

MINUTES of the Management Committee Meeting held on 25th November 2025
Location – 65 Golspie Street, Govan, Glasgow, G51 3AX

Item	Agenda Item			
1.0	Apologies			
	Committee present Maureen McDonald (Chair) Eileen McCallum (Secretary) Louise Devlin Sofie Rytz Cameron Greig Tomasz Sawczuk	In Attendance Gary Dalziel (CEO) Aidan McGuinness (DHC)(virtually) Helen Sutherland (DFIT) Julie-Ann Cloherty (CGM) Rachel Cooper (HM) Gillian McFadden (minutes) Alison Smith, Allan Park Consultants	Apologies Melanie Gilmour (Vice-Chair) Marie Moody Kirsty Stoddart	Special Leave
2.0	Declaration of Interest			
None – Standard Agenda Item				

3.0		Minutes for Approval	
3.1	Minutes of Previous Management Committee Meeting held on Tuesday 28 th October 2025.	<p>The Minutes were agreed as a true record of the meeting.</p> <p>Proposed: Louise Devlin Seconded: Tomasz Sawczuk</p>	<p>Signed by Chairperson:</p> <p>Signed By CEO:</p>
3.2	Minutes of Finance and Audit Sub-Committee held on 11th February 2025.	<p>The minutes were presented for approval due to changes in the make-up of the sub-committee, with members present in February, no longer part of the sub-committee.</p> <p>Minutes to be approved in January 2026 Management Committee Meeting.</p>	
3.3	Matters Arising	<p>The CGM informed that she had met with a potential Committee Member, however they decided not to go ahead with application.</p> <p>The CEO informed that the regulator had queried our wording on the Assurance Statement, to clarify the organisation's compliance in tenant and resident health and safety. The CEO confirmed that we are.</p> <p>The CEO provided an update on the Nimmo Drive development, which is progressing well. We are currently looking at internal variations, such as non-slip flooring and shower screens. These are under discussion at the moment; however, costs will be taken into consideration.</p> <p><i>Cameron Greig left the room.</i></p> <p>The CEO advised that he has a GEL meeting next Tuesday to return to the discussion of where partnership working could be effective, however the previous two meetings had been cancelled.</p> <p><i>Cameron Greig returned to the room.</i></p>	

4.0		Governance
4.1	Notifiable Event	None – standard agenda item.
4.2	Regulatory Returns – AFS return	<p>The DFIT advised that the Annual Audit financial Statements Return is due at the end of September every year and advised that this had been submitted.</p> <p>The DFIT provided a summary of the return, explaining the various sections and highlighted the following regarding the previous year’s comparison to the sector median: Gross rental arrears were higher than the average, but net arrears were lower. Bad debts were lower in the year but higher than the sector average. Staff costs were slightly higher than sector average. Debt burden and debt per unit was similar to sector average.</p> <p>The DFIT further explained that profit and interest cannot be used for comparison as major repairs are treated differently across the sector, i.e. many do not capitalise all their major repair costs whereas Elderpark capitalise almost all costs.</p> <p>Committee noted the AFS Return</p>
4.3	Governance Report	<p>The CEO provided a verbal Governance update and informed committee that REDACTED - CONFIDENTIAL INFORMATION</p> <p>The CEO informed committee that the association is in the process of recruiting for additional committee members and is using Trustee Connect. He acknowledged that currently of the 9 committee members that we have, we have good tenant representation on committee. The CEO asked committee to spread the word that we are recruiting.</p> <p>The CEO informed committee that the Finance, Audit and Risk Sub-committee had to be cancelled midway due to IT issues. Had the meeting continued it would not have been quorate, he asked if anyone would like to join the sub-committee with no-one offering to do so.</p>

		<p>The CGM gave committee an update on the committee communication methods, informing that a broadcast group would be the best option to use as it keeps personal data protected. The CGM will set this up. Committee agreed to using a broadcast group.</p> <p>The CGM advised committee that as Decision Time has increased their annual cost significantly, we have the option to provide papers via Sharepoint. This would involve committee being set up with @elderpark.org email addresses so that the documents would not leave the organisations files. The CGM further explained that individual iPads would need to be set up with new email address or we could look at using a different portal to view papers. The CGM informed that tech was under review.</p> <p>Committee noted the increase in cost for Decision Time and the need to review the way we currently share papers.</p>
4.4	Committee Annual Review Progress	<p>The CGM informed committee on the progress of the Committee Annual Review. The CGM advised that last year’s reviews took place in February 2025 and the update is later in the year due to staff changes in the post.</p> <p>The CGM updated that new office bearers have been confirmed. It had been reported that the SHARE e-learning portal is not being used by all committee. Some committee members fed back that they are currently using it. One committee member felt that it cost too much. One committee member mentioned that they found it very good. The CGM will look into the SHARE portal for clarification.</p> <p>The CGM informed committee that following a meeting earlier in the year when the committee collectively passed motions, it was advised that for consistency, all motions should be passed with a named proposer and seconder.</p> <p>The CGM informed that Sub Committee meetings will report on some of the same KPIS as do the main committee but in more detail, there have also been efforts to standardise the agenda for Sub-Committee meetings.</p>

