

Minutes of Management Committee Meeting held on 9 December 2025 at 6.00pm, Meeting Room, Blochairn Housing Association - PUBLIC MINUTE

Present:	A Tester	Chair	
	C Turnbull	Secretary	
	G Laurie	Vice-Chair	
	D Reilly	(Co-optee)	
	A Lis		
	L West		Via Teams
	Y Rooney		Via Teams
	J Orr	(Co-optee)	Via Teams

In attendance:	W McCracken	Interim Director (minutes)
	F McDonald	FMD Agenda Item 8 only

1	Apologies	
	Apologies were received from A Carroll, L McGowan and A Wood.	
2	Welcome by Chair and Meeting Outline	
	A Tester welcomed all to the meeting. With the agreement of Members agenda item 8, Finance Report was taken first.	
8	Finance Report	
	<p>A Tester handed over to F McDonald.</p> <p>2.1 Management Accounts – F McDonald took Members through the Management Accounts firstly explaining the reason for the updated budget figures used as comparisons being due to the unique position of BHA and to allow accurate reporting and forecasting. A supplementary report had been issued to members which explained the changes between the original budget figures, set prior to the knowledge of the structural issues, additional costs as a result of the property surveys undertaken, the “non-going concern status of the accounts” and the decision to expedite the ToE.</p> <p>Going through the reports F McDonald highlighted the deficit to date, the negative assets balance due to the inclusion of the remediation works creditor and impact on the debt service cover loan covenant. Members then approved the management accounts and approved the updated 2025/26 budget.</p> <p>2.2 Cash Flow Projection to 31 October 2026 –Members noted the current cash position and the projected cash balance at 31 October 2026.</p> <p>2.3 Draft Budget 2026/27 – F McDonald took Members through the draft budget which had been compiled for the purpose of ensuring that the proposed rent increase can be sustained. He highlighted the main assumptions and the detail of each of the budget categories. He drew attention to the projected covenant compliance at March 2027. Members agreed the draft budget for the purpose of the rent consultation exercise. Members then approved the draft budget. There being no further questions for F McDonald he left the meeting with thanks for his attendance.</p> <p>2.4 Rent Increase Proposal for Consultation – W McCracken advised that the basis of the rent increase was CPI at October 2025 (3.6%) plus 1%. Members agreed to consult tenants on the 4.6% increase.</p>	
3	Declaration of Interest	

	G Laurie - Re Item 7 - ToE standing declaration - previous dealings with Sancturary Scotland (SS).	
4	4.1 Minutes of the Meeting 28 October 2025	
	4.1.1 Full Confidential Minute The minutes were proposed as true and accurate by D Reilly, seconded by C Turnbull and approved nem con.	
	4.1.2 Matters Arising Nothing that wasn't included elsewhere within the reports.	
	4.2 Minutes of the Meeting 28 October 2025 – Public for website	
	Member agreed the minute content.	
5	Minute Action Plan	
	Members noted the updates.	
6	Interim Directors Report	
	Ady Tester handed over to W McCracken. 2.1 Insurance Renewal – Members noted the 6-month extension to the current policy and should the transfer not occur by that date cover would roll over on a monthly basis. 2.2 New Supplier Decision – Members homologated the Office Bearers decision to add AWCL to the list of contractors. 2.3 Response to further request for alarm funding – Members noted the response from the Director of Cladding.	
7	Transfer of Engagements Report	
	Ady Tester handed over to W McCracken. 2.1 Meetings - Members noted the various meetings with SS and other key stakeholders. 2.2 Progress Report with SS – Members noted the update. 2.3 Work Plan and Timetable – Members noted the updated timetable	
9	Governance & Compliance Report	
	Ady Tester handed over to W McCracken. Re Item 2.1 – Notifiable Events – Members noted the update. Members asked that a well done be passed on to the team for getting the lift up and running given the issues and thanks to the tenants for their patience. Re Item 2.2 – Engagement Plan – Members noted the request for a meeting with the SHR team and agreed that to issue an invite to the February meeting. Re Item 2.3 – OSCR Reporting Requirements – members noted the content of the report from the DPO. Re 2.4 – Unit Bank – Members noted the default notice and that Unity are working with BHA positively to get to the transfer stage.	
10	Risk Management Report	
	Ady tester handed over to W McCracken. Re Item 2.1.1 SBA – Blochairn Place – Members noted the update and progress with the UIMs and the actions plans. Re Item 2.1.3 Cloverbank External Wall Survey – Members noted the positive EWS1 and the valuation issued. Re Item 2.1.4 Lift at 9 Blochairn Place - Members noted the lift was back in service. Re Item 2.2 – Risk Map – Members agreed the proposed changes and scores.	
11	Operations Report	
	None	
12	Any Other Business	
	None	

13	Dates of Next Meetings	
	27 January 2026 24 February 2026 31 March 2026	
14	Closing of the Meeting – Ady Tester closed the meeting closed at 7.25pm with thanks for all attending and wishing all a good festive break.	