

**KINGSRIDGE CLEDDANS HOUSING ASSOCIATION
MANAGEMENT COMMITTEE MEETING
HELD ON 24th June 2025
IN THE KCHA OFFICES**

Present: Elaine Shaw (ES)
John Barclay (JB)
Kirsteen McLerie (KM)
Margaret McKenzie (MM)
Stephanie Richie (SR)
Jane McDonald (JM)

In Attendance: Daniel Wilson (DW)
Jasneet Singh Arora, CT Audit Limited (JA)
Stephen Macintyre, Quinn Internal Audit (SM)
Gerry Toner, Observer, (GT),
Ikra Aziz (IA)

1 Apologies

Robert Wards, Sharon McDonald, Arlene Martin, Louise Herity, Fiona Mills, Fettes McDonald (FMD Financial Services)

2 Declarations of interest

No interests were declared

3 Minutes of Last Meeting held on 27th May 2025

The minutes were agreed upon, being first proposed by JB and seconded by JM.

4 Kingsridge Cleddans Account

JA presented the Kingsridge Cleddans Accounts.

Statement of Comprehensive Income

In 2025, the Association's revenue rose slightly to XXX the main driver in changes to revenue are due to changes to rental income. Operating costs increased to XXX due to investments in a new housing system, and to professional fees including governance review, and the instruction of an internal audit. An operating surplus of was achieved. Interest and other income grew to Redacted Information. The Association remains financially strong and had a successful year.

Audit Summary Report

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JA presented the audit summary and began by thanking the Association, particularly the work of Joy Chilambe, expressing appreciation for the smooth audit process and the timely provision of all required information. JA confirmed that the audit provides a true and fair view of the Association's financial position.

The audit reviewed the Association's strategic plans, future developments, and budget forecasts, with assumptions deemed reasonable for going concern work. Given the year-end reserves and projected surpluses, the Association is expected to meet its financial obligations, remaining a going concern for the foreseeable future (12 months from the date of signing of the audit report).

In terms of governance, the audit reviewed the governance framework, risk register, committee minutes, and regulatory reports. **Redacted Information**.

JA also noted that all issues raised in the previous audit have been fully resolved.

Fraud and Whistleblowing

In accordance with ISA 260, JA communicated relevant audit matters to those charged with governance. As part of this, JA asked the Chair if there had been any incidents or concerns regarding fraud or whistleblowing within the Association. ES confirmed there had been none.

JA witnessed the signing of the Financial statements, letter of rep, and committee response to the management letter by ES (Chair), JB (Vice Chair), and KM (Secretary), and thanked the Association again for their hard work, noting there were no concerns and that the Association is performing very well.

The Management Committee thanked JA for the audit and passed on their thanks to the staffing team for their hard work.

5 Treasury Management

In FMD's absence, DW presented the annual Treasury Management Report. The Association currently holds no debts but has the capacity to borrow up to xxxxxxif required. While no borrowing is planned at this time, having strong reserves provides security against unforeseen costs.

As of 31 March 2025, the Association held in cash, The five-year cash projections **XXXXXXX** remain stable, **Redacted Information**.

DW confirmed to the MC that we will continue to explore the best use of our deposited funds to ensure a proportionate return, but whilst balancing this with risk.

6 Loans Appendix

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DW presented the Loans Appendix to the Committee and confirmed that the Association currently has no outstanding loans in place.

7 Void Management Audit

SM presented the internal audit report on void management.

Four key findings were noted:

Void repair costs are not separately reported, he advised that doing so may improve scrutiny. DW confirmed that this has been discussed internally and with FMD and that a separate line will be added to the management accounts.

Settling-in visits have not been consistently completed and are not being completed within timescales. The Management Committee discussed the importance of carrying out these visits as they help achieve tenancy sustainment and create a positive relationship between new tenants and the Association. DW detailed that he will be monitoring this going forward to ensure these visits are carried out.

