MINUTES of the Management Committee Meeting held on Tuesday 25th August 2026
Location – 65 Golspie Street, Govan, Glasgow, G51 3AX

Item	Agenda Item			
1.0	**Apologies**			
	Committee present Maureen McDonald (Chair) Stewart Brown Sofie Rytz Ian McLean Rose Andrew Eileen McCallum Cameron Greig Tomasz Sawczuk Mark Wilson Lorna Duffy (joined virtually at item 3.2) Karen Donaldson	**In Attendance** Gary Dalziel (CEO) Helen Sutherland (DFIT) Duncan Smith (DA) Aidan McGuinness (DHC – joined virtually at item 4.2) Julie-Ann Cloherty (CGM) Jenny Morris (AAB for Item 4.2)	**Apologies** Melanie Gilmour Paul Welsh	**Special Leave**
2.0	**Declaration of Interest**			
None were declared.				

3.0	**Minutes for Approval**		
3.1	Minutes of Previous Management Committee Meeting held on Tuesday 30th June 2026	The Minutes were agreed as a true record of the meeting. **Proposed**: Tomasz Sawczuk **Seconded**: Stewart Brown	Signed by Chairperson: Signed By CEO:
3.2	Approved Minutes of the Housing and Maintenance Sub-Committee May 2026	Committee members highlighted that there seemed to be an issue with this file and they were unable to view the document. The CGM apologised and advised these would be emailed to Committee after the meeting for their information only. *Lorna Duffy joined the meeting at this point*	
3.3	Matters Arising	The CEO advised that they have been successfully re-elected to the board of SFHA and thanked the Committee for their support.	
4.0	**Governance**		
4.1	Notifiable Event	Standard Item – update reported in Governance Report	
4.2	Audit 2025/2026, Statutory Accounts, letter of representation, management letter	*This item was moved to the top of the agenda and followed immediately after declarations of interest, Jenny Morris joined the meeting at this point. Aidan McGuinness also joined the meeting during this item.* The DFIT introduced the report and provided a short overview of the contents; highlighting the updates made by the CEO, the narrative proposed for the year, the updated risks, the satisfactory position; and information on expenditure and repairs, partnerships working and the rent increase. They went on to highlight the statements of going concern, management responsibility and management control to Committee; where signatures would be required from Committee and who would be needed to do this. Giving an overview of the figures, the DFIT pointed out that the association has an operating surplus of £1.6million, £146k received in interest which has gone down as interest rates	

		decreased, and the association moved savings in order to service Nimmo Drive. There have been actual gains for pensions, based on information from the Pensions Trust and the pension liability has gone down. On the statement of financial position, the DFIT pointed out that the properties had increased this year mainly due to Nimmo Drive and other acquisitions, creditors due within one year is high because of the bond due in February, and conversely creditors due in more than one year is lower due to this as well. Pensions liability has decreased from £591k to £487k. The DFIT summarised the statement of cash flow; pointing out that the association has spent £8million in the year, with a closing balance of £6.2million. The concluded by explaining the various notes appended to the accounts, drawing attention to the notes on methodology and the retirement benefits obligations with recovery plan from The Pensions Trust. Jenny Morris from AAB (JM) then gave Committee an overview of their audit opinion; beginning with the audit view and confirming that AAB are satisfied that the accounts give a try and fair view, have been properly prepared in accordance with accounting standards and relevant legislation. They then moved on to confirm that they are satisfied that accounts have been prepared by management on a going concern basis and that is reasonable, however JM did highlight to Committee that the Allia loan is due within one year which is why there is a shift in liability, and to confirm that the expectation is that this loan is being renegotiated. The DFIT interjected at this point to confirm that this re-financing process is being finalised at the moment and is currently with our solicitors. JM then confirmed that they have checked the management report and there is nothing that contradicts the actual financial statements and they have nothing to report in terms of issues with internal controls. JM explained the responsibility of the management committee to ensure they are satisfied with the number and the responsibility of AAB as auditors to gain reasonable assurance, which is achieved by sample testing that has not flagged any issues of fraud or error. Areas of significant risk were also discussed and JM confirmed that their major

