

**MINUTE OF GWAH MANAGEMENT COMMITTEE MEETING HELD ON TUESDAY 17 JUNE 2025
AT 6:00 PM, HYBRID MEETING VIA VIDEO CONFERENCE AND IN GWAH OFFICES, 5 ROYAL CRESCENT,
GLASGOW**

PRESENT:

Nicola Adams¹
Anila Ali
Surjit Chowdhary
Issie Gracie (Chairperson)
Nina MacNeill
Joginder Makar
Amy Robertson
Billy Robertson
Ekpe Ukpe
Debbie van Pomeroy Reilly

ATTENDING:

Elaine Travers, Chief Executive
Iain Nicholl, Corporate Director
Kevin Booth, Alexander Sloan Accountants²

APOLOGIES:

Rowan Evenstar
Yushin Toda

LEAVE OF ABSENCE:

None / name

OBSERVERS:

None / name

Pre MC: 640 Argyle St Mural and Render Options

WELCOME

- 1.0** The Chairperson noted apologies, introduced and welcomed MCMs and Kevin Booth to the meeting, and confirmed the order of business. The general interests of Tenant Members, and GWEn service users, along with the specific interests of E Travers, A Ali and B Robertson as GWEn Board Members were noted. The Chairperson reminded Members of the Code of Conduct and meeting etiquette, specifically that questions are directed through the Chair; that discussions are professional and constructive; and that decisions are taken in the best interests of tenants and service users. Members were mindful of their responsibilities as Trustees, accordingly, the Secretary confirmed it was appropriate that Members did not withdraw from the meeting. MCMs, noting that Iain Nicholl, Corporate Director, would be leaving the association in August, thanked him for his 20 years' service, and wished him well in his new endeavours.

CORPORATE

2.0 Minutes

2.1 Management Committee Meeting: 29 April 2025

2.1.1 Adoption of Minute

The minute of the meeting was unanimously accepted as a correct record, without amendment; proposed by J Makar and seconded by N MacNeill.

¹ On-line

² Item 4.3

- 2.1.2 **Matters Arising**
 Item 5.2.1 Corunna Street – VAT
 It was confirmed that whilst new build residential construction is exempt from VAT, it is applicable at the standard rate on design team/professional fees.
- 2.2 Management Committee Meeting: 13 May 2025**
- 2.2.1 **Adoption of Minute**
 The minute of the meeting was unanimously accepted as a correct record, without amendment; proposed by B Robertson and seconded by N MacNeill.
- 2.2.2 **Matters Arising**
 Item 4.1 ARC EOY³ Performance Report
 MCMs reviewed the presented report, acknowledging the low-risk amendments identified in the final inhouse scrutiny of data, and prior to the upload of the ARC to the SHR⁴ portal. Separately it was confirmed that, following a further review of the ARC technical guidance, the Weaver Buttery properties were assessed to be compliant with the SHQS⁵, as per the MC EOY report. It was also noted that SHQS compliance information would be incorporated to future procurement reports for MC oversight. The supplementary information on complaints handling was considered, including the learning from complaints, with confirmation that the learning is cascaded through team-meetings, and is captured in newsletters which are available on the website. In response to a MCM query, it was confirmed that all staff participate in complaints handling training, including completion of the SPSO e-module (albeit this is currently under review by the SPSO).
- 2.3 Audit Sub Committee Meeting: 3 June 2025**
- 2.3.1 **Adoption of Minute**
 The minute of the meeting was unanimously accepted as a correct record, without amendment; proposed by B Robertson and seconded by I Gracie.
- 2.3.2 **Matters Arising**
 There were no matters arising.
- 2.4 MC Action Plan Compliance**
- 2.2.1 Report No.1 was considered and progress and compliance acknowledged.
- 3.0 Governance**
- 3.1 **Execution Of Documents**
 There were none
- 3.2 **AGM Arrangements: MC Nominations**
 It was confirmed that no nominations for MC membership had been received, and that an election would not be required this year.
- 3.3 **Registers: Compliance Reporting**
 Report No.3 was considered and recent recording in the Registers acknowledged. Learning from the data breaches was discussed, with confirmation of actions implemented to avoid recurrence, and advice from the ICO⁶ that the matters are not reportable due to low risk of harm. In response to MCM queries it was reported that access to a one drive file had been shared with a third party in error, and that whilst external sharing would in future be prohibited by default, there would also be scope for this to be relaxed in certain circumstances (e.g. systems auditor) with prior approval from an Executive Director.
- 3.4 **Health and Safety Compliance**
 MCMs considered Report No.4, acknowledging performance and actions in the context of Member

