



Minutes of the Meeting with Management Committee held on **Tuesday 28 March 2023 at 6pm** via in person & via zoom at CentrePoint

**Minutes**

<b>Present:</b>	David Cooper, Chair (DC)	Victoria Dallas, Vice Chair (VCD)	Craig Callan, Treasurer (CC)
	Heather Laing, Secretary (HL)	Colette Rooney (CR)	Blanche McGinn (BMcG)
	Sandra Rodger (SR)	Przemek Jozwik (PJ)	Fiona Shearer (FS)
	Nicholas Hill (NH)		
<b>In Attendance</b>	Cathy Brien, Director (CD)	Paul Lennon, Depute Director (PL)	Elaine Hyslop, Housing Manager (EH)
	Abira Sarwar, Senior Finance Officer (AS)	Paul Murphy, Corporate Services Officer (PM)	

	<b>Agenda Item</b>	<b>Action</b>
1.	<p><b>Apologies</b></p> <p>Apologies were <b>NOTED</b> for Elizabeth Cooper, Eddie Dallas and Lisa Viola.</p>	<b>PM to update register.</b>
	<p><b>Chairs Remarks</b></p> <p>DC welcomed everyone to the meeting.</p>	
2.	<p><b>Declarations of Interest</b></p> <p>None</p>	
3.	<p><b>3.1 Minutes of Previous Meeting held on 28 February 2023</b> (Issued in advance to committee)</p> <p>Proposed <b>Heather Laing</b> Seconded <b>Victoria Dallas</b></p>	
4.	<p><b>4.1 Matters Arising</b></p> <p>CB went through the matters arising schedule from the previous meeting with committee and all matters were completed.</p> <p>PL added that AS had tendered her resignation as Senior Finance Officer. AS had been successful in gaining a promoted post with another housing</p>	

	<p>association. PL paid tribute to the contribution AS had made in her time with the Co-op.</p> <p>Committee members added collectively that they were sad to see AS leave the Co-op, but congratulated her on her new job.</p>	
5.	<p><b>Communities Team &amp; CentrePoint Update</b> (Issued in advance to committee)</p>	
	<p><b>5.1 CentrePoint</b></p> <p>PL advised that RB would provide a detailed presentation at the next management committee meeting. PL reflected on the successful application to the Scottish Government's Investing in Communities Fund which ensures the Co-op is able to provide a range of services and delivery across our community until 2026.</p> <p>HL suggested that a women's group could be established similar to the men's group in place already.</p> <p>PM confirmed that plans were already underway for a women's group to be established soon.</p>	
6.	<p><b>Finance</b></p>	
	<p><b>6.1 30 Year Financial Projections</b> (Issued in advance to committee)</p> <p>PL advised committee that the Co-op showed reasonable surpluses for the year and throughout the 30 year financial projections.</p> <p>AS added that the statement of financial position is strong throughout the 30 year period.</p> <p>PL reminded committee that the 30 year financial projections are based on a number of assumptions and they would change subject to a number of factors.</p> <p>We have planned to borrow in 2027 and we would make contact with the our lenders early to start the process. This was already approved by committee in the previous year.</p> <p>DC asked what the maximum debt per unit the Co-op can have with its current loans with the banks.</p> <p>AS answered that currently our covenant with the bank is for our debt to remain below £13,000 per unit.</p> <p>PL added that covenants are conditions imposed by lenders as part of the loan agreements. These are monitored closely by lenders and Scottish Housing Regulator and considered a sign of financial wellbeing. GPHC are compliant throughout the 30 year financial projections.</p>	

	<p>DC asked about the sector in general and if the Scottish Housing Regulator (SHR) is provided with detailed financial information from every RSL in Scotland.</p> <p>PL confirmed this was the case through all the returns we all send in, however depending on the level of engagement the SHR has with each RSL will determine how much they will intervene and advise on finances.</p> <p>For example if an RSL is classed as non-compliant with the SHR then they will be asked to provide more information and more regularly as well as working with the SHR to improve.</p> <p>VCD queried the lower level of investment on planned maintenance in year 1 compared to the following year (Year 2) and PL confirmed that after guidance the management committee in January 2023 agreed to spend a lower amount on planned maintenance for 2023/24. This was due to the higher than normal prices of goods and services. The recent stock condition survey carried out was very positive therefore we can pause any large scale investment in our properties.</p> <p>The 30 Year Financial Projections were:</p> <p>Proposed <b>Craig Callan</b>  Sconded <b>Heather Laing</b></p> <p>The Committee <b>APPROVED</b> the 30 Year Financial Projections.</p>	
	<p><b>6.2 Insurance Renewal 2023/24</b> (Issued in advance to committee)</p> <p>During the discussion of the report to committee PL provided the offer of the Co-op's insurance broker to attend a forthcoming committee meeting to further explain the large increase in the price of insurance for the Co-op.</p> <p>It was clear that the broker had tested the insurance market as there were a number of different companies who secured the insurance renewal for different types of insurance, e.g. social housing, professional indemnity, public liability etc. This gave the co-op reassurance.</p> <p>VCD highlighted that the brokerage fee had not increased from the previous year, which had to be commended.</p> <p>Committee as a collective felt that the insurance prices were reflective of the current situation with the level of uncertainty in global financial markets. Therefore the broker was not required at a forthcoming because he had provided a comprehensive report.</p> <p>The insurance renewal for 2023/24 was <b>APPROVED</b></p>	

	<b>Correspondence</b> (All issued in advance to committee)	
7.	<b>7.1 Scottish Housing Regulator Annual Return on the Scottish Social Housing Charter (ARC) – Updated Technical Guidance and FAQs</b>  PL discussed and Committee <b>NOTED</b> the correspondence.	
	<b>7.2 Scottish Housing Regulator re-affirms its commitment to equalities</b>  PL discussed and Committee <b>NOTED</b> the correspondence.	
	<b>7.3 Scottish Housing Regulator – National Panel of Tenants and Service Users</b>  PL discussed and Committee <b>NOTED</b> the correspondence.	
	<b>7.4 Scottish Housing Regulator – Average weekly rents will increase by 5% in 2023/24</b>  PL discussed and Committee <b>NOTED</b> the correspondence.	
	<b>7.5 EVH Seeking Nominations – EVH Executive Committee</b>  PL discussed and Committee <b>NOTED</b> the correspondence.	
8.	<b>Health &amp; Safety</b>	
	<b>8.1 Damp &amp; Mould Policy</b> (Issued in advance to committee)  The policy was <b>APPROVED</b>	<b>PM to update policy register</b>
9.	<b>Governance</b>	
	<b>9.1 Ethical Conduct and Notifiable Events</b>  None	
	<b>9.2 Payments, Benefits &amp; Entitlements</b>  None	
	<b>9.3 Membership Report</b> (Issued in advance to committee)  A membership application was approved.	<b>Membership list to updated to</b>

		include new member
	<p><b>9.4 Leave of Absence Request</b> (Issued in advance to committee)</p> <p>PM advised committee that a leave of absence request had been received from Lisa Viola.</p> <p>The Committee <b>APPROVED</b> the request.</p>	Lisa to be advised that the request had been approved
10.	<b>Strategy</b>	
	CB advised that at our next Management Committee meeting at 6pm on Tuesday 02 May 2023 the main focus will be our Business Plan.	
11.	<b>Operations</b>	
	<p><b>11.1 Tenancy Report</b> (Issued in advance to committee)</p> <p>After a lengthy discussion Committee <b>APPROVED</b> the request to enforce a decree on the basis of the reasons outlined within the comprehensive report provided.</p>	
	<p><b>11.2 Contractor Rates Increase</b></p> <p>PL advised committee that across all our contractors we expect a cost increase for any goods and services we purchase from the 1<sup>st</sup> of April 2023. Some contractors have been sending in price increases for the coming year. None have given us any real concern. Our landscape contractor was already on a fixed rate for 2023/24 at 3%.</p> <p>PL also confirmed we would update the approved contractors list as and when there are changes and bring necessary information to a future meeting.</p>	
12.	<b>Staffing</b>	
	<p><b>12.1 Staffing Update</b></p> <p>The staffing paper was discussed and <b>APPROVED</b> by the committee.</p>	
	<p><b>12.2 Staff Annual Leave 2022/23</b></p> <p>Committee were asked to approve some carry over leave for staff from the holiday year 2022/2023.</p> <p>PM explained that similar to the financial year the holiday year runs until the 31 March 2023. The majority of the carry over leave will be used next month.</p> <p>Committee <b>APPROVED</b> the request.</p>	

	<b>Compliance</b>	
13.	<b>13.1 Regulatory status (Engagement Plan)</b> (Issued in advance to committee)  CB advised committee that the Scottish Housing Regulator (SHR) had advised us that our regulatory status is currently classed as compliant. The SHR don't require any further assurance from Garrion Peoples Housing Co-operative Ltd other than the annual regulatory returns required from all RSLs.  CB added that without the hard work of the committee and staff it wouldn't be possible.	
	<b>13.2 Remote and Home Working Policy</b> (Issued in advance to committee)  The policy was <b>APPROVED</b>	<b>PM to update policy register</b>
	<b>13.3 Rechargeable Repairs Policy</b> (Issued in advance to committee)  The policy was <b>APPROVED</b>	<b>PM to update policy register</b>
14.	<b>Deferred Agenda Items</b>	
	None	
15.	<b>Any Other Competent Business</b>	
	DC thanked committee & staff for attending the meeting.	
16.	<b>Date of Next Meeting</b>	
	Management Committee Meeting: 6pm Tuesday 02 May 2023	