		issues for a housing association include management override of controls, but that there was no evidence of this within their audit. On the Audit findings report; JM reported that AAB are proposing an unqualified audit opinion with no significant issues to flag on policies, estimates and judgements, or legal and regulatory compliance, and that there are no concerns on-going concerns. On outstanding matters, JM advised that they await a signed representation letter, final draft of approved accounts and some title deeds but do not anticipate any of this being an issue. They concluded by explaining further checks that took place on pension liabilities, covenant compliance and audit differences, highlighting that they couldn't account for a slight over accrual for monies due to Glasgow City Council although they do not feel this is material; that no issues were identified in terms of independence and that the materiality level did not change throughout the audit. The CEO then offered the Committee the opportunity to ask questions without staff in the room, but Committee indicated they were happy for staff to stay for this part of the meeting. A CM asked a question on materiality and how this was agreed, JM advised that his is set on basis of relevancy and confirmed it was £138k but triviality figure is much lower at £8.6k and would have reported any issues that arose over the lower figure to Committee. The DFIT then confirmed that the monies due to Glasgow City Council was for streetscaping work that was carried out, monies were requested from GCC but never billed and it is likely to be written off. A CM asked if there were any unforeseen circumstances and it was confirmed by JM that there were not and it was a smooth process as it usually is. A CM then commented that for future years, it would be useful if Audit Committee could have view of accounts before the external auditor and the CEO confirmed this would be discussed at next Finance, Audit and Risk Sub-Committee. The DFIT then highlighted the areas of the document to be approved.

		The Committee were asked to **approve** the Statutory Accounts, note the contents of Appendix 2 and 3 and agree for the Chair to sign the Letter of Representation. **Proposed by**: Eileen McCallum **Seconded by:** Ian McLean *Jenny Morris left the meeting at this point*.
4.3	Governance Report	The CEO introduced their report on Governance matters and advised that the SHR have closed the recent Notifiable Event on committee co-option satisfied that it is resolved but reminded staff to be aware of rules in all matters. On the AGM, the CEO advised that there is a requirement for one third of the Committee to stand down and Maureen and Melanie stood down last year. As stipulated by the rules, Eileen will have to stand down as the longest standing member and seek re-election. Therefore, either Cameron, Sofie or Tomasz will also have to step down. Cameron agreed to do this and was advised he will need to submit a nomination form. The CEO asked if everyone was happy with this arrangement. The Committee **collectively agreed** with this approach. The CEO reminded members that the AGM takes place on 23rd September, we have approximately 80 members, so will require 8 attendees and usually welcome around 40 to AGM so no concerns on quorate but all available members are encouraged to attend. A CM asked if we could change the rules on stepping down and was advised by CEO that we cannot as this is dictated by the Rules of the Association which form part of our Constitution. The CEO then gave a brief overview of the Away Day which all agreed was a success and useful learning opportunity.

		The CEO then turned to their report on the possibility of a September Committee meeting, advising that the association currently do not have one but staff are aware that the Committee workload is heavy and Octobers meeting will focus on the Assurance Statement, therefore a meeting in September would capture the business required after the AGM and possibly create some space in Octobers meeting. The CGM pointed out that the full benefit of this may not be felt until next year as there are some papers in August that could have gone in September so this will allow for a more even spread next year. The Committee **collectively approved** the calling of a meeting in September. The CEO then highlighted to Committee a publication released by the Scottish Housing Regulator on the Notifiable Event submitted across the sector throughout the year. They highlighted that Elderpark submitted around 5 in the year, where some organisations have submitted none and one organisation has submitted 15. Committee were encouraged to read the report. The CEO concluded by advising that the visit in July by the board member of the SHR went very well and extended his thanks to the Committee members who were able to attend and share their insights. The Committee **noted** the contents of the Governance Report
4.5	Secretary's Report	The CGM introduced this report, prepared on behalf of the Secretary, as part of the annual preparations for the AGM, and confirmed that the appropriate checks have taken place. The Committee **noted** the content of this report.
4.6	Assurance Evidence Bank	The CGM summarised their report on the Assurance Evidence Bank; highlighting that for Assurance and Notification 3 that there were a significant number of questions posed for Committee to allow them to assess whether they are assured in this respect, and also outlining the progress on the completion of the previous cycle's action plan, advising Committee that they will also need approval to extend the deadline dates for those existing items, and the new dates have been highlighted in red in the report for Committee's consideration.

