

Agenda Item 3



Minutes of the Meeting with Management Committee held on **Wednesday 21 May 2025 at 6pm** via in person & via Zoom at Forgewood Community Centre

Minutes

Present:	Alan Thomson (Chair) (AT)	Callum Boughey (Vice Chair) (CSB)	John Burton (JB)
	Karen Brown (KB)	Tommy Divers (TD)	Sandra Brown (SB)
	Margaret Hemmings (MH)	Kirsty Wright (KW)	Angie Robinson (AR)
In Attendance	Paul Lennon, Director (PL)	Elaine Hyslop, Housing Manager (EH)	Paul Murphy, Senior Corporate Services Officer (PM)
	Richard Bolton, Senior Community Development Officer (RB)	Craig Anderson, Senior Finance Officer (CA)	

	Agenda Item	Action
1.	Welcome and Apologies	
	AT welcomed everyone to the meeting. Apologies were NOTED for Jolene Martin and Charlie Millar.	PM to update register.
2.	Declarations of Interest	
	None	
3.	Minutes of Previous Meeting held on 30 April 2025 (Issued in advance to committee)	
	Proposed Sandra Brown Seconded Karen Brown	
4.	Matters Arising	
	PL advised that since the last committee meeting the matters arising from the meeting were: <ul style="list-style-type: none"> • PM updated the attendance register • Registers and public contracts Scotland website had been updated and all contractors had been notified on the bathroom contract. • PL had contacted John Martin Partnership (JMP) to commission stock condition survey. • HUB database (from JMP) annual renewal agreed 	

	<ul style="list-style-type: none"> • Sexual Harassment policy on the agenda for May 2025. • Policy register updated • PL provided an update on Clark 	
5.	Community Development	
	<p>RB began his presentation by asking the committee if they wanted him to lodge an expression of interest on their behalf for available eco funding.</p> <p>The committee were happy to put an expression of interest in.</p> <p>Committee APPROVED the request.</p> <p>RB advised that after a lot of set up work he was in the process of piloting a new system called Hallmaster which would manage the bookings for the centre.</p> <p>RB added that we would review the system in the autumn.</p> <p>A committee member asked about the benefits of the system.</p> <p>RB stated that the system is available 24 hours a day and 7 days a week. Members of the public can scan the QR-code on the door in the room and see if and when the room is available for booking.</p> <p>A committee member asked if there was a risk that we miss good bookings for those bookings that may be unreliable in terms of fulfilling the date/payment, or were not appropriate for the centre.</p> <p>RB confirmed with the new system it's the customer's responsibility to cancel or amend the booking in a timely manner. However, we can look at the cancellation periods at a future meeting. Our local knowledge as well allows for the co-op to have a good awareness on any bookings that might need addressed or some extra work put in by the centre prior to approval.</p> <p>A committee member asked if the new system would reduce the paperwork involved i.e. booking forms and generating invoices.</p> <p>RB confirmed this was the case and would save a considerable amount of staff time as well as some paper.</p> <p>A committee member asked about someone being digitally challenged.</p> <p>RB confirmed that we will assist anyone who is in this situation.</p>	Expression of interest in funding
	Management Accounts up to 31 March 2025 (issued in advance to committee)	
6.	<p>CA referred to the management accounts and the accompanying narrative and advised that the Statement of Comprehensive Income or the Income and</p>	

	<p>Expenditure shows a deficit of £42,486 for the year against a budgeted surplus of £32,697.</p> <p>The deficit can be attributed to around £60K overspent on repairs and maintenance costs which we will continue to monitor and look to reduce in 2025/26, storm Eowyn contributed to some of this overspend with additional repair costs required in quarter 4. There was also around £32K spend on lawyer and bank fees for the setup of the new loan facility which won't be required for the next 5 years.</p> <p>A member asked if the general cost of repairs was increasing anyway as that's how it felt across all sectors. PL agreed that this was the case and while costs increase for materials, it's usually offset against the client, ie the co-op. This needs to be considered during our financial planning and updated in our risk register.</p> <p>CA also advised that interest rates fell during 2024/25 although by less than we originally anticipated meaning our interest payable was slightly over budget for the year. He also confirmed that the co-op met all covenants set in our loans with Nationwide</p> <p>A committee member asked how Forgewood's insurance costs compare to Garrion. PL advised that the insurance costs at Garrion are much higher than Forgewood. So both co-ops had real challenges there.</p> <p>Another member asked about more finance training as the session in January was very enjoyable and productive. PL and CA stated they would discuss a programme on what topics would be covered.</p> <p>Committee APPROVED the Management Accounts up to 31 March 2025 and would also be sent to Nationwide.</p>	<p>Management Accounts and covenant compliance certificate to go to Nationwide.</p>
7.	<p>Five Year Financial Projections (Issued in advance to committee)</p> <p>CA referred to the completed return to the Scottish Housing Regulator and the narrative report to go with it and advised that the Interest cover ratio improves significantly from 162% to 289%, indicating strong debt servicing capacity.</p> <p>CA added that liquidity and profitability ratios remain healthy, improving year-on-year.</p> <p>Committee APPROVED the Five Year Financial Projections (FYFP)</p> <p>PL advised that the Five Year Financial Projections (FYFP) will be submitted any time from tomorrow.</p>	<p>FYFP to be submitted to SHR</p>

