

**CRAIGDALE HOUSING ASSOCIATION LIMITED MINUTE OF BOARD MEETING  
HELD ON MONDAY 25<sup>TH</sup> AUGUST 2025 AT 6.00 PM AT 83/85 DOUGRIE ROAD,  
CASTLEMILK, G45-9NS**

Craigdale Housing Association Limited					
<b>Report To:</b>	Board of Management				
<b>Meeting Date:</b>	Monday 22 <sup>nd</sup> September 2025				
<b>Agenda Item:</b>	<b>4a</b>	<b>Approval of Minutes of Board Meeting – 25.08.25</b>			
<b>Status:</b>	Confidential		<b>For:</b>	<b>Approval</b>	✓
	<b>Non-Confidential</b>	✓		Discussion	
				Noting	

**PRESENT:**

Louise Bacon	Vice Chair	
Stephen Baxter	Secretary	
Christine McCormack	Board Member	
Morag Cameron	Board Member	
Claire Taylor	Board Member	
Kevin Boyle	Board Member	
Stephen Kelly	Board Member	
Lucy Madigan	Board Member	
Maryam Idris	(New Member) Observer	Attended via Zoom 19:02pm

**IN ATTENDANCE:**

Linda Chelton	Chief Executive Officer (CEO)
Lisa Campbell	Senior Housing Officer (SHO)
Callyn McTaggart	Corporate Assistant (CA)

**1. Apologies for Absence**

Apologies were tendered on behalf of Des Phee, Leza Lafferty, Christine McCormack, Rebecca Leedham and Frances Cunningham.

**Leave of Absence:** None.

**Absent:** None.

**2. Chairperson's Remarks**

The CEO advised that the Chair had submitted his apologies for tonight and our Vice Chair Louise Bacon will chair tonight's meeting.

The Vice Chair welcomed everyone to the Board meeting and introduced Maryam Idris to everyone who is in attendance to observe tonight's meeting with the hope of becoming a

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Board Member. The Chair advised Maryam to ask a question at any point during the meeting. The Chair asked everyone if they would introduce themselves to Maryam.

**3. Declaration of Interest**

There were no declarations of interest this month.

**4. Minutes of Previous Meetings:**

**4.a Approval of Minutes of the Board Meeting held on Monday 30<sup>th</sup> June 2025**

The Board approved the minute as a true record of the meeting held on Monday 30<sup>th</sup> June 2025.

**Proposed By: Kevin Boyle                      Seconded By: Stephen Baxter**

The minute was signed and sealed by the Chair.

**4.b Matters Arising from the Board Meeting held on Monday 30<sup>th</sup> June 2025**

The Vice Chair asked if anyone had any matters arising from the previous minute of Monday June 2025.

The CEO advised that the Audit and Assurance committee was brought the wrong Risk Register report so it will be brought to the following meeting.

**The Board noted and approved the Matters Arising Report from the Board meeting held on Monday 30<sup>th</sup> June 2025.**

**4.c Approval of Minutes of the Staffing Committee Meeting held on Monday 30<sup>th</sup> June 2025 (Confidential)**

The Board approved the minute of the Staffing Committee meeting as a true record of the meeting held on Monday 30<sup>th</sup> June 2025.

**Proposed By: Stephen Baxter                      Seconded By: Des Phee**

The minute was signed and sealed by the Chair.

**4.d Matters Arising from the Staffing Committee Meeting held on Monday 30<sup>th</sup> June 2025 (Confidential)**

The Vice Chair asked if anyone had any matters arising from the previous minute of Monday June 2025.

There were no matters arising from the previous minutes.

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The Board noted and approved the Matters Arising Report from the Staffing Committee meeting held on Monday 30<sup>th</sup> June 2025.

**4.e Draft Minutes of the Audit & Assurance Committee Meeting held on Monday 18<sup>th</sup> August 2025**

The Board noted the draft minute of the Audit & Assurance Committee Meeting held on Monday 18<sup>th</sup> August 2025.

**4.f Matters Arising from the Audit & Assurance Committee Meeting held on Monday 18<sup>th</sup> August 2025**

The Vice Chair asked if anyone had any matters arising from the previous minute of Monday 18<sup>th</sup> August 2025.

The CEO advised that the Audit and Assurance committee was brought the wrong Risk Register report so it will be brought to the following meeting.

The Chair noted that for the video of our stock there is a company in Rutherglen that do drone footage for the stock.

The CEO asked for the Board to ratify the recommendations made from the Audit & Assurance Committee.

The Board noted and approved the Matters Arising Report from the Audit & Assurance Committee meeting held on Monday 18<sup>th</sup> August 2025 and ratified the recommendations from the following reports.