		The Committee **approved** the evidence gathered and presented as providing sufficient assurance on the requirements covered, and the extension of deadlines on previous action plan items. **Proposed by:** Karen Donaldson **Seconded by:** Lorna Duffy
5.0	**Health & Safety**	
5.1	Q1 Health and Safety Compliance Report	The DA introduced the report and advised the Committee that there is full compliance across all areas, highlighting that the H&S Assets Officer had been in post for a year now and this had made a vast difference to the information that we had available. 10 forced entries were arranged in the quarter and 8 tenants allowed access without the need to force doors. There are no concerns in terms of asbestos management; 100% compliance on LD2; 100% compliance on lifts and legionella. The DA explained briefly the approach the organisation is taking on removing water tanks and that the project is going well. There have been 4 reports of damp and mould in the quarter, and fire risk assessments are starting in Q2 – these are not required but good practice. A CM asked a question on what C1 and C2 actions were and the DA advised these were levels of urgency in addressing issues flagged at EICR inspections with C1 being equivalent to an emergency repair, or imminent danger. The Committee **noted** the contents of the report.
6.0	**Reports for Decision / Approval**	
6.1	Management Accounts	The DFIT introduced their report on the management accounts to 30th June, advising that the first quarter is often an anomaly as patterns have not yet formed and there is often underspend. There was a surplus in the quarter of £382k against a budget figure of £354k, with interest receivable slightly lower than budget. The cash position reduced as we are awaiting Nimmo Drive finance, and income received is slightly lower than budgeted also.

		The DFIT reported that we are underspent on staff costs at the moment and there are some other underspends and overspends however these are not a worry at the moment; while fixed assets have increased due to Nimmo Drive, repairs and acquisitions that have taken place. The DFIT gave an overview of the KPIs at appendix 4 and noted that the current liquidity looks poor at the moment, but this is because of the loan repayment that is due within the year. The CEO and the DFIT then gave Committee some context on the history of the Allia bond and the process and progress on re-financing this particular arrangement. There was a question from a CM on arrears as the report had arrears as the report has them increasing from 1.4% in 23/24 to 2.7% in most recent year, and how has this happened. The DHC responded that he would need to speak to DFIT about the calculation as this does not represent his understanding of arrears performance as his team have worked to bring arrears down year on year and this is reflected in the ARC returns. Committee **approved** the Management Accounts for 3 months to 30th June 2026. **Proposed by:** Stewart Brown **Seconded by:** Mark Wilson
6.2	Risk Register	The DFIT introduced the report on the Risk register, explaining for newer Committee Members that the risk register goes to the Finance, Audit and Risk Sub-Committee quarterly but comes to Management Committee twice yearly, and hopefully by close monitoring can manage those issues that carry significant or catastrophic risk. Since the last report, risk 4 on failure to recruit Committee Members has been adjusted to reflect that recent recruitment has brough us to near full complement. The risk on loss of key employees remains as we have vacancies that are being considered by individual teams on how best to fulfil. The DFIT advised that the failure to ensure IT systems are sufficient remains, however by implementing Rubbix financials later this year we should mitigate some

		of that risk taking away older financial systems but that following cyber incident earlier in the year this is something we must remain vigilant about. Two new risks have also been added: one around increasing neighbourhood tensions and levels of misinformation, given the recent protests that have been staged at housing associations, and the report outlines what measures the association has in place to keep staff safe. At this point, a committee member asked what the cyber incident was and the DFIT advised there had been a spate of email phishing schemes targeting housing association at the start of the year before the member joined and unfortunately a staff member clicked on a link, but this was recognised and contained without the loss of or damage to any association software or data. The CEO then gave Committee an update on protest activity in Govan and actions other housing associations have had to take when targeted2, and CM's asked a number of questions on our plans in the event of a protest which the CEO confirmed, whether there had been any engagement with protagonist groups which the CEO advised there had not. Further questions from the Committee followed on the cyber incident and it was confirmed that Committee should also receive training on cyber awareness as they use association systems so this will be arranged. The DFIT concluded by highlighting the second new risk to be added is the potential underspend on pension liabilities, advising that there is a court case ongoing at the moment and the outcome of this could affect future liabilities but this is not just a risk for Elderpark but all those in the scheme. Committee were asked to approve the updated Risk Register The Committee **approved** the Risk Register. **Proposed by:** Stewart Brown **Seconded by:** Cameron Grieg

6.3	Ending Membership Report	The CGM introduced this report as another pre-AGM task that the corporate team to ensure membership records are up to date and reflective of current shareholders and association rules. The CGM advised that there had been a late addition to this report and an updated version was added to the pack this afternoon, as a Housing Officer had advised that one of our shareholders not previously noted has passed away so their name was added to the list of those to be removed. The Committee **approved** the cancellation of the above shares detailed in the report and transfer them back to the Association. **Proposed by:** Sofie Rytz **Seconded by:** Mark Wilson
6.4	Membership Application Report	The CGM introduced their report on the new membership application received, advising that the prospective new member was a tenant of the association, had completed an application form and paid the £1 for their share. It was requested that the Committee approve the membership application. The Committee **approved** the membership application that was received **Proposed by:** Karen Donaldon **Seconded by**: Rose Andrew
6.5	Pest Control Policy	The DA introduced the updated Pest Control Policy, advising that the policy was overdue for renewal and that the department have sought to create a policy that allows a more consistent approach to pests, however must find balance between trying to utilise council services where these still are in place and taking swift action to avoid worsening infestations in our own stock, highlighting the need to treat some outbreaks on a close by close basis. The CEO clarified for the Committee that there were no major issues with pest control or infestation at the moment, however a CM commented that it is good to be prepared for such events. The DA sought approval of the policy.

