CLYDESDALE HOUSING ASSOCIATION LIMITED

Minute of the Management Committee meeting held in the Association's office and via Video Conferencing on Wednesday the 30 September 2026

Present:	Brian McInally Claire McGraw (Teams) Deborah Hay (Teams) Gabrielle McElhinney Hazel Galbraith Iona Taylor (Teams) Jacqueline McCutcheon John Lockhart Ken Greenshields Lesley McDonald (Teams) Ross Gowland Ruth McElhinney (Teams) A quorum was achieved.
In Attendance:	Depute Chief Executive (DCE) Finance Manager (FM) CJ Scott, Wbg (Internal Auditor) Housing Manager (HM) Elizabeth Miller, Corporate Services Officer (CSO) minute

1. Appointment of Office Bearers

The DCE welcomed everyone to the meeting and advised that they would chair the meeting until the appointment of the Chairperson.

Appointment of Chairperson

The DCE asked Management Committee for nominations for the position of Chairperson. Hazel Galbraith noted their interest in continuing in the position of Chairperson. There were no other candidates for the position. Hazel Galbraith's appointment as Chairperson was proposed by Gabrielle McElhinney and seconded by Ruth McElhinney.

- In accordance with the Association's Standing Orders, Management Committee appointed Hazel Galbraith as Chairperson for the next 12-month period.

The DCE advised that the Chairperson would now chair the meeting.

Appointment of Vice Chairperson

The Chairperson asked Management Committee for nominations for the position of Vice Chairperson. They made Management Committee aware that although not at the meeting Agne Zasinaite had noted their interest in continuing in the position of Vice Chairperson. There were no other candidates for the position. Agne Zasinaite's appointment as Vice Chairperson was proposed by John Lockhart and seconded by Hazel Galbraith.

- In accordance with the Association's Standing Orders, Management Committee appointed Agne Zasinaite as Vice Chairperson for the next 12-month period.

Appointment of Secretary

The Chairperson asked Management Committee for nominations for the position of Secretary. They made Management Committee aware that although not at the meeting Jonathan Main noted their interest in the position of Secretary There were no other candidates for the position. Jonathan Main's appointment as Secretary was proposed by Jacqueline McCutcheon and seconded by Brian McInally.

- In accordance with the Association's Standing Orders, Management Committee appointed Jonathon Main as Secretary for the next 12-month period.

Appointment of Treasurer

The Chairperson asked Management Committee for nominations for the position of Treasurer. John Lockhart noted their interest in continuing in the position of Treasurer. This was seconded by Management Management Committee members in attendance at the meeting. There were no other candidates for the position. John Lockhart's appointment as Treasurer was proposed by Hazel Galbraith and seconded by Brian McInally.

- In accordance with the Association's Standing Orders, Management Committee appointed John Lockhart as Treasurer for the next 12-month period.

2. Apologies

Apologies were received from Agne Zasinaite, Jonathan Main and Caroline Madden.

3. Previous Meeting Minutes & Matters Arising

The minute of the Management Committee meeting held on the 26th of August 2026 was checked for accuracy.

As per section 62 of the Association's rules, the Chairperson authorised the CSO to insert their electronic signature to the amended minute as conclusive evidence that the minute of the meeting held on the 26th of August 2026 are a true record of the proceedings at that meeting.

Matters Arising.

There were no matters arising.

Agreement on Items for A.O.C.B.

The Chair asked Management Committee and staff if they had any other competent business to discuss at agenda item 14. The DCE asked to discuss EVH's Annual Conference.

4. Conflicts of Interest

There were no conflicts of interests.

5. Notifiable Events

The DCE presented the report to the Management Committee, advising that CHA must tell the Scottish Housing Regulator (SHR) about any material, significant or exceptional issue, event, or change within the organisation and how CHA intends to deal with it.

The DCE confirmed that there are currently no notifiable events to report, nor are any anticipated.

i)	Management Committee considered the report.
ii)	Management Committee agreed that the actions of the Association have been satisfactory in relation to Notifiable Events and for assurance and oversight purposes.

6. Actions from Previous Meetings

The DCE presented the report to Management Committee. They advised that the purpose of the report was to ensure that items identified for action at Management Committee and Audit Sub-Management Committee meetings are a) followed up on, and b) reported to Management Committee to confirm the follow up. The DCE advised they had nothing further to add to the report content.

i)	Management Committee considered the Actions from Previous Meetings Report and agreed progress is satisfactory.

