

**MINUTES** of the Management Committee Meeting held on Tuesday 26<sup>th</sup> August 2025

Location – 65 Golspie Street, Govan, Glasgow, G51 3AX

<b>Item</b>	<b>Agenda Item</b>			
<b>1.0</b>	<b>Apologies</b>			
	<p><b>Committee present</b>            Maureen McDonald (Chair)            Melanie Gilmour (Vice-Chair)            Marie Moody            Eileen McCallum            Sofie Rytz (Casual Vacancy)            Tomasz Sawczuk (Co-optee) (virtually)            Kirsty Stoddart (virtually)              Cameron Greig (Co-optee)</p>	<p><b>In Attendance</b>            Gary Dalziel (CEO)            Helen Sutherland (DFIT)            Duncan Smith (DA)            Rachel Cooper (HM)            Julie-Ann Coherty (CGM)            Gillian McFadden (minute)              Tony Sinclair – AAB            Martin Ritchie TIAA            (virtually)</p>	<p><b>Apologies</b>            Craig Reid            Veronica McLaughlin            Louise Devlin (Co-optee)</p>	<b>Special Leave</b>
<b>2.0</b>	<b>Declaration of Interest</b>			
	None – standard agenda item.			

<b>3.0</b>	<b>Minutes for Approval</b>		
3.1	Minutes of Previous Management Committee Meeting held on Tuesday 24 <sup>th</sup> June 2025	The Minutes were agreed as a true record of the meeting.  <b>Proposed:</b> Melanie Gilmour <b>Seconded:</b> Sofie Rytz	Signed by Chairperson:  Signed By CEO:
3.2	Approved Minutes of previous Housing Management Sub-Committee held on 15 <sup>th</sup> May 2025	The minutes were signed by chairperson	
3.3	Approved Minutes of previous Housing Management Sub-Committee held on 13 <sup>th</sup> February 2025	The minutes were signed by chairperson	
3.4	Matters Arising	<p>The following matters arising were discussed as not otherwise on the agenda:</p> <p>[REDACTED – CONFIDENTIAL INFORMATION]</p> <p>The CEO advised that he is meeting with someone with asset experience who may be interested in joining committee.</p> <p>The DFIT advised that Nationwide have not yet requested updated signatories to be processed.</p> <p>The DA provided an update on GREN.</p>	
<b>4.0</b>	<b>Governance</b>		

4.1	Notifiable Event	None – standard agenda item
4.2	Governance Report	<p><b>Management Committee Co-options</b></p> <p>The CEO requested that Cameron Greig momentarily left the room for committee to discuss appointing both Cameron Greig and Louise Devlin as Co-optees. Both will formally stand for election at the upcoming AGM on 17<sup>th</sup> September 2025.</p> <p>The Management Committee <b>approved</b> the co-options of Cameron Greig and Louise Devlin.</p> <p><b>Proposed:</b> Melanie Gilmour <b>Seconded:</b> Sofie Rytz</p> <p><b>Membership Policy Amendment</b></p> <p>The CGM requested the following amendments to be made to the Membership policy by adding '<i>membership of Elderpark Housing will cease immediately should the member become an employee of the association</i>' and '<i>where a former employee becomes a member of the association they will not be entitled to stand for election, co-option or fill a casual vacancy for a minimum period of 12 months from when their employment ended.</i>'</p> <p>The Management Committee <b>approved</b> the recommended amendments to our Membership Policy.</p> <p><b>Proposed:</b> Melanie Gilmour <b>Seconded:</b> Sofie Rytz</p> <p><b>Secretary's absence</b></p> <p>[REDACTED – PERSONAL DATA] The CEO further advised that the SHR have been informed that the CEO has undertaken this role temporarily and this will be revisited at the committee meeting following the AGM to determine whether it remains a role being fulfilled by an employee or a committee member takes on this role. A discussion took place with one committee member enquiring and expressing interest in the role.</p>