		Committee noted the Committee Annual Review Progress
4.5	Quarterly Information Commissioner Return	<p>The CGM informed committee that the association is bound by FOI laws to provide reports on a quarterly basis and provided a summary of what has been submitted. The CGM explained that the association deals with 3 different types of information requests that are governed by 3 different types of legislation. These are Subject Access Requests (GDPR), Freedom of Information Requests (FOI), and Environmental Information Requests (EISRs). The CGM reported on</p> <p>The total number of new requests for the quarter Number of applications that received a response within the statutory timescale. Number of requests for which information was provided in full.</p> <p>One committee member advised that the Scottish Commissioner does not require subject access request details. The CGM informed that this information is requested, however will look into this. The CEO advised that often the amount of work required dealing with requests can take hours and sometimes days. It can be challenging and hard to capture.</p> <p>Committee noted the Quarterly Information Commissioner Return</p>
5.0	Health & Safety	
5.1	Nothing to report	Standard agenda item – Nothing to report.
6.0	Reports for Decision / Approval	
6.1	New Business Plan	<p><i>This section was moved to the beginning of the meeting.</i></p> <p>Alison Smith from Allan Park Consultants discussed the contents of the Business Plan, explaining that she had produced two versions. The first version is a summary strategy, where she sought to remove the 'PROSPER' element following feedback from the staff and committee sessions. It is short, concise, and content has been removed, ensuring that it is forward looking throughout.</p>

		<p>Alison further explained that the second version was longer and contained approximately 16 pages. Her aim was to keep it upbeat and engaging and within the main document, she moved away from a classic structure. Within the context section, Alison explained that she had added 'Challenges and Choices'</p> <p>Alison advised that the Business Plan is not finished yet and will need to speak to Senior Leadership Team individually for more specific information and targets.</p> <p>A discussion took place; Alison asked the following:</p> <ul style="list-style-type: none">• Is it short, sharp, and concise enough?• Does one page work well?• Is it saying the strategy? Does it reflect this?• Does it have the right tone/voice? <p>Committee members commented:</p> <ul style="list-style-type: none">• It is easy to read, and I like the summary.• It is easy to follow, however there is no baseline.• There has already been a huge improvement in the neighbourhood.• Under 'Sustainable community' – it comes across that we are pushing towards this.• The 'Delivery' section – people strategy and community strategy should be considered.• I would prefer to keep it short.• Should we have stretched it – it looks a bit safe. <p>Alison fed back that she found it challenging when working on the section 'Desirable Place's, she felt that the writing was beyond our remit and had to reign back a bit to reflect the association's role. She went on to explain that there were discussions around nailing down the 'We Will' sections, and the importance of using the correct language for ambition. REDACTED – CONFIDENTIAL INFORMATION</p>
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6.2	Management Accounts to 30 th September 2025	<p>The DFIT presented the Management Accounts to committee highlighting the following:</p> <p>We have an operating surplus of over £1m, which is £357k more than we had budgeted for. The overall surplus after accounting for interest received/paid in the quarter was £761.2K against a budgeted surplus of £383K – an increased surplus of approx. £378.6K. The variation is caused mainly by lower operating costs in the quarter. There is variance on income above budget of £68.9k due to the following:</p> <ul style="list-style-type: none"> • Rental void loss was only £15k but £25k was budgeted. • We have been awarded £50K for medical adaptations which is almost £30k more than we budgeted for. • The Wider Role Grant for the Energy Project is almost £7k higher than budgeted. We only budgeted for the salaries, but we have also received overhead grant. • Included within Other wider Role Wider Role income is £25k received from the Hugh Fraser Foundation. This has been paid to GCC for the Elderpark library refurbishment, and the expenditure is in wider role costs within operating costs. <p>The Operating Expenditure is underspent by £288K. due to a combination of under/overspends including staff costs - underspend, reactive/voids - underspend, cyclical spend was less than budgeted, environmental services – due to procuring new landscapers. Head office overheads were underspent, corporate overhead is on budget, however some spend is higher than budgeted as some costs such as the EPC application for the Asset Team was not budgeted for. This budget will be carefully monitored. As a result of interest rates reducing more quickly than budgeted, interest payable is considerably less.</p>