³ Annual Return on the Charter – End of Year

⁴ Scottish Housing Regulator

⁵ Scottish Housing Quality Standard

⁶ Information Commissioner's Office

statutory responsibility for H&S, and with note to the following:

- House-keeping inspection dates appear in some instances to be erroneous and/or overdue.
- Evidence of timely risk assessments, following incidents, is critical for MC assurance.
- Deferred/overdue training (fire safety referenced) is unacceptable, especially for concierge team.
- Performance data must be as close to MC reporting date as possible, with supplementary comment where an action is imminent.
- Reference within the report to residual actions from the 2022 audit (5.2.3) is meaningless without context, and the 2-year timescale for concluding the actions appears excessive.

MCMs requested a full review of the report to confirm accuracy, with an update for the MC meeting in August, including a report on staff training completed and planned.

3.5 Governance Strategy Compliance

MCMs considered Report No. 5, noting strong PI⁷ compliance and actions in the context of another challenging year. The existing PIs were retained for 2025/26, with recognition that the issue of papers one week in advance of meetings is ambitious. The planned review of the strategy framework during 2025/26 was noted.

3.6 SSC compliance report (year-end)

Report No. 6 was considered and strong compliance and appropriate progress against scheduled business was noted.

3.7 Corporate Yr End Compliance

MCMs considered Report No. 7, noting strong performance overall; and agreement to retain the existing PIs for the forthcoming year. The issue with delivery of MC papers was noted with advice that alternatives to Royal Mail are being piloted.

3.8 Code of Governance Rule 68 Compliance

MCMs considered Report No. 8, noting performance and compliance with Rule 68, as confirmed by the Corporate Director on 09/06/25 and verified by the Secretary 17/06/25, subject to amendment to the report to note there are existing loans (as per Report No. 15) recorded within the Loans Register (rule 65.1.2), albeit these are not held as property (rule 64.4). Progress against the actions identified in the systems audits of the Regulatory Standards and the Rules were noted, with confirmation of ongoing reporting of the remaining actions to the Audit Sub-Committee to conclusion.

3.9 Declarations of Interest Register EOY report

Report No.9 was presented, with confirmation of existing controls and annual reviews in compliance with regulatory requirements.

3.10 EPB Register EOY Report

MCMs noted from Report No. 10 that there were no new entries in the period.

3.11 SHR Regulatory Engagement Plan Compliance

Report No. 11 was considered and compliance with the 2024/25 Engagement Plan confirmed.

3.12 Committee Plan: Performance 24/25 & 25/26 Draft

Report No. 12 was considered, with MCMs noting appropriate progress and performance against the 2024/25 plans, mindful of the heavy committee schedule. The draft plans and PIs for 2025/26, including training plans were approved in principle, subject to confirmation at the MC meeting 26/08/25. The scope for moving the external training to a Thursday evening, and potential for holding the ASC/SSC meetings on the same evening are to be explored.

3.13 Community Award Ratification

Verbal Report No. 13 was presented, with MCMs in agreement that all three nominations were worthy of recognition this year.

4.0 Finance

4.1 Major Repairs Fund Strategy

Report No. 14 was considered, and the amount required for the funding of the major repairs programme was highlighted. With reassurance of sufficient cashflow to support the plans, subject to

⁷ Performance Indicator

compliance with business planning assumptions including rent reviews, MCMs were satisfied with the funding strategy as proposed, noting accelerated spend to 2027 consistent with the life cycle costing appraisal. Acknowledging that the information within the report replicated the 5 / 30-year planning reports to MC, there was agreement to dispense with this report in future.

4.2 Loan Portfolio Return

MCMS considered Report No.15, noting required submission of information to the SHR by 30/06/25. Loan balances and interest paid at 31/03/25 were noted, and removal of loan covenants during the year was confirmed. The low number (<10% of total stock) of encumbered units for the purposes of loan security was acknowledged; and it was confirmed that the second stage transfer units do not have a positive value for security purposes, consequence of the negative valuation at transfer, which will remain the case until such times as the dowry is exhausted.