	<p>The Management Committee <b>noted</b> the update on our existing committee member.</p> <p><b>Office Bearers and Sub-Committee Membership</b></p> <p>The CEO informed Committee that there is a requirement to appoint/reappoint office bearers and confirm the membership of our sub-committees (Staffing, Housing and Assets and Finance, Audit and Risk). The chair and vice-chair both informed that they wish to remain in their roles. The CEO advised that there are variations such as having two Vice-Chairs to support the Chair and advised that this is not recommended if the decision was made to retain the role of secretary.</p> <p>The Management Committee <b>acknowledged</b> the office bearer and sub-committee process.</p> <p><b>Corporate Governance Manager Introduction</b></p> <p>The CEO introduced Julie-Ann Cloherty as new Corporate Governance Manager and advised that she will be the main liaison with the Management Committee, with support from the Corporate Team.</p> <p>The Management Committee <b>acknowledged</b> and <b>welcomed</b> Julie-Ann to the organisation.</p> <p><b>50<sup>th</sup> Anniversary AGM</b></p> <p>The CEO explained the purpose and format of the upcoming AGM and informed that a short film will be also presented to showcase the 50-year history of Elderpark.</p> <p>The Management Committee <b>noted</b> the format planned for the AGM.</p> <p><b>Scottish Housing Regulator Publications</b></p>
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		<p>The CEO informed committee of five relevant publications from SHR from the previous two months and recommended committee read them to increase knowledge across a range of topics.</p> <p>The Management Committee <b>noted</b> the SHR updates in the previous two months.</p>
4.3	Elderpark Housing Association Statutory Accounts Year Ended 31 <sup>st</sup> March 2025	<p>The DFIT introduced and welcomed Tony Sinclair, Auditing Partner from AAB audit and Accountancy Ltd, who presented the statutory accounts and provided a brief overview of these</p> <p>The Auditor discussed the information contained within page 11 of the accounts, which provide an opinion on the Financial Statements. It was confirmed that AAB were satisfied that the accounts give a true and fair view of the Associations affairs as at 31<sup>st</sup> March and have been properly prepared in accordance with auditing standards and from the work performed are satisfied that the use of going concern basis of accounting in the preparation of the financial statements. He went onto explain the work performed that formed the basis of this opinion.</p> <p>The Auditor then provided an overview of the financial statements. He discussed page 17 of the accounts providing information on the income and expenditure for the year. He highlighted specific areas including the increase to revenue, operating costs, the positive pension adjustment information and the overall total comprehensive income being £942,783.</p> <p>The Auditor explained page 18 of the accounts and provided an overview of the assets and liabilities. He confirmed that the figures highlighted an increase of net assets to £17,388,024.</p> <p>The Auditor moved on to page 19 of the accounts explaining there had been a positive increase in cash flow overall totalling £1,524,813 and discussed the main reasons for the increase.</p>

		<p>The Auditor explained that from page 21 of the accounts, information is provided on the Principal Accounting policies being adhered to along with a further breakdown of the numbers.</p> <p>The Chair asked the management committee if they had any questions for the Auditor at this stage of the meeting. The management committee were happy with the information provided and had no questions.</p> <p>The Management Committee approved the Statutory Accounts.</p> <p><b>Proposed by:</b> Sofie Rytz      <b>Seconded by:</b> Marie Moody</p>
4.3.1	Letter of Representation	<p>The DFIT explained the requirement for the Committee to make representations to the Auditor regarding various matters including accounting records, post balance sheet events, liabilities etc that would impact on the Auditors audit opinion on whether the financial statements are presented fairly in all material aspects in accordance with all legislative and accounting requirements. This is made each year in the form of a Letter of Representation signed by the Chairperson and Secretary.</p> <p>The Management Committee <b>approved</b> the Letter of Representation requirements</p> <p><b>Proposed by:</b> Melanie Gilmour      <b>Seconded by:</b> Eileen McCallum</p>
4.3.2	Audit Results report	<p>The Auditor moved on to discuss the 'Audit Results' report page 1 and explained the various elements of this report including the traffic lights system used within the Executive Summary. It was confirmed that all audit areas contained within the summary had a 'green status' which is confirms satisfactory basis for issuing an unqualified audit report.</p>

