

Meeting: Minutes of Board Meeting

Meeting Date: 24 June 2025

Time: 5.30pm

Location: Ardenglen Boardroom, 355 Tormusk Road

Discussion				
Meeting Opening				
1.	<u>Welcome & Apologies</u>			
	Present		Staff	
	Liz McKenzie	Chair	David Byfield	Chief Executive Officer (CEO) (Secretary)
	Mark Ingram	Vice Chair		
	Chinenye Anameje	Board Member	Karen Fee	Director of Finance, Digital Engagement and Corporate Services (DFDCS)
	Richard Mahon	Board Member	Peter Kelly	Director of Asset Management (DAM)
	Callum Adams	Co-opted Member	Jacqui Mills	Corporate Services Officer (CSO) (Minute Taker)
	Apologies		In attendance	
	Alex Warren	Board Member	Olwyn Gaffney	SHARE Consultant
	John Duncan	Board Member		
	Fiona Dunwoodie	Board Member		
	Michelle Hart	Finance & Corporate Manager		
	Suzanne Casey	Director of Customer Services (DCS)		
	<u>Welcome</u> The Chair welcomed members to the meeting and introduced Olwyn Gaffney, SHARE Consultant who was in attendance for the full meeting to present the Board Appraisal Survey Questionnaire and discussion as well as observe the meeting.			
	2.	<u>Declaration of Interest</u>		
		None		

3.	<u>Declaration of Receipt and Understanding</u> Members present confirmed they read and understood the contents of the Board papers.												
4.	Minutes of Board Meetings for Approval <table border="1"> <tr> <td colspan="2">Minutes of Board Meeting 20 May 2025</td></tr> <tr> <td colspan="2">Approved by:</td></tr> <tr> <td>Richard Mahon</td><td>Mark Ingram</td></tr> </table> <table border="1"> <tr> <td colspan="2">Minutes of Audit Sub Committee Meeting: 13 May 2025</td></tr> <tr> <td colspan="2">Approved by:</td></tr> <tr> <td>Richard Mahon</td><td>Mark Ingram</td></tr> </table>	Minutes of Board Meeting 20 May 2025		Approved by:		Richard Mahon	Mark Ingram	Minutes of Audit Sub Committee Meeting: 13 May 2025		Approved by:		Richard Mahon	Mark Ingram
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5.	<u>Matters Arising/ Action Sheet</u> SLT made a request for the following items to be closed as complete: <ul style="list-style-type: none"> • Item 205 - Board Appraisal Process: The new Board Appraisal process for 2025 is due to commence. Olwyn Gaffney from SHARE will be in attendance to discuss the appraisal survey and obtain feedback before issuing it to members. The final appraisal report is due to the Board in September 2025 . • Item 213 - Representation at Conferences: The Board is to consider which members will represent Ardenglen at the main EVH and SFHA Conferences this year. Members have agreed who will attend each conference. • Item 215 - Annual Policy Schedule: The Annual Policy Schedule was presented at the May Board meeting and is now complete. • Item 218 - Acquisition of Property: The Board approved the acquisition of property at 111 Ardencraig Drive, agreeing to use reserves for the purchase and acknowledging the grant conditions. The acquisition was successful, and the purchase was concluded with the date of entry on 20th June . Action Sheet: <table border="1"> <tr> <td>Approved by:</td><td>Seconded by:</td></tr> <tr> <td>Mark Ingram</td><td>Richard Mahon</td></tr> </table>	Approved by:	Seconded by:	Mark Ingram	Richard Mahon								
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Items requiring a discussion/ approval													
6.	CEO Report CEO presented his quarterly report to the Board highlighting the following: <ul style="list-style-type: none"> • Partnership working progress: The Castlemilk Lived Experience Group has gained recognition, being shortlisted for the Tenant Participation Advisory Awards. A Human Rights Handbook is in draft, and plans are underway to establish regular meetings among Castlemilk Chairs and explore a procurement framework. Joint funding 												

	<p>applications and partnership opportunities continue to be pursued despite some setbacks.</p> <ul style="list-style-type: none"> • Board recruitment efforts: Active recruitment targets both tenant and professional members to enhance expertise in finance, housing management, renewable technologies, and community services. Interviews with prospective tenant members are ongoing. • Successful property acquisition: The Association secured 111 Arden Craig Drive for £170,000, with possession taken on 20 June 2025. The property will be allocated to a homeless referral as per grant conditions and will undergo standardization works. • Business plan summary development: A summarized version of the Business Plan is being designed for stakeholder distribution, alongside a new design theme for the Strategic Map. • The Hub refurbishment: Refurbishment and accessibility works near completion with planned occupation by financial advice and community engagement teams by end of June. Official opening coincides with the Association's 35th anniversary on 7 August 2025, featuring volunteer recognition. • Office space refresh considerations: Discussions with an interior design agency are underway to improve office layout, reception area, and Board room to better suit organizational culture and modernize the environment. Outcomes will be reported to the Board. • HR and organisational updates: Two colleagues left for promoted roles elsewhere; recruitment filled vacancies with internal promotion and experienced new hires. A management development program is being planned to support succession and positive workplace culture. Nicole Babes has secured permanent Housing Assistant position at AHA and Elaine Doogan has just been appointed as permanent Housing Officer. • New contractors added: Several new contractors and suppliers have been onboarded, including fruit suppliers, executive coaching, and consultancy firms. Board members are reminded to declare any conflicts of interest to the CSO. <p>The Chair referred to her involvement in the Lived Experiences Group and the work they have done to raise the profile of Housing Associations and the work that they do. She also advised that being part of the group has enabled her to regularly meet with the three partner organisation's Chairs and she is hoping to set up Chair's Meeting to push forward ideas for shared working.</p> <p>The Board noted the CEO Report.</p>
7	Board Appraisal Process

	<p>Olwyn Gaffney of SHARE was in attendance to present the Board Appraisal process for this year and talk through the form with members.</p> <p>The Board appraisal survey will commence on 27 June and close on 11 July at noon. Thereafter interviews with each Board will be scheduled with Olwyn either in person or on MS Teams week beginning 14 July.</p> <p>The Board queried whether there would be an option to discuss some of the appraisal questions that they may be unsure of, during their 1-2-1 interview. Olwyn confirmed she would be happy to have discussion on any questions.</p> <p>The Board also queried whether there would be challenge to the responses given in the 1-2-1. Olwyn advised that she would ensure that members are effectively challenged on the information provided.</p> <p>The Board asked CEO if the new Skills Matrix form had highlighted any gaps. CEO advised that the skills matrix had highlighted gaps which made it easier to target certain skillsets in the Board recruitment exercise.</p> <p>The Board thanked Olwyn for her presentation. She stayed in the meeting an observer for the evening.</p> <p>The Board approved the Board Appraisal process.</p>
8.	<p>Secretaries Report</p> <p>CEO took members through the Secretaries Report advising of the protocol for this year's AGM. He proposed that the AGM is held in Miller Primary School on Tuesday 16 September at 6.15pm. Alex advised that he would be retiring at this year's AGM. Newly co-opted member Callum Adam will stand for full Board Membership at the AGM election process. He has applied for Share Membership this evening. The following members will retire at AGM and two of these will stand for re-election:</p> <ul style="list-style-type: none"> • Alex Warren (retiring) • Karen McDonagh (retiring) • Chinenye Anameje (Re-election) • Chuks Nnadi-Nnadi (Re-election) <p>The Board approved the Secretaries Report.</p>
9.	<p>Share Membership Report</p> <p>CSO reported one Share Membership Request and sought approval to add a member to the register. The Board approved request.</p> <p>The Board approved Share Membership Report.</p>
10.	<p>Potential Property Acquisition – 111 Ardencraig Drive</p> <p>An additional item was brought to board for approval this evening.</p> <p>The Board discussed the potential acquisition of a property at 111 Ardencraig Drive, with a 70% grant from NRS and the condition to allocate the property to a homeless family.</p> <p>DFDCS presented the details of the potential property acquisition at 111 Ardencraig Drive, including the home report value, grant conditions, and estimated costs for repairs and maintenance.</p>

	<p>DFDCS provided a financial analysis of the acquisition, showing a surplus over 30 years. She explained the assumptions used in the analysis and the impact of potential additional costs for repairs.</p> <p>The Board discussed the benefits of acquiring the property, including providing housing for a homeless family.</p> <p>Board queried if any grant funding for investment in bringing up to SHQS. CEO advised that there is no funding other than the 70% highlighted.</p> <p>The Board approved the acquisition, agreeing to use reserves for the purchase and acknowledging the grant conditions.</p>
11.	<p>Loan Portfolio Report</p> <p>DFDCS presented the Loan Portfolio Report advising that it must be submitted to the Regulator at the end of June each year. She provided an overview highlighting that as of 31 March 2025, the Association's loan balance stood at £4,018,868, comprised of 10 development loans. The Association repaid £301,302 in loan capital during the year, reducing total loans by 7%, with incurred interest charges averaging 6.13%. The portfolio includes loans from Bank of Scotland (38.5%), Royal Bank of Scotland (46.88%), Nationwide BS (11.99%), and Clydesdale Bank (2.63%), with 35% fixed and 65% variable rates.</p> <p>DFDCS sought delegated authority for CEO to submit return to the Regulator.</p> <p>The Board approved the Loan Portfolio Submission and Delegated Authority to the CEO for submission to Regulator.</p>
Items for Noting	
12.	<p>Quarterly VFM Update</p> <p>DFDCS provided a brief update on VFM this quarter. She advised that it had been a quiet first quarter but the team are working to analyse and identify further savings.</p> <p>In the first quarter, the group identified savings totalling £6,150 across professional fees (£1,850), insourcing (£1,000), and finance contract reviews (£3,300). The overall saving target is £50,000 over five years.</p> <p>The Board praised the work of the team to make savings and asked that congratulations are passed on to the VFM Working Group.</p> <p>The Board noted the VFM Update.</p>
Meeting Closure	
13.	<p>Notifiable Events</p> <p>None.</p>
14.	<p>Health and Safety (standard item)</p> <p>None.</p>
15.	<p>Correspondence</p>

	None.
16.	Use of Delegated Authority None.
17.	A.O.C.B None.
18.	Summary of actions/ decisions at this meeting <ul style="list-style-type: none"> • The Board approved Board minutes. • The Board approved Audit Sub Committee minutes • The Board approved CEO Report • The Board approved Board Appraisal Process • The Board approved Share Membership Report • The Board approved Loan Portfolio Submission • The Board approved Secretaries Report • The Board noted VFM Report
19.	Meeting Evaluation The Board thanked staff for their reports and advised the meeting went well with good reports presented.
20.	Date and time of next meeting –26 August 2025
21.	Meeting Close The meeting closed at 6.30 PM with a vote of thanks to the Chair.