

Rutherglen & Cambuslang Housing Association

Minutes of Management Board Meeting

Held on 18 November 2025 at 5:45pm in the Associations Offices, 16 Farmeloan Road, Rutherglen, G73 1DL & online via Zoom

1. Welcome, Sedurant & Apologies

Present

Frances Cunningham	Chairperson
James Ross	Secretary
Natalie Kirk	Board Member
Heather Ross	Board Member
Tony Cordell	Board Member
Karen Kirk	Board Member
Alex Russell-Rutherford	Board Member (via zoom)

In Attendance

Angela Spence	Chief Executive Officer
Jim Kerr	Depute Director/Housing Manager
Ian Nicholl	Finance Agent FMD
Teresa Gallagher	GCSO/Minute Secretary

Apologies: Karen McCartney, Darren Ward, Sharon Lynch, Iain Smith, Catrina Miller, Gary Gow.

Absent:

Leave of Absence: Adele Fraser

The Chair welcomed everyone to the meeting.

2. Declaration of Interest

2.1.None

3. Notifiable Events

3.1.The Chief Executive Officer (CEO) explained there had been no new notifiable events since the last report in August 2025.

4. Minutes of Previous Meeting 18 November 2025

4.1.Some minor corrections were made to the minute and tabled at the meeting.

The resolution was proposed by Natalie Kirk and seconded by Tony Cordell

Decision: *The Management Board approved the minute of 18 November 2025 as a true and accurate reflection of the meeting.*

4.2. Decisions Tracker

4.2.1. The Chief Executive Officer (CEO) presented the decisions tracker and welcomed any questions on the progress to date.

5. Minutes of Previous Sub-Committees

5.1. There were no matters arising from the previous Finance Assurance & Risk (FAR) Sub-Committee meeting held on 4 November 2025.

Decision: *The Management Board approved the minute of 4 November 2025 as a true and accurate reflection of the meeting, proposed by Frances Cunningham and seconded by Tony Cordell.*

5.2. Redacted

Decision: *The Confidential minute of 4 November 2025 was approved as a true and accurate reflection of the meeting, proposed by James Ross and seconded by Karen Kirk.*

6. Draft Budget 2026/27

6.1. The Finance Agent (FA) presented the draft budget and explained the figures may change slightly depending on the inflation forecast due to be published on 19/11/2025.

6.2. The FA took members through the draft budget which had been presented to the FAR sub-committee on 4 November 2025 who had recommended it for approval to the Board.

6.3. Staffing costs have increased due to the salary increase and pension deficit payments totalling £127,000.

6.4. The 30-year projections indicate component replacements of £43m and planned maintenance costs of £10.7m which the business plan supports.

6.5. Covenants would be breached in year 5 and 9 with the unsmoothed data, this is due to the high component replacement and planned maintenance plans but this was not a concern as we have the scope to even costs out.

6.6. The proposed rent increase for 2026/27 was 4.8% which is lower than that of our peers and less than the average rent increase across the sector, this is according to data from Glasow West Scotland Forum. Members queried the rent threshold for larger properties and the overall variances of rent charges within the structure. The CEO informed a rent harmonisation project is underway and has gone out to tender. However, any changes would not take

effect until 2027/28 due to the volume of work contained within such an undertaking.

- 6.7.** Members queried why our properties are more expensive than similar size for the local authority. The CEO explained that local authorities have different funding structures and stressed the rent harmonisation work will not bring the housing associations rents down to council levels.

Decision: *The Management Board;*

- i) Approved the draft budget for 2026-27; and;*
- ii) Approved to consult on a rent rise of 4.8%*

7. Q2 Management Accounts

- 7.1.** The FA presented the Q2 Management Accounts and highlighted the main areas contained within the covering report.
- 7.2.** The Association made a surplus of £324.8k against a budgeted surplus of £201.3k, this is a favourable variance of £123.5k, mainly due to underspend on cyclical maintenance. Estate management costs had an unfavourable variance of £208k mainly due to the introduction of a new ground maintenance contract. The Association's appointed Asset Consultant Dougie Gold has informed that most of this should be rechargeable to owners and overspend will come down as factoring issue invoices for the period in retrospect. The CEO also highlighted a one of cost of £71k for tree felling which the board previously approved.
- 7.3.** Cash remains at a sufficient level and further investments are being explored by the CEO and FA. Members noted the loan repayments and balance in the period.
- 7.4.** The FA highlighted to members the key information within the treasury management report in relation to cash in bank, loan repayments and deposits made totalling £1m.

Decision: *The Management Board;*

- i) Approved the Management Accounts for the period to 30 September 2025;*
- ii) Noted that no change to the variance reporting threshold is being recommended at this time;*
- iii) Noted that a copy of the accounts has been forwarded to lenders per their non-financial covenant requirements; and;*
- iv) Approved the Treasury Management Report and approved delegated authority for the CEO & Finance Agent to invest liquid funds in line with the Treasury Management Policy.*

8. KPI Update Q1 & Q2

8.1. The DD/HM presented the KPI performance update which had been presented to the Operations sub-committee at their meeting on 28 October 2025. The CEO explained the Board had previously requested the KPI's were brought to the main meeting for assurance purposes. The CEO indicated the document was a good tool that gave a snapshot of performance. Members discussed the content and agreed they would prefer to focus on areas where work is being actively undertaken to reach targets going forward.