8.	Annual return on the charter (ARC) to 31 03 2025 (Issued in advance to committee)	
	<p>EH began her detailed presentation by reminding committee members of the amount of work that the figures represent is contained within the presentation.</p> <p>EH reminded committee members that all the information the Co-op collates for the ARC return is uploaded to the Scottish Housing Regulator's online portal.</p> <p>EH covered all areas of the ARC, including contextual and performance information in all areas of our service delivery and were covered in detail.</p> <p>Committee were reminded that the annual satisfaction survey would be done in 2025 again but that the co-op were carrying out one satisfaction question (satisfaction on last repair done) internally and throughout the year and we have improved year on year.</p> <p>Overall, the Co-op had performed better in some areas compared to last year, remained similar or even exceeded with in some reporting areas. PL reiterated that the results shown in the ARC all go towards the SHR's annual risk assessment on all landlords, as do all of our financial returns and other returns and much more that they consider.</p> <p>A number of committee members shared their satisfaction with the results produced by Co-op staff and thanked Elaine, also asking to ensure this would be passed back to staff.</p> <p>EH paid tribute to the staff for their level of commitment and hard work throughout the year.</p> <p>Committee APPROVED the Annual return on the charter (ARC) to 31 03 2025</p> <p>PL advised that the Annual Return on the Charter (ARC) to 31 03 2025 will be submitted any time from tomorrow.</p> <p>It was also confirmed that the stock update return would also be submitted to the portal and that there was little movement in that respect except for the sheltered housing being redefined as retirement housing due to NLC withdrawing the funding for housing support.</p>	<p>ARC Return to be submitted to SHR</p> <p>Stock profile to be returned by portal</p>
	Business Continuity Plan (Issued in advance to committee)	
9.	PL confirmed that due to the visit from SHR, the item was deferred to a future meeting. However, the plan was being worked on regularly and a fresh one will be provided,	Item deferred
	Risk Strategy	
10.	PL confirmed that due to the visit from SHR the item was deferred to a future meeting. And he also stated this is updated regularly and committee will be presented with a fresh version with updates highlighted for ease.	Item deferred

	Business Plan	
11.	PL confirmed that the plan was updated and being submitted to the bank soon, reporting the changes to management committee. Many of these were contextual, KPIs etc however will be updated again once we have results in from the stock condition survey. Committee stated they were happy to wait until these results were returned.	Approved but to be updated after SCS
	Sexual Harassment Policy (Issued in advance to committee)	
12.	The policy was APPROVED .	PM to update policy register
	Membership Report	
13.	PM confirmed that no new membership applications had been received since the last committee meeting.	
	IT & Telephony (Issued in advance to committee)	
14.	Committee APPROVED the IT & Telephony paper. PL thanked CA and PM for the work they put in to ensure the co-op would secure a better deal and savings of £10k per year minimum already have been identified for IT and telephony. PL also stated that the number one area on IT was always going to be cyber security and reminded the committee on the various seminars/webinars and courses attended to be extra vigilant in this area.	
	Internal Audit Annual Plan 2025/26 & 30 Year Projections Audit	
15.	Committee APPROVED the Internal Audit Annual Plan 2025/26 & 30 Year Projections Audit advisory report from Quinn.	
	Openreach (Issued in advance to committee)	
16.	<p>PL advised that he and Billy Gibb, Maintenance Officer had met with an engineer from Openreach who is looking to carry out work in each close as part of pilot scheme in Motherwell to make it easier for tenants and owners to be connected and have access to some of the fastest broadband speeds available.</p> <p>Committee welcomed this initiative and APPROVED it for the flatted properties.</p> <p>A committee member asked if this initiative was for all homes in Forgewood.</p> <p>PL advised that the initiative is focused on flats.</p>	PL to confirm go ahead with Openreach
	Housing Co-operative's forum	
17.	<p>PL reminded committee that the Co-op is part of a Housing Co-operative's forum, alongside 6 other Co-ops including Garrion.</p> <p>PL added that the forum had been great for sharing good practice.</p>	