		<p>The cash position is very strong at £6.4m mainly due to an underspend of the major repairs spend. Only £599k of the annual budget of £2.4m has been spent. There was a delay with the boiler/ bathroom/kitchen contract commencing and the planning permission problems meant that the window contract did not get under way.</p> <p>The committee approved the Management Accounts to 30th September 2025.</p> <p>Proposed by: Eileen McCallum Seconded by: Cameron Greig</p>
6.3	Rent Increase Consultation	<p>The DHC and DFIT presented the Rent Increase Consultation to committee, opening a discussion around the economic and strategic factors impacting on the association’s finances and financial viability that influences any decision on future rent increases.</p> <p>The DHC and CEO explained to committee that the rent increase is due to a number of factors, such as increasing contractor’s costs and staffing, most noticeably the Asset Team restructure REDACTED – CONFIDENTIAL INFORMATION. One committee member asked about current rent arrears – are there many tenants who can’t afford their current rent, the HM advised that the Financial Inclusion Officer and the previous Community Energy Advisor supported tenants with income maximisation and advised that rent arrears had marginally decreased recently.</p> <p>In the 30 year financial plan produced in 2024 the committee agreed that the increase would be CPI + 1% and the DFIT advised that having considered economic factors outlined, it is felt that this increase does not sufficiently reflect the current and future expenditure being incurred by the association. The DFIT advised that to manage some of these increasing costs then inflation plus 1.5 – 2% will be necessary for the forthcoming financial year. On the basis that the current CPI figure for September is 3.8% then the proposed increase to consult is 5.3% or 5.8%.</p> <p>A lengthy discussion took place which resulted in the Chair asking Committee if they agreed to the suspension of standing orders so that discussions could continue beyond 8pm. Committee agreed and discussions continued.</p>

		The committee approved consulting with tenants on a rent increase of 5.3% by a majority vote.
6.4	Risk Register November 2025	<p>The DFIT presented the Risk Register for November, acknowledging that it is already slightly out of date.</p> <p>The association are still seeking to recruit additional committee members to take to the preferred 12 members, this would provide cushion to help achieve quorate at sub-committee meetings. The association are using Trustee Connect and intend to advertise for new members.</p> <p>The recommended actions from the Cyber Security Audit were delayed due to the impending move to Microsoft 365, which would have required the penetration testing etc to be redone afterwards. The recommendations were therefore delayed to quarter 4.</p> <p>The risk regarding failure to invest in tenant's homes was addressed by DA who provided an update on the Major Investment programme, Compliance Management and Reactive Repairs and the priorities for the next quarter.</p> <p>It is reported that any new development poses a financial risk and this will be closely monitored, however the new build is on schedule and there are no reported cost over runs. A data improvement programme is underway to strengthen performance tracking for major contracts to mitigate the contractor fails to deliver on major contracts risk.</p> <p>There are no new emerging risks this quarter.</p> <p>Committee approved the Risk Register</p> <p>Proposed by: Eileen McCallum Seconded by: Maureen McDonald</p>
6.5	Allocations Policy Update	The DHC informed committee of a further amendment to the Allocations Policy, explaining that legal advice was sought to ensure that there is a balance of priority given to reasonable preference groups of Homeless applicants or those threatened with homelessness and applicants who live in unsatisfactory housing circumstances. The DHC informed that statutory homeless applicants dominate the top of the associations waiting list, in addition to receiving

		<p>over 58% of lets from the LA through Section 5 referrals. In relation to our waiting list this is due to these applicants automatically receiving fifty points which generally results in a high number being rehoused from the general needs housing list. This impacts on people with other levels of need for example living under unsatisfactory housing conditions who receive disproportionately few lets. Therefore, the DHC has altered the points scoring system to provide a fairer allocation to applicants taking account of legal advice received on the most appropriate approach.</p> <p>A committee member discussed attending the office to shadow HM in new year before the next sub-committee to obtain a clearer understanding of operations. The HM agreed to run a short session for committee members on allocations to help them understand the context and process.</p> <p>Committee approved the amendment to the allocation policy.</p> <p>Proposed by: Louise Devlin Seconded by: Sofie Rytz</p>
7.0	Reports for Discussion / Information	
7.1	Q2 Complaints Report	<p>The CGM presented the Q2 Complaints report to committee advising that information on this will be in the Winter Newsletter.</p> <p>The association received 39 complaints between 1st July & 30th September, although dropped slightly, this is within the normal range of what is expected for the association. This could be due to the change in personnel in the customer services team during this period.</p> <p>The association closed 42 complaints, some of which may have been raised before the 1st July. The % of complaints closed within timescale remains below what the association is aiming for, and this remains an area of focus. The staff team completed Stage 1 complaints training in</p>

