

**CLYDESDALE HOUSING ASSOCIATION
LIMITED**

Minute of the Management Committee meeting held via Video Conferencing on
Wednesday the 19th of February 2025 at 18:30

Agne Zasinaite, Secretary
Brian McNally
Deborah Hay
Gabrielle McElhinney
Hazel Galbraith, Chairperson
John Lockhart Treasurer
Jonathan Main
Ken Greenshields
Lesley McDonald
Ross Gowland
Ruth McElhinney
A quorum was achieved.

In Attendance: The Chief Executive Officer (CEO)
The Depute Chief Executive (DCE)
Finance Manager (FM)
Housing Manager (HM)
Jonny Cunningham, EVH (Item
Iona Taylor, Prospective Management Committee candidate
Claire McGraw, Prospective Management Committee candidate
Elizabeth Miller, Corporate Services Officer (CSO) minute

The Vice Chairperson welcomed everyone to the meeting and introduced Claire McGraw and Iona Taylor to Committee.

Ross Gowland joined the meeting at 18:37.

The Vice Chairperson invited Claire McGraw and Iona Taylor to introduce themselves to the Management Committee.

Each presented details of their experience, skills, knowledge and their reasons for wishing to join the CHA Management Committee.

The Vice Chairperson expressed their thanks for these contributions and encouraged the candidates to participate fully in the meeting.

1. Apologies

Apologies were received from Gillian Anderson and Jacqueline McCutcheon.

2. Election of Chairperson

Due to the resignation of Chairperson Maggie Botham the CEO asked Committee for nominations for the position of Chairperson. Hazel Galbraith was nominated by

Agne Zasinaite and seconded by Ruth McElhinney. There were no other expressions of interest or nominations for other Committee Members. On confirming her willingness to become Chairperson, Hazel Galbraith was elected through unanimous vote of the Management Committee.

- In accordance with the Association's Standing Orders, Management Committee appointed Hazel Galbraith as Chairperson until the first meeting following the Association's 2025 Annual General Meeting.

3. Conflicts of Interest

The CEO, DCE, FM, HM and CSO declared a conflict of Interest for agenda item 15, Employee Pension Consultation – EVH Proposal and agenda item 16, Wage Ballot

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

The Chairperson asked Committee and staff if they had any other competent business to discuss at agenda item 17. Committee had no items to discuss under AOCB.

4. Approval of Previous Meeting Minutes

The minute of the Committee meeting held on the 29th of January 2025 was checked for accuracy and was approved by the Management Committee.

As per section 62 of the Association's rules, the Chairperson authorised the CSO to insert their electronic signature as conclusive evidence that the minute of the meeting held on the 29th of January 2025 are a true record of the proceedings at that meeting.

Matters Arising.

There were no matters arising.

5. Actions from Previous Meetings

The CEO presented the report to Committee. They advised that the purpose of the report is to ensure that items identified for action at Management Committee and Audit Sub-Committee meetings are a) followed up on, and b) reported to Committee to confirm the follow up. The CEO advised they had no further updates to report.

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

6. Notifiable Events

The CEO presented the report to Committee and advised that the purpose of reporting notifiable events is a positive step and a key part of Committee being responsible and accountable for the running of the Association. The CEO advised they had no further updates to report.

- i) Committee considered the report and agreed that the actions of the Association have been satisfactory in relation to Notifiable Events

7. Health & Safety

The CEO told Committee that the purpose of this item was to provide a verbal update on Health and Safety issues affecting the Association's duty of care to ensure a safe working environment under the Health and Safety at Work Act 1974. They advised there no updates to report.

- i) Committee considered the Health & Safety verbal report and agreed progress is satisfactory.

8. Budget & Rent Setting Consultation Results

The HM presented the report to Committee. The HM told Committee that the purpose of the report is to provide details on the results of the rent consultation process. They gave Committee an overview of the report content and Tenants comments on the rent increase options and the change to the rent payment date.

The CEO made Committee aware of some comments received from tenants regarding a rent freeze option. They advised Committee that the next rent consultation newsletter will make tenants aware why the Association is not offering a rent freeze as an option. Committee:

- Noted the 45.1% tenant response rate to the consultation process and how well this compared to other RSLs who had participated in the Scotland's Housing Network survey on rent consultations
- Acknowledged that 84.5% of tenants who responded to the consultation expressed a preference for the 3.7% rent increase, with the remaining 15.5% expressing preference for the higher 4.7% increase option.
- 2025-2026 rent increase options being considered by other RSL's.
- CHA's 2025-2026 rent increase options.

- i) Committee considered the information contained in the Budget and Rent Setting Consultation report.
- ii) Committee having considered the consultation results agreed to a 3.7% rent increase for 2025-2026.

Jonny Cunningham joined the meeting at 18:48.

Committee agreed to move and discuss agenda item 15 next.

The CEO, DCE and HM left the meeting at 18:50. Committee agreed for the FM to remain in the meeting during the presentation so they could assist with questions raised by Committee, they would leave before Committee discussed the proposal. For the purposes of the minute Committee agreed that the CSO should remain in the meeting.

15. Employee Pension Consultation – EVH Proposal

Jonny Cunningham from EVH presented the report to Committee. They gave Committee an overview of the report content. Committee had no questions to ask on the report content.

The FM left the meeting at 19:00.