7. Payroll Engagement Letter

The FM advised that the reason for the report was that Henderson Loggie, who provide payroll services to the Association, have updated their internal compliance requirements, and they now require the Engagement Letter to be signed by an authorised member of the Management Committee instead of by the CEO or FM.

i)	Management Committee authorised the Chairperson to sign the Henderson Loggie Engagement letter for payroll services.

8. Governance Issues

8.1 Internal Audit Report: Annual Assurance Statement

CJ Scott from Internal Auditor's Wbg, presented the internal audit review covering preparation and submission of the annual assurance statement. They reported an overall strong conclusion with no formal recommendations. He highlighted examples of good practice, including the organisation's risk-based approach to assessing compliance standards and the successful submission of the previous assurance statement.

They outlined two observations rather than recommendations. The first related to an evidence bank supporting compliance with standards, where a few of the links were outdated or broken but had been corrected or were already under review. The second observation concerned the timing of annual code of conduct signatories, noting that updated signatures were due shortly.
They explained that these were minor matters and did not detract from the overall strong assurance outcome.

i)	Management Committee considered the Internal Audit Report: Annual Assurance Statement and agreed progress is satisfactory.

The Chairperson thanked CJ Scott for their attendance at the meeting. CJ Scott left the meeting at 18:42.

Claire McGraw joined the meeting at 18:42.

8.2 Code of Conduct – Annual Signing

The DCE told Management Committee that the purpose of this item was to provide Management Committee with an update on Management Committee members annual signing of the Code of Conduct for Governing Body Members confirming that they uphold the requirements of the Code.

The DCE advised that all Management Committee Members had now responded positively to the survey confirming their agreement and acceptance of the Code.

i)	Management Committee agreed that the content of the report provided sufficient information for assurance and oversight purposes that CHA complies with Regulatory Standards and its Rules.

8.3 Sub-Management Committee Membership

The DCE told Management Committee that the purpose of report was for Management Committee Members to consider membership of the Association's Sub-Management Committee to achieve a preferred minimum number of 5 Members for each. The CEO also provided a summary of each Sub-Management Committee's remit. Management Committee discussed:

- Membership of the Audit & Risk Sub-Management Committee – It was agreed that the membership of this sub-Management Committee remain unchanged: John Lockhart, Gillian Anderson, Lesley McDonald, Brian McInally, Gabrielle McElhinney, Claire McGraw, and Hazel Galbraith.

  Management Committee reappointed John Lockhart as Chair of the Audit and Risk Sub-Management Committee.

- Membership of the Staffing Sub-Management Committee – It was agreed that the membership of this sub-Management Committee would remain unchanged: Jacqueline McCutcheon, Gillian Anderson, Hazel Galbraith, Ruth McElhinney, Jonathan Main, and Agne Zasinaite

  Management Committee reappointed Jacqueline McCutcheon as Chair of the Staffing Sub-Management Committee.

i)	Management Committee considered current membership of each Sub-Management Committee to achieve a preferred minimum number of 5 Members for each.
ii)	Management Committee agreed the membership of each Sub-Management Committee as noted in the minute.

8.4 Management Committee Training Plan

The CSO explained changes to the Management Committee training report, stating that future reporting would focus on collective Management Committee training and induction rather than individual learning activity. The CSO advised that individual members could monitor their own learning through independent learning statements. They asked the Management Committee to identify training priorities for the coming year and provide preferred dates to allow training arrangements to be organised in advance.

Management Committee discussed learning and development priorities for 2026-27. They reviewed planned training on the code of conduct, health and safety, and induction for new members, while inviting suggestions for additional priorities. In response to contributions Management Committee supported exploring training on strategic housing issues and tenant safety. They suggested practical approaches such as scheduling sessions in spring, inviting specialist presenters, and delivering tenant safety topics in smaller, more manageable learning segments rather than through a single lengthy session. Management Committee emphasised the importance of ensuring Management Committee members had sufficient knowledge to provide assurance and effective oversight.

In response to Management Committee discussion the DCE and CSO advised they would explore Health and Safety and Tenant Safety and Asset management training learning opportunities returning to Management Committee with available options and proposed dates for the training to take place.

i) Management Committee considered the report and agreed provided sufficient information to support the development of the 2026/27 Management Committee Learning and Development Plan.
ii) Management Committee reviewed their development priorities to be included within the 2026/27 Management Committee Learning and Development Plan and will confirm further training required and training dates to support its delivery at a future meeting.