		<p>August, and the Senior Management Team are scheduled to complete Stage 2 training in early 2026.</p> <p>Committee noted the Q2 Complaints Report.</p>
7.2	Q2 KPI Report	<p>The CGM presented the Q2 KPI report, informing committee that although some content was covered in the Complaints report, following subsequent validation this report indicates that Stage 1 average response time is now within the 5-day timescale. The number of repairs reported in the quarter is in line with expectations. Emergency repairs have come down from a recent high in Q2 last year.</p> <p>Rent arrears are continuing to decline this quarter.</p> <p>Staff sickness remains low, however is slightly higher than Q1.</p> <p>Committee noted the contents of the report.</p>
7.3	Quarter 2 Treasury Management Report	<p>The DFIT presented the Quarter 2 Treasury Management Report to committee providing an update on the Loan Portfolio and Loan Balances, with a total loan balance of £14.1M.</p> <p>The DFIT advised that the management accounts meet financial convenience.</p> <p>The DFIT has given notice on the Nationwide account to move cash for the Nimmo Drive Development.</p> <p>The DFIT highlighted the approach to obtaining private finance for the Nimmo Drive development and refinancing to repay the Bond capital and interest due in Feb 2027 and recommended the appointment of Allia C&C to assist with procuring the private finance.</p> <p>Committee approved the Q2 Treasury Management Report.</p>

		Proposed by: Sofie Rytz Seconded by: Louise Devlin
8.0	Chief Executive’s Report – verbal update	
8.1	CEO update	<p>The CEO advised that some committee and staff members attended the CIH awards, which was a good event. Unfortunately, the association did not win the award we were shortlisted for at the ceremony.</p> <p>The CEO provided an update on the Mural of Lady Isabella Elder, which has been approved at planning, and the artist will be starting in the new year and advised that the anniversary event for tenants will be held on 28th January 2026, with CX Feedback providing the majority of funding for the event.</p> <p>The CEO updated committee on the latest changes within the staff team. Fiona Koroma left the organisation on Friday to a promoted post with another HA. As a result of this, Gillian McFadden will work full time for a few months.</p> <p>Danielle Calderwood will be joining us as the new Community Energy Adviser on Monday 8th December.</p> <p><i>The CEO asked all staff members to leave the meeting to allow for a confidential discussion regarding a staffing matter. The CEO advised the committee members of the circumstances around the staffing issue and the steps taken by the association and outlined the future steps which will be progressed in line with the associations policies, regulatory requirements and appropriate legal advice.</i></p> <p>Committee noted the CEO update.</p>
9.0	Training	
9.1	Training Schedules – Staff/Committee	The CGM informed committee that she will be in touch once training sessions had been arranged

9.2	Forthcoming Training Courses/Events	Standard agenda item – Nothing to report.
9.3	Feedback on Training/Events	Standard agenda item – Nothing to report.
10.0	Any Other Competent Business	
10.1	Any other competent business	The CEO presented the Chairperson with a card and flowers in celebration of a special birthday.
11.0	Date of Next Meeting	
11.1	Date of Next Meeting	The date of the next meeting is Tuesday 27 th January 2026.

Approvals

Item No	Agenda Item	Proposed (P) & Seconded (S) by	Lead Officer
3.1	Minutes of Management Committee Meeting held 28 th October 2025	Proposed: Louise Devlin Seconded: Tomasz Sawczuk	Chair
6.2	Management Accounts to 30 th September 2025	Proposed: Eileen McCallum	DFIT

		Seconded: Cameron Greig	
6.3	Rent Increase Consultation	Proposed: Majority vote Seconded:	DFIT & DHC
6.4	Risk Register November 2025	Proposed: Eileen McCallum Seconded: Maureen McDonald	DFIT
6.5	Allocation Policy	Proposed: Louise Devlin Seconded: Sofie Rytz	DHC
7.3	Quarter 2 Treasury Management Report	Proposed: Sofie Rytz Seconded: Louise Devlin	DFIT

Additional Actions from Meeting

Item No	Agenda Item	Action Required	Lead Officer / Date to be Actioned by
3.1	Minutes of MC Meeting 28 th October 2025	Send for redaction	CGM
3.2	Minutes of Finance & Audit Sub-committee meeting held 11 th February 2025	Take to MC meeting in January 2026 for approval	DFIT
4.1	Governance Report – REDACTED – CONFIDENTIAL INFORMATION	REDACTED – CONFIDENTIAL INFORMATION	CGM
4.3	Governance Report	Set up committee WhatsApp broadcast group	CGM
4.3	Governance Report	Review organisations technology.	CGM
4.3	Governance Report	Review how we share documents and committee papers	CGM
4.4	Committee Annual Review Progress	Review committee e-learning on SHARE portal	CGM
6.5	Allocations Policy Update	Update policy register, website and policy suites	CGM
9.1	Training Schedules – staff/committee	Arrange training sessions for CM	CGM