		<p>The Auditor explained page 3 of the 'Audit Results Report' which contains the four significant risk areas identified at the planning stage. It was confirmed AAB were satisfied through their audit work, that all the significant risk areas were properly controlled and there were no adverse impact identified.</p> <p>The Auditor discussed the Audit Differences from page 8 of the report and explained there had been an adjustment made to correct capitalisation of expenditure and related depreciation.</p> <p>The Auditor explained the content of the various appendices contained within the report.</p> <p>The Chair asked if the management committee had any questions at this stage of the meeting. The management committee confirmed they were happy with this information with no questions.</p> <p>The Management Committee <b>approved</b> the Audit Results Report.</p> <p><b>Proposed by:</b> Sofie Rytz      <b>Seconded by:</b> Marie Moody</p>
4.3.3	Draft Management Letter	<p>The Auditor presented the Draft Management Letter to the Management Committee and explained that the purpose of the letter is to summarise the issues arising from the audit of the financial statements for year ended 31<sup>st</sup> March 2025. The audit of the financial statements did not encounter any control weaknesses and concluded that controls continue to operate effectively.</p> <p>The Management Committee <b>approved</b> the Draft Management Letter.</p> <p><b>Proposed by:</b> Sofie Rytz      <b>Seconded by:</b> Marie Moody</p> <p>The CEO, DFIT &amp; Chair expressed thanks to Tony Sinclair,</p>

		Tony Sinclair advised that he is retiring at the end of the year and will be in touch to introduce a colleague who will be taking on his role
4.3.4	Annual Accounts Covenant Compliance Certificates	<p>The DFIT presented the Annual Covenant Compliance Certificates and explained that this is an annual requirement for these to be calculated and compliance to be confirmed to the lenders. All required covenants were met at the year end.</p> <p>The Management Committee <b>approved</b> the Annual Accounts Covenant Compliance Certificates.</p> <p><b>Proposed by:</b> Sofie Rytz      <b>Seconded by:</b> Marie Moody</p>
4.4	Secretary's Report	<p>The CEO presented the Secretary's Report to committee and explained Rule 68 – that Rules 62-67 have been complied with during the period since the last AGM on 17<sup>th</sup> September 2024.</p> <p>The Management Committee <b>noted</b> the Secretary's Report.</p>
4.5	Regulatory Returns	Nothing to report – standard agenda item.
<b>5.0</b>	<b>Health &amp; Safety</b>	
5.1	Health & Safety	Nothing to report – standard agenda item.
<b>6.0</b>	<b>Reports for Decision / Approval</b>	
6.1	Q1 Management Accounts to 30.06.25	The DFIT presented the management accounts to 30.06.25. The management accounts show that the Association has generated an operating surplus of £537k as opposed to a budgeted figure of £376k, i.e. £160k more than originally budgeted for. The operating surplus is the surplus prior to any gains or disposals of assets and interest received and paid in the period.

		<p>The overall surplus after accounting for interest received / paid in the quarter was £410.4k against a budgeted surplus of 237.2k which represents an increased surplus of approximately £173.2k.</p> <p>The variation from budgeted surplus is mainly due to lower operating costs in the quarter by £116k and higher income by £44k.</p> <p>The cash position presented within the Statement of Financial Position at Section 4 shows that cash has increased by £388k to almost £6.3m in the period mainly because of the operating results outlined above and because only £180k of £2.4m budgeted major repairs spend for the year had been spent in the quarter</p> <p>The DFIT spent some time explaining the main variances with the results to the budget and referred the committee to the various appendices that provided the details and explanations where these were required. At this stage there were no areas of particular concern, and all covenants have been satisfactorily met.</p> <p>The DFIT also explained the financial performance indicators.</p> <p>The Management Committee <b>approved</b> the Management Accounts to 30<sup>th</sup> June 2025</p> <p><b>Proposed by:</b> Sofie Rytz      <b>Seconded by:</b> Eileen McCallum</p>
6.2	Risk Register August 2025	<p>The DFIT presented the Risk Register, advising that per the policy that all risks were reviewed twice per year for the February and August meetings. Only significant risks are reviewed quarterly. The DFIT confirmed that there were no new significant risks to note this quarter.</p> <p>A CM enquired about the association's DPO and was provided with this information.</p> <p>The Management Committee <b>approved</b> the Risk Register.</p>

