ARDENGLEN

Agenda Item 4

Meeting: **Minutes of Board Meeting**

Date: **21 April 2026**

Time: **4pm**

Location: **Ardenglen Housing Association, 355 Tormusk Road,**

	Discussion
	Meeting Opening
1.	**<u>Welcome & Apologies</u>**

Present		**Staff**	
Liz McKenzie	Chair	David Byfield	Chief Executive Officer (CEO) (Secretary)
John Duncan	Board Member		
Mark Ingram	Vice Chair	Suzanne Casey	Director of Customer Services
Fiona Dunwoodie	Board Member	Ciorsdan Wilson	Director of Asset Management (DAM)
Callum Adams	Board Member	Michelle Hart	Finance & Corporate Manager (FCM)
Chinenye Anameje	Board Member	Jacqui Mills	Corporate Services Officer (CSO) (Minute Taker)
Jacqueline Brown	Co-opted Member		
Apologies		**In attendance**	
Karen Fee	Director of Finance, Digital Engagement and Corporate Services (DFDCS)	Paul McNeill	Finance Consultant
Chuks Nnadi-Nnadi	Board Member		
Amanda McKenzie	Co-opted Member		
Ian Nelson	Co-opted Member		

<u>Welcome</u>

The Chair welcomed all attendees. Apologies were noted from members unable to attend.

2.	**<u>Declaration of Interest</u>**

<table>
<tr><td></td><td>None.</td></tr>
<tr><td>3.</td><td><u>Declaration of Receipt and Understanding</u>

Members present confirmed they read and understood the contents of the Board papers.</td></tr>
<tr><td>4.</td><td>Minutes of Board Meetings for Approval

<table>
<tr><td colspan="2">Minutes of Board Meeting 3 March 2026</td></tr>
<tr><td colspan="2">Approved by:</td></tr>
<tr><td>Callum Adam</td><td>Fiona Dunwoodie</td></tr>
<tr><td colspan="2">Minutes of Policy Sub Committee Meeting 6 April 2026</td></tr>
<tr><td>Chinenye Anameje</td><td>Mark Ingram</td></tr>
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<tr><td>5.</td><td><u>Matters Arising/ Action Sheet</u>

The Action Sheet was not reviewed as moved to first agenda item.

Action Sheet:
<table>
<tr><td>Approved by:</td><td>Seconded by:</td></tr>
<tr><td></td><td></td></tr>
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<tr><td colspan="2">Items requiring a discussion/ approval</td></tr>
<tr><td>6.</td><td>Financial Plans and Projections Review

Paul McNeill presented Financial Plan and Projections Overview.

The Board received a review of the organisation’s financial plans and projections, framed against the expectations set out in the Regulatory Standards. The presentation emphasised the need for strong financial and treasury management, robust business planning and monitoring, appropriate and evidence-based forecasting assumptions, and active management of risks to delivery. It also highlighted the importance of maintaining liquidity, safeguarding assets, complying with lender covenants, and ensuring that rent-setting remains affordable and informed by tenant consultation, alongside accurate and timely regulatory reporting.

The review noted increasing cost pressures and a tightening operating environment, with forecasts indicating reduced financial headroom over time as inflation in maintenance, staffing, and contractor markets persists and cash reserves are expected to decline. Sector-wide constraints, ongoing regulatory scrutiny, and limited capacity to absorb additional costs (including fire safety, stock investment, and decarbonisation) were flagged, with liquidity risk identified as a key concern. The conclusion was that the financial model is broadly sound and the organisation remains robust in the short to medium term, but heightened uncertainty means continued focus on cashflow management, scenario planning, regular reforecasting, and proactive governance oversight will be essential.

