

**CRAIGDALE HOUSING ASSOCIATION LIMITED MINUTE OF THE BOARD MEETING
HELD ON MONDAY 31ST AUGUST 2026 AT 6.00PM AT 83/85 DOUGRIE ROAD,
CASTLEMILK, G45-9NS**

Craigdale Housing Association Limited					
Report To:	Board of Management				
Meeting Date:	Monday 21 st September 2026				
Agenda Item:	4a	Approval of Minutes of Board Meeting – 31.08.2026			
Status:	Confidential		For:	Approval	✓
	Non-Confidential	✓		Discussion	
				Noting	

PRESENT:

Christine McCormack	Board Member	Zoom
Morag Cameron	Board Member	
Des Phee	Chair	
Stephen Baxter	Secretary	
Kevin Boyle	Board Member	
Stephen Kelly	Treasurer	
Lucy Madigan	Board Member	
Rebecca Leedham	Board Member	
Leza Lafferty	Board Member	Zoom
Maryam Idris	Board Member	Zoom

IN ATTENDANCE:

Linda Chelton	Chief Executive Officer (CEO)		
Frances Cunningham	Corporate Manager (CM)		
Sarah Duffy	Corporate Assistant (CA)	Zoom	Minute Secretary
Tony Gillham	CT Audit Limited	Zoom	Left at 18.10pm
David McDonald	FMD Financial Services	Zoom	Left at 18.36pm
Simon Gabirel	Tenants Net	Zoom	Left at 18.50pm

1. Apologies for Absence Apologies were tendered on behalf of the following:

Julia Cheung Buchanan	Co-optee
Lisa Campbell	Senior Housing Officer (SHO)
Gail Sherriff	Sherriff Development Consultant
Fettes McDonald	FMD Financial Services

Leave of Absence:

- None

Absent:

-
- None

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2. Chairperson's Remarks

The Chair welcomed everyone to tonight's meeting and thanked members for attending.

The Chair mentioned that the following Agenda Items would be brought forward, to allow our consultants to present their reports and then leave the meeting.

Agenda Item 08	Financial Statement for the year ended 31 st March 2026
Agenda Item 09	Audit Summary Report for the year ended 31 st March 2026
Agenda Item 10	Letter of Representation
Agenda Item 11	Draft Response to Audit Summary Report
Agenda Item 12	Reconciliation of Surplus to Management Accounts
Agenda Item 13	Management Accounts to 30 th June 2026

3. Declaration of Interest

- Des Phee declared an interest in relation to Southside Housing Association, Agenda item 19, Point 4.3.1: Welfare Rights Service.

4. Minutes of Previous Meetings:

4.a Approval of Minutes of the Board Meeting held on Monday 29th of June 2026

The Board approved the minute as a true record of the meeting held on Monday 29th of June 2026.

Proposed By: Stephen Kelly Seconded By: Stephen Baxter

The minute was signed and sealed by the Chair.

4.b Matters Arising from the Board Meeting held on Monday 29th of June 2026

The Chair asked if anyone had any matters arising from the previous minute of Monday 29th of June 2026.

B277- Board & Committee Structure: The Board approved the Board/Committee Structure. Board, Audit & Assurance, Policy with Staff & Community Events being held when required.

B330- Operational Delivery Plan: CM advised that we have 1 door outstanding. The tenant recently asked if the external door within the bedroom could be removed and a wall and window reinstated as 1 child is on the spectrum. We are awaiting a quote from the contractor for these works.

B331- Operational Delivery Plan: CM advised we had a meeting on 06/08/2026 regarding system issues but still no resolution. CM has threatened legal action in relation to breach of contract.

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B333- Retirement: CM advised that Linda Burn's final working day was Wednesday the 26th of August 2026 and was presented with Flowers and a card from the Board.