8.5 Annual Returns: Office of the Scottish Charity Regulator (OSCR) and Financial Conduct Authority (FCA)

The DCE informed the Management Committee that the purpose of the report was to provide a copy of the completed 2026 Annual Returns submitted to OSCR and the FCA.

i) Management Committee had noted the content of the report and the 2026 Annual Returns to OSCR and the FCA.
ii) Management Committee approved the submission of the 2026 Annual Returns to OSCR and the FCA.

9 Strategy Reports

9.1 2025/2028 Business Plan Progress

The DCE told Management Committee that the purpose of report was to provide Management Committee with the progress made against the Strategic Objectives contained in the 2025/28 Business Plan.

The DCE and HM provided the Management Committee with an overview of the progress made on the 2025–2028 Business Plan, and ongoing work undertaken by staff during their weekly meetings.

Management Committee noted positive outcomes including shower installation progress and appreciation from new tenants for B&Q vouchers.

i)	Management Committee considered the Business Plan Progress Report and agreed that it provided sufficient information for assurance and oversight purposes.
ii)	Management Committee agreed progress against the 2025/28 Business Plan is satisfactory.

9.2 Risk Management

The DCE presented the report to the Management Committee, advising that its purpose was to identify, measure, and report on activities for controlling the strategic and operational risks facing the Association. They noted that the risk maps and logs had been discussed at the Audit & Risk Sub-Management Committee meeting held on 26th of August 2026.

Management Committee reviewed the risk management reports. During discussion of the strategic risk register, Management Committee supported consideration of emerging cyber threats, including risks associated with AI-enabled attacks, and discussed whether these should be explicitly referenced within existing cyber security risks. Management Committee also asked the HM and DCE about potential community tensions and protests, concluding there had been no local issues but agreeing such matters should remain under consideration from a staff safety and business continuity perspective.

i)	Management Committee considered the report and the risk management documents and agreed that CHA's arrangements for risk management are acceptable.

9.3 Asset Management Strategy

The DCE told Management Committee that the purpose of report was to provide a summary on performance against the priorities set in the 2023/2026 Asset Management Strategy. The DCE told Management Committee that they had no further updates to the report content.

i)	Management Committee reviewed the report and agreed the content of the report provided sufficient information for assurance and oversight purposes that CHA complies with Regulatory Standards and its Rules.
ii)	Management Committee considered and agreed that the information contained within the report provided sufficient oversight and assurance regarding progress made against the priorities set out within the Asset Management Strategy 2023-2026.

9.4 Workforce Planning

The DCE informed the Management Committee that the purpose of the report was to provide an update on workforce planning actions designed to support service delivery and the implementation of the 2025–2028 Business Plan. They advised they had no further updates to the report content.

i)	Management Committee noted the content of the report and agreed progress in workforce planning has been satisfactory.
ii)	Management Committee approved a temporary contract extension to Shona Cleland, Temporary Technical Services Assistant to 31 May 2027.

9.5 Tenant Participation Strategy

The HM presented the report to Management Committee highlighting the tenant participation action plan. They explained that the latest report included both proposed activity for the forthcoming year and the outcomes achieved from the previous year's engagement programme. The HM highlighted increasing levels of tenant engagement, particularly through policy reviews and customer feedback mechanisms, noting that feedback received had been constructive and encouraging.

i)	Management Committee reviewed the content of the report and agreed it provided sufficient information for assurance and oversight purposes that CHA complies with Regulatory Standards and its Rules.

9.6 Tenancy Sustainment Strategy Update

The HM told Management Committee that the purpose of report was to report on progress made against activities contained within the Associations Tenancy Sustainment Strategy that was implemented in March 2023. The HM gave Management Committee an overview of the report content and advised they had no further updates to report.

i)	Management Committee considered the report and the Tenant Sustainment Action Plan.
ii)	Management Committee reviewed and agreed that progress against the Tenancy Sustainment Action Plan has been satisfactory.
iii)	Management Committee reviewed and agreed that the content of the report provides sufficient information for assurance and oversight purposes that CHA complies with Regulatory Standards and its Rules.

10. Annual Treasury Management Report

The FM informed the Management Committee that the Treasury Management Policy requires an Annual Treasury Management report to be prepared, summarising loan and deposit movements in the preceding financial year and confirming:

- Covenant compliance at the financial year-end.
- Compliance with the Treasury Management Policy
- Submission of all required reports and returns to SHR and lenders.
- Any relevant internal audit reports

They advised that the report is presented to the Management Committee during the first half of each financial year, and prior to Management Committee consideration of the Statement of Internal Financial Control and the SHR Assurance Statement.