		The Committee approved the Pest Control Policy. **Proposed by:** Lorna Duffy **Seconded by:** Rose Andrew
6.6	Associated Changes to comply with Domestic Abuse Legislation	The DHC gave an overview of the report prepared by the Housing Manager for the housing and maintenance sub-committee; advising that recent changes in legislation around domestic abuse will require changes to allocations, anti-social behaviour, repairs, recharges and succession and that the attached document outlined all the changes that were required so rather than bring all policies to Committee, that by approving this document, we can then make the necessary changes to the policies. One CM noted that this had been a phenomenal piece of work undertaken and the staff responsible are to be commended for their efforts. There was a question from a CM on whether tenants had been notified of the changes to their tenancy agreement that were outlines in appendix 2, and the DHC confirmed that tenants had been notified. The Committee were asked to approve the changes outlined. The Committee approved the changes. **Proposed by:** Sofie Rytz **Seconded by:** Eileen McCallum
6.7	Change to Factoring Written Statement	The DHC introduced this report and advised that it seeks approval for a very minor change to the policy to ensure that costs are apportioned by what is set in deed of conditions, rather than share, following an issue that arose when reviewing insurances. The Committee were asked to approve the change to the Factoring Policy's Written Statement of Services. The Committee **approved** the update to the Factoring Policy's Written Statement of Services.
6.8	Procurement Policy	The DA introduced their report on the Procurement Policy, which was due for renewal, summarising the changes that they have introduced: to bring the policy in line with up-to-date legal framework and to make sure procedures are rigorous. To do this, the policy has been prescriptive on thresholds, clear on issues such as public liability and confirms that when the organisation goes to frameworks that we will use the top ranked contender.

		They also advised that this policy update is timed well as we have an audit from Scotland Excel later this year so this policy will set us in good stead for this. The CEO confirmed that the audit was a condition of grant funding for Nimmo Drive and is not an extraordinary exercise. A CM asked a question on community benefits and the DA confirmed that these are only required for contracts of £4m and above but we would seek to negotiate for these where we can. Another CM asked if the financial limit for tenders is the same as the financial regulations policy (known as scheme of delegation policy), and the DA confirmed that they have not changed from this. The Committee approved the updated Procurement Policy **Proposed by:** Karen Donaldson **Seconded by:** Lorna Duffy
7.0	**Reports for Discussion / Information**	
7.1	Annual Procurement Report	The CGM advised that the DA will present this report to Committee next month as the policy was prioritised in the agenda this month.
7.2	Q1 Key Performance Indicators	The CGM gave a brief overview of their report, highlighting good results on emergency repairs and Stage 2 complaints with stage 1 narrowly missing target, and a good increase in repairs satisfaction after a particularly low result in previous report, drawing Committee attention to the organisational trend lines for each indicators which do not demonstrate any major fluctuations in performance, however it is acknowledged that re-let days is high at the moment. A CM asked if there was a particular reason for re-let times being high. The CEO and DA responded that there were a number of issues impacting this; including asbestos checks, electrical issues that require input from Scottish Power and some contractor delays.

		Another CM asked if there was a clear reason why the stage 1 complaints targets has been missed. The CGM advised that there is closer monitoring taking place now and that there have been issues with staff keeping complaints open after the point where resolution is in place and closing when eg works are completed, which artificially inflates times. The Committee **noted** the contents of the report
8.0	**CEO Report**	
8.1	CEO report	The CEO introduced their report, giving an overview of progress on the previously discussed pension issue, and explained that most recent estimates suggest that taking into consideration the costs of advice and reinvestment will require approximately £100k to rectify this matter, work is ongoing on this. On the GEL partnership, Linthouse notified Govan and Elderpark that they did not wish to be part of the scheduled exploratory work with Allison Smith, but this will continue with Govan and Elderpark. Further opportunities for partnership have emerged as other local associations including Partick, Yorkhill, and Whiteinch and Scotstoun have expressed interest in working more closely together on projects where there is common interest. The CEO apologised to Committee that the submission for CIH awards discussed at previous meetings was not made due to other time pressures around the deadline date. The Nimmo Drive launch took place on the morning of this meeting and the CEO reported that the new tenants are all very happy with their new homes.