The Chair and CEO both agreed that it was good to get external validation and assurance.</td></tr>
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	The Board queried at what point will our rent increase become a real issue in terms of affordability? Paul advised that it is crucial for the Association to ensure rent increases are managed appropriately over the coming years. Failure to do so could have significant consequences across several key areas. Firstly, inadequate rent adjustments may hinder the organisation's ability to progress with development projects, limiting growth and improvement opportunities. Secondly, there could be adverse effects on the major repairs programme, potentially delaying essential maintenance and refurbishment works. Finally, insufficient rent increases may restrict the scope and effectiveness of community investment activities, which are fundamental to supporting tenants and enhancing community wellbeing. Careful consideration of rent-setting is therefore vital to safeguarding these core functions and sustaining organisational objectives. No further questions arose. Paul left the meeting at 4.20pm. **The Board approved the Financial Plans and Projections Review Report.**
7.	**30 Year Financial Plan** FCM presented the 30 Year Financial Plan. The key updates to assumptions were: inflation reduced from 4.0% to 3.5%; above-inflation salary increases reduced (Year 1 to 2.25% from 3.50% and Year 2 to 0.5% from 2.5%); SOCI interest receivable for Years 2–3 corrected; covenant calculations updated in line with loan documentation; and Fairspace rent expense removed. These changes increased the projected 30-year balance to £5,786,047 (from £4,845,672). The plan confirms Year 1 aligns to the budget approved on 3 March 2026, investment costs for Years 2–5 reflect the agreed 5-year investment plan, and all financial covenants are comfortably met. A comparison with 2025/26 projections notes that the Year 5 cash balance is now forecast at £4.164m (previously £5.216m), mainly due to increased cyclical and reactive maintenance costs, inclusion of past service pension deficit payments and higher inflationary salary assumptions, and inclusion of an office refresh in 2026/27 as part of the Wellbeing Strategy; rental income assumptions are higher than last year's estimates. The Board queried what the HUB is. CEO clarified that this is a software system operated by consultant JMP. The Board queried if the team are confident that the figures generated by the software system are accurate as they have heard conflicting views on accuracy of costs. DAM advised that the costs do appear accurate or close to the costs anticipated. CEO also commented that he had spoken to JMP about their costs and expressed the opinion that they should use realistic material costs. The Board queried whether in the course of the year, anything would instigate the need to redo the budget. FCM advised that sometimes there are items that must be re-costed and this is done. **The Board approved the 30 Year Financial Plan.**

8.	**Write Off Report**
	
	DCS presented the write off report. The Board considered the Write Off Report covering proposed write-offs from Former Tenant Arrears and Former Tenant Prepayment (credit) accounts, in line with the Rent Arrears Policy.
	
	Former Tenant Arrears
	
	• Total former tenant arrears balance: £26,666.87 across 31 cases.
	• Write-off approved: £6,223.15 across 9 cases, comprising:
	  ○ 6 cases closed by debt collection agent: £6,005.15
	  ○ 1 deceased case: £217.97
	  ○ 2 cases under £20: £0.03
	
	Former Tenant Prepayments (Credits)
	
	• Total former tenant credits: -£20,449.77 across 40 cases.
	• Write-off approved: £3,390.95 across 16 cases, comprising:
	  ○ 7 cases – no reclaim from HB/UC: £2,578.84
	  ○ 2 cases under £10: £1.61
	  ○ 6 deceased cases: £770.10
	  ○ 1 credit due to payment on old debt previously written off: £40.40
	• Rechargeable repairs: No rechargeable repair write-offs required at this time.
	• Consultation / budget implications: Not applicable.
	
	The Board queried whether anyone ever claims back the £20,000 credit. DCS advised that attempts have been made to contact the council and make them aware but they are not responsive.
	
	The Board approved the Write Off Report.

9.	**Tenant Scrutiny Report** CSO presented the Tenant Scrutiny Report summarising feedback from a four-member tenant panel scrutiny of Ardenglen's complaints handling process (recording, communication, resolution and reporting) informed by the RASP Tenant Scrutiny Questionnaire, feedback forms and staff discussions; the panel identified issues including delays in resolution, limited or inconsistent communication and progress updates, occasional mislaid information and inconsistent promotion of the complaints process. The Board agreed to progress the recommendations to strengthen customer communication and set clear timescales (including where these change), provide written outcomes for all complaints (including Stage 1 where customers cannot be contacted by phone), improve

