

**KINGSRIDGE CLEDDANS HOUSING ASSOCIATION  
MANAGEMENT COMMITTEE MEETING  
HELD ON 30<sup>th</sup> APRIL 2024 at 5.45pm  
IN THE ASSOCIATION'S OFFICE**

Present: Elaine Shaw - Chair (ES)  
John Barclay – Vice Chair (JB)  
Arlene Martin (AM)  
Bobby Ward (BW)  
Jane McDonald (JM)  
Kirsteen McLerie (KM)  
Margaret Mackenzie (MM)

In Attendance: Daniel Wilson (DW)  
Fettes McDonald from FMD (FM)  
Lorna Ravell from EVH (LR)  
Moyra McKenzie (MMc)  
Ikra Aziz (IA)

**1. APOLOGIES**

Fiona Mills, Louise Herity

**2. DECLARATION OF INTEREST**

DW, MMc and IA declared that as employees they have an interest in point 5 and therefore will not participate in the discussions under this point.

**3. MINUTES OF PREVIOUS MEETING HELD 26<sup>th</sup> March 2024**

The minutes of the previous meeting were approved on a proposal by ES seconded by JM

**4. 5 YEAR FINANCIAL PROJECTION**

FM presented the 5-year Financial Projections to the Committee.

Projected out turns

Surpluses are projected on an annual basis and average around [REDACTED] per annum. These surpluses do not take into account the impact of changes in pension schemes (actuarial assumptions) which will now feature annually (due to a change in the method of accounting for pensions) and which may be volatile from year to year.

[REDACTED]

There is no loan debt in place.

The projections continue to demonstrate a positive financial outlook. Overheads as a % of turnover are high but this can be reviewed in due course. Staff costs to turnover are at reasonable levels and net surplus ratios are in line with local RSLs.

Rent increases will be reviewed on an annual basis and actual increases shall depend on annual budget projections and prevailing economic circumstances. Rent levels are considerably lower than Scottish average rents.

It should be noted that the submission refers to EESSH 2 being considered in more detail during 24/25 when revised guidance has been issued.

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Long-term projections shall be prepared once the stock condition survey work and costings have been provided.

MC discussed the potential impacts of EESH 2 but understand there is no way of knowing the financial impact until it is rolled out.

FM advised he has no concerns for the financial viability of KCHA.

The Committee approved the 5-year Financial Projection.

FM advised this will be submitted as part of the ARC.

**5. DEFINED BENEFIT PENSION SCHEME**

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

**6. PRESENTATION ON COMMITTEE APPRASIALS**

LR presented to the MC an overview of the EVH appraisal system. Board Appraisals are an essential part of providing good governance feeding into key aspects such as training and development and succession planning. The appraisal will help identify how effective the board are and if they are fulfilling their duties. It will further explore areas of development for each member and skills requiring development.

DW advised this appraisal process will be very beneficial in helping the Committee to develop, it will feed into recruitment and support the Committee in gaining assurance. As the Committee benefits greatly from experience and a local knowledge this will also help established members to identify areas they are looking to learn or to gain refreshed knowledge.

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ES agreed that we are coming from an area of strength with a high level of commitment from the Committee and that the Committee has undertaken lots of development over the years; through the appraisal process, we can continue to build on this.

JM advised that online feedback forms can over complicate the questions, speaking to LR gives MC the opportunity to also ask any questions.

MC discussed the process and requested that the feedback interviews should be conducted verbally as this will help ensure engagement, especially as the format is new.

MC were pleased with the overview and agreed the upcoming Committee Appraisal process

**7. CORRESPONDENCE**

DW updated the MC on the progress being achieved in the Governance Review by Angela Spence of Ideal Outcomes; it having been decided that it would be beneficial to develop the Business Plan following this review, DW detailed that we would look to arrange a Board Away Day.

This Away Day will focus on setting the strategic objectives and focus of the organisation for the following three years. MC agreed on the board away day and advised they will confirm their availability for the 24<sup>th</sup> of August.

DW shared with the MC the letter from Michael Cameron, Chief Executive of the Scottish Housing Regulator. This detailed the requirement that the Annual Assurance Statement confirms that the Association is meeting its duties in relation to tenant and resident safety. The MC discussed how we can both ensure that we are meeting this commitment and how the MC can gain assurance and evidence of this. After discussion, DW detailed that it is proposed under item 14 (Board Planner) that we develop a standing item for the MC on health and safety KPIs, this report focuses on the key areas as highlighted in the regulator's letter. This H&S KPI report will be submitted quarterly. The MC agreed that this approach would ensure that we meet this requirement.

DW presented the CAB quarterly report. MC noted and agreed that CAB has proven to be a great resource for the association and of great benefit to our tenants.