The FM then provided the Management Committee with a summary of treasury activity throughout the previous financial year and did not identify any additional matters beyond the report contents.

i)	Management Committee noted the content of the report.

11. Planned Maintenance

11.1 Window and Door Tender Report

The DCE informed the Management Committee that the purpose of the report was to provide them with the necessary information regarding the forthcoming window and doors replacements for financial year 2026/2027.

The DCE explained that ageing installations were causing water ingress, damp, and mould issues and that previous remedial work had already extended their lifespan. They outlined financial considerations, including potential reallocation of funds from other budgets, and advised that delaying replacements would expose tenants to further deterioration through winter conditions.

Management Committee expressed support for proceeding with the planned window replacements. They sought reassurance on procurement arrangements, the DCE advised that the work formed part of an earlier competitive tender process and that costs had been independently assessed as reasonable.

The Management Committee considered the rationale for the accelerated window replacement programme, including the associated risks, investment priorities, and timing of the proposed works.

i)	Management Committee reviewed the content of the report and agreed it provided sufficient information for assurance and oversight purposes that CHA complies with Regulatory Standards and its Rules.
ii)	Management Committee agreed there was sufficient information presented to consider the contract costs.
iii)	Management Committee approved costs for the window and door replacement contract, Phase 4, with Sidey Ltd, for the works at Mountstuart Court, Rigside and Mill Place, Thankerton and Cordiner Court, Lesmahagow, for a total cost of £ 363,183.27 including fees and VAT, using provision from expenditure allocated elsewhere within the 2026/27 budget.

11.2 Kitchen and Bathrooms Tender Report

The DCE informed the Management Committee that the purpose of the report was to provide them with the necessary information regarding the forthcoming kitchens and bathroom replacements for financial year 2026/2027**.**

The DCE provided Management Committee with an overview of the report content and confirmed that cost assessments had been independently reviewed and that contractor performance had been satisfactory on previous projects.

i)	Management Committee reviewed the content of the report and agreed it provided sufficient information for assurance and oversight purposes that CHA complies with Regulatory Standards and its Rules.
ii)	Management Committee agreed there was sufficient information presented to consider the contract costs.
iii)	Management Committee approved costs for the kitchens and bathroom replacement contract, Phase 4, with MCN (Scotland) Ltd for the total works cost of £371,340.17 excluding VAT.

12. Policy Reviews

12.1 Health & Safety
12.2 Repairs and Maintenance
12.3 Gas Safety
12.4 Electrical Safety
12.5 Planned Maintenance – New Policy
12.6 Void Management
12.7 Shared Parental Leave

The DCE and HM presented the report covering agenda items 12.1 to 12.7, providing the Management Committee with a summary of the new Planned Maintenance Policy and the proposed changes to the relevant policies for consideration.

The DCE and HM confirmed that the report provided assurance that CHA's policies in these areas remain current, aligned with relevant guidance, and compliant with applicable legislative and regulatory requirements.

i)	Management Committee considered the following policies and approved the final versions without amendment. • Health & Safety • Repairs & Maintenance • Gas Safety – New Policy • Electrical Safety • Planned Maintenance – New policy. • Void Management • Shared Parental Leave
ii)	Management Committee agreed that the above policies provide satisfactory assurance that CHA has up to date policies in these areas that reflect guidance and comply with legislative and regulatory requirements.

13. Membership Additions and Removals

The CSO presented recommendations relating to membership administration, seeking approval to remove fifteen individuals from the shareholding register and approve a new shareholding member application.

i)	Management Committee reviewed the report content and agreed it provided sufficient information for assurance and oversight that CHA is complying with the relevant Regulatory Standards and its Rules.
ii)	In accordance with Rules 7.1 to 7.4, Management Committee considered and approve the membership application from Jack McDonald and authorised the issue of one share and the applicant's entry in the Register of Members within seven working days.

iii)	That, in accordance with Rules 11.1.1 and 11.1.3, Management Committee approved the ending of membership and cancellation of the shares of the 15 members listed in Section 3, with the respective end dates recorded in the Register of Members

14. AOCB

The DCE made Management Committee aware of the upcoming EVH conference, they explained event arrangements. They asked if anyone was interested in attending to contact the CSO.

The Chairperson thanked everyone for attending the meeting.

The meeting closed at 19:20