4g5a: WBG Internal Audit Corporate & Governance  
4g5b: WBG Internal Audit Void Management & Allocations  
4g5c: Internal Audit: Various Action Plan Update Report  
4g5c: Stock Profile – 2025  
4g6a: Financial Statement 31.03.25  
4g6b: Audit Summary Report 31.03.25  
4g6c: Letter of Representation  
4g6d: Draft Response to Audit Summary Report  
4g6e: Reconciliation of Surplus to Management Accounts  
4g6f: RSL Technical Update Document  
4g6g: Management Accounts (Q1)  
4g7a: Risk Register Report  
4g8b: Key Performance Indicators

**5. Tender Report: Anti-Condensation Work to Loft Spaces & Associated Work**

The CEO presented the Tender Report for the Anti-Condensation Work to Loft Spaces & Associated Work and explained that the Board at the meeting of 30<sup>th</sup> June had given authorisation to the Chair to appoint the successful Contractor after the quality scoring testing and been completed. The successful tender was awarded to H Clarke & Sons Ltd.

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The CEO noted that 3 organisations went out to tender for the Damp and Mould works, one of which sent nothing within the tender.

The CEO also noted that it was the biggest gap in a tender that she has witnessed, making the final decision straight forward.

**The Board retrospectively approved the Tender Report: Anti-Condensation Work to Loft Spaces & Associated Work and the appointment of H Clarke & Sons Ltd.**

**6. Rent Report: July 2025**

The SHO presented the Rent Report for July 2025 and gave the following update.

The SHO highlighted that the rent arrears on 31<sup>st</sup> July 2025 were £46,190.65 and had decreased by £683.53 from last month. The former tenants rent arrears were £11,750.48 and had increased by £4,481.32. The SHO explained the cause of increase to the former arrears is due to two tenants leaving and one tenant sadly passing away.

The SHO advised that Current Arrears target was 3.5% and was currently sitting at 2.90%, the Actual Arrears target was 2.5% and target was currently sitting at 2.18%.

The SHO also noted that the tenant repaying their arrears can afford to pay £200 a month as they work offshore.

**The Board noted and approved the Rent Report: July 2025 and ratified the recommendation to raise a wage arrestment against Case 2/2025 totalling £2,992.04.**

**7. Membership Report (Confidential)**

The CEO advised that we have received two applications for membership from the following applicants:

- Leza Lafferty
- Maryam Idris

The CEO advised that there is no reason why any of the applicants for membership should be refused.

The Board noted the level of membership had increased to 81.

**The Board noted and approved the Membership Report and ratified the Membership Application Forms from Leza Lafferty & Maryam Idris.**

**8. Board Application Forms (Confidential)**

The CEO advised that one of the three members who had applied has withdrawn their application.

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The CEO advised that we had recently advertised for Governing Body Members and had received two applications to join the Board from the following applicants:

- Leza Lafferty
- Maryam Idris

The CEO advised that there is no reason why any of the applications to join the Board should be refused.

**The Board noted and approved the Board Application Report and ratified the Board Applications Forms from Leza Lafferty & Maryam Idris joining the Board.**

**9. AGM – Arrangements & Secretary's Report**

The CEO advised that the purpose of this report is to provide the Board with details for this year's Annual General Meeting (AGM) which will take place on Thursday 4<sup>th</sup> September 2025 at 6.30pm at Castleton Primary School.

**Minutes of the previous AGM held on 5<sup>th</sup> September 2024: The Board ratified these as an accurate record of the that meeting and to present them to the Membership for approval.**

**External Auditor Appointment:** The CEO advised the Board that they are required to recommend to the Membership the appointment of CT Audit Ltd as our External Auditor.

**The Board ratified the recommendation to the Membership to reappoint CT Audit Ltd as our External Auditor.**

**Retirement of Board Members:** The CEO advised that the longest serving Board Members are Stephen Baxter, Kevin Boyle and Stephen Kelly.

All three Board Members confirmed that they had completed and returned their Nomination Forms.

Claire Taylor confirmed that she would be stepping down from the Board at the AGM. The Vice Chair presented Claire with a thank you card, gift voucher and flowers.

**Elections:** The CEO confirmed that all Board Members have completed the nomination forms as follows:

Christine McCormack (9-Year Rule)  
Morag Cameron (9-Year Rule)  
Stephen Baxter (Longest Serving Board Member)  
Kevin Boyle (Longest Serving Board Member)  
Stephen Kelly (Longest Serving Board Member)  
Rebecca Leedham (Co-optee to Full Board Member)  
Leza Lafferty (New Board Member)  
Maryam Idris (New Board Member)

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**9-Year Rule (37.6):** The CEO advised that the following two Board Members had to complete an additional section of the Board appraisal process this year and discussed their ongoing effective.