	<p>AT advised committee that he and CB had attended a training event alongside committee members from the other housing co-operatives who are part of the forum. He also stated it would be good to formalise some kind of partnership working with those peer group co-op landlords.</p> <p>Committee welcomed the update.</p>	
	Assurance Statement Action Updates	
18.	<p>PL suggested to committee we would benefit from introducing a new standing agenda item called Assurance Statement Action updates from the next meeting.</p> <p>An opportunity to note our discussions as we work towards compliance and self-assurance against the regulatory standards throughout the year was the intention and would also form part of the discussion with the SHR at the visit..</p> <p>Committee APPROVED the new standing agenda item.</p>	<p>Item to be added to future agendas</p> <p>ASSURANCE STATEMENT UPDATES</p>
	Tenant Safety Report (Issued in advance to committee)	
19.	<p>PL confirmed that the report provided by the maintenance team showed full assurance on the “big 6” areas, as follows;</p> <p>Gas Fire Water Asbestos Damp and mould Legionella</p> <p>PL also stated that in 2025-26 there would be a new way for the SHR to monitor performance in this area and that the co-op had already drawn up template reporting documents to cover new areas such as damp and mould. We would also use the services again of Lilian Peters (Visual Stat solutions) who is an expert in SDM software and supporting dashboards. Lilian would help build the exact template reporting to ensure we capture all tenant and resident safety areas.</p>	
	Annual Assurance Statement (AAS) Visit Scottish Housing Regulator (SHR) to Forgewood Housing Co-op 28/05/2025	
20.	<p>PL advised committee that preparations were complete for the visit, evidence had been sent to the Scottish Housing Regulator (SHR) a couple of weeks prior to the actual date, 28 05 2025. He also went on to say that he felt the co-op had sent enough correct information to the SHR as there had been no requests for further information.</p>	

	<p>While there were always going to be action point areas on any of the SHR visits, PL hoped that they would also see areas where positive practice was shown and that this may be reported in their feedback.</p> <p>AT added that he was expecting a positive visit with tangible outcomes for the Co-op.</p> <p>Committee NOTED the update and wished those attending PL, CA and AT the very best for the visit.</p>	
21.	Ethical Conduct and Notifiable Events	
	None	
22.	Payments, Benefits & Entitlements	
	None	
23.	Correspondence (Issued in advance to committee)	
	<p>23.1 SHR - Regulator publishes briefing on Grenfell Tower Inquiry Phase 2 Report and the Social Housing (Regulation) Act 2023</p> <p>The correspondence was discussed and NOTED</p> <p>23.2 Scottish Government - Housing Regulator sets out its plans to review Charter performance indicators cladding risk in buildings 11 metres and over in height owned by registered social landlords (RSLs)</p> <p>The correspondence was discussed and NOTED. PL also confirmed that there was a survey required by the Scottish Government on properties in bands of 11metres – 18 meters and 18 meters and above but this did not apply to the co-op.</p>	
24.	Use of Delegated Authority	
	None	
25.	Any Other Competent Business	
	None	
26.	Summary of actions / decisions at this meeting	
	<ul style="list-style-type: none"> • Annual return on the charter (ARC) to 31 03 2025 – APPROVED • Management Accounts up to 31 March 2025 – APPROVED • Five Year Financial Projections – APPROVED • Sexual Harassment Policy – APPROVED • Internal Audit Annual Plan 2025/26 & 30 Year Projections Audit – APPROVED 	

	<ul style="list-style-type: none"> IT & Telephony paper – APPROVED New standing agenda item: Assurance Statement Action Updates – APPROVED Faster Broadband pilot rollout to Forgewood flatted properties – APPROVED Expression of interest for eco funding - APPROVED 	
	Meeting Evaluation	
27.	<p>AT asked members for their evaluations of the meeting.</p> <p>Committee members felt there was a lot covered and were impressed with the ARC submission due to be sent to the Scottish Housing Regulator (SHR).</p> <p>They also reiterated how important the visit would be next week from the SHR but were confident that we complied with all areas of the standards of regulation. And excelled in some parts, eg tenant and resident safety.</p>	
	Date and time of next meeting 18 June 2025, 6pm	
28.	AT confirmed the date of the next meeting.	
	Meeting Close	
29.	<p>AT thanked committee & staff for attending the meeting.</p> <p>The meeting closed at 7.42pm</p>	