

## Argyll Community Housing Association

### Board of Management Meeting

**Thursday 20<sup>th</sup> March 2025, at 10.00am via Teams**

#### Minute

##### Present:

Cathy Grant (Chair)  
 Mark Irvine (Vice Chair)  
 Jim Milne (Secretary)  
 Ian McIntyre (Chair of Audit Committee)  
 Mike Brown  
 Dan Hughes  
 Pat McVey

##### Not in attendance

##### In Attendance:

Michelle Mundie, Chief Executive  
 Allan MacDonald, Director of Finance & IT  
 Colette Benham, Director of Human Resources & Corporate Services  
 William Mulheron, Director of Asset & Sustainability (Items 1 – 12)  
 Sandra McLeod, Director of Customer Experience  
 Lesley Lindsay, PA to Board of Management (minute)

		To be actioned by 29/05/25
1.	<b>Apologies</b> Cllr William Sinclair, Esther Hughes, Cllr Jan Brown	
2.	<b>Minute of Previous Meetings – 6<sup>th</sup> February 2025</b> The Board of Management <b>APPROVED</b> the minute as a true and accurate record of the meeting.  Proposed by: Mark Irvine Seconded by: Ian McIntyre	
3.	<b>Matters Arising</b> Page 4 – Item 7 – the Chief Executive to circulate a copy of the revised allocations policy including the tracked changes. The Chief Executive advised the revised allocations policy would be presented to the May Board meeting.  Page 4 – Item 7 – the Chief Executive to circulate both the North Star Factoring Review report and the David Tolson Partnership AHFA Review report in advance of the Strategy Away Days.	<b>Michelle Mundie</b>

	<p>Action complete. Circulated 10<sup>th</sup> February 2025</p> <p>Page 5 – Item 10 – PA to the Board to arrange a meeting between the Chair, Vice Chair and Mr Duffy. Action complete. Meeting held 26<sup>th</sup> February 2025.</p> <p>Page 6 – Item 11 – the Director of Assets and Sustainability to provide an update on why scaffolding had been erected at the property of a disabled tenant for over three months. The Director of Assets and Sustainability advised the scaffolding had been erected as the property was subject to external wall insulation and new windows and doors as part of the BEIS project. The scaffold had been up for an extended time due to issues getting labour (accommodation and ferry capacity) and materials onto the Island. The Board of Management noted a good will gesture of £50 was made.</p> <p>Page 9 – Item 14 – the Director of Finance and IT to provide the revised Business Plan to the March meeting. To be covered under Item 10.</p> <p>Page 11 – Item 21 – the Director of Finance &amp; IT to provide information to the March Board meeting on AHFA's costs and income forecasting. The Director of Finance &amp; IT advised the information was contained within the Management Accounts for noting at Item 19.</p> <p>Page 12 - Item 25 – the Chief Executive to provide an update following discussions with the Scottish Government seeking funding for the acquisition of the property at Finbracken, Sandbank. To be covered under Item 16.</p>	
4.	<p><b>Correspondence</b> None.</p>	
5.	<p><b>Declarations of Interest</b> The Chair advised she would refrain from discussions for Item 8.2; Community Action Fund application from Colintrave Village Hall.</p>	
6.	<p><b>Approved Minute from Staffing and Remuneration Committee for Ratification – 22<sup>nd</sup> January 2025</b> The Chair of the Staffing and Remuneration Committee took the meeting through the approved minute which had been held to discuss the pay claim.</p> <p>The Board of Management <b>RATIFIED</b> the minute of the Staffing and Remuneration Committee meeting.</p>	
7.	<p><b>Chief Executive's Presentation</b> The Board of Management <b>NOTED</b> the content of the presentation delivered by the Chief Executive covering:</p> <ul style="list-style-type: none"> <li>• Welfare Changes</li> <li>• Engagement Plan</li> <li>• Scottish Federation of Housing Associations</li> </ul>	