		The CEO then passed to the DFIT to update on the new loan facility agreement, the DFIT pointed out that they are seeking delegated authority for CEO and DFIT to take the facility forward with support from TC Young, giving an overview of TC Youngs background report and drawing attention to the minute of this meeting that has to be submitted as part of the loan paperwork, as well as the officers certificate that was included in the paper pack. The DFIT confirmed that here is no arrangement fee for setting up this loan. A CM commented that given the complexity of the work involved, it is right that solicitors are facilitating the process. The CEO requested that Committee review the attachments and provide delegated authority to the CEO, Director of Finance and IT and Chair to conclude the agreement, approve minute and confirm social homes schedule is accurate. The Committee approved the delegated authority to conclude the agreement, approved the minute and the accuracy of the social homes schedule. **Proposed by**: Stewart Brown **Seconded by**: Eileen McCallum
9.0	**Training Schedules**	
	9.1 Training Schedules – Staff/Committee	The CGM advised that the trainer delivering the session on Treasury Management had been in touch to advise that he can no longer deliver it on person on the date arranged and this session would need to move date or move online. The Committee indicated they would rather move the session date, and it be delivered in person on another suitable day.
10.0	**AOCB**	
10.1	Nomination forms due	The CGM referred back to earlier conversations about the AGM and confirmed that nomination forms are due on Wednesday 2nd September. They advised that they would be able to confirm share certificate numbers for any members who were unsure.
11.0	**Date of Next Meeting**	
11.1	Date of Next Meeting	The AGM takes place on Wednesday 23rd September 2026. The date of the next committee meeting is Tuesday 29th September 2026

Approvals

Item No	Agenda Item	Proposed (P) & Seconded (S) by	Lead Officer
3.1	Minutes of the meeting of the management committee held 30th June 2026	**Proposed: Tomasz Sawczuk** **Seconded: Stewart Brown**	CEO
4.2	Audit 2025/26 - Statutory Accounts, letter of representation, management letter,	**Proposed: Eileen McCallum** **Seconded: Ian McLean**	DFIT
4.3	Governance Report: AGM arrangements and September meeting	**Collectively approved**	CEO
4.6	Assurance Evidence Bank	**Proposed: Karen Donaldson** **Seconded: Lorna Duffy**	CGM
6.1	Management Accounts	**Proposed: Stewart Brown** **Seconded: Mark Wilson**	DFIT
6.2	Risk Register	**Proposed: Stewart Brown** **Seconded: Cameron Grieg**	DFIT
6.3	Ending Membership Report	**Proposed: Sofie Rytz** **Seconded: Mark Wilson**	CGM
6.4	Membership Application Report	**Proposed: Karen Donaldson** **Seconded: Rose Andrew**	CGM
6.5	Pest Control Policy	**Proposed: Lorna Duffy** **Seconded: Rose Andrew**	DA
6.6	Associated Changes to comply with Domestic Abuse Legislation	**Proposed: Sofie Rytz** **Seconded: Eileen McCallum**	DHC
6.7	Change to Factoring Written Statement	**Proposed: Rose Andrew** **Seconded: Karen Donaldson**	DHC
6.8	Procurement Policy	**Proposed: Karen Donaldson** **Seconded: Lorna Duffy**	DA
8.0	CEO Report – loan facility agreement	**Proposed: Stewart Brown** **Seconded: Eileen McCallum**	CEO

Additional Actions from Meeting

Item No	Agenda Item	Action Required	Lead Officer / Date to be Actioned by
3.2	Approved minutes of housing and maintenance sub-committee May 2026	To be circulated by email as file error in paper pack	CGM
4.3	Governance Report	Provide re-election forms for those standing down at AGM	CGM
4.3	Governance Report	Arrange Committee meeting for September 2026	CGM
6.1	Management Accounts	DFIT and DHC to discuss query on arrears figures	DHC/DFIT
6.2	Risk Register	Investigate possibility of cyber training for Committee	DFIT
6.3	Ending membership report	Cancel shares as outlined in report	CGM
6.4	Membership Application report	Arrange new share for approved shareholder	CGM
6.5	Pest Control Policy	Update policy in libraries and on website	CGM
6.6	Associated Changes to comply with Domestic Abuse Legislation	Update policies in libraries and on website that have been outlined	CGM
6.7	Change to Factoring Written Statement of Service	Update policy in libraries and on website	CGM
6.8	Procurement Policy	Update policy in libraries and on website	CGM