4.3 Annual Accounts: Adoption

MCMs considered Report 16, as presented by Kevin Booth, with note to the following:

- a) Operating costs were higher last year due to planned maintenance spend (notably, the accounting for the St Vincent Terrace project), and accelerated delivery of previously deferred works.
- b) Positive movement insofar as interest receivable and payable, reflective of investments, interest rates, and reducing loan debts; likewise, the pension position (non-cash) which is dependent on market influences and performance of actuarial assumptions (employee retirement/final salary/mortality rate).
- c) Another year of strong financial performance; a very healthy balance sheet and surplus; and a strong position to weather the continuing cost of living crisis and impacts from global instability.

In response to MCM queries, it was confirmed that:

- Housing properties are carried at “cost” and depreciated over their useful life; rather than at “valuation” which is a more complex accounting principle and requires periodic revaluations.
- Factors that influence the “very healthy balance sheet” assessment include the ability to pay debts and to withstand risks; and is reflective of GWHA’s strong financial position insofar as net assets of £39m (including £23m investments) and total comprehensive income (including surplus for the year of £1.4m).

Kevin proceeded to talk through the Management Letter, confirming for MCM assurance that there were no matters for the attention of the MC in relation to either the key audit issues and risks, or the qualitative aspects. The adjustment was considered and approved; and following review, the six recommendations were accepted, with a formal response to be signed off at the MC meeting 17/06/25, and with ongoing reporting to the Audit Sub-Committee thereafter. Referring to the recommendation in the Management Letter in relation to “investment properties”: this was confirmed to be the commercial units (rather than residential/social housing properties), with advice that these should be valued annually to avoid any risk of understatement on the balance sheet. Also, with the addition of the Dover Street commercial unit, that tax advice should be obtained to ensure compliance with trading thresholds.

MCMs welcomed the clean audit report, recording thanks to Kevin Booth, and Alexander Sloan Accountants, for the presentation, and for delivering an efficient audit. The accounts were approved unanimously, with S Chowdhary proposing and A Callan seconding; and were duly signed by I Gracie, J Makar and N MacNeill.

The letter of representation was then considered, with MCMs confirming full disclosures. In relation to the “going concern” basis, this was confirmed as reflecting the association’s plans to continue to operate in the foreseeable future, with no known factors/risks that would potentially impact solvency, and which would require an assessment of assets at liquidated value. The letter of representation was signed by I Gracie.

Before leaving the meeting, Kevin recorded thanks to the Management Committee, and to Iain Nicholl, and the Corporate Team for their diligence and assistance with the audit.

Returning to the Management Letter, a MCM enquired about the payroll observation, noting concern at the risks arising from a potential weakness in the authorisation/payment process. In response, it was confirmed that the auditor was satisfied from extensive checks of contracts and salary payments that matters were in order, and that the observation related to a lack of evidentiary documentation (rather than a lack of a process) of scrutiny by staff prior to payments being processed. Offering reassurance of the multiple levels of scrutiny, and the processing of payments by the Executive Team (generally Corporate Director and Chief Executive), it was confirmed that the procedure would be formalised for ASC approval/sign-off, and that the scrutiny would in future be formally recorded to satisfy the audit recommendation and robust governance requirements. Additionally, the Management Accounts were noted as a reference source (and risk control) for MCMs insofar as monitoring actual v budgeted spend. It was also confirmed that this matter had not been raised in recent previous audits, and that often the audit will introduce new or additional areas for review.

4.4 Debt Recovery Report

MCMs considered Report No.17, noting status and performance of former tenant and rechargeable repairs debts, and approving continuation of existing PIs. Whilst accepting the recommended write-off of former tenant arrears in the sum of £33,927, MCMs were nonetheless concerned at the substantial sums involved, and a MCM queried the action undertaken to prevent the accrual of these sums during the tenancy; and challenged whether there was scope to recover at least some of the arrears. There was discussion around the potential reasons for the debts, including delays in court processes, abandonments, and general tenant irresponsibility; and there was agreement that further information on the cases in question would be presented to the MC meeting in August for review and assurance of procedural compliance.

OTHER BUSINESS

5.0 Any Other Urgent Business

Good Close/Garden Competition

MCMs were requested to contact the office to register an interest in participating in the judging panel, likely to take place early August.

6.0 Items For Future Agendas

Housing Allocations Policy: Homeless Lettings Quotas T: Sept 25

7.0 Date Of Next Meeting

Corporate – Pre AGM Meeting 25 June 2025

CLOSE