**8. MANAGEMENT ACCOUNTS**

MM presented the Management Accounts to MC

Statement of Comprehensive Income

The annual budget for 23/24 projected a surplus for the 12 months of around [REDACTED] Based on results to date, and as per the management accounts, the actual results indicate a surplus of [REDACTED]

[REDACTED]

[REDACTED]

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Statement of Financial Position

The changes to fixed assets relate mainly to spending on the windows/doors contract and kitchens carried forward from last year, less depreciation in the period to date.

The debtor and creditor balances are normal business transactions.

Cash balances at the period end total around

The total net assets of the Association are now

MC discussed this report and agreed they were happy were with the strong financial position of the Association is in.

**9. ONLINE EVIDENCE BANK**

DW presented the online evidence bank to MC. He detailed that the MC will be given logins to access the secure area of the website in which we will host the online evidence bank. This will allow MC members to look back at previous papers and policies at any time.

The Evidence Bank is set up in the same format as the SFHA evidence bank, working from a top level that details the 7 Regulatory Standards, then broken down into sub-levels, under which the relevant evidence for each sub-standard is filled. DW detailed that through this method, MC, can check what evidence has been submitted to them under each of these headings and can scrutinise that this is sufficient to provide assurance.

MC were all in agreement that this tool gives them flexibility and freedom to review the documents stored in the evidence bank and will help towards continued assurance.

**10. CODE OF CONDUCTS**

DW detailed that it is requirement of being a MC member that they complete an annual code of conduct. This details their commitment to follow the rules on being an MC member and also to declare any potential area where there may exist conflict between their personal life or employment with their duties to the Association. He further detailed that the same requirement exists for KCHA staff members.

DW confirmed that all Management Committee members and staff have now completed this code of conduct. Where a potential conflict has been highlighted, this has been saved in our Declared Interests Register, and it has been reviewed to ensure adequate steps are in place to mitigate this. This register has been reviewed by the Chair, who is content that adequate steps have been taken and no interests would prevent MC members or staff from carrying out their duties.

The conduct of conduct will be signed annually after every AGM.

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**11. KPI REPORT**

DW presented the KPI report to the MC. This provided details on the quarter 4 performance and the cumulative results for the year. The report also provided a comparison with the previous years performance.

When we have the information, we will also compare performance with results from across the sector. This shall allow the MC to measure performance on a quarterly basis.

The MC discussed the performance, and agreed the targets for these KPIs for the coming year.

**12. RISK REGISTER**

DW presented the Risk Registers to MC and discussed what the association identifies as potential and current risks along with the grading system.

MC discussed that Health and Safety is a priority and spoke of the potential implications of EESH2 along with organisational risk which could be affected by the impending political changes in the government.

The Risk Register will be regularly updated and presented quarterly to the MC.

**13. STAFF STRUCTURE**



**14. BOARD PLANNER**

DW introduced to MC the Board Planner. This set to provide MC members with the details of which papers would be due at meetings throughout the year, and in doing so ensure that key issues are addressed promptly. It was proposed that key papers are reported quarterly, these being the KPIs, H&S KPIs, Financial Reports, and Risk Register alongside the Governance Report.

MC agreed this proposal detailing that through planning in this manner we can ensure that key matters are tabled adequate time for consideration and discussion.

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**15. POLICY REVIEW LIST**

DW presented the Policy Review list. This detailed the Policies currently in use and confirmed their expected review date. Each policy is reviewed three yearly, however this may be brought forward should there be a requirement such as a significant change in legislation.

Updated policies will be brought to the MC with tracked changes, this will help MC to identify the updates.

MC have noted the Policy Review List and approved this.

**16. POLICIES**

a. DW advised MC of tracked changes for the following policies:

- Alteration and Improvement
- Complaints
- Maintenance

MC reviewed and approved all updated policies.

b. DW presented MC with the following new policies:

- Anti-Fraud and Bribery
- Board Recruitment
- Electrical Safety
- Gas Safety
- Expenses

MC discussed and approved all the new policies.

**17. MEMBERSHIP APPLICATION AND CANCELLATIONS**

DW advised MC that membership application and cancellations will be a standing item for meetings, this will allow the MC to remain updated on any changes to the membership. MC noted that the current memberships are at 65 and that there were no changes to the Memberships.

**18. A.O.C.B**

a. DW advised MC that procurement for the windows and doors contract for Inchfad 4 has begun. MC will be kept up to date throughout the process.

b. DW notified MC that the review of the roof anchors at various properties have failed. This is due to the fitter of the anchors no longer being in service. DW will arrange for an alternative contractor to carry out this work and report on its completion to the MC.

c. DW presented the MC a request for a charitable donation that the Association has received from a local charity [REDACTED] BW advised in 25 years KCEDGE have given to many charities and the initiative is great however we don't always know a lot about the charities. JB advised setting a budget for donations would be a good practice. Following further discussion, the MC

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decided that we require a clear process in place before considering any requests for donation and instructed DW to draft a procedure for consideration.

**19. DATE OF NEXT MEETING**

The next meeting will be held on **Tuesday 21<sup>st</sup> May at 5.45pm.**