		<b>Proposed by:</b> Sofie Rytz <b>Seconded by:</b> Melanie Gilmour
6.3	Ending Membership Report	<p>The CGM presented the report to committee and advised of four members whose memberships have ended. Three are due to non-attendance at AGM for five-year period and one was cancelled by shareholder.</p> <p>Committee <b>approved</b> the Ending Membership Report</p> <p><b>Proposed by:</b> Melanie Gilmour      <b>Seconded by:</b> Eileen McCallum</p>
6.4	Membership Application Report	<p>The CGM presented the report to committee, advising that the association received three membership applications.</p> <p>Committee <b>approved</b> the Membership Applications from report</p> <p><b>Proposed by:</b> Melanie Gilmour      <b>Seconded by:</b> Sofie Rytz</p>
6.5	Anti-Social Behaviour Policy	<p>The HM presented the Anti-Social Policy to committee for full approval following the approval in principle granted at sub-committee level and advised that the most significant changes to the policy include:</p> <ul style="list-style-type: none"> <li>• <b>A clear distinction between estate management and ASB</b>, with estate management now governed by a separate policy overseen by the Asset Department.</li> <li>• <b>The introduction of defined response timescales</b>, aimed at improving tenant expectations and assisting in the monitoring of key performance indicators (KPIs).</li> </ul> <p>Committee <b>approved</b> the Anti-Social Behaviour Policy.</p> <p><b>Proposed by:</b> Melanie Gilmour      <b>Seconded by:</b> Eileen McCallum</p>

6.6	Decant and Home Loss Policy	<p>The HM presented the Decant and Home Loss Policy to committee for full approval following the approval in principle granted at sub-committee level. The HM advised that the <i>Decant and Home Loss</i> policies, have been consolidated into a single policy to reduce the overall number of policies requiring review and ensure a more cohesive approach.</p> <p>Committee <b>approved</b> the Decant and Home Loss Policy.</p> <p><b>Proposed by:</b> Melanie Gilmour                    <b>Seconded by:</b> Kirsty Stoddart</p>
6.7	Change of Tenancy Policy	<p>The HM presented the Change of Tenancy Policy to committee for full approval following the approval in principle granted at sub-committee level and advised that this policy consolidates the previous <i>Assignation, Succession, Joint to Sole, and Sole to Joint Tenancy</i> policies into a single <i>Change of Tenancy</i> policy. By combining, this simplifies the process for staff handling tenancy change requests and reduces the overall number of individual policies requiring review.</p> <p>Committee <b>approved</b> the Change of Tenancy Policy.</p> <p><b>Proposed by:</b> Melanie Gilmour                    <b>Seconded by:</b> Eileen McCallum</p>
6.8	Equality Strategy – Tenant Consultation	<p>The CGM sought approval for the Equality Strategy following the recent tenant consultation.</p> <p>Committee <b>approved</b> the Equality Strategy</p> <p><b>Proposed by:</b> Tomasz Sawczuk                    <b>Seconded by:</b> Kirsty Stoddart</p>
7.0	<b>Reports for Discussion / Information</b>	

7.1	Internal Audit Report Tenancy Sustainment and Debt Management	<p><i>Due to a meeting clash, Martin Ritchie from TIAA requested to present remotely, earlier in the meeting.</i></p> <p>Martin Ritchie from TIAA presented the Internal Audit Report - Tenancy Sustainment and Debt Management internal audit report with an overall reasonable assurance assessment. The key findings were that the Rent and Arrears Policy and Procedure has scope for improvement noting that an external consultant is assisting with its review, testing identified current arrears with slow escalation and delays between key actions, the management of former tenant arrears was identified as an area for improvement and arrears management steps can incorrectly restart due to one failed payment arrangement.</p> <p><i>4 Important action points were identified with a priority 2, where action should be taken at the earliest opportunity. 2 routine with a priority 3 where action should be taken and 1 operational effectiveness suggestion.</i></p> <p><i>It was noted that the 4 priority action points have a target completion date before or by December 2025 and the 2 routine have already been completed. The operational effectiveness suggestion regarding using tracing services will be considered with a cost benefit analysis,</i></p> <p>The Management Committee <b>noted</b> the Internal Audit Report Tenancy Sustainment and Debt Management</p>
7.2	Internal Audit Follow up Report	<p>Martin Ritchie presented the Follow Up Report to the Management Committee and advised that two of the identified issues were implemented with nine currently outstanding.</p> <p>The Management Committee <b>noted</b> the contents of the report</p>