	complaints tracking and recording to ensure consistency, increase visibility of the complaints process through office posters and online resources, and enhance staff training to improve clarity and consistency in communications. Board queried if complaints are visible through My Home app. DCS advised that My Home will soon become defunct but we are looking at a replacement app and ideally complaints will be accessible on the app. The Board also suggested that it would be beneficial for a Board Member to attend a scrutiny meeting to meet the panel and observe their work. Another Board member queried whether the panel would be attending a meeting in future to present their scrutiny report. CSO advised that this is the goal but that the members are still building their confidence up. It is anticipated that members may feel ready on completion of their new project – Customer Service Standards. CEO advised that it is hopeful that our scrutiny panel will be an entry platform for tenants to build confidence and in time progress to Board Member. **The Board approved the Tenant Scrutiny Report.**
10.	**Policy Sub Committee Policies** Policy Sub Committee Chair presented the five policies recommended for Board approval at the recent policy sub. The five policies for consideration were: • *Unacceptable Actions Policy* • *EVH Full Member Terms & Conditions* • *Entitlements, Payments and Benefits Policy* • *Factoring Policy* • *Board Succession Policy* CEO advised that the Board Succession Policy is accompanied by two key documents that require Board in put, the Governance Charter and Statement of Excellence. CSO to garner feedback from members on the two draft documents. **The Board approved all five policies presented.**
Items for Noting	
11.	**VFM Annual Update Report** FCM presented the VFM Update Report advising the purpose and progress of the Value for Money Working Group. Reported **in-year savings of £54,343** (Professional Fees £1,850; Insourcing £1,000; Contract review/savings (est.) £38,405; New ways of working £5,386; Credit Control £5,346; Digital Communication £2,356) against a **£50,000** annual savings target included in the budget. Next steps include communicating annual savings via the **Summer 2026 Newsletter**, agreeing working group membership for **2026–27**, and continuing focus on digital innovation and insourcing; key VFM-linked risks noted include covenant compliance, rent affordability and capital investment.

	The Board noted the VFM Annual Update.
12.	**Housing Scotland Act Updates** DCS presented a report highlighting the forthcoming updates from the Housing Scotland Act. The Board noted the report providing an overview of the Housing (Scotland) Act 2025, including anticipated changes affecting Scottish Secure Tenancies and the potential operational, financial and compliance implications, with further updates to be brought forward as implementation dates and guidance are confirmed. **The Board noted the Housing Scotland Act Updates.**
13.	**Wellbeing Strategy** FCM presented an update on progress against the wellbeing roadmap and related initiatives. The 9-Day Fortnight (9DF) pilot was implemented 1 September 2025 and continues to be monitored, including front desk cover arrangements, office footfall/phone reporting, and rota arrangements for the additional June public holiday. She reported some issues arising with Friday cover when there is sick leave or staff annual leave in the mix. This is being addressed by ensuring that staff in the office on Fridays' can cover the reception desk and record repairs and other queries on SDM. Customer feedback activity is planned for early May 2026 and the CFX feedback system will be used to garner opinions. **The Board noted the Wellbeing Strategy Update.**
	Meeting Closure
14.	**Notifiable Events** CEO advised of two Notifiable Events recorded: 1. Special General Meeting to update Model Rules 2. Dissolution of Ardenglen Developments Limited. As soon as these are closed off, CEO will notify the Board.
15.	**Health and Safety (standard item)** None.
16.	**Correspondence** CEO advised that there has been correspondence from SHR regarding updates to Annual Assurance.
17.	**Use of Delegated Authority** None.
18.	**A.O.C.B** ***North View Housing Association Funding Request***

	CEO advised that NVHA have contact Ardenglen to request £4000 donation to fund the kids club at the Jeely Piece. The majority of the children who attend the Jeely Piece are from NVHAs housing stock. Ardenglen have approx. 15 children who have attended in recent years. The Board did not feel that this donation is good value for money for the Association and rejected the request. ***SHARE Awards*** CEO advised that the Association has been shortlisted for 2 awards, one for our staffing efforts towards health & wellbeing and second for our human rights activities through the Castlemilk Housing and Human Rights Board. ***SHR Annual Visit*** CEO advised that the SHR have published their annual visits list and Ardenglen are not featured this year.
19.	**Summary of actions/ decisions at this meeting** • The Board approved Board and policy sub committee minutes. • The Board approved Financial Projections Report • The Board approved 30 Year Financial Plan • The Board approved Tenant Scrutiny Report • The Board approved Write Off Report • The Board approved Policy Sub Committee Policies • The Board noted VFM Update • The Board noted Housing Scotland Act Update • The Board noted Wellbeing Strategy Update • The Board noted two Notifiable Events
20.	**Meeting Evaluation** The Board thanked staff for their reports and advised the meeting went well with good reports presented.
21.	**Date and time of next meeting –19 May 2026, on Teams**
22.	**Meeting Close** The meeting closed at 5.20pm with a vote of thanks to the Chair.