The Board noted and approved the Matters Arising Report from the Board meeting held on Monday 29th of June 2026

4c Approval of Minutes of the Audit & Assurance Committee Meeting held on Monday 17th August 2026

The Board approved the minute of the Audit & Assurance Committee Meeting as a true record of the meeting held on Monday 17th August 2026.

Proposed By: Morag Cameron Seconded By: Stephen Baxter

4d Matters Arising from the Audit & Assurance Committee Meeting Monday 17th August 2026

The Chair asked if anyone had any matters arising from the previous minute of Monday 17th August 2026.

The Board noted that there were no matters arising from the minute of Monday 17th August 2026.

4e Recommendations from the Audit & Assurance Committee Meeting Monday 17th August 2026

The Board noted the recommendations from the Audit & Assurance Committee meeting held on Monday 17th August 2026 and ratified the following:

4e.1 Factoring Report (April-June 2026):

The Board noted the Factoring Report and the updated position in relation to outstanding accounts.

Case 1: Owner had contacted the office and paid £1,100.00 reducing balance to £1,108.15 and will set up a monthly standing order of £50.00 per month.

Case 2: Owner paid the £200.00 plus £50.00 and will set up a standing order of £50.00 per month.

Case 7: Owner has not contacted the office. Once the arrears procedure has been completed and if no contact has been made by the owner. I am looking for Board approval to take legal actions against this owner.

The Board approved legal action to be taken in relation to outstanding factoring arrears.

Case 8: Owner has not contacted the office. Once the arrears procedure has been completed and if no contact has been made by the owner. I am looking for Board approval to take legal actions against this owner.

The Board approved legal action to be taken in relation to outstanding factoring arrears.

Case 14: Owner has contacted the office and has increased standing order from £22.00 to £45.00 per month.

Case 16: Owner has contacted the office and has set up a standing order for £40.00 per month.

4e.2 Risk Register Report:

The CEO went through the Risk Register and advised that she had moved an Emerging Risk to Strategic Risks.

SR14: Geopolitical Developments: The CEO advised that she has added evidence and further actions to this risk for discussion.

OR10: Community unrest and office demonstrations: The CEO advised that she has added this to the risk register due recent events at other RSLs.

The Board approved the amendments to the Risk Register Report.

4e.3 AAS – Regulatory Standards Report:

The CEO presented the Annual Assurance Evidence Library covering Regulatory Standards 1 and 7. The Board noted that links to the evidence bank had been uploaded to the Board Portal and would be updated as required. The Board were invited to sample test the evidence bank links in the portal at their convenience.

The Board noted the Regulatory Standards Report.

4e.4 KPI Report (Q1), 2026/27:

- Former tenant arrears figure has been amended from 14.04% to the correct figure of 0.53%
- Post inspections were below the 10% target, with 31 of 329 jobs inspected (9.42%)
- SHQS compliance was 99.5% against a target of 100%. Two properties failed on one component during the stock condition survey: both kitchen doors were ordered and fitted in July/August 2026.
- Annual Gas Servicing, EPC and EESSH performance were all recorded at 100%.

The Board noted the KPI Report (Q1), 2026/27.

5. AGM Arrangements Covering Report

The CM 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 17th September 2026 at 6.30pm at Castleton Primary School.

Minutes of the previous AGM held on 4th September 2025: The Board ratified these as an accurate record of that meeting and to present them to the Membership for approval.

External Auditor Appointment: The CM 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 CM advised that the longest serving Board Members are Lucy Madigan, Rebecca Leedham, Leza Lafferty and Maryam Idris. As Leza & Maryam joined at the same time, the CM required one of these Board Members to step down or their names would be drawn from a hat. Maryam Idris agreed to step down as the third Board Member.

All three Board Members agreed that they would be standing for re-election, and nomination forms had been completed accordingly.

Stephen Baxter confirmed that he would be stepping down from the Board at the AGM.