- Christine McCormack
- Morag Cameron

**The Board ratified the effectiveness of both Board Members for re-appointment onto the Board.**

**Special Management Board Meeting:** The CEO advised that a Board Meeting will be called after the AGM to appoint Office Bearers, Committee Members and agree Meeting Schedule for the coming year.

**The Board approved the Board Meeting after the AGM.**

**Rule 68 – Secretary’s Report:** The CEO advised that the Association’s Model Rules state (Rule 68) that the Secretary must confirm in writing at the last meeting before the AGM that Rules 62 to 67 have been followed, and if not the reasons for this. The Secretary confirmed that the Association is complying with Rule 68.

**The Board Approved the AGM Arrangements, Board Members Standing Down, Appointment of CT as external auditors & Secretary’s Report**

**10. Notifiable Events**

The CEO confirmed that there have been no notifiable events.

**The Board noted the verbal update on Notifiable Events.**

**11. a) Chief Executive Officer**

The CEO presented the Chief Executive Officer to the Board advised the following:

The CEO noted that the Damp and Mould works are on site. There are only minor issues with tenants not clearing lofts. We have advised we will help if required.

The CEO also noted that the Stock condition surveys are complete to the 20% target.

The CEO highlighted that the Tenant Scrutiny Panel is now up and running and that there are four members, and they have set up a WhatsApp group chat and are currently working on a name.

The CEO also noted that the first report from the panel should come to Board around January or February.

**The Board noted and approved the Chief Executive Officers Report.**

**11. b) Staffing & Service Provider Update**

The CEO presented the Staffing & Service Provider Update to the Board advised the following:

The CEO noted tenant family away day was a success.

The Chair asked if we get a separate report on the energy advise given.

The CEO noted that we will as and when it happens however there is not much take up on this.

**The Board noted and approved the Staffing & Service Provider Update.**

**11. c) Governance Update**

The CEO presented the Governance Update to the Board advised the following:

Lucy Maddigan noted that she has been marked present for the meeting on the 30<sup>th</sup> of June, however this was not a true reflection. The CEO highlighted this will be amended.

**The Board noted and approved the Governance Update Report.**

**12. Business Plan 2024-27: Strategic Objectives Delivery Plans**

The CEO presented the Business plan 2024-27: Strategic Objectives Delivery Plans and noted that all had been started and progressing well.

The Chair highlighted that the file was corrupted, therefor board members using digital copies were unable to access.

The CEO noted that the file will be fixed and sent again to those who used digital copies.

**The Board noted and approved the Business Plan 2024-27: Strategic Objectives Delivery Plans (Q1).**

**13. Business Plan 2024-27: Operational Delivery Plans**

The CEO presented the Operational Delivery Plans (Q1) and noted that everything was progressing well.

The Chair highlighted that the file was corrupted, therefore board members using digital copies were unable to access.

The CEO noted that the file will be fixed and sent again to those who used digital copies.

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**The Board noted and approved the Business Plan 2024-27: Operational Delivery Plan (Q1).**

**14. Draft: Annual Assurance Statement**

The CEO presented the first draft of the Annual Assurance Statement (AAS).

The Vice Chair asked the Board if they had any changes or amendments to the AAS.

The CEO suggested that any amendments be emailed over to the CEO or CM and they will draft any the final AAS for the Board meeting in October for final approval and submission to the Scottish Housing Regulator.

The CEO also noted that the highlighted sections were left highlighted as they could change after the audit on the 17<sup>th</sup> September.

**The Board approved the first draft of the Annual Assurance Statement.**

**15. Register of Interests**

The CEO advised that the purpose of the report is for the Board to review the register entries during the year relating to Staff and Board declarations of interest, gifts and hospitality received and entitlements, payments and benefits and highlighted to the Board that the report will be brought every three months.

The CEO noted that Karha Hughes is no longer a board member of another RSL.

**The Board Approved the Register of Interests (01.04.25 to 30.06.25)**

**16. Correspondence**

The Secretary presented the correspondence for the month.

- a) EVH: July & August 2025 Flyer
- b) GWSF: July 2025 Update
- c) TPAS: Annual General Meeting
- d) GWSF: Annual General Meeting

The Board highlighted that being members of TPAS is now no longer of value.

**The Board noted the Correspondence Report.**

**17. Any Other Competent Business**

- a) RBS Form of Compliance Certificate



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**The Board noted the form and gave delegated authority to the Chair to sign the form on behalf of the Association.**

There was no other competent business

**18. Date of Next Meeting**

**Board Meeting:**

**Monday 22<sup>nd</sup> September 2025 at 6:00PM**

**The meeting concluded at 19:42 pm**

**Minute Signed by the Chairperson:**

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