7.3	Internal Audit Annual Report 24/25	<p>Martin Ritchie presented the Internal Audit Annual Report 24/25 to the Management Committee and advised that TIAA is satisfied that, for the areas reviewed during the year, EHA has reasonable and effective risk management, control and governance processes in place.</p> <p>The Management Committee <b>noted</b> the contents of the Internal Audit Annual Report 24/25.</p>
<b>8.0</b>	<b>Chief Executive's Report</b>	<p><b>Civic Reception</b>  The CEO provided feedback on the Civic Reception held on the 8<sup>th</sup> August. The event was very positive and well received. There was a variety of attendees, including current and former staff and board members and partner organisations. It was a great opportunity for former colleagues to be part of the fiftieth celebrations. The CEO expressed thanks to the City of Glasgow, The Lord Provost and Baillie Marie Garrity for hosting the Civic Reception and suggested that we donate to the Lord Provosts Charity of £500, in line with our Donations Policy</p> <p>Committee <b>approved</b> the donation to the Lord Provost's Charity.</p> <p><b>CEO Appraisal Summary</b>  The CEO advised that his appraisal was carried out in mid-May, and that a brief synopsis produced by Alison Smith was not included in the previous report in error. This was presented to committee for completeness.</p> <p>Committee <b>noted</b> the addition to the CEO appraisal summary provided by the external consultant.</p> <p><b>Development Update</b>  The CEO provided an update on the development at Nimmo Drive, highlighting that the build was ahead of schedule, due to the spell of good weather we have had recently. The CEO explained that the association must provide an update to the SHR before 31<sup>st</sup> October</p>

	<p>2025. The CEO will provide a more detailed report at the next committee meeting. The completion date of May 2026 remains.</p> <p>[REDACTED – CONFIDENTIAL INFORMATION]</p> <p>Committee <b>noted</b> the Development updates</p> <p><b>Staffing appointments</b></p> <p>The CEO updated committee on the following appointments who are now in post:</p> <p>Corporate Governance Manager – Julie Ann Cloherty, joined team on 11<sup>th</sup> August 2025</p> <p>Asset Administrator – second interviews taking place on 21<sup>st</sup> August 2025.</p> <p>Customer Service Advisor – 2/3 roles have been covered on a temporary basis, with some restructuring taking place within the assets team. These roles will be advertised before the end of August and appointments made by September.</p> <p>This concludes a significant period of change and recruitment except for a Graduate Assets post which may commence later in the year.</p> <p>Committee <b>noted</b> the staffing updates.</p> <p><b>Insurance Renewal Procurement</b></p> <p>The CEO informed committee that our insurance, which is paid over 5 years, expires at the end of March 2026. The cost is approximately £1M, this includes cover for homes, staff, committee etc. A procurement exercise will take place to select a provider. The association has engaged with insurance consultant, Gibbs Lidler who will assist with the development of the tender documents before negotiating and agreeing a final offer. It is hoped that this will result in some cost saving or more advantageous terms of cover.</p> <p>Committee <b>noted</b> progress in relation to our insurances</p> <p><b>GEL Partnership Progress</b></p>
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		<p>The CEO advised that there is very little to update on the partnership. At the previous GEL meeting there was a series of exercises and general relationship building between the organisations and that the next meeting has been rescheduled from mid-August to September. Committee will be updated as to how much of an appetite there may be to explore this partnership following the next meeting.</p> <p>Committee <b>noted</b> progress in relation to GEL Partnership Working.</p>
<b>9.0</b>	<b>Training</b>	
9.1	Training Schedules – Staff/Committee	Nothing to report – Standard agenda item
9.2	Forthcoming Training/Events	Nothing to report – Standard agenda item
9.3	Feedback on Training/Events	Nothing to report – Standard agenda item
<b>10.0</b>	<b>AOCB</b>	
10.1	AOCB	<p>The CEO advised of activities for the upcoming AGM –</p> <p>In line with the rules, Maureen McDonald, Melanie Gilmour and Craig Reid will stand down from committee and have requested re-election.</p> <p>Sofie Rytz, Tomasz Sawczuk, Louise Devlin and Cameron Greig will stand for election.</p>
<b>11.0</b>	<b>Date of Next Meeting</b>	
11.0		The date of the next meeting is Wednesday 17 <sup>th</sup> September following AGM.