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

Christine McCormack (9-Year Rule)
Morag Cameron (9-Year Rule)
Lucy Madigan (Longest Serving Board Member)
Rebecca Leedham (Longest Serving Board Member)
Maryam Idris (Longest Serving Board Member)
Julia Cheung-Buchanan (Co-optee to Full Board Member)

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

- Christine McCormack
- Morag Cameron

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

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CASTLEMILK, G45-9NS**

Special Management Board Meeting: The CM 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 noted and approved the Secretary’s Report.

6. Tender Report

The Board considered the Tender Report for 2026 Bathroom Renewals Programme. Six tenders had been received and assessed on a 50% price / 50% quality basis

MCN (Scotland) Ltd achieved the highest overall score of 98.28, comprising 49.25 for price and 49.03 for quality. Their tender price was £142,345.00 (excluding VAT)

The Board noted that MCN (Scotland) Ltd had submitted a competitive tender and achieved the highest quality score of all submissions.

The Board noted and approved the appointment of MCN (Scotland) Ltd for installation of bathrooms.

7. Business Plan Report

The CEO presented the Business Plan Report and proposed moving from the Association’s current three-year Business Plan to a five-year Business plan covering 2027-2032. The CEO advised that a longer-term plan would provide a stronger strategic framework while retaining flexibility through annual reviews and delivery plans.

- The Chair highlighted that this move would give more scope for our strategic objectives.

The Board noted the Business Plan Report and approved the recommendations to move the Business Plan to a Five-Year Plan.

8. Annual Accounts

T Gillham our External Auditor presented the Audited Financial Statements 2025/26 for the Association and explained no issues had been found within the audit and the figures in the financial statements give a true and accurate view of the Associations financial position and that the Association remains a going concern.

He explained the accounts had been audited in compliance with the Financial Reporting Standard 102 framework and gave an overview of associated legislation. The Board were

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CASTLEMILK, G45-9NS**

taken through the audited financial statements and in particular the basis of the External Auditors opinion on the financial controls.

The Board noted the Association has a healthy cash balance.

The External Auditor took this opportunity to thank those involved in the external audit process. He explained there has been no change to the Audit plan and no new risks identified.

The Board noted and approved the Financial Statement.

9. Audit Summary Report

T Gillham presented the Audit Summary Report for the year ended 31st March 2026. It was noted that the audit has been completed satisfactorily, with no significant control or governance issues identified. One minor issue relating to the staff costs calculation was highlighted and appropriate recommendation had been actioned.

The Board noted and approved the Audit Summary Report

10. Letter of Representation

D McDonald explained that on an annual basis the external auditors would normally request that the Board sign a letter of representation provided by the auditors.

This letter is used mainly to allow the Board to declare in writing that the financial statements and other presentations to the auditors are sufficient and appropriate and without omission of material facts to the best of the Board's knowledge.

There are no contentious matters noted in the letter attached.

The Board noted and approved the Letter of Representation

11. Draft Response to Audit Summary Report

The CM presented the response to the Audit Summary Report, and it was noted that no control weaknesses or governance issues were identified during the audit.

The Board approved the Draft Response to Audit Summary Report.

12. Reconciliation of Surplus to Management Account

D McDonald presented the Reconciliation of Surplus to Management Accounts. The accounts moved from a reported surplus of £13,256 to a final audited deficit of £186,269, with the adverse movement mainly attributed to higher repair costs and depreciation, offset by lower management costs, lower bad debts and the year-end pension adjustment.

The Board noted and approved the Reconciliation of Surplus to Management Account.

13. Management Accounts – Q1, 30th of June 2026

D McDonald advised the Board that the purpose of this report is to monitor the budget income and expenditure on a quarterly basis through the management accounts.

The budget for the 3 months to 30 June 2026 projects a loss of around £7.1k. The actual results for the same period show a loss of around £6.6k. There is therefore a positive variance for the year to date of around £0.5k.

This variance arises primarily from the following items-

- Lower voids £2k
- Lower medical adaptations (£1k)
- Higher management costs (£5k)
- Higher overall repair costs (£3k)
- Lower bad debt costs £4k
- Lower wider action costs £2k
- Lower net interest costs £2k

Details of main variances are noted within the management accounts attached.