Decision: *The Management Board noted the KPI progress for Quarter 1&2.*

9. Strategic Delivery Plan 2025/28

9.1. The CEO presented the quarterly strategic delivery plan update and highlighted a summary of performance was covered within the covering report. Members noted of the 65 actions 24 had been completed prior to August 2025, 7 had been completed since August and 1 was overdue as highlighted in red. 20 actions are in progress and 13 are not yet due. Members were reassured all actions would be addressed and none would fall off the radar.

Decision: *The Management Board noted the strategic delivery plan update.*

10. Tender Updates & Approvals

- 10.1.** The Housing Manager/Depute Director (HM/DD) presented the RGDP contract review and sought approval to extend the contract we have with Information Law Solutions up to a maximum of 3 years.
- 10.2.** The CEO presented a report on behalf of the Asset Consultant Dougie Gold and sought approval to go to tender for the open space maintenance contract 2025/26. Members noted a quantity surveyor had been appointed to carry out measurements on areas of operation.
- 10.3.** The CEO then sought approval to go to tender for painterwork and explained feedback had indicated our areas are in good condition. The current proposed tender would be for the external painterwork within the Circuit area to start with.

Decision: *The Management Board approved;*

- i) The extension of the RGDP contract with Information Law Solutions for 6 months to 3 years;*

- ii) To procure the open space maintenance contract 2026/27 to 2029/30 (with 2 x single year extension options); and;*
- iii) To procure for cyclical maintenance painterwork contract for 2026/27 to 2029/30 (with 2 x single year extension options).*

11. CEO Report

- 11.1.** The CEO gave an update on the procurement of the kitchen programme of 30 units with a budget of £178,2000, scheduled to start the first week in January 2026. Members commented on the sample kitchen pilot house which was well received.
- 11.2.** Board appraisals are due to be carried out and questionnaires will be issued at the beginning of December. The Governance & Corporate Services Officer (GCSO) will be available to support members complete their forms if required. Appraisals will take place in January / February with an appraisal report and updated learning & development plans presented to the Board in March 2026.
- 11.3.** The strategy day is scheduled for Friday 23 January 2026 in Hampden Park and items for agenda was contained within the covering report.
- 11.4.** The CEO then sought approval to tender for legal services and in discussion with staff it was suggested we do 2 lots, one for every day issues and another for complex issues.
- 11.5.** The DD/HM tabled a picture of a small parcel of land in Mill Road owned by the Association which the resident in the adjoining property wishes to purchase. A discussion was held by the Board on the area of land and its intended use.

Decision: *The Management Board approved the tender of legal services and the sale of the small parcel of land and noted the content of the CEO report.*

12. Staff Health & Safety Update

- 12.1.** The CEO explained this will be a standing agenda item and the board should expect a report from the internal health & safety audit which is currently underway.

Decision: The Management Board noted the verbal update on staff health & safety.

13. Policy Review

- 13.1.** The DD/HM presented the reviewed Decant Policy that the Operations sub-committee had recommended for approval. Members queried what circumstances would occur to result in a decant and were informed of previous instances where the Association had carried out decants.

Decision: *The Management Board approved the Decant Policy.*

Action: Publish policy on website

Lead: GCSO **Due:** 30/11/2025

14. Governance Report

- 14.1.** The GCSO presented an application for membership from a new tenant and indicated there were no reasons why the application should not be approved.
- 14.2.** Members noted board attendance at meetings and the GSCO explained a further column would be added to include apologies and leave of absence. The CEO highlighted attendance statistics would be discussed during individual appraisals.

Decision: *The Management Board approved the application for membership redacted and noted board member attendance statistics.*

15. Correspondence

- 15.1.** The GWSF charter report has been uploaded to the portal and the CEO commented GWSF affiliated associations are performing well.
- 15.2.** The CEO presented the SHR feedback letter and asked members to think about the imbalance of members involvement in meetings and personal development in this area. This will be discussed at appraisal.

16. AOCB

16.1. Redacted

- 16.2.** The CEO informed members of errors in invoices that had been sent to factored customers. A letter of apology has been posted to each customer and reviewed invoices will follow.
- 16.3.** The Association is working in partnership with Healthy n Happy in their toy donation appeal and members were asked if they could donate if possible. The GCSO will send out details of how members can donate. Members

were also asked if they know of any tenants who may benefit from this appeal.

16.4. Board Members were informed the Christmas Dinner would take place on Friday 12 December at 3:30pm in the Bistro. The GCSO will issue the menu and confirm attendance.

16.5. The GCSO also informed members of the 2nd event of our 45 years anniversary being held in the Caledonian Centre on Saturday 6 December from 12pm – 3pm.

The meeting ended at 7:10pm

I certify that the above minute has been approved as a true and accurate reflection of the proceedings:

Signed (Chair)

Date.....