#### Approvals

Item No	Agenda Item	Proposed (P) & Seconded (S) by	Lead Officer

<b>3.1</b>	Approve Minutes of previous Management Committee Meeting held on Tuesday 24 <sup>th</sup> June 2025	<b>Proposed:</b> Melanie Gilmour <b>Seconded:</b> Sofie Rytz	GMCF
<b>3.2</b>	Sign minutes from Housing Management Sub-Committee meeting held on 15 <sup>th</sup> May 2025	<b>Proposed:</b> <b>Seconded:</b>	N/a
<b>3.3</b>	Sign minutes from Housing Management Sub-Committee meeting held on 13 <sup>th</sup> February 2025	<b>Proposed:</b> <b>Seconded:</b>	N/A
<b>4.2</b>	Co-options of Cameron Greig and Louise Devlin	<b>Proposed:</b> Melanie Gilmour <b>Seconded:</b> Sofie Rytz	
<b>4.2</b>	Membership Policy Amendment	<b>Proposed:</b> Melanie Gilmour <b>Seconded:</b> Sofie Rytz	CGM
<b>4.3</b>	Approve Statutory Accounts	<b>Proposed:</b> Sofie Rytz <b>Seconded:</b> Marie Moody	DFIT
<b>4.3.1</b>	Approve Letter of Representation	<b>Proposed:</b> Melanie Gilmour <b>Seconded:</b> Eileen McCallum	DFIT
<b>4.3.2</b>	Approved Audit Results Report	<b>Proposed:</b> Sofie Rytz <b>Seconded:</b> Marie Moody	DFIT
<b>4.3.3</b>	Approve Draft Management Letter	<b>Proposed:</b> Sofie Rytz <b>Seconded:</b> Marie Moody	DFIT
<b>4.3.4</b>	Approve Annual Accounts Covenant Compliance Certificates	<b>Proposed:</b> Sofie Rytz <b>Seconded:</b> Marie Moody	DFIT
<b>6.1</b>	Approve Management Accounts Q1 to 30 <sup>th</sup> June 2025	<b>Proposed:</b> Sofie Rytz <b>Seconded:</b> Eileen McCallum	DFS
<b>6.2</b>	Approve Risk Register August 2025	<b>Proposed:</b> Sofie Rytz <b>Seconded:</b> Melanie Gilmour	DFS
<b>6.3</b>	Approve Ending Membership Report	<b>Proposed:</b> Melanie Gilmour <b>Seconded:</b> Eileen McCallum	CGM
<b>6.4</b>	Approve Membership Application Report	<b>Proposed:</b> Melanie Gilmour <b>Seconded:</b> Sofie Rytz	CGM

<b>6.5</b>	Approve Anti-Social Behaviour Policy	<b>Proposed:</b> Melanie Gilmour <b>Seconded:</b> Eileen McCallum	DHS
<b>6.6</b>	Approve Decant and Homeless Policy	<b>Proposed:</b> Melanie Gilmour <b>Seconded:</b> Kirsty Stoddart	DHS
<b>6.7</b>	Approve Change of Tenancy Policy	<b>Proposed:</b> Melanie Gilmour <b>Seconded:</b> Eileen McCallum	DHS
<b>6.8</b>	Approve Equality Strategy	<b>Proposed:</b> Tomasz Sawczuk <b>Seconded:</b> Kirsty Stoddart	CGM
<b>8.1</b>	Approve donation to Glasgow City Council	<b>Proposed:</b> Melanie Gilmour <b>Seconded:</b> Sofie Rytz	GD

#### Additional Actions from Meeting

Item No	Agenda Item	Action Required	Lead Officer / Date to be Actioned by
3.1	Minutes of Previous Management Committee Meeting	Redacted minutes to be uploaded to website and Decision Time	GMCF
4.2	Membership Policy Amendment	Upload to website, replace in policy suites and register	CGM
6.4	Membership applications	Process Membership applications	GMCF/FK
6.5	Anti-Social Behaviour Policy	Upload to website, replace in policy suites and register	FK
6.6	Decant and Home Loss Policy	Upload to website, replace in policy suites and register	FK
6.7	Change of Tenancy Policy	Upload to website, replace in policy suites and register	FK
8.1	Donation to Lord Provost's Charity	Request donation from finance	CEO

