19th August. There have been no material areas of concern raised in the first three sessions and an updated Action Plan will be presented to the Board after the final session.

Connecting with our tenants

We have introduced a pilot programme of house visits, called 'Cassiltoun Connects'. This is in response to tenants comments that they felt that staff were not as visible on the estate, to catch up with tenants that we rarely see/hear from and inspect properties.

The visits have taken place on Wednesday mornings in June and the tenants we have spoken to have been very receptive of the visit. Issues that have been discussed have included: rent payments, repairs, updating household composition, damp and mould and volunteering.

Further opportunities to connect and engage with our tenants will be at our tenant conference in the summer (7th August) and our AGM.

Subsidiary Matters

Cassiltoun Trust and Stables Nursery

Both sets of audited accounts have been presented at the respective subsidiary board meetings in June 2025. The Group Accounts will be presented at the June Board meeting for approval.

The heating upgrade is underway for the building with any disruption being minimized.

IT Developments

The Association is continuing to review the information held on our server in preparation for migration into the cloud. Due to a change in project lead at our IT supplier and annual leave, there has been a further delay in the implementation of the migration. This should be completed by Q3. The staff team are now making effective use of tablets to assist with their work when they are out in the estate.

As agreed in the budget additional and replacement monitors and laptops have been purchased. The additional monitor will be placed on spare desks and in the library to allow people to work at these stations and the laptops are replacements for those that are more than 5 years old (and have Windows 10) systems. These will all be marked with asset tags.

CEO Training/networking

Since the March Bi-monthly the CEO has attended/met with:

- GWSF 50th Anniversary event
- Mobyssoft leadership conference

Industry Updates

Key updates are:

1. SHR information on risk assessments of Social Landlords
<https://www.housingregulator.gov.scot/about-us/news/scottish-housing-regulator-today-publishes-outcome-of-its-annual-risk-assessment-of-social-landlords/>
2. White paper on Welfare Reform (England and Wales): CEO has been working with the Law Centre to put a submission in to Parliament of their views on the Reform. Brief summary of the proposals for change to be drafted for next Board meeting

If, after reading the publication, the Board would prefer a separate workshop to go over the document and discuss its implications, this can be scheduled.

Business Planning Session 7th November

The Annual Board business planning session is confirmed for 7th November, Radisson Blu, Glasgow. The session will be facilitated by *Item redacted as contains sensitive information* will also deliver a short presentation.

Further details will be circulated as the agenda is confirmed.

Staff Team Building Day – 15th August 2025

We are heading to Stirling for a tour around the Old Town Jail and then taking part in Escape room activities. Our outcomes for the day are to promote communication, team work, curiosity, leadership (healthy competition) and have some fun.

Approval has already been given to close the office

As part of the team building day we usually spend half the day on business planning or equivalent activity. This year this area will be completed on the previous Wednesday afternoon.

New Staff Appointments

Community Woodland Assistant – *Item redacted as contains sensitive information*.

Item redacted as contains sensitive information.

The Board noted and approved the contents of the Chief Executive's Bi Monthly Report.

7b. BUSINESS PLAN PRIORITIES REPORT 2024-25 UPDATE

The Chief Executive Officer presented the above report previously circulated with the agenda.

The current Business Plan was prepared in the last quarter of 2022/2023 and approved by the Board of Management in April 2023. The Business plan was prepared with the Covid pandemic fresh in our memories, staff turnover and inflationary pressures impacting the organisation and regulatory focus on landlord health and safety.

Over the past 2 years the staff and Board have looked at drafting a new Vision statement and Strategic objectives as we begin the process of preparing a new Business Plan.

As part of this process it is useful to reflect on progress to date against the priorities set in the current plan.

At the last SLT planning session the SLT reviewed the Business Plan priorities and captured both the progress to date and what more could be done. Looking at progress to date and current capacity they also proposed whether, in the last year of the plan, effort to achieve the priority should:

- 'Step Up' (increase)
- 'Step In' (remain the same)
- 'Step Out' (reduce)

A detailed table attached to the report, highlighted the areas where we need to implement the above.

The Board noted the Business Plan Priorities report for 2024-25.

8. STABLES HEATING – UPDATE

The Head of Asset Management informed the Board that *Item redacted as contains sensitive information* are on site and progressing well. The Heating programme was included in the board papers for the Board's information. The project manager attended the Trust Board meeting this afternoon and gave them a presentation on the progress to date. Everything is on target. The SLT meet with *Item redacted as contains sensitive information* weekly to get updates for the next week. The Chair informed the Board, that some Trust Board members had visited the plantroom to see the installation of the pipes etc.

The Board noted the update with regards to the Stables Heating project.

10a. BOARD ANNUAL REVIEW FEEDBACK REPORT

The Head of Corporate, HR & Finance presented the above report previously circulated with the agenda.

The report highlights feedback from the findings of Board Members annual appraisals and also outlined the effectiveness of the Board as a whole and as an individual contribution. It outlined the knowledge and skills the Board hold to strategically lead and manage the organisation.

The Board noted and approved that the two board members who fall within the nine-year rule category have demonstrated their effectiveness as board members and are satisfied that they meet the criteria to remain on the Board of Management.