SM detailed that the Void Management Policy listed a £1,500 limit for the Asset Officer, but £3,000 was detailed in the Financial Regulations. DW confirmed that the Management Committee has since discussed this and agreed that to avoid future confusion, policies will not set amounts that are also stipulated in the Financial Regulations; instead, they will point to the Regulations. This will then ensure that future changes to the Regulations do not conflict with policies.

SM pointed out that the policy details a need for an annual report on voids. The Management Committee discussed this and the usefulness of such a report, especially taking into account how well we are performing in this area. It was discussed and agreed that it would be better to introduce a performance KPI on void costs. SR proposed, and it was agreed, that this should be part of the quarterly KPIs. This will allow the Management Committee to review this throughout the year.

SM stated that aside from the identified findings, void management continues to be very well managed. He passed on his thanks to Jacqueline Brown for her support in carrying out of the audit and for supplying all the documents on time

8 Rechargeable Repairs

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DW informed the Committee of a proposed amendment to the Rechargeable Repairs and Tenant Arrears Impacting Repairs Procedure, this being to reflect current working practice.

He detailed that where a tenant has an outstanding balance for a rechargeable repair, or where they have significant rent arrears, and they are not engaging to address these, we will look to reduce the repair service to cover statutory requirements and matters of health and safety.

SR asked if we would be mindful of households, especially with young children, at which day-to-day repairs may provide a safety impact.

DW agreed and confirmed that each case will be assessed with discretion and common sense, prioritising tenant safety at all times.

The Committee collectively agreed to the updated procedure.

9 Health and Safety KPIs

DW presented the health and Safety KPIs. All gas safety checks and fire safety checks are up to date. All required 5-year EICRs were completed in 2024/25, with four additional checks carried out at voids since April 2025. Legionella inspections have been completed in all tanked properties, with one follow-up clean and disinfection scheduled for 20th June.

There are no reports of asbestos having been used in the construction of any KCHA property, but this remains a standing item on the report due to the safety implications.

We continue to maintain and update a damp and mould register. Where a case is reported, we carry out follow-up investigations to ensure that the issue has been addressed. The register also allows us to monitor repeat cases. There have been no reports of damp or mould within the quarter, reflective of the time of year, with the majority of tenants drying clothes externally.

All building anchors were replaced earlier this year; those that cannot be replaced will be removed as previously agreed. The next anchor inspections for 47 and 49 Lochgoin Avenue and 2 Lochgoin Gardens are scheduled for July 2025.

10 FOI and GDPR Report

DW presented the FOI and GDPR Report. This confirmed that all requests have been addressed within the statutory time limits.

Redacted Information.

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11 Membership Applications and Cancellations

DW informed the Committee that there has been no changes to the membership.

[REDACTED]

[REDACTED]

12 Homemaster

DW advised that the Association has completed the move of its housing management system from SDM to Homemaster. While there have been some initial teething issues, the overall impact has been positive. The new system is expected to help reduce administrative time. Homemaster is also expected to support a move towards increased paperless communication by encouraging tenants to engage using email and text messaging. Redacted Information.

Redacted Information.

The Management Committee passed on their thanks to the staff for helping with the carrying out of this process.

13 Achamore Lochgoin Window Contract

[REDACTED] Redacted Information. [REDACTED]

14 AOCB

DW advised that there are currently proposed changes to charity law that will impact the RSL. He advised that these are unlikely to cause significant challenge, as we are already a well-regulated sector. These will include enhanced checks, which will increase the current checks on bankruptcy and will mean senior staff

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members are subject to the same requirements. It is also likely to require the posting of Management Committee members' details on the internet, in a manner slightly similar to private companies, as carried out by Companies House. DW reminded the Management Committee that we already post details of our Committee on our website, so this is unlikely to provide a challenge.

15 Date of Next Meeting

The date of the next meeting will be Tuesday 29th July at 5.45pm