The Statement of Financial Position at 30 June 2026 is showing net assets of around £7.65m.

Capital spends for the year to date of £6.6k is below budget. Costs to date include boiler replacement and bathroom replacement. Capital income was received £19.5k and capital expenditure was £13.1k.

The cash position of the Association is showing a positive variance of around £47k and remains healthy at £1.99m. Debtors currently stand at £46k and short-term creditors at £212k. A breakdown of what makes up these figures can be seen on page 4a of the accounts.

Long term loans now stand at £2.89m and the pension liability is currently showing a balance of £86k.

Deferred Capital Grant Income is showing on the Balance Sheet at £11m.

There are no material concerns regarding any of the ratio results.

There are no issues regarding loan covenant compliance for the period. Covenants are monitored during the year and formally tested based on the annual accounts.

The Board noted and approved the Management Accounts – Q1, 30th of June 2026.

14. Factoring Policy

The CM presented the Factoring Policy highlighting that this policy be approved now that consultation with owners has been completed. No comments had been received through the consultation.

The Board noted and approved the Factoring Policy.

15. Membership Application

The CM presented two new Applications for Membership with no reasons for refusal.

The Board noted and approved the Membership Applications for Deborah Maloney and Ashley Sinclair.

16. Notifiable Events

The CM presented the Notifiable Events Report with no new Notifiable Events.

The Board noted the Notifiable Events Report.

17. Rent Report: July 2026

The CM presented the Rent Report for July 2026 and gave the following update.

The CM highlighted that the gross rent arrears on 31st July 2026 were £44,907.66 and had increased by £503.71 from last month. The former tenants rent arrears were £12,667.40 and had increased by £860.44

The CM advised that Current Arrears target was 3.5% and was currently sitting at 2.00%, the Actual Arrears target was 2.5% and target was currently sitting at 1.41%.

Case 1: The CM advised that this case called at court on 19th August and has been continued to 23rd September. No payments have been received in August; tenant was due to pay £300. Contact letter has issued to tenant. Current arrears balance sitting at £4,874.89.

The Board noted and approved the Rent Report for July 2026.

18. Chief Executive Officer Report

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

3.1.1 Funding Opportunities: The Board noted that funding had been secured for a further two years for the joint Energy Advice Service, with a further funding bid submitted for a tenancy sustainability project.

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3.1.2 Tenants Tablets and Staff Team of the Year CIH Awards: The CEO advised the Board that The Tenant's Tablet and Staff Team had both been entered into the CIH Awards, with shortlisting due to take place in September. Board will be updated at the September meeting if we have been shortlisted.

3.1.3 Mentor Project: The CEO and CM are exploring RBS's Mentor HR Programme, which provides HR, training, health & safety, legal support and insurance cover. This could reduce reliance on costly specialist HR solicitors. A further update will be provided at a future Board meeting.

3.1.4 Staff Satisfaction: The CEO advised on the positive results of the recent staff satisfaction survey, which showed an 100% response rate and 100% satisfaction with the staff welling being project.

The Board noted the Chief Executive Officer Report.

19. CEO Staffing & Service Provider Report

The CEO presented the CEO Staffing & Service Provider Report and advised that:

3.1.1 Staff: The CM is trialling reduced hours from 35 to 28 hours per week from July to December.

4.2 Leave Checks: No sick leave reported and all staff appraisals have been completed.

4.3.1 Welfare Rights Service: Our Welfare Rights Officer provided 13 face-to-face appointments during July and continued to support 25 lives cases.

The Board noted the CEO Staffing & Service Provider Report.

20. Business Plan 2024-27: Strategic Objectives Delivery Plan

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

The Board noted and approved the Business Plan 2024-27: Strategic Objectives Delivery Plan.

21. Business Plan 2024-27: Operational Delivery Plans

The CM presented the Business Plan 2024-27: Operational Delivery Plans and gave an update on the following:

- One door remains outstanding from the Phase 1 & 2 door replacement contract, with works to be rearranged following a tenant request.
- The Phase 4 bathroom replacement report to be approved by the Board.
- 15 annual tenancy visits remain outstanding and have been programmed for completion over the coming months.

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- The Electrical Safety Checks project is being progressed through Reactive Framework
- ARC, Void and Text software is currently being implemented.
- The Tenants Tablet is reviewing the Anti-Social Behaviour Policy and associated process.
- The quarterly SHR information request has been completed.
- The AGM report was presented to the Board on 31/08/2026
- The Business Away Day has been booked for Friday the 23rd of October at Hampden.
- The Corporation Tax return has been drafted and signed, with the action to conclude once the Financial Statements are completed
- The staff appraisal report will be presented to the Board on 21/09/2026

The Board noted and approved the Business Plan 2024-27: Operational Delivery Plans.

22. Draft: Annual Assurance Statement

The CEO presented the draft Annual Assurance Statement and confirmed the association was compliant with all relevant regulatory requirements. The Board notes the strong assurance provided by CT: Audit and the new section on Data on Homes, confirming that 20% of stock is surveyed each year.

The CM highlighted that the Board are due to have AAS training on Monday 7th September and would bring the AAS back to the Board in September in case they wished to make any amendments to the statement after the training.

The Board noted the Draft Annual Assurance Statement.

23. Policy Review Register

The CM presented the Policy Review Register and advised the following:

- The Acquisition Policy, Equalities Strategy, Factoring Policy and Damp & Mould Policy have all been added to the website
- CEO to develop a Sustainability Policy
- New protocol being developed by GCC.

The Board noted and approved the Policy Review Register.

24. Board & Staff Members Training Plan

The CM presented the Board & Staff Members Training Plan and advised the following:

- Annual Assurance Statement training will take place in person on the 7th of September 2026, delivered by Olwyn Gaffney
- Business Plan and KPI target-setting training will take place in person on the 12th of October 2026, delivered by Paul McNeil
- Financial Management, strategic 30-year financial planning and treasury management training will take place in person on the 2nd of November 2026, delivered by Paul McNeil

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- The Chair's Network dates were updated to 5th of March, 4th of June and 15th of October 2026.

The Board noted and approved the Board & Staff Members Training Plan.

25. Development Report

The CEO presented the Development Report on behalf of G Sherriff who is currently on annual leave.

3.2 Programme Agreement 2026/2027: The CEO advised that we received the Programme Agreement letter, in response to the Strategy and Development Funding Plan was received on 31 July 2026. A copy is appended.

The letter confirmed that grant in the sum of £1.650 million was being made available this financial year in relation to the Phase 11 development. There is no reference to acquisition of the empty janitor's house at Castleton Primary School; however, as previously reported, regardless of chasing this acquisition on several occasions, no progress was made.

The contractor has been asked to consider a new works cashflow, assuming a November 2026 site start, albeit this revised date remains provisional as noted above. It is proposed that the CEO accepts the Programme Agreement on behalf of the Association; however, noting that the spend can only be reflective of when the works commence on site.

The Board noted and approved the Development Report and the recommendation that the CEO accepts the Programme Agreement on behalf of the Association.

26. Correspondence

- a) Resignation: Stephen Baxter
- b) EVH: July Newsletter
- c) SHR: Annual Assurance Statement

27. Any Other Competent Business

- a) Board Appraisals: The CM asked the Board how they felt the appraisals went this year. The Board were happy with the whole process and would be happy to work with GK Housing Services for the 2027 Board Appraisal.

28. Date of Next Meeting

**Policy Committee Meeting
AGM
Board Meeting**

**Monday 14th September 2026 at 6pm
Thursday 17th September 2026 at 6.30pm
Monday 21st September 2026 at 6pm**

The meeting concluded at 19.43pm

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Minute Signed by the Chairperson:
