Report To:	Management Board Meeting
Agenda Item:	Ag3. Minute of Management Board Meeting of 04 August 2026 held in Drumchapel Housing Co-operative Office
Date Issued:	22 September 2026
Meeting Date:	29 September 2026 at 6.00pm

1. Sederunt

P = In Person, Z = On Zoom

Present Due:		**Apologies:**	**In Attendance Due:**	
David O'Hara (DO'H)	P	Vincent Ogar (VO)	Pauline Burke, Director (PB)	P
Josie Barnshaw (JB)	P	Jean Forbes (JF)		
Pauline McNaught (PMcN)	P	Frances McLean (FMcL)	Jaqueline McGoran, Finance & Corporate Services Manager (JMcG)	P
Joan McFarlane (JMcF)	P			
Graeme MacIntosh (GMcI)	P	Thandiwe Malikha (TM)		
Karen McKenna (KmcK)	P			
Elspeth Kerr (EK)	P	Tanith Diggory (TD)	Fiona Koroma, Corporate & Governance Officer (FK)	P
	P	Alex Kerr (AK)		
	P	Helen Eakin (HE)		
		Absent:	**Observers Due:**	
		Leave of Absence: David Riddell (DR)		

The meeting started at 6.00pm.

All papers issued in advance of meeting, by email and post, unless detailed in minute.

The Chair welcomed everyone to the meeting.

2. Declarations of Interest

The Chair reminded Board and staff to declare interests as appropriate and reminded of confidentiality and collective responsibility.

There were no declarations of interest noted.

3. Minutes of Previous Meeting(s)	Lead	Due By
Minute of the Management Board Meeting of 30 June 2026 The Chair asked everyone if they had read the minutes of the last meeting and if there were any requests for corrections. **The Board noted no corrections and confirmed the approval of the minutes**. Proposer: DO'H Seconder: JMcF Chair of approving meeting to sign minute: JB	FK	29.09.26

4. Meeting Action List 2026/27	Lead	Due By
Board noted and approved the action list report as an aid to ensure all actions required are considered and complete.	SMT	-

5.	Matters Arising	Lead	Due By
The Chair asked if there were any matters arising. PB stated DR has requested an extension to his leave of absence until September 2026. Furthermore, a special leave of absence has been sought for VO, JF and TM Decision Made: • Board approved the extension to leave of absence for D. Riddell • Board approved the special leave of absence for VO, JF and TM		PB	-
6.	**Director's Report**	**Lead**	**Due By**
6.1 Shawbrook Bank and Bank of Scotland (BoS) 1 Year Fixed Term Deposit maturities The Chair asked JMcG to present the report. JMcG advised that the Co-operative's £85,000 1 Year Fixed Interest deposit with Shawbrook Bank will mature on 13 September 2026 and the BoS deposit of £655k matures 21 September 2026 prior to the next Board meeting on the 29 September 2026. Shawbrook have advised that they have withdrawn all charity accounts therefore there is no option to rollover with Shawbrook for another year. BoS current interest rates for 1-year fixed deposits are currently 2.75% with all rates being subject to change. Due to Shawbrook's withdrawal of charity accounts JMcG discussed the various options available such as depositing funds with another approved provider, add funds to existing fixed term deposits when deposits mature or leave funds in working capital. JMcG highlighted that the Co-operative currently has fixed term deposits with both Bos and Nationwide (BoS are currently offering 2.75% and Nationwide 4% (with interests rates all subject to change). Nationwide have advised they are still not accepting new business accounts but have advised additional funds can be added to existing deposits within 14 days of deposit maturity. JMcG explained that Santander are offering 2.75% interest for their 1-Year Fixed Term Deposit but this would require the Co-operative opening a current account to access this facility. Decision Made: Board approved the rollover of the £655k Bank of Scotland deposit, plus accrued interest of £14,752.39, into a one-year fixed deposit with BOS. Board noted the withdrawal of charity accounts by Shawbrook and that finance will check if there are other banks giving favourable interest rates on a deposit of £120k (on the basis they might be similar to Shawbrook bank in terms of ratings), which if applicable will be brought to Board for approval. **6.2 Office of the Scottish Charity Regulator (OSCR) Return** The Chair asked JMcG to present the report.		JMcG	29.09.26

JMcG advised that the Co-operative is required to file an annual return to the charity regulator, OSCR, by the 31 December each year. JMcG referred Board to the OSCR return for 2025/26 outlining the key areas. Board was asked to approve the return for 2025/26 for submission to the Charity Regulator. Decision Made: • Board approved the 2025/26 return for submission to the Charity Regulator, OSCR	JMcG	31.12.26
6.3 Financial Conduct Authority Return The Chair asked JMcG to present the report. JMcG advised that the Co-operative is required to make a return to the Financial Conduct Authority (FCA), by 31 October each year. JMcG referred Board to the FCA return for 2025-26 outlining the key areas. Decision Made: • Board approved the 2025-2026 return for the financial year ending 31 March 2026	JMcG	31.10.26
6.4 Equality and Human Rights Report The Chair asked PB to present the report. PB highlighted that the staff working group had met on 9 July 2026 to discuss the action plan. Board were advised that as the action plan is a live document there continues to be actions that are ongoing (i.e. tenant, applicants, Board and staff data collection). PB highlighted specific points regarding data collected to 30 June 2026 including: • For the period Q4 2025/26 (Jan-Mar), 77.45% of tenants had completed an Equality Monitoring Form; this has slightly reduced in Q1 2026/27 (Apr-Jun) to 76.62%. • As previously noted by members, the membership data compared with the Management Board membership is still comparable with regards to gender and ethnicity. 67.03% of tenants are female and 32.97% are male. • The majority of age groups are represented by Board • 47.95% of housing applicants have completed an Equality Monitoring Form as at the end of June 2026. PB asked Board to note the two errors in the report under New Tenants – Total Housed data relating to pregnancy and marriage and civil partnerships PB stated that Equality and Human Rights is integral to the Co-operative and the data allows the Co-operative to tailor services as it is linked to individuals. Board noted that staff receive training in Equalities & Human Rights and that the next Drumcog training session for Board members is on this topic.		

PB asked members to note the content of the report, the progress made and approve the Equality Action Plan. Board confirmed all matters noted and no additional queries to raise. Decision Made: • Board noted the content of the report. • Board approved the Equalities Action Plan	PB	-
6.5 Secretary's Year-End Report The Chair asked PB to present the Report. Board members were asked to note Rules 57 – 62 had been followed in terms of Rule 63 prior to the Annual General Meeting scheduled for Thursday 27 August 2026. Decision Made: • Board noted the information within the report	PB	27.08.26
6.6 Annual Review of Registers The Chair asked PB to present the report. PB advised all members that the registers require to be reviewed and signed by the Chair/Secretary and Director annually prior to the AGM. The Director and Chair will sign the Co-operative's registers after the Board Meeting on Tuesday 4Th August 2026 Board confirmed all matters noted and no additional queries to raise. Decision Made: • Board noted the review of the registers • The Director and Chair/Secretary signed the Co-operative's registers at the meeting on Tuesday 4 August 2026	FK	04.08.26
6.7 Staff Annual Declaration Report The Chair asked PB to present the report. PB advised members that all employees (with the exception of one employee who was on annual leave at the time but has subsequently signed now) have signed their Terms and Conditions and Code of Conduct. The Terms and Conditions and Code of Conduct is required to be signed annually. Decision Made: • Board noted staff had signed the EVH Terms and Conditions and Code of Conduct for 2026-2027		

6.8 Legal Advice on Delegating Authority of Offer of Tenancy to Connected Person The Chair asked PB to present the report. PB reminded Board that they had requested that she seek legal advice on whether it would be appropriate for the offer of a tenancy to a connected person be delegated to the Senior Officer and reported to the Management Board retrospectively to prevent void loss. PB sought legal advice from the Co-operative's solicitors Morton Fraser McRoberts.. Morton Fraser McRoberts compared other Registered Social Landlords (RSL's) EPB Policy with the majority adopting the Scottish Federations of Housing Associations (SFHA) model policy requiring pre-approval by the Board. However, in 2026 the SFHA has issued a new model policy and accompanying guidance and it was noted this updated template has removed the Board approval prior to an offer of tenancy and changed to 'reporting to the Board at the next meeting' . Morton, Fraser MacRoberts suggested that this perhaps indicates that the sector is changing its standard approach, possibly due to the wider risks that can occur with requiring to wait for Board approval. They advised that if Board are happy to move away from a Board pre-approval process, they suggest having the Board delegate approval to a senior member, such as the Director with notice to follow to the Board at the next Board meeting. <u>Decision Made:</u> • Board approved delegated authority to the to the Director for the offer of tenancy to a connected person • Board noted the next review of the EPB Policy is August 2027	SMT	
7. **Policy Review**		
The Chair asked PB to present the report. • **The Business Continuity & Disaster Recovery Plan**, - PB advised Board that the plan was reviewed to ensure business critical functions are clearly defined and prioritised, assess risks and impacts that could disrupt those functions and set out clear activation criteria and roles for incident response. The plan also provides step by step actions for stabilisation, recovery and restoration, identifies key contacts, resources and facilitates alternative working arrangements whilst ensuring compliance with legal and regulatory obligations, including UK GDPR. PB advised that the Business Continuity Team will exercise the Plan at least annually, confirm that contact lists and recovery arrangements remain current, and update the Plan following lessons learned or material changes . **Succession Planning Policy and Procedures**, was reviewed in September 2025 however following audit recommendations to include succession planning for staff a		

review has taken place to incorporate those recommendations so that the policy now includes staff succession planning. **Customer Service Standards Policy** -PB conveyed to Board that the Customer Service Standards Policy was consulted on with staff and tenants. The tenant survey had a response from 18 tenants and Board were advised of the feedback received, which showed strong support for the policy and its standards. PB also highlighted that the Co-operative had recently undergone an internal audit on complaints handling and there was positive feedback from the auditor in relation to the Customer Service Standards Policy. **ICT Strategy**, PB stated the review of the ICT Strategy was due to be presented at the meeting however, Brightridge our ICT Advisors had to reschedule the meeting in July to Wednesday 12 August to finalise the review of the Strategy. Decision Made: • Board approved the Business Continuity & Disaster Recovery Plan, Succession Planning Policy and Procedures and Customer Service Standards Policy • Board noted and approved the rescheduled review of the ICT Strategy.	FK	
8. Governance	**Lead**	**Due By**
8.1 Membership Report The Chair asked FK to present the report. There were 14 prospective members for Board approval this month and five share certificates to be approved and signed by the Office Bearers. Board noted the report, and no additional queries were raised. Decisions Made: • Board approved the prospective members and Share Certificates for signing **8.2 Ethical Conduct and Notifiable Events** The Chair confirmed there were no ethical conducts or notifiable events to report this month.	FK	04.08.26
9. Audit, Risk and Staffing Sub-Committee	**Lead**	**Due By**
There were no sub-committee minutes to report this month	-	
10. Housing and Maintenance Sub-Committee		
There are no sub-committee minutes to report this month.	-	
11. A.O.C.B.		
The Chair invited any other business to be presented at the meeting. **11.1** – PB updated Board regarding the vacancy for the Senior Maintenance Officer post, 9 applications have been received with 5 applicants shortlisted for interview on Tuesday 11th August 2026. PB stated		

the interview panel will be; PB, JMcG, JB and Bryan McMahon, Director of Development & Property Services at Govanhill Housing Association.

Decision Made:

- Board noted the information regarding the interviews taking place on Tuesday 11th August 2026

12.	Date of the Next Meeting

The Chair thanked everyone for their attendance and input.

The Chair closed the meeting at 6.25pm.

The date of the next meeting is **Tuesday 29 September 2026 at 6.00pm** at Drumchapel Housing Co-operative Office and via Zoom.

Chair……Date…….