

1.	<b>Sederunt</b>	Name	Position	Action
	Present	Corrina Brewer Sarah Lack Michael McDevitt Marion Leat Rose O'Malley Fiona Bowman	Chairperson Treasurer Committee Member Committee Member Committee Member Committee Member	
	Apologies	Kirsty Bavidge Margaret Smith Shona Johnston Catherine Brown Dawn McMaster	Vice Chairperson Secretary Committee Member Committee Member Committee Member	
	In Attendance	Roslyn Crawford Lyndsay Moffat Louise Hosie Richard McDonald	Director Depute Director/Housing Manager Customer Services Assistant Howden Insurance (Part of Meeting)	

2.	<b>Declaration of Interest and Committee Update</b> There were two declarations of interest from staff for item 10.7 Staff Development and Training and 10.9 Staffing Update.	<b>There were two declarations of Interest from staff for Item 10.7 and 10.9</b>
3.	<b>Notifiable Event – Staffing</b> Committee noted that a Notifiable Event had been submitted to SHR and was being processed.	<b>Committee noted a Notifiable Event had been submitted to the SHR.</b>
4.	<b>Freedom of Information (FOI) Update.</b> There were two Freedom of Information requests that were noted by Committee.	<b>Committee noted 2 FOI requests.</b>
5.	<b>Minutes of Management Meeting held on 1 May 2025.</b> The minutes were circulated prior to the meeting and noted by the Management Committee. There were no matters arising and the minutes were approved by Corrina Brewer and seconded by Rose O'Malley.	<b>Committee approved the minutes for the Management Meeting on 1 May 2025.</b>
6.	<b>Confidential Minute 1 May 2025</b> The minutes were circulated prior to the meeting and noted by the Management Committee. There were no matters arising and the minutes were approved by Corrina Brewer and seconded by Rose O'Malley.	<b>Committee approved the confidential minute of the Management Meeting on 1 May 2025.</b>

7.	<b>Minutes of Special Management on 22 May 2025</b> The minutes were circulated prior to the meeting and noted by the Management Committee. There were no matters arising and the minutes were approved by Corrina Brewer and seconded by Rose O'Malley.	<b>Committee approved the minutes of the Management Meeting on 22 May 2025</b>
8.	<b>Notes of Office Bearers on 28 May 2025</b> The notes of the Office Bearers meeting on 28 May 2025 were circulated prior to the meeting and noted by the Management Committee.	<b>Committee noted the Office Bearers meeting on 28 May 2025.</b>
9.	<b>Committee Training: Insurance Risks – Richard McDonald, Howden Insurance</b> Committee completed training on the risks for insurance. Richard McDonald from Howden Insurance attended the management meeting to update committee member on the state of the insurance market and outside factors that influence the market. Richard explained that insurers are leaving the sector due to higher costs and more frequent environmental factors. Insurance has changed over the years as new factors such as cyber security, damp and mould, cladding and buildings cover have increased costs. Committee members noted that new providers were now coming into the market, and this should stabilise costs for the Association. Committee members discussed recent storms and the additional costs for the Association. Richard was thanked for his contribution and left the meeting.	<b>Committee completed training on Insurance Risks.</b>
10	<b>Director Report</b>	
10.1	<b>Loan Return 2025</b> This report was circulated prior to the meeting and noted by the Management Committee. The committee discussed the loan return 2025 that outline the three outstanding loans. The SHR uses this information to develop an engagement plan, Gardeen have very low engagement from the regulator. The three outstanding loans should be paid off with in the time scale from 2025 to 2033. Committee approved the loan return report 2025 and noted that it would be submitted to the Scottish Housing Regulator by the submission date of 30 June 2025.	<b>Committee approved the loan return report 2025.</b>
10.2	<b>Treasury Management Report 2025</b> This report was circulated prior to the meeting and noted by the Management Committee. The management committee discussed the treasury management report 2025 which was prepared by FMD. The report provides information on the three loans the association has, secured stock and valuation data and the associations financial position. It was noted that this report provides additional assurance to the Management Committee on the viability of the Association. Following discussion, the Committee members approved the Treasury Management Report 2025.	<b>Committee members approved the Treasury Management Report 2025.</b>