	<ul style="list-style-type: none"> <li>• CIH Conference</li> <li>• Transformation Update</li> </ul> <p>The Chair once again thanked the Senior Management Team for their hard work in relation to the Transformation Programme.</p> <p>The Chief Executive advised satisfaction levels in the Gypsy/Traveller Sites was low and stated she would circulate comparison figures to the Board of Management. The Board of Management noted the Association owned 11 pitches across two sites.</p> <p>The Board of Management <b>AGREED</b> a letter should be sent to Sally Thomas before she leaves the Scottish Federation of Housing Associations. It was noted Sally would be hugely missed.</p>	<p><b>Michelle Mundie</b></p> <p><b>Michelle Mundie</b></p>
8.1	<p><b>Community Action Fund</b></p> <p>The Board of Management <b>NOTED</b> there was £2,808.00 remaining in the Community Action Fund budget for 2024/25.</p>	
8.2	<p><b>Colintraive Village Hall</b></p> <p>The Board of Management unanimously <b>APPROVED</b> the award of £500.</p>	
8.3	<p><b>Kilmun Hall and Recreation Association</b></p> <p>The Board of Management unanimously <b>APPROVED</b> the award of £500.</p>	
8.4	<p><b>MS Centre, Mid Argyll</b></p> <p>The Board of Management unanimously <b>APPROVED</b> the award of £500.</p>	
9.	<p><b>New Membership Applications</b></p> <p>The Board of Management unanimously <b>APPROVED</b> one new membership application.</p> <p>The Board of Management <b>NOTED</b> the membership total of 182 members as at 6<sup>th</sup> March 2025.</p>	
10.	<p><b>ACHA Business Plan</b></p> <p>The Director of Finance &amp; IT advised his report summarised the key points from the review and update of ACHA's Business Plan.</p> <p>He stated it was a substantial document with a number of appendices and the full document was required to be submitted to Lloyds Banking Group before 31<sup>st</sup> March 2025.</p> <p>The Board of Management noted there was a small error on page 12 relating to the wording around the completed land acquisition which would be amended to reflect the current position prior to submission.</p> <p>The Director of Finance &amp; IT took the meeting through the areas for particular noting:</p> <ul style="list-style-type: none"> <li>• Peak Debt</li> <li>• Repayment of overall debt</li> <li>• Structure of repayments</li> </ul>	<p><b>Allan MacDonald</b></p>

	<ul style="list-style-type: none"> <li>Debt outstanding</li> </ul> <p>The Director of Finance &amp; IT advised the revised Business Plan was covenant compliant and would continue to be monitored/amended as necessary prior to submission. He further advised that once approved by Lloyds Banking Group, the revised Business Plan would form the basis for re-financing.</p> <p>The Director of Finance &amp; IT advised page 15 onwards provided detail on the key assumptions and stated there was very little material change.</p> <p>The Director of Finance &amp; IT thanked the Board of Management for the difficult decisions they had taken recently which had made a significant difference when revising the Business Plan.</p> <p>The Secretary advised the colour coding in the document was helpful and very easy to understand and therefore he had no questions.</p> <p>The Director of Finance &amp; IT advised once re-financing had been approved an updated temporary version of the Business Plan would be produced for the remainder of the year with a new Business Plan being developed for 2026/27.</p> <p>The Director of Finance &amp; IT advised the Association would have a better understanding of additional borrowing requirements by 30<sup>th</sup> April 2025 with regular updates being provided to the Scottish Housing Regulator throughout the whole process.</p> <p>The Chair took the meeting through each of the recommendations contained within the report:</p> <p>Subject to the minor amendment on page 12, the Board of Management unanimously <b>APPROVED</b> the revised Business Plan for submission to Lloyds Banking Group prior to 31<sup>st</sup> March 2025.</p> <p>The Board of Management unanimously <b>APPROVED</b> delegated authority to the Director of Finance &amp; IT to amend the Business Plan for submission to Lloyds Banking Group to reflect the latest cash flow projections for 2024/25 and allow for the “carry forward” of any necessary cash balances/adjustments into 2025/26.</p> <p>The Board of Management unanimously <b>APPROVED</b> the Business Plan be used to prepare the Five Year Financial Plan Return, due for submission to the Scottish Housing Regulator by the end of May 2025.</p>	
11.	<b>CONFIDENTIAL</b> <i>This item contains commercially sensitive information</i>	
12.	<b>CONFIDENTIAL</b> <i>This item contains commercially sensitive information</i>	
13.	<b>Governing Body Member Code of Conduct</b> <p>The Director of Human Resources &amp; Corporate Services advised the Code of Conduct had been reviewed based on the Scottish Federation of Housing Association’s model code. She advised that if approved, the</p>	

	<p>revised Code of Conduct would be issued on an annual basis for Governing Body members to sign.</p> <p>The Board of Management <b>AGREED</b> the format of the document was an improvement and was easier to read.</p> <p>The Board of Management unanimously <b>APPROVED</b> the revised Governing Body Members Code of Conduct.</p>	
14.	<p><b>Governing Body Development</b></p> <p>The Director of Human Resources &amp; Corporate Services took the meeting through her report.</p> <p>The Board of Management <b>NOTED</b> access to the Argyll TSI Training Portal had now been set up. The Chair advised she had already completed modules and encouraged all Board members to make use of the facility.</p> <p>The Board of Management unanimously <b>APPROVED</b> the training sessions for 2025/26:</p> <ul style="list-style-type: none"> <li>• Legal &amp; Regulatory Essentials for Social Housing (SHARE)</li> <li>• Housing Management (SHARE)</li> <li>• The Scottish Housing Regulator (SHARE)</li> <li>• Equalities (TSI Modules)</li> <li>• Performance Management (In-house)</li> <li>• Employment &amp; HR (In-house)</li> </ul>	
15.	<p><b>Appointment of Governing Body Member Filling a Casual Vacancy</b></p> <p>The Chair and Vice Chair advised they met with Steven Duffy on 26<sup>th</sup> February 2025 and agreed Mr Duffy would be an asset to the Board of Management. The Board of Management <b>NOTED</b> Mr Duffy had a background in Finance which could be beneficial for the Association going through re-financing.</p> <p>The Chair advised she had no hesitation in recommending Mr Duffy becoming a Board member. She further advised Mr Duffy had volunteered to become a member of the Risk, Finance and Audit Committee.</p> <p>The Board of Management unanimously <b>APPROVED</b> the appointment of Steven Duffy to fill a casual independent vacancy on the Board until the 2025 Annual General Meeting.</p>	
16.	<p><b>CONFIDENTIAL</b></p> <p><i>This item contains commercially sensitive information</i></p>	
17.	<p><b>CONFIDENTIAL</b></p> <p><i>This item contains commercially sensitive information</i></p>	
18.	<p><b>ACHA Management Accounts; January 2025</b></p> <p>The Director of Finance &amp; IT took the meeting through his report.</p>	

	The Board of Management <b>NOTED</b> the content of the ACHA Management Accounts to January 2025.	
19.	<b>CONFIDENTIAL</b> <i>This item contains commercially sensitive information</i>	
20.	<p><b>IT Update</b></p> <p>The Director of Finance &amp; IT took the meeting through his report and advised a further update would be presented to the May Board meeting.</p> <p>The Board of Management noted that Skype would reach end of life in October 2025 and that work was ongoing to replace the telephony system.</p> <p>The Board of Management asked for assurance that Property Services would meet their targets to get quality information onto the system within the timeline specified:</p> <ul style="list-style-type: none"> <li>• Assets – stock condition and SHQS – awaiting data from Property Services to complete data import. Scheduled for end of April 2025.</li> <li>• Assets – Repairs and Maintenance Scenario Planner – dependent on stock condition being completed</li> <li>• Assets – asbestos – Property services to finalise data to import. Once finalised this can be tested by the project team before live implementation. Date TBC for data import (testing would normally be a 2 week period thereafter – go-live after successful user acceptance testing completed).</li> <li>• Total Mobile Modules – stock condition and repairs (pre and post inspections) – refresher training carried out during March 2025 by Property Services. Go-live date to be agreed between IT and Property Services, indicative date of early May 2025 at present</li> </ul> <p>The Director of Finance &amp; IT advised he would liaise with the Director of Assets and Sustainability and ask for an update to be provided to the Board of Management.</p> <p>The Chair of the Risk, Finance &amp; Audit Committee advised the Risk Management software was excellent and would be going live soon. He thanked staff involved. The Director of Finance &amp; IT advised that as the Risk Management software was a standalone system it could be progressed quickly. He stated it was cloud based and that set up would be the most difficult and time consuming part. He stated he was hopeful it could be live by end June/beginning July 2025.</p> <p>The Board of Management <b>NOTED</b> progress made on the IT projects during 2024/25 and <b>NOTED</b> the initial proposals for 2025/26.</p>	<p>Allan MacDonald</p> <p>Allan MacDonald/ Willie Mulherron</p>
21.	<p><b>A.O.C.B.</b></p> <p>The Chair asked that Board members read the speech delivered by George Walker, retiring Chair of the Scottish Housing Regulator.</p>	

	The Chair reminded all Board members with an ACHA device to ensure they complete their Knowbe4 training in time.	
22.	<b>Date &amp; Time of Next Meeting</b> Thursday 29 <sup>th</sup> May 2025 at 10.00am via Teams.	

Signed by Chair:

Date: 29<sup>th</sup> May 2025