

# Minute of Management Committee Meeting held on Monday 27 November 2023 at 5pm at the Office

## Provanhall Housing Association Limited



### 1 Sederunt

Members Present	Linda Cameron Ayodeji Olorunsogo Deborah Anderson Tracy Coutts	(Chairperson) (Committee Member) (Committee Member) (Committee Member)
Staff	Alan Hume Heather Elder  Mark Quigley Andrew Dickson	(Director) (Corporate Services Assistant - Minute Taker) (Technical Services Manager) (Finance Officer)
Presenter	Robert McGinlay	FMD Financial Services Ltd.
Observer	Gabriel Agbola	Member

### 2 Apologies

Received from	Christine Morris Margaret Stewart Clarice Spaine Elizabeth McEwan James McGuire	(Secretary) (Committee Member) (Committee Member) (Committee Member) (Committee Member)
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### 3 Registrations of Interest

3.1 None

### 12 Q2 Management Accounts & Draft Budget

12.1 It was agreed to bring agenda item 12 forward to allow Robert McGinlay to make his presentation and leave.

12.2 Paper circulated prior to meeting from the Director.

12.3 Robert McGinlay (RM) confirmed that the association is compliant with all covenants and there is just under £4.2 Million in the bank.

12.3 RM confirmed the Association is bound by the terms of the Regulatory Standards issues by the Scottish Housing Regulator and by the Covenants of its' lenders. As shown in the Report on Draft Budget; the Covenants with RBS will be breached next year due to the level of Capital Expenditure versus income. The Director has requested a Redemption Statement from RBS to determine total costs in paying the loan off in full within the current financial year thus preventing a breach of the Covenant with RBS.

- 12.4 The Director has met with RM and Technical Services Manager (TSM) to smooth the planned Capital Expenditure over the next 9-years to prevent the Association avoid a potential deficit and make the workload more manageable without compromising on tenant health safety or wellbeing.
- 12.5 Capital Expenditure will be spread out to avoid high peaks in the coming years and in the next 30 year cycle. This will however result in some tenants experiencing a delay in some property component element replacement.
- 12.6 The Director and TSM have ensured that all works relating to potential health safety and wellbeing of our tenants are prioritised such as gas boiler heating replacement and electrical installations. This also includes work to the pavement around Auchinlea Square. Areas of expenditure likely to be pushed back are cosmetic such as kitchens and bathrooms.
- 12.7 The TSM confirmed that the insurance claim has been submitted for approximately £30K for costs relating to the power cut earlier in the year.
- 12.8 The Chair said she attended the Finance Conference earlier in the month and advised that many RSL's were now doing a 3 year budget rather than a 5 and asked if the Association should be doing the same. RM and the Director confirmed that we currently do a 30 year budget and then extract a 5 year budget to comply with the regulator. However, the 5 year plan is then detailed on a year by year basis.
- 12.9 The Director confirmed we will continue to look at where costs can be minimised, for example, we may no longer need improve bin areas if the local authority move to on-street bin provision.
- 12.10 The MC noted the contents of this report and thanked RM for his hard work and time this evening.
- 12.11 The MC approved the repayment of the RBS loan in full circa before the next meeting.
- 12.11 RM and Andrew Dickson left the meeting at 5.20pm.

\* Meeting Paused

It was agreed that the MC meeting would be paused now to allow the TSM to hold the Repairs Sub Committee. MC Paused at 5.20pm.

\* Meeting Restarted

The MC meeting resumed at 6pm.

#### **4 Management Committee Minutes for Approval**

- 4.1 Paper circulated prior to meeting from the Director.

4.2 Minutes of management committee meeting 30 October were Proposed by Tracy Coutts and seconded by Deborah Anderson.

4.3 Minutes of management committee meeting 6 November were Proposed by Tracy Coutts and seconded by Deborah Anderson

## **5 Financial Regulations**

5.1 The Director advised that this item is being removed from tonight's meeting. RM to meet with the Director about implementing a revised suite of procedures developed by FMD Finance and this item will now be brought to the next MC meeting.

## **6 Guide to Information**

6.1 Paper circulated prior to meeting from the Director.

6.2 The Director gave a brief overview of what this document is for.

6.3 MC had no questions and the item was approved.

## **7 Privacy Policy**

7.1 Paper circulated prior to meeting from the Director.

7.2 The Director confirmed this is an updated policy being brought for approval.

7.3 MC had no questions and the item was approved.

## **8 Schedule of Delegated Authority**

8.1 Paper circulated prior to meeting from the Director.

8.2 The Chair asked if there should be set financial overspend limits in the policy?

8.3 The Director advised that having set financial limits can be needlessly restrictive. There are circumstances where H&S reasons require spend beyond the nominal budget. An example was the recent power cut, where we incurred out of hours and material costs in order to get residents heating and hot water back on.

8.4 Management keep MC informed throughout the year of all budgets versus actual spend. Part of this is forecasting trends and alerting MC to what the variance is and the potential mitigations for consideration. Therefore, except for unforeseen circumstances such as H&S, there shouldn't be any surprise overspends as MC would be made aware where we anticipated an overspend of a budget through regular MC meetings and Finance and Audit Sub meetings.

8.5 MC had no further questions and the item was approved.

## **9 Whistleblowing Policy**

- 9.1 Paper circulated prior to meeting from the Director.
- 9.2 The Director confirmed this is an updated policy being brought for approval.
- 9.3 MC had no questions and the item was approved.

## **10 Medical Adaptations Policy**

- 10.1 Paper circulated prior to meeting from the Director.
- 10.2 The Director confirmed this is an updated policy being brought for approval.
- 10.3 MC had no questions and the item was approved.

## **11 Committee & Staff Register of Interests**

- 11.1 Paper circulated prior to meeting from the Director.
- 11.2 MC had no questions and the item was approved.

## **12 Q2 Management Accounts, & Draft Budget**

- 12.1 See details of this agenda item at the beginning of the meeting.

## **13 Action Register from previous meeting(s)**

- 13.1 Paper circulated prior to meeting from the Director.
- 13.2 The Director advised that the validation exercise identified 18 minor areas of improvements to consider; none of which represent material non-compliance. Of the 18 identified, 12 have now been resolved leaving 6 in progress.
- 13.3 MC had no questions and noted the progress in the register.

## **14 H&S update**

- 14.1 The Director confirmed there is no update.

## **15 Complaints Analysis Report**

- 15.1 Paper circulated prior to meeting from the Director.
- 15.2 The Director confirmed there were six stage 1 and one stage 2 complaints received and all were responded to within timescale.
- 15.3 MC had no questions and the report was noted.

## **16 EDI Update**

- 16.1 The Director advised that the training course planned for tonight will be moved to January.

## **18 SFHA update**

- 18.1 The Chair gave a brief overview of the SFHA, their role and services they provide for the benefit of the observer.
- 18.2 As an aside note, the Director advised that the Scottish Housing Network are due to attend the staff training afternoon on Wednesday to run a benchmarking exercise which he will in turn share with MC.
- 18.3 The Director confirmed there are no other updates.

## **19 EHRA Update**

- 19.1 The Director gave a brief overview of EHRA for the benefit of the observer.
- 19.2 The Director confirmed there is no update.

## **20 EVH Update**

- 20.1 The Director gave a brief overview of EVH for the benefit of the observer.
- 20.2 The Director confirmed there is no update.

## **21 Governance Work-plan**

- 21.1 Paper circulated prior to meeting from the Director.
- 21.2 MC had no questions and the contents of the work-plan noted.

## **22 Correspondence Received**

- 22.1 The Director confirmed there was no correspondence received...

## **23 A.O.C.B.**

- 23.1 Heather Elder (HE) asked if a date and time for the MC Christmas meal could be agreed in order that something can be booked. MC agreed on Thursday 7<sup>th</sup> December at 4pm. HE will try to book Frankie and Benny's at the Fort and will report back if unable to do so.
- 23.2 Membership Numbers 812 & 813 were approved. Certificate signed by Linda Cameron (Chairperson). However Christine Morris (Secretary) was not in attendance. HE will have them signed and stamped by the Secretary separately and the certificates will then be posted out to the members.
- 23.3 The Director confirmed that Margaret Stewart had now been on a Leave of Absence for 6 months. He will write to her to see how she is doing and if there is anything that can be done to allow her to return.
- 23.4 The Director also confirmed that we need to begin recruitment for new MC members which he intends to start right away.

23.5 The Director advised that HE will endeavour to get draft minutes produced within 48 hours of the MC. They will be loaded to the MC area of the website. This is part of the move to have future MC packs online. There is a data breach risk with papers being sent by post, as well as a financial cost to print and post. MC members (who need one) are being bought a Chromebook and being set up with a Gmail email account specifically for MC business. MC will use these to access the MC area of the website for meeting packs, draft minutes and approved previous minutes. As well as completing online training and other required tasks.

## **24 Review of Meeting**

24.1 Tracy Coutts said she felt it was a long meeting. Gabriel Agbola (Observer) said he felt the meeting was very informative, it could have been a boring meeting but it had its period of humour which helped. Overall said there is a great amount of information for MC, and clear commitment from Staff in progressing actions. He can see how much work is being done, that the task of managing the business is being taken seriously.

## **25 Date of Next Meeting**

25.1 The next Management Committee Meeting has been arranged for Monday 18 December 2023 at 5pm.

There being no further business the meeting was brought to a close at 6.49pm.



Signed by (Chairperson)

Date 18 December 2023