<b>10.3</b>	<b>Quarterly Risk Review</b> This report was circulated prior to the meeting and noted by the Management. The Management Committee discussed the risks facing the Association. These include health and safety for tenants, mould and damp reports, loss of senior staff and the state of the global economy. Committee discussed the risks and agreed to review the priority of the risks and to prioritise health and safety for tenants. Committee noted the updates the Quarterly Risk Review.	<b>Committee approved the updates to the Quarterly Risk Review.</b>
<b>10.4</b>	<b>Committee Review 2025</b> The committee discussed their review with the independent consultant, SE Training. Reviews were completed through face-to-face appointments and one by phone call. Members were pleased how the review went and were satisfied with the service provided by SE Training. Committee noted that a report will be available at the August management meeting with a training and development plan for the committee to consider. The committee noted the progress in the committee review 2025.	<b>Committee noted progress relating to the Committee Review 2025.</b>
<b>10.5</b>	<b>Review of Business Plan 2025</b> The Management Committee discussed the Business Plan 2025. Since the business plan was put in place in 2024 there has been new information such as the Tenant Satisfaction Survey (TSS) and financial long-term projections. It was agreed that the main objectives of the business plan are still relevant and should be reviewed on an annual basis. Following discussion, the Committee agreed to update the Business Plan with the TSS and financial projections.	<b>Committee approved the review of the business plan 2025.</b>
<b>10.6</b>	<b>Finance Audit 2025</b> Committee noted the update on the annual finance that was conducted in May 2025 by Chiene and Tait (CT). The audit was carried out remotely and the Director and Treasurer gave a verbal update on the remote audit. The annual accounts would be presented to the Management Committee at the August meeting.	<b>Committee noted the verbal update on the finance audit 2025.</b>
<b>10.7</b>	<b>Staff Development and Training</b> The CSA left the meeting to allow the Management Committee to discuss this item. Following discussion, the Committee approved the proposal to support the CSA to study the Level 4 CIH Certificate in Housing at a cost of £2430. This would be treated as a loan that is repayable if the CSA leaves Gardeen within 12 months of completing the course. The CSA returned to the meeting.	<b>Committee approved the proposal to support the CSA to study the Level 4 CIH Certificate in Housing.</b>
<b>10.8</b>	<b>Treasurer Quarterly Checks</b> It had not been possible to carry out these checks due to bereavement leave and would be re-organised.	<b>The Management Committee noted that the Treasurer checks would be completely shortly.</b>

10.9	<b>Staffing Update: Confidential</b> The Management Committee approved the staffing report.	<b>Committee approved the staffing report.</b>
11.	<b>Correspondence</b> 11.1 Briefing Note on Grenfell  11.2 Cladding Risk Letter – response would be a NIL return  11.3 EDI Update  11.4 SFHA Update- change of CEO	<b>Noted</b>  <b>Noted</b>  <b>Noted</b>  <b>Noted</b>
12.	<b>Health and Safety Update – Annual Statement</b> Health and safety discussed and agreed to sign the annual health and safety statement for 2025.	<b>Noted and signed</b>
13.	<b>Newsletter and Social Media</b> Spring Newsletter is on the website and social media. Social media monitored and updated. Summer newsletter will be issued in July 2025.	<b>Noted</b>
14.	<b>Membership Applications</b> No new membership applications were received.	<b>None</b>
15.	<b>Training Feedback</b> Training courses encouraged for all staff and committee. Training for Committee will continue to take place at monthly meetings.	<b>Noted</b>
16.	<b>EHRA Update: September Quarterly Meeting 2025</b> Committee noted that a successful EHRA visit from the Scottish Government had taken place on 30 May 2025. The EHRA AGM would take place on 10 September 2025	<b>Noted</b>
17.	<b>EVH Monthly Reports: May 2025</b> This was noted by Committee.	<b>Noted</b>
18.	<b>GWSF Report: None</b>	<b>Noted</b>
19.	<b>AOCB: Kitchen Replacement Contract: Phase 1</b> The options for kitchen designs were discussed at the meeting and approved.	<b>Committee approved options for kitchen replacement for Phase 1</b>
20.	<b>Review of Meeting</b> Committee were satisfied that there was sufficient time to discuss the reports and make decisions.	<b>Committee were satisfied that there was sufficient time to discuss the reports and make decisions.</b>
21.	<b>Action Notes to 22 May 2025</b> The meeting closed at 8.30pm.	<b>Noted</b>

22.	<b>Date and Time of Next Meeting:</b>	
	Management Meeting	<b>7 August 2025</b>

APPROVED: \_\_\_\_\_

DATE: \_\_\_\_\_