Committee discussed:

- the Association's employer contribution and how this is split between pension contribution and life assurance premium payment.
- a previous Staffing Sub-Committee discussion on this issue.
- EVH Consultancy cost of supporting CHA with staff consultation.
- cost of pension advice for staff.
- a comparison of EVH consultancy costs (£3,000 including vat) against increased premium cost (£406.80 per year based on 2025-2026 premium) - Committee concluded that, with the cost of consultancy services at this level, a value for money judgement favoured the Association continuing to absorb the additional premium costs at this time – this will be reviewed again by Committee should life assurance premiums increase further.

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| <ul style="list-style-type: none"> i) Committee. read the EVH report and discussed it with Jonny Cunningham the EVH representative ii) Committee agreed that the increased life assurance cost should be funded by the Association. iii) Committee agreed to review this position should the cost of premiums increase further in the future. iv) Committee agreed that a plan for a staff consultation process was not required. |
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Jonny Cunningham left the meeting at 19:15.

The CEO, DCE, FM & HM returned to the meeting at 19:15.

9. Proposed Budget & Rent Setting for the year to 31 March 2026 – Final Draft

The FM presented the report to Committee. They advised Committee that the purpose of the report is to explain the changes made to the first draft budget for the year to 31 March 2026 and to outline the final draft of the budget for the year ending 31 March 2026. The FM gave Committee details of the report content and advised that the final budget has been prepared based on a 3.7% rent increase.

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| <ul style="list-style-type: none"> i) Committee discussed and agreed the rent increase for year ending 31 March 2026. ii) Committee approved the budget for the year to 31 March 2026. |
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10. Quarterly Management Accounts to 31st of December 2024 - Summary Report

The FM presented the report to Committee. They told Committee that the report summarises the Management Accounts for the period ended 30th of December 2024.

They advised that they had nothing further to add to the content of the report. Committee discussed:

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| <ul style="list-style-type: none"> i) Committee approved the Management Accounts for the period to the 31st of December 2024. |
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11. Quarterly Treasury Management Report

The FM presented the report to Committee. They advised that the purpose of the report is to provide Committee with details of the treasury management activities in the quarter and provides an update on the Association's borrowings and investments at the end of the quarter.

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| i) Committee considered and discussed the content of the report. |
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12. HM Scorecards

The HM presented the report to Committee. They advised the purpose of the report is to provide them with details of the Association's performance against the key performance indicators. Committee discussed:

- The straightforward format and content of the scorecard.

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| i) Committee noted the content of the report. |
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The Chairperson thanked Claire McGraw and Iona Taylor for attending the meeting. Claire McGraw and Iona Taylor left the meeting at 19:23.

13.A Applications for Shareholding Membership

The Corporate Services Officer presented two applications to become Shareholding Members of the Association from:

- Claire McGraw, 28 Gardenside Street, Uddingston
- Iona Taylor, Stoneybank, Hawsland Road, Lesmahagow.

The CSO confirmed that both applicants had paid the £1 share fee as part of their application.

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| i) Committee approved the applications for Shareholding Membership from Claire McGraw and Iona Taylor. |
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13.B Management Committee Recruitment.

Committee discussed the prospective candidates and agreed the knowledge, skills, experience, and enthusiasm would be a valuable addition to the Management Committee. Committee deliberated on the two vacancies, one was a casual vacancy, and the other was a co-option position. Given the equally strong applications from both candidates, Committee decided to toss a coin to decide who would fill the casual vacancy and who should be co-opted.

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| i) Committee agreed (after the coin toss) to appoint Claire McGraw to fill the Casual Vacancy and Iona Taylor to fill the co-option vacancy on Management Committee until the 2025 Annual General Meeting in accordance with Rules 41 & 42.1. |
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14. Royal Bank of Scotland Signatories

The FM presented the report to Committee. They advised that the purpose of the report is to obtain Management Committee approval for an update to the signatories at the Royal Bank of Scotland.

- i) The committee approved the following as signatories on the Association's bank accounts:
- Management Committee members – List A**
Chairperson Hazel Galbraith
Treasurer John Lockhart
- Staff members – List B**
Chief Executive Officer Joe Gorman
Depute Chief Executive Vicky Rogers
Finance Manager Eileen Wilson
- ii) Hazel Galbraith agreed to providing the necessary personal details to RBS to be added as a signatory.
- iii) Committee approved the following resolution as detailed in section 2 of the bank mandate:
- We resolve that:
- if we add or remove Authorised Signatories in the “Add or Remove Authorised Signatories” section on the “About your request” page of this form, the Bank will update our mandate accordingly for the accounts we specify in this form's “About your business” section
 - if we change the Signing Rules in the “Change the Signing Rules on the Mandate” section on the “About your request” page of this form, the Bank will update our mandate accordingly for the accounts we specify in this form's “About your business” section
 - the Bank can phone the individuals we've identified as “Call Back Contacts” to confirm or correct any instructions or information that we've given the Bank, and the current mandate will continue as amended.
- iv) The committee delegated authority to John Lockhart to sign the bank mandate on behalf of the Committee.
- v) Committee delegated authority to the Finance Manager to submit the mandate to RBS.

17. AOCB

There was no AOCB items to discuss.

The CEO, DCE, FM, HM & CSO left the meeting at 19:35

16. Wage Ballot

The Chairperson emailed the CEO and CSO on the decision made by the Management Committee on the Employers Ballot February 2025. The Chairperson confirmed Committee agreed that the Association should support the negotiator's proposal as set out in the paper. The Chairperson asked that the CEO return the ballot to EVH confirming their decision.

The Chairperson thanked everyone for attending - the meeting ended at 19:45.