The Board Training plan will be drafted as a result of the Board Annual Appraisals.

The Board noted and approved the contents of the Board Annual Appraisal Report.

10b. CHAIRPERSON 360 ASSESSMENT REVIEW

The Head of Corporate, HR & Finance presented the above report previously circulated with the agenda.

The Head of Corporate, HR & Finance met with the Chairperson and gave her the results of the surveys that all board members had returned confidentially to the Head of Corporate, HR & Finance.

The Chair thanked all Board Members for their comments and will take a note of the areas of improvement that the Board had highlighted during this process.

The Board noted the contents of the 360 Assessment Review.

11. QUARTERLY RETURN TO SCOTTISH INFORMATION COMMISSIONER

The Head of Corporate, HR & Finance presented the Quarterly Return to the Scottish Information Commissioner. To date, we have received one FOI request. Approval was sought from the Board to delegate authority to the Head of Corporate, HR & Finance to update the return if any FOI/SAR comes in by 30th June 2025.

The Board approved the Quarterly return to the Commissioner and also to delegate authority to update the return if required before the end of June 2025 prior to sending to the Commissioner.

12. GOVERNANCE REPORT/AGM 2025

The Head of Corporate, HR & Finance presented the above report previously circulated with the agenda.

As the Board are aware, in accordance with our Rules, a 1/3 of the Board of Management are required to step down.

The three members who are required to retire as per 39.2 of the Association's Rules are Jennifer Gilbert, Teresa McGowan and Faye Mitchell. They were respectively elected in August 2022 and August 2023.

Teresa McGowan and Faye Mitchell have indicated that it is their intention to stand for re-election. Jennifer Gilbert has indicated that she will not stand for election at the AGM in August 2025.

The Board noted and approved the two board members wishing to stand for election at the Annual General meeting on 11th August 2025.

The agenda for the Annual General Meeting that is due to be held on 11th August 2025 at 7pm was unanimously approved by the Board.

13. POLICIES

13a. Medical Adaptations: *The Board approved to defer until the August 25 Board meeting*

13b. Abandonment policy: *The Board approved to defer until the August 25 Board meeting*

13c. Payment of Expenses to Board of Management and Staff Members – *The Board approved to defer until the August 25 Board meeting*

13d. Business Continuity Plan: *The Board noted and approved the review of the Business Continuity Plan*

14. CORRESPONDENCE

Head of Corporate, HR & Finance presented correspondence received:-

GWSF	GWSF Board - Call for Nominations 2025. Anyone interested in joining the GWSF Board need to contact David Bookbinder by 11 th August 2025
EVH	EVH June Brief Monthly Report To Member Organisations. Circulated to board members for information

GWSF	GWSF Update – May 2025 (issued 29 May). Circulated to board members for information
Thank you	Miller Primary School sent a thank you note to Stuart Whittaker for working with them

15. APPLICATIONS FOR MEMBERSHIP

None

16. USE OF SEAL

None

17. ENTITLEMENT, BENEFIT AND PAYMENTS REPORT

The Head of Corporate, HR & Finance presented the above report previously circulated with the agenda.

After discussion, the Board noted and approved the contents of the Entitlement, Benefit and Payments report.

18. NOTIFIABLE EVENTS

None

19. SUBSIDIARY AND SUB COMMITTEE DECISIONS MADE BETWEEN 29TH MAY – 25TH JUNE 2025

The Board noted and approved the Subsidiary decisions made during 29th May – 25th June 2025.

Group Audit and Risk Sub Committee meeting – 16th June 2025

Cassiltoun Housing Association Annual Accounts for 2025 – approved

Cassiltoun Stables Nursery Annual Accounts for 2025 – approved

Cassiltoun Trust Annual Accounts for 2025 - approved

Letter of Representation for Cassiltoun Housing Association – approved

Letter of Representation for Cassiltoun Stables Nursery – approved

Letter of Representation for Cassiltoun Trust - approved

Group Audit Findings Letter – approved

Internal Audit Plan for 2025/26 – approved

Nursery Board Meeting – 23rd June 2025

Copies of Cassiltoun Stables Nursery Board papers were circulated to the Board for their information.

Nursery Board Meeting will take place on 24th June 2025 at 6pm. Decisions will be reported to the Board at their meeting on 11th August 2025

Cassiltoun Trust Board meeting – 25th June 2025

Copies of Cassiltoun Trust Board papers were circulated to the Board for their information.

Cassiltoun Trust Board Meeting will take place on 25th June 2025 at 12 noon. Decisions will be reported to the Board at their meeting on 11th August 2025

The Board noted and approved the decisions made between 29th May – 25th June 2025.

20. AOCB

Item redacted as contains sensitive information

Jennifer Gilbert: The Board took the opportunity to recognise the hard work and support that Jennifer Gilbert has contributed to the Association during her time on the Board. As the Board are aware, Jennifer has indicated that she will not stand for election at the AGM in August 2025 due to work and personal commitments.

21. DATE AND TIME OF NEXT MEETING

Monday 11th August 2025 immediately after the AGM which is scheduled to take place at 7.00 pm

There being no further business the meeting concluded at 7.52 pm

Signature:
Chair of Board of Management

Date: