

**Tuesday 25 March 2025  
4:30pm**



# ng homes BOARD MEETING

**The Ron Davey Enterprise Centre**







## AGENDA

**Meeting:** Board Meeting **Invitees** Board  
**Location:** The Ron Davey Enterprise Centre [REDACTED] (External Consultant)  
– see item 4(b)  
**Date** Tuesday 25 March 2025  
**Time** 4.30pm

**Please submit any apologies to Cheryl Murray**

**Email:** cmurray@nghomes.net **Telephone:** 0141 630 4324

	Agenda	Paper	Lead Officer	Page Number
1.	Apologies			
2.	Declaration of Interest and Attendance			5
3.	Minutes of Board Meeting on 4 February 2025 i) Matters Arising	Yes	Chair	7
4.	Governance and Improvement Plan			
a.	<b>February Submission:</b> i) Governance and Improvement Plan – Progress ii) Compliance Report Narrative – January Statistics a. Compliance Statistics Report b. Glossary of Terms	Yes Yes Yes Yes	Chair	19 31 39 47
b.	<b>March Submission:</b> i) Ask Linda Ewart – Governance Review Report for: • discussion and approval • approval to be sent to the SHR ii) Governance and Improvement Plan – Progress iii) Compliance Report Narrative – February Statistics a. Compliance Statistics Report b. Glossary of Terms iv) Internal Audit Report – Review of Tenant Safety	Yes  Yes Yes Yes Yes Yes	Chair	49 55 67 75 83 85
c.	<b>Minutes of the Board Working Group meetings on:</b> i) 23 January 2025 ii) 20 February 2025	Yes Yes	Chair	103 107

<b>5.</b>	<b>For Approval</b>			
a.	Management Accounts to 31 January 2025	Yes	BH	113
b.	NGHA Budget	Yes	BH	121
c.	NGPS Business Plan	Yes	BH	131
d.	DSGL Business Plan	Yes	BH	141
e.	KPI Targets	Yes	LC	151
f.	Strategy Development Funding Plan	Yes	AB	155
g.	CEO Role Description as per SO11	Yes	TS	157
h.	Association Membership Application(s)	Yes	TS	197
<b>6.</b>	<b>Chief Executive's Update</b>	Verbal	CEO	
<b>7.</b>	<b>Chairs' Remarks</b>	Verbal	Chair	
<b>8.</b>	<b>Delegates Feedback</b>			
<b>9.</b>	<b>For Noting</b>			
a.	Governance Update	Yes	TS	199
b.	Scottish Housing Regulator	Yes	LC	209
c.	Benchmarking	Yes	LC	211
<b>10.</b>	<b>Minutes of Subsidiaries / Committees</b>			
a.	HR Committee Meeting on 18 February 2025	Yes	TS	213
b.	ng2 Board Meeting on 18 February 2025	Yes	BH	223
c.	Audit Committee Meeting on 27 February 2025	Yes	BH	229
d.	Regeneration Committee Meeting on 6 March 2025	Yes	LC/AB	237
<b>12.</b>	<b>AOCB</b>			
<b>13.</b>	<b>Date of Next Meeting – Tuesday 27 May 2025</b>			

**Enclosures**  
Employers Ballot

### Key for Colour Coding in Reports

-  Highlighting Good Performance
-  Requires Close Monitoring
-  Requires Urgent Attention



'NORTH GLASGOW HOUSING ASSOCIATION LIMITED BOARD ATTENDANCE 2024-25

	03.10.24	26.11.24	04.02.25									
C Rossine	P	P	P									100%
J Thorburn	P	P	P									100%
Clr A Gow	A*	P	P									67%
J Berrington	P	P	A									67%
G Satti	P	P	P									100%
J MacLeod	P	P	P									100%
F Malcolm	A	P	X									33%
J Kennedy	P	A	P									67%
J Fernie	A	P	A									33%
S Fernandez	P	P	P									100%
J Sony	P	P	X									67%
A Strekhaliuk	P	A	P									67%
% Total	75%	83%	67%									

P	-	PRESENT	X	-	ABSENT
A	-	APOLOGIES	A*	-	LEAVE OF ABSENCE GRANTED

TARGET ATTENDANCE - 80%

AVERAGE ATTENDANCE - 75%



# Board Meeting Minutes

<b>Meeting:</b>	Board Meeting	<b>Location:</b>	The Ron Davey Enterprise Centre / Microsoft Teams
<b>Date:</b>	4 February 2025	<b>Time:</b>	4.30pm
<b>Attendees:</b>	C Rossine (Chair) J MacLeod J Kennedy A Gow A Strehaliuk	G Satti S Fernandez J Thorburn (virtual) – Joined at 4.55pm	
<b>Apologies:</b>	J Berrington, J Fernie		
<b>In Attendance:</b>	J Devine (CEO), B Hartness (DCEO) BH, L Cooper (DHS) LC, T Sweeney (DCS) TS, LJ Richards – (HoH) – LJR, A Bell – (DDPS) – left 4.45pm		
<b>Minute Taker:</b>	A Whiteford (SCSO)		

	Agenda	Action	Date
1.	<b>Apologies</b>		
	As above.  At the start of the meeting prior to the commencement of the business agenda AB provided an informal update on the Health and Safety audit being carried out by Quinn internal audits and the Health and Safety Review being conducted by ████████, consultant. TS also gave a verbal update on the Governance Review which is currently taking place.		
2.	<b>Declaration of Interest and Attendance</b>		
	As above.		

<b>3.</b>	<b>Minutes of the Previous Meetings</b>		
a.	Board Meeting on 26 November 2024		
	<p>Board AGREED the minutes were an accurate record of the meeting.</p> <p>Proposed      J MacLeod                      Seconded      G Satti</p> <p>i)      Matters Arising</p> <p>In relation to Item 7, CEO reported that the changes to the ARC Indicators have now been communicated by SHR and have been circulated. There are several changes. Social landlords will start collecting data for the new indicators from 1 April 2025. The first ARC using the new indicators will be due by 31 May 2026.</p>		
<b>4.</b>	<b>Governance and Improvement Plan</b>		
	Chair referred to items 4(a) and 4(b). Chair commented that there have been two Board Working Group Meetings since the last Board meeting on 26 November 2024 and therefore there are two monthly submissions included with these papers.		
a.	December Submission		
	Members NOTED the submission.		
b.	January Submission		
	<p>Chair reported that the Board Working Group approved the monthly operational performance summary of compliance and the updated Governance and Improvement Plan at their meeting on 23 January 2025 and these were sent to the SHR on 24 January 2025. Chair has not heard anything back so far from the Regulation Manager.</p> <p>Members NOTED the submission.</p>		
c.	Minutes of the Board Working Group meetings		
	Members NOTED the Minutes of the Board Working Group Meetings of 21 November 2024 and 17 December 2024.		
<b>5.</b>	<b>For Approval</b>		
a.	Management Accounts to 30 November 2024		
	BH presented the report and explained the reasons for the variances in income and expenditure against the budget. Members noted the surplus for the period of £578k.		

	<p>BH went on to highlight the significant factors within the period affecting the balance sheet.</p> <p>Member queried the reasons why there is an overspend on pensions compared to an underspend on salaries. BH advised that this is due to variations in people's decisions about how they deal with their pensions. For example some staff opt for salary sacrifice which means their salary goes down and their pension payment increases.</p> <p>Members APPROVED the Management Accounts for the period to 30 November 2024</p> <p>Proposed          A Gow          Seconded          G Satti</p>		
b.	Rent Increase 2025/26		
	<p>LC presented the report which seeks approval from the Board for the Rent and Service Charge increase for 2025/26 in order to secure sufficient resources for the Association. LC reported that tenants were consulted on 4%, 4.5% and 5% increases and that 2696 tenants had replied to the consultation via various methods of communication. LC highlighted that a 52.45% return was received which was an improvement on last year at 50.3% and that significantly more tenants had answered via Survey Monkey this year. The majority of our tenants (65%) voted for 4%. CEO commended the large amount of work carried out by the staff to increase tenant engagement on this matter.</p> <p>CEO asked where ng homes sits in relation to the recent document produced by GWSF which detailed the increases across the sector and LC advised that increases ranged from 1.7% to 7% with an average of 4.03% so ng homes is placed in the middle.</p> <p>Member congratulated LC and her team on increasing the amount of tenants who engaged with the consultation.</p> <p>Members discussed the rent increase and AGREED North Glasgow Housing Association's rent and service charge be increased by 4%.</p>		

	Proposed	J Kennedy	Seconded	A Strehaliuk		
c.	[REDACTED]					
	[REDACTED]					



[illegible]

	<ul style="list-style-type: none"> <li>• [REDACTED]</li> <li>[REDACTED]</li> <li>[REDACTED]</li> <li>[REDACTED]</li> <li>[REDACTED]</li> </ul>		
	Proposed G Satti Seconded S Fernandez		
d.	Housing Services Risk Register		
	<p>LC presented the report regarding the Housing Services Risk Register. LC advised that there were no changes proposed to the Risk Register since it was last approved at the Board on 3 October 2024. However, meetings have been taking place with our internal auditors specifically in relation to risk and we will be reviewing all the Risk Registers and these will likely be brought to the Board at a future meeting.</p> <p>Members APPROVED the Housing Services Risk Register within the overall Consolidated Corporate Risk Register.</p> <p>Proposed G Satti Seconded J MacLeod</p>		
e.	ASHP Tarriff Increase		
	<p>J MacLeod declared an interest in this item as he is a tenant at an ng homes' property which will be affected by the proposed cost increase</p> <p>BH presented the report regarding charges for energy in relation to the Air Source Heat Pumps (ASHP) which were installed in the MSFs as part of the district heating system. At that time, Procurement Scotland set the price for electricity bought 2 years in advance at 10p per kwh. However, due to world events since then leading to a massive increase in energy prices there is a requirement to increase the charges to tenants for using the system. The proposed increase is still substantially less than the current rates that utility companies are offering for domestic supplies which is around 29/30p per kwh. In addition to this ng homes does not bill tenants for Standing Charges as other suppliers do and these charges can amount to £300 or £400 a year.</p>		

	<p>Member queried whether there is a risk that the proposed increase to 20p per kwh would not be sufficient to cover increased energy prices over the next 2 years and whether we should charge above 20p to build a surplus. BH explained that we are already making a 100% increase. BH further explained that the price will be set for one year only and it can be changed again next year if required. Other RSLs have made substantial increases to their charges but ng homes wants to be fair to tenants and will explain what we are doing and why to affected tenants before the increase is introduced in April 2025. Member pointed out that the tenants have been paying less than the market rate over the last 2 years and will still be paying less even with the price increase.</p> <p>Members APPROVED the increase to the tenants to 20p per kwh with effect from 1 April 2025.</p> <p>Proposed J Kennedy Seconded G Satti</p>		
f.	ng homes' Standing Orders		
	<p>TS presented the report regarding the review of the Standing Orders which have been reviewed in line with Association's Policy Review Schedule. There are no major changes at this time. However, the work being carried out on the Governance Review may result in some changes being suggested by the consultant and, if so, these will be brought to the Board for approval</p> <p>Members APPROVED the revised Standing Orders subject to the amendment of typos on Page 27 and 30 in relation to the role of Committee Chairs.</p> <p>Proposed J MacLeod Seconded J Kennedy</p>		
g.	Board Training Plan 2025/26		
	<p>TS presented the report containing the draft list of training topics which were identified as a result of the annual Board Appraisal and Board Review Process.</p>	<b>Board</b>	<b>18 Feb 2025</b>

	<p>Members discussed the ways in which they would like the training to be delivered to suit their own particular circumstances and agreed to let the Chair know their preferences within the next 2 weeks. The replies will be used as a starting point for a discussion on the best ways to deliver the training to support maximum Board attendance taking into account their various individual time constraints.</p> <p>Member asked whether any of the training could be delivered online and TS confirmed this is possible and agreed to send round the new SHARE brochure to all members which contains online training resources.</p> <p>Members APPROVED the list of Board Training topics for 2025/26 and the preferred chronological sequence of delivery as listed in the report.</p> <p>Proposed      A Strehaliuk      Seconded      J MacLeod</p>	<b>TS</b>	<b>asap</b>
h.	Association Membership Applications		
	<p>TS presented the report and advised that the two applications have followed due process.</p> <p>Members APPROVED the 2 membership applications as detailed in the report.</p> <p>Proposed      J Kennedy      Seconded      J Thorburn</p>		
i.	Governance Self-Assessment Process/2025 Annual Assurance Statement		
	<p>TS presented the report detailing the proposed approach to governance self-assessment as part of the process of preparing for the 2025 Annual Assurance Statement (AAS). It is proposed to replicate the self-assessment process implemented in 2024 involving a cross functional working group using the SFHA Self-Assurance Toolkit.</p> <p>Member queried whether there is any output in terms of the work which was carried out last year. CEO explained that this has not been brought back the Board as yet. Staff are currently collating any evidence gaps identified and distributing these to the relevant</p>		

	<p>Directors to be addressed as part of an Action Plan. Member commented that in view of the supervisory failure which resulted in the SHR engagement with ng homes there is a need to clarify the process in relation to actual testing on the ground to provide confidence that actions are actually taking place. This would be in addition to providing documents such as policies as evidence. TS informed the member that the consultant involved in the Governance Review will be reviewing our assurance process and may suggest some proposed changes and the Board will be kept up to date on progress. CEO said it was hoped that the process would be smooth to enable the Annual Assurance Statement to be submitted to SHR early this year.</p> <p>Members APPROVED the approach to governance self-assessment as detailed in the report to support in the development of the 2025 Annual Assurance Statement.</p> <p>Proposed                      G Satti                      Seconded                      J Kennedy</p>		
j.	Board Membership		
	<p>TS presented the report regarding the casual vacancy for an Independent Board member. The Association has received a request from a local resident to fill this vacancy and the Candidate Background Information Form was included with the Board papers.</p> <p>Members reviewed the application and APPROVED it with the caveat that the prospective candidate meets the eligibility criteria in the Association's Rules and completes the appropriate documentation. The Board agreed to Officers progressing this application and once complete the new Board member would take up the role at the next scheduled Board meeting.</p> <p>Proposed                      G Satti                      Seconded                      A Gow</p>		
<b>6.</b>	<b>Chief Executive's Update</b>		
	<p>CEO gave a solemn update on recent events in relation to the recent storm and a fatality on ng homes premises which was reported in the media last Tuesday.</p>		

	<p>The storm caused some damage but fortunately no one was injured. A sandstone chimney collapsed onto the roof of a block of tenements above the Balmore Bar. The decision was taken to decant all the tenants in the block which was fortunate as 5.5 tons of sandstone were removed from the roof and large parts of the roof fell in. Contractors are currently working to repair the roof.</p> <p>In Laverockhall Street a number of slates were blown off the roof and damaged cars in the street.</p> <p>The chimney collapse led to ng homes submitting a Notifiable Event to SHR and further information can be found on Page 189 of the Board papers. CEO reported that ng homes staff went into action immediately and that they had received great support Glasgow City Council who attended at 11.30pm on the Friday night.</p> <p>CEO informed the Board that nothing has been received as yet in terms of funding for 252 Saracen Street. He also advised that ng homes have submitted Freedom of Information requests in relation to Net Zero funding.</p> <p>A ground source heating system may be installed in the Retirement Housing Complex. This will cost up to £250k and a funding application has been submitted with Scottish Power. The Board will be kept up to date on progress with this.</p>		
<b>7.</b>	<b>Chair's Remarks</b>		
	Chair said that due to time constraints she would email out her update to the Board members.	<b>Chair</b>	<b>asap</b>
<b>8.</b>	<b>Delegates' Feedback</b>		
	None.		
<b>9.</b>	<b>Reports for Noting</b>		
a.	Governance Update		
	Members NOTED the report providing an update on governance related matters from 16 November 2024 to 24 January 2025.		
b.	Notifiable Events		



	Members NOTED the report advising of notifiable events which have been reported to the Scottish Housing Regulator since the last Board meeting.		
c.	KPI Performance YTD (Q1-3)		
	Members NOTED the Key Performance Indicators for 1 April – 31 December 2024.		
d.	Complaints and Compliments (Q3)		
	Members NOTED the report providing an update on complaints and compliments received for the 3-month period 1 October to 31 December 2024.		
e.	Communications Update (Q3)		
	Members NOTED the report providing an update on communications and media information from 1 October to 31 December 2024.		
<b>10.</b>	<b>Minutes of Committees and Subsidiaries</b>		
a.	ng2 Board Meeting on 19 November 2024		
	Noted.		
b.	Audit Committee Meeting on 2 December 2024		
	Noted.		
c.	Regeneration Committee Meeting on 3 December 2024		
	Noted.		
d.	ng property Board Meeting on 18 December 2024		
	Noted.		
<b>11.</b>	<b>AOCB</b>		
	None.		
<b>12.</b>	<b>EVH Salary Negotiations – Ballot 24</b>		
	JT gave an update on discussions between EVH and Unite Union in relation to the annual staff salary increase and the projected timescales for future discussions. Information will be brought to the Board when it is available with a short timescale for response.		
<b>13.</b>	<b>Date of next meeting – Tuesday 25 March 2025</b> Meeting ended at 18:40		



# Board Meeting

## For Approval

To: Board  
From: DCEO

**SUBJECT: MANAGEMENT ACCOUNTS – PERIOD TO 31<sup>ST</sup> JANUARY 2025** **DATE 25 March 2025**

1.	Introduction		
	Below are income and expenditure and balance sheet for the period to 31 <sup>st</sup> January 2025 together with cash flow and accompanying notes.		
2.	Risk and other issues		
	The management accounts are reviewed on a regular basis by the management team, Audit Committee and Board, ensuring close monitoring of financial position of the organisation. This is a key element of budgetary control and monitoring.		
	There are no applicable effects on sustainability or equality and diversity issues.		
3.	Comparison against budget		
	The Management Accounts cover the period to 31 <sup>st</sup> January 2025 and compares the Income and Expenditure of the Association against the budget.		
		Effect	Comment
		- £k	
	Planned maintenance	986	Underspend on planned works with focus on compliance matters and delayed start of St Monance wall works.
	Rental income	339	Rent restructure and Ukrainian units being let.
	Gift aid	<u>100</u> 1,425	Gift aid payment from DSG
	Other variances	<u>613</u>	Factoring income £10k, Grants released £51k, Cyclical expenditure £107k, Salaries £189k, Other income £49k, Other expenditure £30k, bad debts £38k, depreciation £138k.
	Total positive variances	<u>2,038</u>	

<b>Effect</b>		
<b>- £k</b>		
Planned maintenance capitalisation	761	With lower level of planned maintenance then reduced capitalisation
Other property costs	390	Higher insurance and catch up on council tax charges.
Day to day repairs	668	Higher level of compliance works
Other negative variances	<u>1,034</u>	Void £61K, Void maintenance £379k, Service costs £370K, Factoring expenditure £12, Overheads £88k, Loan interest £97k, interest received £24k.
<b>Total negative variances</b>	<u><b>2,853</b></u>	
<b>Total positive variances</b>	2,038	
<b>Total negative variances</b>	<u><b>(2,853)</b></u>	
<b>Net movement</b>	<b>(815)</b>	
<b>Original projected surplus for period</b>	<u><b>1,614</b></u>	
<b>Actual surplus for period</b>	<u><b>799</b></u>	
Ratios for lender are in an acceptable position. The Nationwide ratio of secured assets to loan value at 4.35 against a required ratio of 1.0. The valuation completed in November 24 put the EUV of the Nationwide secured stock at £53.5m against a current loan value of £12.3m.		
Turning to the balance sheet the significant factors within the period included:		
<ul style="list-style-type: none"> <li>Property expenditure of £3.44m, other assets expenditure of £978k and depreciation of £4.72m leading to a net decrease in fixed assets of £305k. This includes the expenditure on property acquisitions, property improvements, adaptations, and computer equipment.</li> <li>Bank balances moved downwards from £14.63m to £12.59m with negative cash flow of £2.04m.</li> </ul>		

	<ul style="list-style-type: none"> <li>Loans decreased by £1.83m with the repayments made in the period. Now loans of £36.6m outstanding.</li> </ul>
<b>4.</b>	<b>Recommendation</b>
	Board Members are asked to APPROVE the Management Accounts for the period to 31 <sup>st</sup> January 2025.

**NORTH GLASGOW HOUSING ASSOCIATION LTD.**

**MANAGEMENT ACCOUNTS FOR PERIOD ENDED**

**31.01.25**

**INCOME AND EXPENDITURE**

Year to 31.3.24	Jän.25 Actual	Oct 24 - Jan 25			CUMMULATIVE TO DATE			ANNUAL BUDGET
		Actual	Budget	Variance	Actual	Budget	Variance	
<b>Income</b>								
27,931,661 Rental Income	2,532,797	10,127,194	9,921,839	205,355	25,224,587	24,885,557	339,030	29,683,030
-304,204 Voids	-15,719	-109,142	-99,218	-9,924	-310,004	-248,856	-61,148	-296,830
49,927 Service Income	4,518	17,895	17,322	573	44,601	43,813	788	52,984
27,677,384	2,521,596	10,035,947	9,839,942	196,005	24,959,184	24,680,515	278,669	29,439,183
0 Factoring Income	13,722	241,290	226,558	14,732	689,726	679,674	10,052	906,232
6,653,784 Grant release/received	33,163	252,501	296,192	-43,691	791,177	740,479	50,698	888,575
<b>34,331,168 Net Income</b>	<b>2,568,481</b>	<b>10,529,738</b>	<b>10,362,692</b>	<b>167,046</b>	<b>26,440,087</b>	<b>26,100,668</b>	<b>339,419</b>	<b>31,233,990</b>
<b>Expenditure</b>								
3,004,939 Day to Day	317,267	1,124,109	837,666	-286,443	2,750,090	2,081,634	-668,456	2,481,044
2,446,446 Cyclical	148,235	744,232	749,638	5,406	1,767,100	1,874,096	106,996	2,357,428
1,377,545 Void Maintenance	97,110	617,925	400,000	-217,925	1,378,691	1,000,000	-378,691	1,200,000
204,851 Bad Dbts-Rents	1,473	23,538	83,333	59,795	170,865	208,333	37,468	250,000
0 Bad Dbts-services	0	0		0	0		0	0
14,387,246 Planned maintenance	503,765	2,600,805	2,966,340	365,535	6,429,850	7,415,850	986,000	8,899,020
-3,763,261 Capitalised to balance sheet	-224,496	-1,426,376	-1,557,250	-130,874	-3,131,832	-3,893,125	-761,293	-4,671,750
967,562 Other Property Costs	98,900	374,813	265,000	-109,813	1,052,898	662,500	-390,398	795,000
5,018,587 Depreciation	311,215	1,661,215	1,800,000	138,785	4,361,215	4,500,000	138,785	5,400,000
3,377,236 Service Costs	183,717	896,551	772,549	-124,002	2,446,629	2,076,922	-369,707	2,323,976
-232,283 Factoring Expenditure	35,572	200,341	190,827	-9,514	520,353	507,068	-13,285	632,482
5,337,910 Salaries	477,276	1,916,279	1,913,254	-3,025	4,593,994	4,783,136	189,142	5,739,763
2,643,616 Overheads	283,040	955,099	863,667	-91,432	2,246,912	2,159,167	-87,745	2,591,000
<b>34,770,394 Total Expenditure</b>	<b>2,233,074</b>	<b>9,688,531</b>	<b>9,285,025</b>	<b>-403,507</b>	<b>24,586,765</b>	<b>23,375,581</b>	<b>-1,211,184</b>	<b>27,997,962</b>
<b>-439,226 Surplus from Ordinary Activities</b>	<b>335,407</b>	<b>841,207</b>	<b>1,077,667</b>	<b>-236,460</b>	<b>1,853,322</b>	<b>2,725,087</b>	<b>-871,765</b>	<b>3,236,028</b>
		~					-871,765	
0 Development Income	0	0	0	0	0	0	0	0
0 Development Expenditure	0	0	0	0	0	0	0	0
<b>0 Development Surplus</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
694,616 Other Income	6,850	82,130	73,333	8,797	232,606	183,333	49,273	220,000
518,433 Other Expenditure	15,823	100,344	143,333	42,989	328,992	358,333	29,341	430,000
<b>-263,043 Net Surplus</b>	<b>326,434</b>	<b>822,993</b>	<b>1,007,667</b>	<b>-184,674</b>	<b>1,756,936</b>	<b>2,550,087</b>	<b>-793,151</b>	<b>3,026,028</b>
1,715,940 Loan Interest	103,508	474,879	507,748	32,869	1,366,594	1,269,370	-97,224	1,523,244
453,113 Interest received	25,181	101,137	133,333	-32,196	309,988	333,333	-23,345	400,000
28,061 Other finance charges	0	0		0	0		0	
95,080 Property and fixed asset sales	0	0	0	0	-1,140	0	-1,140	0
1,121,001 Pension adj/corp tax/gift aid	0	0		0	-100,000		-100,000	0
<b>-2,579,852 Net Surplus after interest</b>	<b>248,107</b>	<b>449,251</b>	<b>633,252</b>	<b>-184,002</b>	<b>799,190</b>	<b>1,614,050</b>	<b>-814,860</b>	<b>1,902,784</b>
0 Trans from Designated Reserve	0	0	0	0	0	0	0	0
0 Trans to Designated Reserve	0	0	0	0	0	0	0	0
<b>-2,579,852 Net result after Transfer</b>	<b>248,107</b>	<b>449,251</b>	<b>633,252</b>	<b>-184,002</b>	<b>799,190</b>	<b>1,614,050</b>	<b>-814,860</b>	<b>1,902,784</b>



**NORTH GLASGOW HOUSING ASSOCIATION LTD.**

**MANAGEMENT ACCOUNTS FOR PERIOD ENDED**

**31.Jän.25**

**INCOME AND EXPENDITURE**

**ANALYSIS OF DIRECT EMPLOYEE & ADMINISTRATION COSTS**

31.03.24	Jän.25 <u>Actual</u>	<----- <u>Actual</u>	Oct 24 - Jan 25 <u>Budget</u>	<u>Variance</u>	<b>CUMMULATIVE TO DATE</b>			<b>ANNUAL BUDGET</b>
					<u>Actual</u>	<u>Budget</u>	<u>Variance</u>	
4,791,053 Salaries	437,243	1,757,583	1763033	5,450	4,200,250	4,407,581	207,331	5,289,098
546,857 Pensions	40,033	158,696	150222	-8,474	393,744	375,554	-18,190	450,665
<b>5,337,910 Total Direct Employee</b>	<b>477,276</b>	<b>1,916,279</b>	<b>1913254</b>	<b>-3,025</b>	<b>4,593,994</b>	<b>4,783,136</b>	<b>189,142</b>	<b>5,739,763</b>
136,099 Heat & Light	11,612	47,224	30000	-17,224	87,658	75,000	-12,658	90,000
281,157 Depreciation	90,816	180,816	116667	-64,149	360,816	291,667	-69,149	350,000
30,166 Office & General	143	10,615	13333	2,718	26,360	33,333	6,973	40,000
120,160 Cleaning and Materials	2,926	43,954	33333	-10,621	95,522	83,333	-12,189	100,000
76,916 Subscriptions	12,537	28,837	25000	-3,837	68,942	62,500	-6,442	75,000
7,948 Photocopier costs	98	2,812	6667	3,855	8,280	16,667	8,387	20,000
62,357 Postage & Stationery	8,203	28,884	18333	-10,551	51,125	45,833	-5,292	55,000
1,734 Office Repairs & maintenanc	555	555	13333	12,778	2,605	33,333	30,728	40,000
285,763 Rent, Rates, Insurance	20,581	95,666	100000	4,334	235,895	250,000	14,105	300,000
218,919 Telephone & internet	16,522	73,734	55000	-18,734	175,202	137,500	-37,702	165,000
34,941 Audit & Accountancy	2,160	5,100	11667	6,567	13,294	29,167	15,873	35,000
26,011 Equipment Maintenance	1,134	6,022	13333	7,311	22,716	33,333	10,617	40,000
11,477 Legal Fees	1,034	3,134	11667	8,533	16,003	29,167	13,164	35,000
19,273 Leasing Contracts	1,341	5,400	8333	2,933	15,036	20,833	5,797	25,000
3,162 Promotions, publicity & ann	0	1,511	6667	5,156	5,569	16,667	11,098	20,000
181,616 Consultants	8,700	58,339	50000	-8,339	176,658	125,000	-51,658	150,000
542,940 Computer Support	41,864	152,725	150000	-2,725	404,764	375,000	-29,764	450,000
420,139 Computer - License & acce	53,849	151,563	116667	-34,896	324,829	291,667	-33,162	350,000
0 Office Landscape Maintena	0	0	0	0	0	0	0	0
<b>2,460,778 Total Office Overheads</b>	<b>274,075</b>	<b>896,891</b>	<b>780000</b>	<b>-116,891</b>	<b>2,091,274</b>	<b>1,950,000</b>	<b>-141,274</b>	<b>2,340,000</b>
13,342 Recruitment advertising & c	586	2,345	7333	4,988	11,026	18,333	7,307	22,000
45,795 Staff Training	195	14,683	20000	5,317	46,758	50,000	3,242	60,000
15,054 Staff life cover	1,500	4,500	5000	500	12,000	12,500	500	15,000
7,092 Staff uniforms	73	1,606	2000	394	3,935	5,000	1,065	6,000
0 Temporary Staff	0	0	0	0	0	0	0	0
10,675 Conferences & Seminars	0	7,774	10000	2,226	12,846	25,000	12,154	30,000
19,978 Travel & Subsistence	2,101	9,113	6667	-2,446	16,916	16,667	-249	20,000
61,457 Health & Safety	4,245	16,059	23333	7,274	41,730	58,333	16,603	70,000
<b>173,393 Total Staff Overhead Cos</b>	<b>8,700</b>	<b>56,080</b>	<b>74333</b>	<b>18,253</b>	<b>145,211</b>	<b>185,833</b>	<b>40,622</b>	<b>223,000</b>
2,354 Training	0	0	2667	2,667	1,617	6,667	5,050	8,000
850 Travel Expenses	0	430	1333	903	751	3,333	2,582	4,000
3,486 Expenses to Board	0	671	2000	1,329	2,758	5,000	2,242	6,000
2,755 Conferences	265	1,027	3333	2,306	5,301	8,333	3,032	10,000
<b>9,445 Total Committee Costs</b>	<b>265</b>	<b>2,128</b>	<b>9333</b>	<b>7,205</b>	<b>10,427</b>	<b>23,333</b>	<b>12,906</b>	<b>28,000</b>
<b>Total Direct Employee &amp; Administration Costs</b>	<b>760,316</b>	<b>2,871,378</b>	<b>2776921</b>	<b>-94,457</b>	<b>6,840,906</b>	<b>6,942,302</b>	<b>101,396</b>	<b>8,330,763</b>

**NORTH GLASGOW HOUSING ASSOCIATION LIMITED  
MANAGEMENT ACCOUNTS FOR THE PERIOD TO  
BALANCE SHEET**

**31.Jän.25**

Previous  
year  
totals

**FIXED ASSETS**

ACTUAL

156,866,476	Housing Properties	160,306,986
-39,616,146	Depreciation	-43,977,361

<u>117,250,330</u>		<u>116,329,625</u>
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Less:

0	Housing Association Grant	0
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<u>117,250,330</u>	Net Value	<u>116,329,625</u>
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3,018,051	Other Fixed Assets	3,634,998
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1,300	Investments	300
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<u>120,269,681</u>	<b>TOTAL FIXED ASSETS</b>	<u>119,964,923</u>
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**CURRENT ASSETS**

14,516	Stock & WIP	16,615
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15,594,025	Cash and Other Short Term Investments	12,649,788
------------	---------------------------------------	------------

504,124	Rent Arrears	463,795
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1,897,674	Other Current Assets	1,633,621
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<u>18,010,339</u>	<b>TOTAL CURRENT ASSETS</b>	<u>14,763,819</u>
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**CURRENT LIABILITIES**

2,382,958	Short Term Loans and Current Loan Capital Repayments	2,382,958
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970,395	Bank Overdrafts	63,336
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5,921,902	Other Current Liabilities	5,332,364
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746	Pension liability under one year	746
-----	----------------------------------	-----

<u>9,276,001</u>	<b>TOTAL CURRENT LIABILITIES</b>	<u>7,779,404</u>
------------------	----------------------------------	------------------

<u>8,734,338</u>	<b>NET CURRENT ASSETS</b>	<u>6,984,415</u>
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<u>129,004,019</u>	<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>	<u>126,949,338</u>
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**CREDITORS DUE AFTER ONE YEAR**

36,053,251	Long Term Loans	34,222,831
------------	-----------------	------------

1,638,000	Pension liability	1,618,822
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18,164,332	Deferred income	17,160,068
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<u>55,855,583</u>		<u>53,001,721</u>
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<u>73,148,436</u>	<b>NET ASSETS</b>	<u>73,947,617</u>
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**RESERVES**

14,591,245	Designated reserves	14,591,245
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18,522,146	Revenue	19,321,336
------------	---------	------------

40,034,964	Revaluation reserve	40,034,964
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<u>73,148,355</u>	<b>TOTAL RESERVES</b>	<u>73,947,545</u>
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81	SHARE CAPITAL	72
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<u>73,148,436</u>		<u>73,947,617</u>
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cashflow

NORTH GLASGOW HOUSING ASSOCIATION LIMITED  
MANAGEMENT ACCOUNTS FOR THE PERIOD TO 31.Jän.25  
CASHFLOW

YEAR TO

31.03.2024

0

OPERATING ACTIVITIES

ACTUAL

-263,043	Operating surplus for period	1,756,936
5,018,587	Depreciation - properties	4,361,215
281,157	Depreciation - fixtures	360,816
-877,362	Amortisation of capital grants	-791,177
95,080	Gain on sale of fixed assets	-1,140
	Other finance charges	
-38,139	Decrease/(Increase)in Debtors	304,382
11,205	Decrease/(Increase)in stock	-2,099
1,380,359	(Decrease)/Increase in Creditors	-721,803
	share capital cancelled	

5,607,844 Net Cash In/(Out)flow From Operating Activities

5,267,130

INVESTING ACTIVITIES

0	Grants Received	0
-4,600,850	Acquisition and Construction Of Properties	-3,440,510
-1,939,360	Acquisition of Other Fixed Assets	-977,763
-17,879	Procceds on disposal of properties	0

0 Investment in Activities

1,000

-6,558,089 Net Cash In/(Out)flow From Investing Activities

-4,417,273

-950,245

849,857

FINANCING

0	Loans Received	0
-2,382,958	Less: Loans Repaid	-1,830,420
453,113	Interest Received	309,988
-1,715,940	Interest Paid	-1,366,594
-6	Share capital issued	-9

-3,645,791 Net cash In/(Out)flow From Financing

-2,887,035

-4,596,036 Increase/(Decrease) in Cash and Cash Equivalents

-2,037,178

-3,757,975 Movement in Cash & Bank

-2,944,237

-838,061 Movement in Bank overdrafts

907,059

-4,596,036 Increase/(Decrease) in Cash and Cash Equivalents

-2,037,178

19,219,666 Opening cash balance

14,623,630

14,623,630

12,586,452



**Board Meeting****For Approval**

To: Board  
From: DECO

**SUBJECT: BUDGET 2025/26****DATE 25 March 2025**

<b>1.</b>	<b>Introduction</b>
	<b>NG Homes</b> must plan and control its finances by setting an annual budget which includes an accurate assessment of the full cost of each activity and a fair allocation and apportionment of costs.
<b>2.</b>	<b>Risk</b>
	<p>The Budget is a necessary part of the governance structure of the Association. The budget sets out the financial objectives, actions and initiatives agreed by the Board for the year ahead. Not to prepare the budget and failure to submit would be a failure in controls and a breach of agreements.</p> <p>The risk is mitigated by the proper preparation of the budget and consideration of such against required standards. Review of such at management and Board level and submission to the Regulator within agreed timescales.</p>
<b>3.</b>	<b>Underlying principles</b>
	<p>The principles listed below have been used in drawing up the 2025/26 budget.</p> <ul style="list-style-type: none"><li>• Protecting tenant's interests in terms of keeping rents affordable and ensuring adequate resources for maintenance.</li><li>• Ensuring adequate staff resources to deliver services</li><li>• Retaining the confidence of private lenders.</li><li>• Sustaining good financial performance</li></ul> <p>In order to achieve the above the Association must ensure that:</p> <ul style="list-style-type: none"><li>• <b>rents</b> - income is maximised whilst remaining affordable.</li><li>• <b>factoring</b> - charges cover the costs of managing the service.</li><li>• <b>repairs</b> - there is a plan and funding for the lifetime maintenance of stock.</li><li>• <b>development</b> - the process is carried out efficiently, effectively, and economically.</li><li>• <b>efficiency / value for money</b> - best use is made of resources.</li><li>• <b>Board</b> - exercise proper control over the activities and ensure that decisions are taken in best interests of the tenants and the Association.</li></ul>

4.	<b>Summary</b>
	<p>The budget for 2025/26 is detailed below and in the attached pages. This year is a continuation of the promises that were made being implemented with significant planned maintenance, improving the lives of our tenants and a programme of wider action expenditure. It is a commitment to ensuring the health and safety of our tenants together with steps towards reducing fuel poverty.</p> <p>Rental and service income is projected at £31.1m. This is with the agreed rent increase of 4.0% and the additional rent from letting rehabilitated properties.</p> <p>The salary levels have been updated to include a 4.0% increase plus the rise in national insurance costs.</p> <p>Spend for 2025/26 on planned maintenance has been set at £8.35m. With the spend on multi storey contracts now complete the range of works will be concentrated on standard works such as kitchens, bathrooms, rewires, windows and other works. Under component accounting works that have an extended life and can be identified to specific properties should be capitalised and written off over the useful life of the asset. A provisional total of £5.2m has been capitalised but will be subject to revision depending upon the final mix of works done.</p> <p>Day to day and cyclical maintenance costs have been increased to reflect the material and contractor cost increases that have affected the RSL sector and the wider economy. Also increased compliance and storm costs.</p> <p>Loan interest is projected at £1.47m. The repayments of various loans is behind the decrease in costs from £1.52m. The level of projected repayments over the next five years will reduce the interest charge as the loans are paid down. There is not any additional loan finance planned for the year. That may change if proposals for further net zero works is approved.</p> <p>A surplus of £1.97m is projected for the year.</p> <p>Beyond the planned maintenance capitalisation there is net investment of £0.3m on other fixed assets built into the balance sheet. Projected repayment of £2.4m of loans during the year.</p> <p>Cash flow is negative with projected decrease in cash of £1.36m bringing cash at bank down</p>



	to £11.5m.
	The Association is meeting its commitments and remains in a healthy financial position.
<b>5.</b>	<b>Recommendation</b>
	<p>Members are asked to:</p> <ul style="list-style-type: none"> <li>a) Approve the revised budget for 2025/26.</li> <li>b) Receive quarterly reports on performance.</li> <li>c) Delegate DCEO / C.E.O (and Senior Management Team) with day-to-day responsibility for implementing and managing overheads and overall budget reporting any material changes as necessary.</li> <li>d) Senior Management Team to continue to review expenditure for savings and to report back to Board on such.</li> </ul>

## Budget Detail

The attached extracts from the budget model have been prepared in consultation with the overall staff team and considering the changes in the financial environment since the last time the budget was approved.

## Economic conditions

Economic conditions have continued to be problematic since the preparation of the last budget. Costs have increased over most headings and the recent storms have brought about additional expenditure.

## Budget Key Features

- **Rent** – increase of 4.0% leading to total rents and service charges of £31.1m net of voids.
- **Day to day maintenance** – set at £3.0m compared to £2.48m with increases in costs for contractors and materials built in plus increased compliance and storm costs. Savings expected from repairs review and procurement exercises.
- **Cyclical maintenance** – set at £2.52m compared to £2.36m. The increase is based on the general increase in costs together with the increase in compliance costs across various areas including ASHP, damp and environmental costs.
- **Planned Maintenance** – The projected cost for various programmes of work for this year is £8.35m. This is due to a wide range of contracts being undertaken including kitchens, bathrooms, rewires, boiler replacements, windows and other works. Of the overall total £5.2m will be capitalised into the balance sheet.
- **Bad debts** – expected with economic circumstances still being depressed for our customer group together with ongoing universal credit implementation that projected bad debts will still be significant so adopting a charge of £300k.
- **Property depreciation** – set at £5.5m with continuing charges on existing capitalised major repair costs and general properties.
- **Service costs** – reflecting increases in utility costs and contractor costs with rises in living wage.

- **Factoring** is an area that is difficult to project at any point in time as the level of repairs included within the gross levels of income and expenditure are always variable. This is particularly true with the increases in costs of day-to-day repairs and planned maintenance. Income set to a total of £996k, and factoring costs of £701k has been put into the budget.
- **Loan Interest** – decreased from £1.52m to £1.47m. Loan repayments of £2.4m are projected in the year. Repayments in the years after will reduce the interest charges. No new loans currently projected to be drawn down in the year.
- **Salary costs** – Salary costs increased from £5.74m to £6.11m. Salary costs have been amended for staff changes, a 4.0% pay increase and the increase in employers national insurance.
- **Overheads** – Costs are projected to increase from £2.59m to £2.86m. General inflationary increases together with increases in IT investment and communications. Office and other assets depreciation is increased with Bill Rossine House now being operational.
- **Wider action projects** – For 25/26 income is projected to be £170k and expenditure of £275k. This includes community support plus a range of projects.
- **Projected surplus of £1.97m for 2025/26.**
- **Investment in Housing Properties** - £5.15m for capitalised major repairs and £0.3m for other assets.
- **Loan balances** – loans decreasing from £36.8m to £34.4m with repayments of £2.4m in the year.
- **Cash balances** – with the spend on planned maintenance and loan repayments the cash balance decreases from £12.8m to £11.5m.

The recommended version of the budget has attached to this report:

- An Income and Expenditure Account and overheads summary with a comparison between the 2025/26 budget and the 2024/25 budget, and the actual results for 2023/24 is also shown.
- Projected balance sheet on 31 March 2026
- Projected cash flow for the year to 31 March 2026

# NORTH GLASGOW HOU

## ACCOUNTS FOR PERIOD ENDED

31.03.26

## INCOME AND EXPENDITURE

Actual Year to 31.3.24		<u>Budget</u> 2025 -26	<u>Budget</u> 2024 -25	<u>Variance</u>	<u>Budget</u> 2023 -24
<b>Income</b>					
27,931,661	Rental Income	31,377,699	29,683,030	1,694,669	27,592,049
-304,204	31,063,922 Voids	-313,777	-296,830	-16,947	-275,920
49,927	Service Income	55,487	52,984	2,503	44,659
27,677,384		31,119,409	29,439,183	1,680,226	27,360,788
0	Factoring Income	995,640	906,232	89,408	878,952
6,653,784	Grant release	877,352	888,575	-11,223	783,575
<b>34,331,168</b>	<b>Net Income</b>	<b>32,992,401</b>	<b>31,233,990</b>	<b>1,758,411</b>	<b>29,023,315</b>
<b>Expenditure</b>					
3,004,939	Day to Day	3,000,000	2,481,044	-518,956	2,362,899
2,446,446	Cyclical	2,515,926	2,357,428	-158,498	2,311,500
1,377,545	Void Maintenance	1,500,000	1,200,000	-300,000	1,100,000
204,851	Bad Dbts-Rents	300,000	250,000	-50,000	300,000
0	Bad Dbts-services	0	0	0	0
14,387,246	Planned maintenance	8,354,618	8,899,020	544,402	8,845,530
-3,763,261	Capitalised planned maintenance	-5,154,618	-4,671,750	482,868	-4,000,000
967,562	Other Property Costs	1,295,000	795,000	-500,000	760,000
5,018,587	Depreciation	5,500,000	5,400,000	-100,000	5,000,000
3,377,236	Service Costs	2,723,976	2,323,976	-400,000	1,845,118
-232,283	Factoring Expenditure	701,163	632,482	-68,681	625,190
5,337,910	Salaries	6,115,518	5,739,763	-375,756	5,637,091
2,643,616	Overheads	2,858,000	2,591,000	-267,000	2,243,900
<b>34,770,394</b>	<b>Total Expenditure</b>	<b>29,709,583</b>	<b>27,997,962</b>	<b>-1,711,620</b>	<b>27,031,228</b>
<b>-439,226</b>	<b>Surplus from Ordinary Activities</b>	<b>3,282,818</b>	<b>3,236,028</b>	<b>46,791</b>	<b>1,992,087</b>
0	Development Income	0	0	0	0
0	Development Expenditure	0	0	0	0
<b>0</b>	<b>Development Surplus</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
694,616	Other Income	170,000	220,000	-50,000	230,000
518,433	Other Expenditure	275,000	430,000	155,000	479,000
105,000					
<b>-263,043</b>	<b>Net Surplus</b>	<b>3,177,818</b>	<b>3,026,028</b>	<b>151,791</b>	<b>1,743,087</b>
1,715,940	Loan Interest	1,470,311	1,523,244	52,933	1,578,349
453,113	Interest received	264,000	400,000	-136,000	250,000
28,061	Other finance charges				
95,080	Property and fixed asset sales	0	0	0	0
1,121,001	Pension adj/Tax charge/gift aid rec	0	0	0	0
<b>-2,579,852</b>	<b>Net Surplus after interest</b>	<b>1,971,507</b>	<b>1,902,784</b>	<b>68,724</b>	<b>414,738</b>
0	Trans from Designated Reserve	0	0	0	0
0	Trans to Designated Reserve	0	0	0	0
<b>-2,579,852</b>	<b>Net result after Transfer</b>	<b>1,971,507</b>	<b>1,902,784</b>	<b>68,724</b>	<b>414,738</b>

**NORTH GLASGOW HOUSING ASSOCIATION LTD.**

**ACCOUNTS FOR PERIOD ENDED 31.Mär.26**

**INCOME AND EXPENDITURE**

**ANALYSIS OF DIRECT EMPLOYEE & ADMINISTRATION COSTS**

<b>Actual Year to 31.3.24</b>		<b>2025 -26 Budget</b>	<b>2024 -25 Budget</b>	<b>Variance</b>	<b>2023 -24 Budget</b>
4,791,053	Salaries	5,633,705	5,289,098	-344,607	5,002,995
546,857	Pensions	481,813	450,665	-31,148	634,096
<b>5,337,910</b>	<b>Total Direct Employee</b>	<b>6,115,518</b>	<b>5,739,763</b>	<b>-375,756</b>	5,637,091
136,099	Heat & Light	100,000	90,000	-10,000	70,000
281,157	Depreciation	450,000	350,000	-100,000	260,000
30,166	Office & General	40,000	40,000	0	31,200
120,160	Cleaning and materials	130,000	100,000	-30,000	90,000
76,916	Subscriptions	80,000	75,000	-5,000	75,000
7,948	Photocopier costs	15,000	20,000	5,000	20,000
62,357	Postage & Stationery	60,000	55,000	-5,000	50,000
1,734	Office Repairs & maintenance	40,000	40,000	0	30,000
285,763	Rent, Rates, Insurance	320,000	300,000	-20,000	300,000
218,919	Telephone & internet	190,000	165,000	-25,000	135,000
34,941	Audit & Accountancy	40,000	35,000	-5,000	30,000
26,011	Equipment Maintenance	40,000	40,000	0	50,000
11,477	Legal Fees	30,000	35,000	5,000	30,000
19,273	Leasing Contracts	20,000	25,000	5,000	20,000
3,162	Promotions, publicity & annual report	15,000	20,000	5,000	25,000
181,616	Consultants	180,000	150,000	-30,000	120,000
542,940	Computer Support	475,000	450,000	-25,000	400,000
420,139	Computer - License & accessories	400,000	350,000	-50,000	251,200
0	Office Landscape Maintenance	0	0	0	7,500
<b>2,460,778</b>	<b>Total Office Overheads</b>	<b>2,625,000</b>	<b>2,340,000</b>	<b>-285,000</b>	1,994,900
13,342	Recruitment advertising & costs	15,000	22,000	7,000	20,000
45,795	Staff Training	60,000	60,000	0	60,000
15,054	Staff Training - Computer	15,000	15,000	0	15,000
7,092	Staff uniforms	6,000	6,000	0	6,000
0	Temporary Staff	0	0	0	5,000
10,675	Conferences & Seminars	25,000	30,000	5,000	25,000
19,978	Travel & Subsistence	20,000	20,000	0	20,000
61,457	Health & Safety	70,000	70,000	0	70,000
<b>173,393</b>	<b>Total Staff Overhead Costs</b>	<b>211,000</b>	<b>223,000</b>	<b>12,000</b>	221,000
2,354	Training	5,000	8,000	3,000	8,000
850	Travel Expenses	3,000	4,000	1,000	4,000
3,486	Expenses to Committee	6,000	6,000	0	6,000
2,755	Conferences	8,000	10,000	2,000	10,000
<b>9,445</b>	<b>Total Committee Costs</b>	<b>22,000</b>	<b>28,000</b>	<b>6,000</b>	28,000
<b>7,981,526</b>	<b>Total Direct Employee &amp; Administration Costs</b>	<b>8,973,518</b>	<b>8,330,763</b>	<b>-642,756</b>	7,880,991

**NORTH GLASGOW HOUSING ASSOCIATION LIMITED**  
**MANAGEMENT ACCOUNTS FOR THE PERIOD TO**  
**BALANCE SHEET**

**31.Mär.26**

Previous  
year  
totals

	<b>FIXED ASSETS</b>	<b>ACTUAL</b>
159,439,247	Housing Properties	165,093,865
-43,216,146	Depreciation	-48,716,146
<u>116,223,101</u>		<u>116,377,719</u>
	Less:	
0	Housing Association Grant	0
<u>116,223,101</u>	Net Value	<u>116,377,719</u>
3,683,006	Other Fixed Assets	3,533,006
300	Investments	300
<u>119,906,407</u>	<b>TOTAL FIXED ASSETS</b>	<u>119,911,025</u>
	<b>CURRENT ASSETS</b>	
14,516	Stock & WIP	14,516
12,844,828	Cash and Other Short Term Investments	11,484,365
0	Corporation tax debtor	0
350,334	Rent Arrears	400,334
1,917,057	Other Current Assets	1,917,057
<u>15,126,735</u>	<b>TOTAL CURRENT ASSETS</b>	<u>13,816,272</u>
	<b>CURRENT LIABILITIES</b>	
2,382,958	Short Term Loans and Current Loan Capital Repayments	2,200,000
0	Bank Overdrafts	0
0	Corporation tax creditor	0
5,402,154	Other Current Liabilities	5,402,154
746	Pension liability under one year	746
<u>7,785,858</u>	<b>TOTAL CURRENT LIABILITIES</b>	<u>7,602,900</u>
<u>7,340,877</u>	<b>NET CURRENT ASSETS</b>	<u>6,213,372</u>
<u>127,247,284</u>	<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>	<u>126,124,397</u>
	<b>CREDITORS DUE AFTER ONE YEAR</b>	
34,485,730	Long Term Loans	32,268,688
1,622,658	Pension liability/other creditors	1,622,658
17,412,344	Deferred income	16,534,992
<u>53,520,732</u>		<u>50,426,338</u>
<u>73,726,552</u>	<b>NET ASSETS</b>	<u>75,698,059</u>
	<b>RESERVES</b>	
14,591,245	Designated reserves	14,591,245
19,100,275	Revenue	21,071,782
40,034,964	Revaluation reserve	40,034,964
<u>73,726,484</u>	<b>TOTAL RESERVES</b>	<u>75,697,991</u>
68	SHARE CAPITAL	68
<u>73,726,552</u>		<u>75,698,059</u>

NORTH GLASGOW HOUSING ASSOCIATION LIMITED  
MANAGEMENT ACCOUNTS FOR THE PERIOD TO 31.Mär.26  
CASHFLOW

OPERATING ACTIVITIES	ACTUAL
Surplus for year before interest	3,177,818
Depreciation - properties	5,500,000
Depreciation - fixtures	450,000
Amortisation of capital grants	-877,352
Gain on sale of fixed assets	0
Other finance charges	
Decrease/(Increase)in Debtors	-50,000
Decrease/(Increase)in stock	0
(Decrease)/Increase in Creditors	0
share capital cancelled	
Net Cash In/(Out)flow From Operating Activities	<u>8,200,466</u>
INVESTING ACTIVITIES	
Grants Received	0
Acquisition and improvements to Properties	-5,654,618
Acquisition of Other Fixed Assets	-300,000
Procceds on disposal of properties	
Investment in Activities	0
Net Cash In/(Out)flow From Investing Activities	<u>-5,954,618</u>
	<u>2,245,848</u>
FINANCING	
Loans Received	0
Less: Loans Repaid	-2,400,000
Interest Received	264,000
Less: Interest Paid	-1,470,311
Net cash In/(Out)flow From Financing	<u>-3,606,311</u>
Increase/(Decrease) in Cash and Cash Equivalents	<u>-1,360,463</u>
Movement in Cash & Bank	-1,360,463
Movement in Bank overdrafts	0
Increase/(Decrease) in Cash and Cash Equivalents	<u>-1,360,463</u>
	<u>12,844,828</u>
	<u>11,484,365</u>





# Board Meeting

## For Approval

**To:** Board  
**From:** DCEO

**SUBJECT: NG PROPERTY BUSINESS PLAN AND BUDGET 2025/26**

**DATE 25 March 2025**

<b>1.</b>	<b>Introduction</b>
	<p><b>NG Property (Scotland) Limited (NGPS)</b> must plan and control its activities and future direction. One of the elements in doing this is by having an overall business plan. This is not just a case of good business practice, as NGPS is a subsidiary of the Association it is required by the Regulator to have a business plan that can be integrated into and form part of the group business plan.</p>
<b>2.</b>	<b>Risks</b>
	<p>The Business plan is a necessary part of the governance structure of the company and the group. The business plan sets out the strategic objectives, actions and initiatives agreed by the Board for the year ahead. It is a required document that must be submitted to the parent company under the independence agreement and submitted to the Regulator as part of the information requested under the Regulation Plan. Not to prepare the plan and failure to submit would be a failure in controls and a breach of agreements.</p> <p>The risk is mitigated by the proper preparation of the business plan and consideration of such against required standards. Review of such at subsidiary and parent level and submission to the Regulator within agreed timescales.</p>
<b>3.</b>	<b>Underlying Principles</b>
	<p>The principles listed below have been used in drawing up the 2025/26 NGPS business plan.</p> <ul style="list-style-type: none"> <li>• Keeping charges at a level that provides a positive return while balancing this with value to Money for the customers</li> <li>• Ensuring adequate resources to deliver services</li> <li>• Sustaining good financial performance</li> <li>• Ensuring best practice is followed and that proper risk management is in place</li> </ul> <p>In order to achieve the above the company must ensure that:</p> <ul style="list-style-type: none"> <li>• <b>Factoring</b> - charges cover the costs of managing the service.</li> <li>• <b>Repairs and services</b> – carried out effectively and economically.</li> </ul>

- **Efficiency / value for money** - best use is made of resources.
- **Board** - exercise proper control over the activities and ensure that decisions are taken in best interests of the company and its parent.

As per the budget appendix attached to the business plan there is a proposal to change the quarterly standard management charge of £44 to a £46 charge per quarter. The increase this year is covering the inflationary and other increases in costs for salary and overheads.

We are waiting on the results of the insurance renewal and so the projected charge will change. The standard quarterly insurance charge is projected to increase from £68.26 to £75.02 with this due to the increases in rebuilding costs and the claims record over recent years. We will only communicate a revised premium to the owners once we know the number from the insurance tender.

Gor the MMR units a projected level of £163k turnover has been built in for the year with a £25k surplus arising from such.

A surplus for 2025/26 of £26k is projected.

#### **4. Recommendations**

That the Board approves the business plan and budget of NGPS for 2025/26 and remits it back to the NGPS Board to formally adopt.

**NG Property (Scotland) Limited**  
**Business Plan 2025/26**

## **NG Property (Scotland) Ltd**

### **Business Plan 2025/26**

#### **1. Introduction**

This Business Plan for 2025/26 brings together and summarises various plans and strategies including the financial plans and budget.

#### **2. About the Company**

NG Property (Scotland) Limited (NGPS) is a subsidiary of North Glasgow Housing Association (NGHA), a not-for-profit community-based Registered Social Landlord operating in the north of the city, with stock located in the Springburn, Balornock and Possilpark neighbourhoods. The Association is controlled by a voluntary Board of local residents and is regulated by the Scottish Housing Regulator. The Association is also a registered charity. NGHA has adopted the trading name of NG Homes.

Formed in 1976 by local people to improve sub-standard Victorian tenement housing, the Association operates for the benefit of the local community and to assist people in need by providing good quality affordable rented housing. The Association now owns over 5,400 properties. The Group has a staff complement of 180 and operates from three local offices, in central Springburn and in Possilpark.

NGPS operates the factoring services to the outright and shared ownership owners. The company has been in operation since 2003 and is within the VAT group with the Association. The company has been improving its level of profitability and is now owed funds by the Association rather than the other way around. The company currently factors about 1,300 private properties, shops, and shared ownership units.

#### **3. Governance and Organisation structure**

##### **Governing Body**

NGPS as a limited company has a board of directors.

Current board Members are G Satti (Chairperson), C Rossine, J Thorburn, P Miller, and J Berrington. L Cooper, R Hartness and C Baird also serve as nominated Companies House directors.

NGPS is a 100% subsidiary of North Glasgow Housing Association.

##### **Role of Board**

The Board reviews and sets the strategic direction and priorities on an annual basis, and in response to major events and policy shifts.

The Board agrees the strategy and the staff implement the policy arising from such. The Business Plan and related Budget are approved by the Board each year and management accounts will be reported to the Board on a quarterly basis. The Board also approves the company's policies. The policies are updated and reviewed on a rolling basis.

##### **Equality and diversity**

The importance of equal opportunity is a theme throughout the policies of the NG Homes group. Our staff and Board members are given regular refresher training on this topic. The group equal opportunities policy demonstrates the importance of equality and fairness across every area of our business.

#### **4. Our vision and values**

The Association's vision, put simply, is "A community where people can flourish and prosper" To help achieve this, NGPS aims:

- To provide high quality services for local people
- and to work with the local community and other partners to deliver regeneration across the North Glasgow area.

We will focus on the existing business and services, driving continuous improvement in business performance. NGPS's *operational* priorities include:

- Achieving a reduction in arrears levels
- Compliance with the Factoring Act and other legislation
- Compliance with legislation relating to private lets and being a letting agent
- Implementing a programme of self-assessment
- Improve service quality and customer satisfaction.

#### **5. Partnerships**

NGPS recognises partnership working as increasingly vital to the achievement of our objectives and strategy. Our principal stakeholders are the Association and the owners for whom we provide services.

The Association will always seek to develop partnership working with other local providers. The aim is that this partnership working will provide a strong platform for supporting a greater range of activities to benefit the local communities and to help deliver efficiencies. NGPS will work with the Association and its partners to improve its services.

#### **6. Services**

NGPS places high priority on the quality of our services to the owners and we seek to continually improve the effectiveness and efficiency of our services – ensuring excellent standards of customer care, continued affordability for owners, and capacity to meet changing needs.

##### **Service charges and rechargeable costs**

In setting charges the Association's policy is to take account of comparability with other factoring organisations and the costs that require to be covered. NGPS will be re-reviewing the conditions built into the title deeds and ensuring that the owners are complying with such. Particular attention will be paid to requirements for the factor to provide the insurance cover and charges that can be applied to balances in arrears.

##### **Arrears management**

Arrear's performance had been an area which the company had prioritised for improvement in previous years. Arrear's position has improved, and arrears have been kept down despite the difficult circumstances with the cost of living crisis. However further effort is required for those in persistent arrears to reduce their balances. This will assist in reducing the level of gross and net arrears. Owners will be targeted and reminded that as per the title deed conditions arrears balances may carry additional charges.

##### **Service Standards**

The company is committed to good customer service. NGPS utilises its parent for repairs services. The Association sets targets through its maintenance policy to achieve 95% of repairs within the following timescales:

- emergency repairs will be made safe within 4 hours and follow up work with 24 hours
- urgent within 3 working days
- routine within 5 working days

The Association, through its subsidiary NG2, provides a weekly stair cleaning service for tenants and some owners. We regularly inspect stairs and monitor the effectiveness of the cleaning service. Owners have a responsibility to clean their part of the close unless they are paying for this to be done for them. A review will be undertaken on a close-by-close basis as to extending the offer to owners to clean the entire close as part of the services offered to them.

Ng2 also carries out environmental work in common areas, back courts, and gardens. Again, the standard of work is monitored regularly.

### **Payment facilities**

Owners can pay charges by using Allpay Swipe Cards at Post offices or local shops with PayPoint facility. Charges can also be paid by using telephone, internet, direct debit and standing orders. IT systems are currently being reviewed to extend the ways owners can pay. North News carries regular features on payment methods.

### **Customer satisfaction**

The Association reviews arrangements for gauging customer satisfaction and has a programme of surveys to cover:

- quality of repairs service – monthly
- administrative services – quarterly
- tenant/owner satisfaction and customer service

### **Factoring Act**

NGPS is registered in line with the requirements of the Act.

The Statement of services has been issued to all owners and sharing owners. The Factoring Act brought in responsibilities and procedures and NGPS will continue to ensure these are properly complied with. An update of the statement of services has commenced and an updated copy will be issued to all owners.

### **Mid-Market Rent (MMR) and Private letting**

NGPS is registered on the Scottish Letting Agent Register. This was done so that it could let the MMR units that was leased to it from the Associations Keppochill development. The Association due to its charitable status could not manage or privately let the MMR units. NGPS with its role in managing services to non-social housing units was chosen to manage the stock. A client bank account was put in place to handle tenant's deposits and other funds. Agreements are in place for a tenancy deposit scheme and a credit checking agency. All tenants must pay by direct debit in advance and Allpay cards have been put in place for miscellaneous payments.

## **7. Financial Plans**

### **Financial Year 2025/26**

The budget for 2025/26 projects an outcome of a surplus of £26k after tax. Profits must be higher as we have to build up reserves to provide for the costs of replacing items within the MMR properties.

The 2025/26 budget projects £996k of income and direct costs of £701k which gives a £295k gross surplus. Salary and overhead costs of £268k have been projected, which leaves a £27k net surplus from activities before tax.

Rechargeable repairs and services income of £250k matches the costs for such (i.e., no mark-up is made on the direct costs for this). The balance of income arises from £233k of management fee and £291k charged out for insurance. For 2025/26 an increase is proposed in the standard management charge from £44 to £46. The standard insurance premium for budget purposes has been increased by 10% to move from £68.26 to £75.02. per quarter. We are awaiting the results of the insurance renewal, so the insurance premium may change. The revised insurance premium will be communicated to the owners once we know the number based on the renewal.

A total of £163k has been projected for mid-market rent (MMR) and £138k costs for the year for the units at Keppochill. The rent figure has been calculated with a 4% increase.



## **8. ICT**

NGPS currently utilises the factoring module within the OpenHousing package. A new core system Homemaster is being installed with an expected go live date of October 2025. The new system is designed to be digital with the aim of improving communication to owners. This will include communication through email and text message as the default option. There will still be the option to post communications.

In addition to the continuing upgrade of the core system a range of other systems allow the company to operate effectively. These currently include:

- Document management package
- Insight reporting package

NGHA has a disaster recovery policy and has improved back-up procedures. Other items such as the document management system also contribute to data security and recovery for NGPS.

## **9. Communications**

NGPS, through the Associations publications, has a comprehensive communications strategy in place and is committed to ensuring effective communication, participation, and consultation with all stakeholders, most particularly the owners. Our main priorities for communication are:

- To provide owners and other stakeholders with good information
- To maintain our profile within the community
- To adopt approaches that will keep everyone informed of our activities, progress, and achievements

In implementing our strategy, communications must be:

- clear, open, concise, timely and consistent
- two-way
- And tailored to the needs of the specific audience

The Association's "North News" newsletter is delivered to the Association tenants, owners and sharing owners. Factoring newsletters are also produced and distributed. An owner's focus group meets regularly and provides feedback on proposals and requests from owners.

The Association also provides information via the website, including electronic versions of the newsletters. The Association positively promotes its activities, and this has generated positive coverage in the local media, and a news section is also part of our website.

## **10. Risk assessment**

The Association has a Risk Management Strategy and a full set of risk registers. These are constantly reviewed and upgraded to reflect current conditions. The Board of the Association and the Board of NGPS is involved through the strategy and performance review days in formulating the ongoing risks facing the Group. As well as drawing upon the knowledge and experience of the staff and Board, use is made of various outside consultants for specific and wider ranging reviews of the Group's activities and structure. The approach helps to ensure that the policies produced reflect the current risks facing the Group, and that consideration of risk is applied to all areas. The risk register for the company was updated during the year and was regularly reviewed by the NGPS Board.

## **APPENDICES**

### **Appendix**

#### **1 Annual budget 2025/26 report**

**SUBJECT: NG PROPERTY BUDGET 2025/26 – APPENDIX**

**DATE 19<sup>th</sup> March 2025**

<b>1.</b>	<b>Introduction</b>
	<p><b>North Glasgow Property (Scotland) Limited (NGPS)</b> must plan and control its finances by setting an annual budget which includes an accurate assessment of the full cost of each activity and a fair allocation and apportionment of costs.</p> <p>The budget includes the following component parts:</p> <ul style="list-style-type: none"> <li>• <b>Income &amp; Expenditure Account</b></li> <li>• <b>Balance Sheet</b></li> </ul>
<b>2.</b>	<b>Underlying principles</b>
	<p>The principles listed below have been used in drawing up the 2025/26 budget.</p> <ul style="list-style-type: none"> <li>• Keeping charges comparable with other factoring bodies</li> <li>• Ensuring adequate resources to deliver services</li> <li>• Sustaining good financial performance</li> </ul> <p>To achieve the above the company must ensure that:</p> <ul style="list-style-type: none"> <li>• <b>Factoring</b> - charges cover the costs of managing the service.</li> <li>• <b>Repairs and services</b> – carried out effectively and economically.</li> <li>• <b>Efficiency / value for money</b> - best use is made of resources.</li> <li>• <b>Board</b> - exercise proper control over the activities and ensure that decisions are taken in best interests of the company and its parent.</li> </ul>
<b>3</b>	<b>Budget detail</b>
	<p>The budget for 2025/26 projects an outcome of a surplus of £26k after tax. Profits must be higher as we have to build up reserves to provide for the costs of replacing items within the MMR properties.</p> <p>The 2025/26 budget projects £996k of income and direct costs of £701k which gives a £295k gross surplus. Salary and overhead costs of £268k has been projected which leaves a £27k net surplus from activities before tax.</p> <p>Rechargeable repairs and services income of £250k matches off with the costs for such (i.e., no mark-up is made on the direct costs for this). The balance of income arises from £233k of management fee and £291k charged out for insurance. For 2025/26 an increase is proposed on the standard management charge from £44 to £46 The standard insurance premium for budget purposes has been increased by 10% to move from £68.26 to £75.02. per quarter. We are awaiting the results of the insurance renewal, so the insurance premium may change. The revised insurance premium will be communicated to the owners once we know the number based on the renewal.</p> <p>A total of £163k has been projected for mid-market rent (MMR) and £138k costs for the year for the units at Keppochill. The rent figure has been calculated with a 4% increase.</p>

## Budget Detail

The attached extracts from the budget model have been prepared in consultation with the overall staff team and considering the changes in the level of trading since the last time the budget was approved.

### Budget Key Features

- **Factoring** (including MMR) – Income of £996k, direct expenses of £701k, £295k surplus before overheads and salary allocation of £268k.
- **Salary costs** – Salary costs have been amended for allocation of staff and salary increases. Salary costs at £189k with a staff complement of 3.2 front line staff to provide the service together with support from Finance staff and Management. This is up on last year's total of £184k.
- **Overheads** reflect primarily the allocation of costs from the Association.
- **Bad debts and legal fees**– expected with continuing economic circumstances that projected bad debts and legal fees will be £22k.
- **MMR** – a projection of £163k has been projected for mid-market rent (MMR) and £138k costs for the units at Keppochill. The income has been projected to rise by 4% and the costs by 4%.

### Factoring charges

It is proposed that the quarterly management charges applying should be amended as follows:

	2025/26	2024/25	2023/24	2022/23	2021/22	2020/21
Standard management fee	46.00	44.00	42.00	40.00	39.00	38.00

This represents a 4.5% increase over the previous year.

The Factoring Act requires insurance charges to be based upon the premium and associated charges. For 2024/25 £68.26 was the premium. The level of claims and increase in rebuild costs had significantly increased the premium in recent years.

The 2025/26 premium for the budget has been calculated for budget purposes at £75.02 which represents a 10% increase over the previous year. We are awaiting the results of the insurance renewal, and the insurance premium may change. The revised insurance premium will be communicated to the owners once we know the number based on the renewal so there is only one change in premium in the year. Recent press reporting has indicated significant uplifts in premiums due to higher levels of floods, storms and increased repair costs.

	2025/26	2024/25	2023/24	2022/23	2021/22	2020/21
Standard insurance charge	75.02	68.26	56.42	56.69	42.05	37.58

## North Glasgow Property Services Limited

### Projected Profit and Loss account Year to 31 March 2026

		<b>2026</b>	<b>Budget 2025</b>
	£	£	£
<b>Turnover</b>		995,640	943,114
<b>Operating costs</b>		701,163	665,216
<b>Gross Profit</b>		<u>294,476</u>	<u>277,698</u>
<b>Overheads</b>			
Salary costs	189,471		183,619
Overheads	78,750		72,900
		<u>268,221</u>	<u>256,519</u>
		26,256	21,378
Interest payable		-	-
Corporation Tax		-	-
<b>Net Profit</b>		<u>26,256</u>	<u>21,378</u>

### Projected Balance Sheet as at 31 March 2026

		<b>2026</b>	<b>2025</b>
	£	£	£
<b>Current Assets</b>			
Trade debtors	173,284		163,284
Intercompany account – NGHHA	245,627		233,039
Bank	<u>33,118</u>		<u>23,118</u>
		452,029	<u>419,711</u>
<b>Current Liabilities</b>			
Trade creditors	169,373		159,248
Other creditors	<u>-</u>		<u>4,062</u>
		169,373	163,310
		<u>282,656</u>	<u>255,401</u>
<b>Capital and Reserves</b>			
Share capital		1,000	1,000
Profit and Loss account		281,656	255,401
		<u>282,656</u>	<u>256,401</u>

# Board Meeting

## For Approval

To: Board  
From: DECO

**SUBJECT: DSGL BUSINESS PLAN AND BUDGET  
REPORT 2025/26**

**DATE 25 March 2025**

<b>1.</b>	<b>Introduction</b>
	<p><b>Design Services Glasgow Limited (DSGL)</b> must plan and control its activities and future direction. One of the elements in doing this is by having an overall business plan. This is not just a case of good business practice, as DSGL is a subsidiary of the Association it is required by the Regulator to have a business plan that can be integrated into and form part of the group business plan.</p> <p>The Board of DSGL has reviewed the draft business plan. In line with the Independence Agreement the business plan is now presented for comment and approval.</p>
<b>2.</b>	<b>Risks</b>
	<p>The Business plan is a necessary part of the governance structure of the company and the group. The business plan sets out the strategic objectives, actions and initiatives agreed by the Board for the year ahead. It is a required document that must be submitted to the parent company under the independence agreement and submitted to the Regulator as part of the information requested under the Regulation Plan. Not to prepare the plan and failure to submit would be a failure in controls and a breach of agreements.</p> <p>The risk is mitigated by the proper preparation of the business plan and consideration of such against required standards. Review of such at subsidiary and parent level and submission to the Regulator within agreed timescales.</p>
<b>3.</b>	<b>Underlying principles</b>
	<p>The principles listed below have been used in drawing up the 2025/2026 DSGL business plan.</p> <ul style="list-style-type: none"> <li>• Maintaining a level of charges that keeps the company solvent</li> <li>• Ensuring development activities are undertaken with a high quality of services to clients and contractors</li> </ul> <p>In order to achieve the above the company must ensure that:</p>



	<ul style="list-style-type: none"> <li>• <b>Development services</b> - charges cover the costs of performing the service.</li> <li>• <b>Board</b> - exercise proper control over the activities and ensure that decisions are taken in best interests of the company and its parent.</li> </ul> <p>This year is different from recent years for the company as the Ukrainian project increased turnover significantly. The company in the forthcoming year will return to the lower levels of previous years.</p> <p>While there is ongoing profitability from the current activities, the Associations activities will be reviewed for any additional activities that could be done profitably within the company. The company is still required as it is the only one outside of the VAT group.</p> <p>As detailed in the business plan the financial projection includes £20k of income from rental income. In expenses there is £9.2k of overheads leading to a projected profit of £10.8k. There is a projected £129k of reserves as at March 2026.</p> <p>The Board of DSGL has already reviewed the business plan and budget and now submits it to the Association Board for their approval as required by the independence agreement.</p>
<b>4.</b>	<b>Recommendation</b>
	That the Board approves the business plan and budget of DSGL for 2025/26 and remits it back to the DSGL Board to formally adopt.

**Design Services Glasgow Limited**  
**Business Plan 2025/26**



## **Design Services Glasgow Limited**

### **Business Plan 2025/26**

#### **1. Introduction**

This Business Plan for 2025/26 brings together and summarises various plans and strategies including the financial plans and budget.

#### **2. About the Company**

Design Services Glasgow Limited (DSGL) is a subsidiary of North Glasgow Housing Association branded as NG Homes (NGH), a not-for-profit community-based Registered Social Landlord operating in the G21 and G22 postcode areas in the north of the city, with stock located in the Springburn, Balornock and Possilpark neighbourhoods. The Association is controlled by a voluntary Board of local residents and independent members and is regulated by the Scottish Housing Regulator. The Association is also a registered charity.

Formed in 1976 by local people to improve sub-standard Victorian tenement housing, the Association operates for the benefit of the local community and to assist people in need by providing good quality affordable rented housing. The Association now owns almost 5,400 properties. The Group has a staff complement of 190 and operates from offices, in central Springburn and in Possilpark.

The Associations original subsidiary was NG Property (Scotland) (NGPS) who operates the factoring services to the outright and shared ownership owners. The company has been in operation since 2003 and is within the VAT group with the Association. The company now factors about 1,300 private properties, shops and shared ownership units.

DSGL was the Associations second subsidiary and was formed in 2009. The purpose of the company was so that the Association was not disadvantaged by employing Architects and other consultants directly by having to suffer the costs of VAT on their fees. Creating DSGL allowed a level playing field with other 'design and build' contracts as the input VAT could be recovered by DSGL and the construction contract would be invoiced up to the Association as one zero rated VAT supply of new build construction.

A third subsidiary NG 2 was formed in 2010 and now handles a range of cleaning and maintenance activities for the Association.

#### **3. Governance and Organisation structure**

##### **Governing Body**

DSGL as a limited company has a board of directors. The present board member is:

R Hartness

The intention is to look at increasing the numbers on the Board. DSGL is a 100% subsidiary of North Glasgow Housing Association.

##### **Role of Board**

The Board review and set the strategic direction and priorities on an annual basis, and in response to major events and policy shifts.

The Board agrees the strategy and the staff implement the policy arising from such. The Business Plan and related Budget are approved by the Board each year. The Board also approves the company's policies. The policies are updated and reviewed on a rolling basis.

##### **Equality and diversity**

The importance of equal opportunity is a theme throughout the policies of the NG group. Our staff and Board members are given regular refresher training on this topic. The group equal opportunities policy demonstrates the importance of equality and fairness across every area of

our business, and appendix 3 of the policy document highlights other key policies directly affected by these principles.

#### **4. Our vision and values**

The Association's vision, put simply, is "a community where people can flourish and prosper". To help achieve this, DSGL aims:

- To provide high quality services to the Association
- and to work with the local community and other partners to deliver regeneration across the North Glasgow area.

We will focus on the existing business and services, driving continuous improvement in business performance. DSGL's operational priorities include:

- Maintaining a level of charge that maintains the company in a profitable position
- Maximising the level of possible VAT recovery from the contracts undertaken
- Ensuring development activities are undertaken with a high quality of services to clients and contractors

#### **5. Partnerships**

DSGL recognises partnership working as increasingly vital to the achievement of our objectives and strategy. Our principle stakeholders are the Association and the possible future partners for development services. The aim is that this partnership working will provide a strong platform for supporting a greater range of activities to benefit the local communities and to help deliver efficiencies. The Association also works in partnership with GCC on a range of common issues. DSGL will work with the Association and its partners to improve its services.

#### **6. Services**

DSGL places high priority on the quality of our services to our clients and we seek to continually improve the effectiveness and efficiency of our services – ensuring excellent standards of customer care and capacity to meet changing needs.

#### **7. Financial Plans**

DSGL was set up in May 2009 and agreed to take on all of the development contracts that were in progress for the Association on 1 June 2009. The period to March 2010 resulted in a turnover of £12.5m with a net profit of £132k before a £120k gift aid contribution to the Association.

Later years followed with declining levels of turnover. The results for recent years were turnover of £20k and a profit after tax of about £8k. Results for 2023/24 were at a different level. The Ukrainian project increased turnover to over £5m and substantially increased profitability. This resulted in clearing the remaining inter company account and a gift aid payment to the Association.

##### **Financial Year 2025/26**

The financial plan for 2025/26 projects a return to lower levels with £20k of income and £nil direct costs which gives a £20k gross profit. Admin, depreciation, interest, and tax costs of £9.2k has been projected which leaves a £10.8k net profit before tax.

The projected results are just based on the rent from 43 Atlas Street. The property at 43 Atlas Road is leased to a dentist partnership at a £20k per annum rent for an initial period of twenty years. It is expected that during the year the dentist will vacate the property and move to the larger unit at Millarbank Street. A new tenant would then be sourced for the property.

Attached at Appendix 1 is the projected result for 2025/26 together with some of the company's financial history up until that point.

## **8. ICT**

DSGL utilises a SAGE Line 50 Accounting package with a CIS module built in. It is registered with HMRC for online submission of CIS and VAT data.

## **9. Risk assessment**

The Board of the Association and the Board of DSGL is involved through the strategy and performance review days in formulating the ongoing risks facing the Group. As well as drawing upon the knowledge and experience of the staff and Board, use is made of various outside consultants for specific and wider ranging reviews of the Group's activities and structure. All of the required reports are reviewed in conjunction with the risk maps. The approach helps to ensure that the policies produced reflect the current risks facing the Group, and that consideration of risk is applied to all areas. Specific risk plans have been prepared for each development.

## **APPENDICES**

### **Appendix**

#### **1 Annual budget 2025/26**

**Design Services Glasgow Limited**

<b>Profit and Loss account</b>	<b>Year to 31/3/26 (Budget)</b>	<b>Year to 31/3/25</b>	<b>Year to 31/3/24</b>	<b>Year to 31/3/23</b>	<b>Year to 31/3/22</b>	<b>Year to 31/3/21</b>	<b>Year to 31/3/20</b>	<b>Year to 31/3/19</b>
<b>Turnover</b>	20,000	656,027	5,687,754	20,000	20,000	20,000	27,839	336,462
<b>Operating costs</b>	-	626,479	5,529,642	-	-	-	7,800	314,888
<b>Gross Profit</b>	20,000	29,548	158,112	20,000	20,000	20,000	20,039	21,574
<b>Overheads</b>	-	-	-	-	-	-	-	-
Management charges	9,243	21,056	11,341	8,013	7,831	7,701	7,544	7,395
Overheads	9,243	21,056	11,341	8,013	7,831	7,701	7,544	7,395
Interest payable	10,757	8,492	146,771	11,987	12,169	12,299	12,495	14,179
Corporation Tax/gift aid	-	-	-	450	351	583	776	1,389
	-	100,000	(3,057)	3,206	3,099	3,079	3,080	3,824
<b>Net profit/(loss) after tax</b>	10,757	(91,508)	149,828	8,331	8,719	8,637	8,639	8,966

**Design Services Glasgow Limited**

	<b>31/3/26</b>	<b>31/3/25</b>	<b>31/3/24</b>	<b>31/3/23</b>	<b>31/3/22</b>	<b>31/3/21</b>	<b>31/3/20</b>	<b>31/3/19</b>
<b>Balance Sheet</b>								
<b>Fixed assets</b>	77,612	82,107	86,598	91,093	95,584	100,077	104,570	109,063
<b>Current Assets</b>								
Debtors	38,631	38,631	1,217,485	1,777	827	827	6,778	106,982
Bank	33,754	18,504	125,157	17,348	1,256	12,501	7,709	9,236
	72,385	57,135	1,342,642	19,125	2,083	13,328	14,487	116,218
<b>Current Liabilities</b>								
Trade creditors	20,562	20,562	1,219,053	50,941	45,845	70,303	84,592	199,455
Net Current assets	51,823	36,573	123,588	(31,816)	(43,763)	(56,975)	(70,105)	(83,237)
	129,435	118,678	210,186	59,277	51,821	43,102	34,465	25,826
<b>Capital and Reserves</b>								
Share capital	100	100	100	100	100	100	100	100
Profit and Loss account	129,335	118,578	210,086	59,177	51,721	43,002	33,465	25,726
	129,435	118,678	210,186	59,277	51,821	43,102	34,465	25,826







**Board Meeting****For Approval**

To: Board  
From: Director of Housing Services / Deputy Director of Property Services

**SUBJECT: KEY PERFORMANCE INDICATORS –  
TARGETS 2025/26**

**DATE: 25 MARCH 2025**

1.	Introduction				
	<p>As an organisation, each year, we look at our performance in the last year to allow us to set ourselves challenging but achievable targets.</p> <p>In order for us to do this fully, we carry out a benchmarking exercise with other local Housing Associations and the findings of this are detailed within the Benchmarking Report for noting, which is included with the Board papers.</p> <p>Noted overleaf is the out turn for the targets 23/24 and the year-to-date figure at the end of Quarter 3 of 2024 as well as our current targets and proposed targets.</p> <p>This year, we would look to retain our existing targets for the Key Performance Indicators.</p>				
2.	Housing Services Targets				
	Indicator	Out turn 23/24	YTD (Apr - Dec 24)	Targets 24/25	Proposed Targets 25/26
	Voids/Letting				
	Vacancies in lettable stock	(8%)	(8%)	(10%)	(10%)
	Average re-let timescale	26.3 days	24.8 days	25 days	25 days
	Section 5 Homeless Lets	40%	38.1% (47.9% if we exclude Ukrainian)	45%	45%
	Offers refused	21.2%	17.5%	30%	30%
	Tenancy Sustainment	92%	94%	85%	85%
	Rent & Arrears				

	Void rent loss	0.6%	0.9%	0.7%
	Gross rent arrears (current & former)	5.1%	5.1%	5.5%
	Non Technical Arrears	3.2%	3.0%	4%
	<b>Court Actions &amp; Evictions</b>			
	New Court Actions	53	14	No Target
	Court Actions that resulted in evictions	6 (Rent Arrears) 1 (Housing Issues)	13 (Rent Arrears) 2 (Housing Issues)	No Target
	<b>Anti Social Behaviour</b>			
	No of Anti Social Cases received in the year	57	50	No Target
	% of Anti Social Cases resolved in the year within timescale	100%	100%	90%
	<b>Gas Safety Certificate Compliance</b>			
	% of properties with current gas safety certificate	100%	100%	100%
	Properties with gas certificate renewed by anniversary date	100%	100%	100%
	Number of properties with no certificate within anniversary date	0	0	0
	<b>Customer Satisfaction</b>			
	Overall Satisfaction with the service	81.4%	72.2%	90%
<b>3.</b>	<b>Property Services Targets</b>			
	<b>Indicator</b>	<b>Out turn 23/24</b>	<b>YTD (Apr- Dec 24)</b>	<b>Targets 24/25</b>
	<b>Repairs</b>			
	Number of emergency repairs	9444	7582	No Target

	Average timescale to complete emergency repairs	<b>4 hours</b>	<b>4.07 hours</b>	<b>24 hours</b>	<b>24 hours</b>
	Number of non-emergency repairs	<b>9808</b>	<b>8033</b>	<b>No Target</b>	<b>No Target</b>
	Average timescale to complete non-emergency repairs (routine, complex and urgent)	<b>6.14 days</b>	<b>5.89 days</b>	<b>10 days</b>	<b>10 days</b>
	Reactive repairs carried out right first time within timescale	<b>84.22%</b>	<b>91.58%</b>	<b>90%</b>	<b>90%</b>
	<b>Adaptations</b>				
	Total days taken to complete approved applications	<b>30.7</b>	<b>11.79</b>	<b>30 days</b>	<b>30 days</b>
	Number of medical adaptations completed	<b>121</b>	<b>58</b>	<b>No Target</b>	<b>No Target</b>
<b>4.</b>	<b>Risk and Mitigation</b>				
	The <b>risk</b> of not setting targets is that performance deteriorates as there is no targets to work towards. To <b>mitigate</b> against this risk, we benchmark against other Housing Associations as well as our own past performance to set realistic, achievable but challenging targets.				
<b>5.</b>	<b>Recommendation</b>				
	It is recommended that the Board <b>APPROVE</b> retaining the existing targets for 25/26.				



**Board Meeting****For Approval**

**To:** Board  
**From:** Investment Manager

**SUBJECT: STRATEGY & DEVELOPMENT FUNDING  
PLAN (SDFP) 2025/26-2030/31**

**DATE: 25 March 2025**

<b>1.</b>	<b>Introduction</b>
	The purpose of this report is to seek Board approval of the current Strategy & Development Funding Plan (SDFP) for 2025/26-2030/31.
<b>2.</b>	<b>SDFP</b>
	<p>Glasgow City Council (GCC) requested that all Registered Social Landlords review and submit a revised SDFP for the period 2025/26 - 2030/31 by 25 April 2025. The attached draft SDFP has been submitted to GCC pending Board approval.</p> <p>Following Board approval, the finalised SDFP will be submitted to GCC.</p>
<b>3.</b>	<b>Recommendation</b>
	The Board is requested to note and APPROVE the attached Strategy & Development Funding Plan 2025/26 - 2030/31 for submission to Glasgow City Council, Housing & Regeneration Services Department.

RSL:	ng homes
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STRATEGY & DEVELOPMENT FUNDING PLAN					2024/25
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SHIP 2025-30	Year 0	Year 1	Year 2	Year 3	Year 4	Year 5
Expenditure	2024/25	2025/26	2026/27	2027/28	2028/29	2029/30
Grant		0.410	1.232	0.201		
Private		0.321	1.135	0.200		
Sales						
Other						
Total	0.000	0.731	2.367	0.401	0.000	0.000

Block	B
Project Name	Stonyhurst Street
Type	Rebab
Tenure	Mid-Market Rent
Greener Standard	
HARP Reference	P47302

Project Units	Count
Total Units	25
Wheelchair Adaptable Units	
Larger Family Units	5
Elderly Amenity Units	
Other Particular Needs Units	

Comments
Currently the stock Profile for units is as below: 5 x 4 Apartments, 9 x 3 Apartments, 11 x 2 Apartments. The layout may need to change following feasibility stage and design. This could have an effect on the unit size.

Key Dates	Month - Year
Project Proposal	
Scheme Agreement	
Acquisition	
Tender	Nov-25
Start Date	Apr-26
Completion	Apr-27



SHIP 2025-30	Year 0	Year 1	Year 2	Year 3	Year 4	Year 5
Expenditure	2024/25	2025/26	2026/27	2027/28	2028/29	2029/30
Grant		0.720	1.560	0.222		
Private		0.684	1.560	0.233		
Sales						
Other						
Total	0.000	1.404	3.120	0.455	0.000	0.000

Block	B
Project Name	Ashfield/Crowhill Street
Type	New Build
Tenure	Social Rent
Greener Standard	
HARP Reference	P47297

Project Units	Count
Total Units	24
Wheelchair Adaptable Units	9
Larger Family Units	7
Elderly Amenity Units	3
Other Particular Needs Units	

Comments

Key Dates	Month - Year
Project Proposal	
Scheme Agreement	
Acquisition	
Tender	Oct-25
Start Date	Mar-26
Completion	Mar-27





# Board Meeting

## For Approval

**To:** Board  
**From:** Director of Corporate Services

**SUBJECT:** **CEO ROLE DESCRIPTION AS PER SO11 AND THE FINANCIAL REGULATIONS** **DATE:** **25 March 2025**

<b>1.</b>	<b>Introduction</b>
	<p>The Association's Standing Order (SO11) state's</p> <p>"The responsibilities of the CEO are set out in the CEO's role description approved by the Board. In particular, the CEO is responsible for all matters delegated to them and, specifically, the effective implementation and operation of the Schemes of Financial and Non-Financial Delegation (as contained in the Financial Regulations), the effective delivery of the Association's business plan and the Association's legal and regulatory compliance. The responsibilities and authority delegated from the Board to the CEO must be reviewed and approved annually by the Board and are set out in the Financial Regulations which form part of these Standing Orders at Appendix 2."</p> <p>The following documents are attached to this report:</p> <ul style="list-style-type: none"> <li>- CEO's Role Description</li> <li>- Financial Regulations</li> </ul>
<b>2.</b>	<b>Risk</b>
	<p>Failure to follow the process set out in SO11 could negatively impact the implementation and operation of the Schemes of Financial and Non-Financial Delegation (as contained in the Financial Regulations) which in turn could hinder the effective delivery of the Association's business plan and the Association's legal and regulatory compliance.</p>
<b>3.</b>	<b>Recommendation</b>
	<p>Members are asked to review and APPROVE the responsibilities and authority delegated from the Board to the CEO as set out in the Financial Regulations which form part of the Association's Standing Orders.</p>







# FINANCIAL REGULATIONS

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## **Foreword**

To conduct its business effectively a Housing Association needs to ensure that it has sound financial management systems in place and that they are strictly adhered to. Part of this process is the establishment of regulations which set out the financial policies of The Association.

## **1. Status of Financial Regulations**

- 1.1. The financial regulations of North Glasgow Housing Association form part of its overall system of financial and management control. The rules of the Association and the terms of reference of the Board and its sub-committees outline how the Association will be controlled and run.
- 1.2 This document sets out the Association's financial regulations which form part of the overall rules of the Association. It translates the Association's broad policies relating to financial control into practical guidance. It applies to the Association and all its subsidiary undertakings.
- 1.3 Compliance with the financial regulations is compulsory for all staff connected with the Association. It is the responsibility of heads of departments to ensure that their staff are made aware of the existence and content of the Association's financial regulations and that an adequate number of copies are available for reference within their department.
- 1.4 The Deputy Chief Executive Officer (DCEO) is responsible for maintaining a continuous review of the financial regulations and advising the Board of any additions or changes as necessary.
- 1.5 The Association's detailed financial procedures set out how the regulations will be implemented and are contained in a separate manual. It is the DCEO's responsibility to prepare and maintain the Association's financial procedures which should be available to all departments.

## **2. Financial Control Board**

- 2.1 The Board has ultimate responsibility for the Association's finances. Its financial responsibilities are:
  - a. to ensure the solvency of the Association
  - b. to safeguard the Association's assets
  - c. to ensure the effective and efficient use of resources
  - d. to ensure compliance with performance standards produced by Scottish Housing Regulator and the SFHA

- e. to ensure that financial control systems are in place and are working effectively
- f. to ensure that the Association complies with the code of audit practice
- g. to approve the Association's strategic plan
- h. to approve annual estimates of income and expenditure and to approve the annual financial statements
- i. to recommend to the Annual General Meeting (AGM) the appointment of the Association's external auditors.

2.2 The Board delegates most of these responsibilities to the Audit committee as detailed below. This committee is accountable to the Board.

### **Audit and Finance Committee**

2.3 The Audit Committee is independent and reports to the Board. It has right of access to obtain all the information it considers necessary and to consult directly with the internal and external auditors. The Committee is responsible for identifying and approving appropriate performance measures for internal and external audit and for monitoring their performance. It must also satisfy itself that satisfactory arrangements are in place to promote economy, efficiency and effectiveness and that the Board is able to give an annual statement of assurance in respect of financial control systems. The Committee is charged with monitoring the risks facing the Association, to take reports on such and to make recommendations on reducing the risks from such.

2.4 The audit requirements of the Association are set out in the code of audit practice produced by Scottish Housing Regulator. Every registered social landlord is required, under the Housing (Scotland) Act 2010 to have an annual independent external audit.

### **Audit Requirements**

2.5 The DCEO is responsible for drawing up a timetable for final accounts purposes and will advise staff and the external auditors accordingly. The Association shall prepare all accounting work, together with a fully referenced audit file, in a format agreed in advance with the auditors, in order that the audit can be carried

out as efficiently and effectively as possible. This also ensures the complete independence of the external audit.

2.6 The accounts and audit findings letter should be reviewed by the Audit Committee. A formal response to the audit findings letter will be issued to the auditor. The Association will, wherever possible, act upon the issues raised and recommendations made, in order to become more efficient in its financial arrangements and systems of financial control.

2.7 External auditors and internal auditors shall have authority to:

- a. access association premises at reasonable times
- b. access all assets, records, documents and correspondence relating to any financial and other transactions of the Association.
- c. require and receive such explanations as are necessary concerning any matter under examination
- d. require any employee of the Association to account for cash or any other association property under his/her control

2.8 Whenever any matter arises which involves, or is thought to involve, irregularities or fraud concerning cash, or other property of the Association or there is any other suspected irregularity in the exercise of the activities of the Association, the head of department concerned shall notify the DCEO or Chief Executive Officer (CEO) of the Association. He/she will take steps as necessary by way of investigation and involvement of internal audit and report the matter to the Board in the first instance and if necessary Scottish Housing Regulator where required. The Association should also ensure that a procedure for whistle blowing is in place and operating effectively.

### **External Audit**

2.9 The appointment of external auditors will take place annually at the AGM and it is the responsibility of the Board to make recommendations following advice received from the Audit Committee. The primary role of external audit is to report on the Association's financial statements and to carry out such examination of the statements and underlying records and control systems as are necessary to reach their opinion on the statements and to report on the appropriate use of funds.

Their duties will be in accordance with advice set out in the code of audit practice and the Auditing Practices Board's auditing standards. Each year the Audit Committee will review the effectiveness of external audit and, provided the auditors' work is of a sufficiently high standard and reasonably priced, should recommend that the Board re-appoint them. In addition, a competitive tendering exercise will be held at least every seven years. This is to comply with good practice and recommendations laid down by the Scottish Housing Regulator.

- 2.10 On appointment, the content of the external auditor's engagement letter should be clearly discussed and agreed with the CEO and DCEO in order that there is a clear understanding of the external auditor's responsibilities. This engagement letter should be reviewed every three years to ensure that it is still appropriate.

### **Internal Audit**

- 2.11 The main responsibility of internal audit is to provide the Board, the CEO and Senior Management Team with assurances on the adequacy of the internal control system.
- 2.12 The internal audit service has direct access to the Board, CEO and Chairperson of the Audit Committee.
- 2.13 The internal auditor will comply with the Auditing Practices Board's auditing guideline *Guidance for Internal Auditors*.

### **Other Auditors**

- 2.14 The Association may, from time to time, be subject to audit or investigation by external bodies such as HMRC who have statutory rights of access.

### **Responsibilities**

#### **The Chief Executive Officer (CEO)**

- 2.15 The CEO and in the absence of the CEO, the Depute CEO's are responsible for the operational management of the Association's affairs. He or she will assist the Board in determining its strategic objectives and promote the achievement of such objectives through the effective deployment of The Association's resources.

## **The DCEO**

- 2.16 Day to day financial administration is the responsibility of the DCEO. The DCEO is responsible to the CEO for:
- a. financial and business planning
  - b. preparing annual capital and revenue budgets
  - c. preparing management accounts and information, monitoring and control of income and expenditure against budgets and all financial operations
  - d. preparing the Association's annual accounts and other financial statements and accounts which the Association is required to submit to other authorities
  - e. preparing appraisals for major investment decisions
  - f. ensuring that the Association maintains satisfactory financial systems
  - g. providing professional advice to the Board on all matters relating to financial policies and procedures including treasury management.

## **Departmental Managers**

- 2.17 Managers are responsible for establishing and maintaining clear lines of responsibility within their department for all financial matters.

## **Budgeting**

### **Resource Allocation**

- 2.18 Resources are allocated regularly, and at least annually, on the recommendation of the Board.

### **Budget Preparation**

- 2.19 The day-to-day administration and the control of the budget will be delegated to the CEO and Depute CEO. The DCEO is responsible for ensuring a revenue budget is prepared annually for consideration by the Board. The budget should also include cash flow forecasts for the year and a projected year end balance sheet.

The DCEO must ensure that detailed budgets are prepared in order to support the resource allocation process and that these are communicated to Managers as soon as possible following their approval by the Board.

- 2.20 During the year, the DCEO is responsible for submitting revised budgets to the Board for consideration and approval as required. A budget setting policy is detailed separately.

### **Development Programmes**

- 2.21 Capital expenditure on land, buildings and associated costs can only be considered as part of the development programme approved by the Board.

### **Financial Planning**

- 2.22 The DCEO is responsible for preparing long term financial forecasts for at least the period required by the Scottish Housing Regulator and funders. Financial plans should be consistent with the strategic plans and development strategy approved by the Board.

### **Accounting Policies**

#### **Basis of Accounting**

- 2.23 The financial statements are prepared on the historical cost basis of accounting and in accordance with applicable accounting standards.

#### **Depreciation**

- 2.24 Housing Properties

Housing properties are stated at cost less aggregate depreciation. Depreciation is charged on a straight line basis over the expected economic useful lives of the properties as follows:

Rehab Schemes	-	over 40 years
SST acquired stock	-	over 40 years
New Build Schemes	-	over 50 years
Land	-	no charge for depreciation



Capitalised components of the properties will be depreciated over the life cycle appropriate to the component. Components as part of a contract programme will be reviewed for capitalisation. Individual unit replacements will not normally be capitalised at this time until such time as a full component accounting database has been implemented.

### **Other fixed assets**

The Association's assets are written off evenly over their expected useful lives on a straight line basis as follows:

Office premises	-	over 25 years
Furniture & equipment	-	over 5 years
Computer hardware	-	over 5 years
Sheltered fixtures & fittings	-	over 8 years

### **Capitalisation of other fixed assets**

- 2.25 Fixtures, fittings and equipment purchased for £500 or more should be capitalised. Anything purchased for under £500 should be incorporated into revenue expenditure.

### **Format of the Accounts**

- 2.26 The accounts are prepared for the financial year ending 31 March, in the format required by the Statement of Recommended Practice (SORP) on Accounting for Registered Social Landlords.

### **Accounting Returns**

- 2.27 The DCEO is responsible for dispatching financial returns and other periodic financial reports to the Scottish Housing Regulator, Financial Conduct Authority, OSCR, HMRC and any other body as required.

### **Accounting Records**

- 2.28 The DCEO is responsible for the retention of financial documents. These should be kept in a form acceptable to the relevant authorities.

2.29 The Association is required by law to retain prime documents. These include:

- a. accounts raised (six years)
- b. copies of receipts and invoices (six years)
- c. payroll records (six years)
- d. VAT records (six years).

2.30 For auditing and other purposes, the Association should retain other financial documents for six years.

### **3. Income & Banking**

#### **General**

3.1 The DCEO is responsible for ensuring that appropriate procedures are in operation to enable the Association to receive all the income to which it is entitled. All receipt forms, invoices, or other official documents in use must have the approval of the DCEO.

3.2. Levels of rents, service charges and lettings are determined by procedures approved by the Board. Secure rents are determined by the rent officer.

3.3. The DCEO is responsible for the prompt collection, security and banking of all income received.

3.4 The DCEO is responsible for ensuring that all grants notified by GCC DRS and other bodies are received and appropriately recorded in the Association's accounts.

3.5 The DCEO is responsible for ensuring that all claims for funds are made by the due date.

#### **Appointment of Bankers**

3.6 The Board is responsible for the appointment of the Association's bankers on the recommendation of the DCEO.

## **Banking Arrangements**

- 3.7 The DCEO is responsible, on behalf of the Board, for liaising with the Association's bankers in relation to the Association's bank accounts and the issue of cheques.
- 3.8 A bank account cannot be opened or closed without approval from the Board. All bank accounts for the Association shall be in the name of North Glasgow Housing Association Ltd.
- 3.9 All cheques drawn on behalf of the Association must be signed in the form approved by Board. Details of authorised persons and limits for all types of payment including BACS and CHAPS shall be provided for in the Association's detailed financial procedures.
- 3.10 The DCEO is responsible for ensuring that all bank accounts are subject to regular reconciliations and independent reviews and that large or unusual items are investigated as appropriate.

## **Cash Receipts**

- 3.11. All monies received within offices from whatever source must be recorded by the office on a daily basis together with the form in which they were received. An authorised receipt of the Association should be issued. This receipt book is kept at the reception in each office and is sequentially numbered. These receipt books should always be used.
- 3.12. The policy regarding cash/cheque collection is that tenants and owners should pay their rent and factoring charges at the bank, post office or an outlet with an Allpay terminal. Cash and cheques received at the offices should be kept to a minimum.

## **Rents**

- 3.13 Managers should ensure that:

- a. swift and effective action is taken to collect overdue rents in accordance with the Association's formal procedures (detailed in the housing management procedures). Delegated authorities relating to such are outlined in the rent arrears policies and procedures.
- b. outstanding rents are monitored, and reports prepared for the Board.

### **The Collection of General Debts**

3.14 The DCEO should ensure that:

- a. sales ledger invoices are raised promptly in respect of income due to the Association
- b. debtors are raised on official invoices which are numbered sequentially
- c. swift and effective action is taken to collect overdue debts in accordance with the Association's formal procedures (detailed in the financial procedures)
- d. outstanding debts are monitored, and reports are prepared for managers.

3.15 The Board is ultimately responsible for implementing credit arrangements and indicating a period in which different types of invoices must be paid. Any subsequent changes must be submitted to Board for approval.

### **Write Off of Arrears and Debts**

3.16 Requests to write-off debts more than £5,000 must be taken to the Audit Committee for consideration and approval. Debts below this level may be written off with the permission of the Housing manager and Director of Housing but will also be reported to the appropriate Committee quarterly. This is in line with the delegated authority under the rent arrears procedure.

## **Donations**

Any donation above £250 to other bodies must be approved by the Board.

## **4. Expenditure**

- 4.1 The DCEO is responsible for making payment to suppliers of goods and services to the Association that have been fully authorised.

### **Authorities**

- 4.2 All purchases must be authorised by at least a Manager. No account for expenditure shall be payable until the Manager concerned is satisfied that the:

- a. the account is due and payable
- b. goods and services have been carried out in accordance with the instructions given.
- c. charges are in accordance with schedule of rates, estimates, or sums reasonably chargeable
- d. accounts have not already been paid in whole or in part
- e. where appropriate, the invoice has been matched to the work order number
- f. the additions and extensions on the invoice have been checked
- g. the invoice details (quantity, price and discounts are correct)
- h. VAT issues have been complied with where they apply.

- 4.3 Any changes to the authorities to sign must be notified to the DCEO immediately.

- 4.4 The CEO has the authority to authorise non budgeted expenditure:

- a. goods and services up to a maximum of £50,000
- b. emergency repair work up to a maximum of £250,000.

Any work carried out under the above categories will be incorporated into the annual budget and reported to the Board.

### **Petty Cash**

- 4.5 Petty cash will be controlled through an imprest system. Petty cash levels in the office should be kept at a manageable level. Therefore, the imprest system of petty cash should normally be maintained below a level of £3,000.
- 4.6 The limit for presenting a petty cash cheque to the bank shall be set at up to £2,000. However, this facility should only be used when such a sum of money has been requested in advance i.e. for homes parties required immediately.
- 4.7 Claims for reimbursement will normally be by funds transfer, cheque or through the staff payroll unless it causes the individual financial hardship. The appropriate method of payments will be at the discretion of managers.

### **Tendering**

- 4.8 The following rules shall apply for tendering:
  - a. Services/supplies less than or equal to £50,000 – No publically advertised tender is formally required. However if not publically advertised then three quotes should be sought if considered appropriate to demonstrate value for money. The work must be authorised by CEO/Depute CEO/Director.
  - b. Services/supplies estimated at over £50,000 (except in emergencies where 4.4 applies) – A specification should be put on Public Contracts Scotland.
  - c. Works estimated under £2m. No publically advertised tender is formally required. However, if not publicly advertised on PCS or Quick Quotes then three quotes should be sought if considered appropriate to demonstrate value for money.
  - d. Works estimated over £2m – A specification should be put on Public Contracts Scotland depending on value.

Under the Scottish Procurement regulations contracts can be awarded to the wholly owned subsidiaries without the need to advertise the contract.

## **Negotiation**

- 4.9 Negotiation may be entered into where the contracts are below the Scottish Procurement thresholds or considered to be emergency works.

## **Payment of Invoices**

- 4.10 The procedures for making all payments shall be in a form specified by the DCEO.
- 4.11 Suppliers shall be instructed to send all invoices for payment to the Finance Department. Payments will only be made by the DCEO against invoices which have been certified for payment by the appropriate manager and where the DCEO has verified that a completed Declaration of Interest exists for any contractor or supplier who falls within the scope of the Declaration of Interest Policy (i.e. where contract value exceeds £2,000).
- 4.12. A computerised payment run to pay the purchase ledger invoices is done every two weeks. However, an extra payment run for utility and other immediate bills may be required at any time during the month. Purchase ledger manual cheques or one off transfers should generally be avoided, however, in circumstances, where an invoice has been held because of a dispute and is then subsequently passed for payment after the payment run date, or when the CEO or DCEO specifies that an invoice is to be paid urgently, then a manual cheque can be drawn or transfer done.

## **Cheque signing policy**

- 4.13 Manual cheques for Association cashbook expenditure should be drawn as and when required. All cheques are to be signed by two authorised cheque signatories. However, it should be noted that:
- a. cheques under £25,000 can be signed by any two authorised signatories
  - b. cheques over £25,000 must be signed by at least one ET member and any other authorised signatory
  - c. no cheque signatory may sign a cheque payable to themselves.

## **5. Salaries and Wages**

### **General**

- 5.1 The DCEO is responsible for all payments of salaries and wages to all staff including payments for overtime or services rendered. Responsibilities are outlined in the Payroll Responsibilities procedure document.
- 5.2 All the staff of the Association will be appointed to the salary scales approved by the Board and in accordance with the EVH Annual Wage Agreement or other agreement appropriate to that group of staff. All letters of appointment must be issued by the appropriate CEO/ET member. The Director of Corporate Services (DCS) will be responsible for keeping the DCEO informed of all matters relating to personnel for payroll purposes.
- 5.3 In particular these include:
- a. appointments, resignations, dismissals, secondments, and transfers
  - b. absences from duty for sickness or other reason, apart from approved leave
  - c. changes in remuneration
  - d. information necessary to maintain records of income tax, national insurance, pension, etc.
- 5.4 The DCEO is responsible for ensuring that all casual and part-time employees will be included on the payroll once informed by DCS.
- 5.5 The DCEO shall be responsible for keeping all records relating to payroll including those of a statutory nature.
- 5.6 All payments must be made in accordance with the Association's detailed payroll financial procedures and comply with HMRC regulations.



## **Charge out Rates**

### **Provision of Services**

- 5.7 Staff charge out rates should cover salary costs and overheads.

### **Secondments**

- 5.8 The charge for staff seconded to and from The Association will cover the salary, NIC & related pension contributions.

**NB** The provision of services and secondments by staff is on the basis that:

- a. The Association's performance is not adversely affected
- b. Any toil accrued because of additional hours is charged against the service or secondment income.

### **Pensions**

- 5.9 The Board is responsible for undertaking the role of employer in relation to pension arrangements for employees.
- 5.10 The DCEO is responsible for day-to-day pension matters including:
- a. paying of contributions to SHA Pension Scheme/Strathclyde Pension Scheme/The Peoples Pension.
  - b. preparing the annual returns to SHA Pension Scheme/Strathclyde Pension Scheme/The Peoples Pension.

### **Payment of salaries**

- 5.11 Salaries are normally paid on the 14<sup>th</sup> of the month unless this date falls on a weekend day in which case the salaries will be paid on the Friday before the 14<sup>th</sup>. The CEO has the authority to pay the salaries early at holiday periods such as Christmas. Salaries will normally be paid through the banking system by BACS transfer.

## **Travel, subsistence, and other payments**

- 5.12 a. Allowances for additional payments are either in accordance with EVH/Union agreed rates, the Association's Conditions of Service or are reviewed by the Board on an annual basis.
- b. Overtime and additional expenses must be approved by CEO/ET members/Managers or by Chairperson or Member of the Board.

## **6. Assets**

### **Land, Buildings, Fixed Plant & Machinery**

- 6.1 The purchase, lease or rent of land or buildings or fixed plant can only be undertaken as part of an approved development programme.
- 6.2 A register should be maintained of the Association's land, buildings, fixed plant, and machinery.

### **Other Fixed Asset Additions**

- 6.3 The Finance Department maintains a record of all other fixed asset additions.

### **Asset Disposal**

- 6.4 Disposal of equipment and furniture must be in accordance with procedures agreed by the Board and contained in the Association's detailed financial procedures.
- 6.5 Disposal of land and buildings must only take place with the authorisation of the Board. If grant aided the Scottish Government will require to be notified and consent obtained before approval by the Board of the disposal.

### **Treasury Management (Investments and Borrowings)**

- 6.6 The Audit Committee is responsible for approving a Treasury Management Policy statement setting out strategy and policies for cash management, long term investments and borrowings. The DCEO has a responsibility to ensure implementation, monitoring and review of the Treasury Management Policy. This policy is detailed separately.

- 6.7 The DCEO will report to the Audit Committee regularly in each financial year on the activities of the treasury management operation and on the exercise of treasury management powers delegated to him/her including monitoring compliance.

## **7. Other**

### **Risk Management**

- 7.1 The Audit Committee is responsible for developing a Risk Management Strategy, in line with the requirements of the Scottish Housing Regulator, to identify the risks facing the Association and types of protection required to cover these risks. The strategy should cover important potential liabilities and be sufficient to meet any potential risk to all assets. The Audit Committee also approves and reviews the Associations operational risk registers and ensure the risk management cycle is rigorously applied. This will be reported to and approved by the Board.

### **Insurance**

- 7.2 The DCEO is responsible for effecting insurance cover as determined by the Board. He/she is therefore responsible for obtaining quotes and maintaining the necessary records. He/she will also deal with the Association's insurers and advisers about specific insurance problems in conjunction with the relevant staff in the relevant area. The insurance cover should provide good value for money against potential risks. It is essential to identify every type of risk prudent to be covered by insurance. Insurance tendering procedures should be carried out at least every five years.
- 7.3 Officers must ensure that any agreements negotiated within their departments with external bodies cover any legal liabilities to which the Association may be exposed. The DCEO's advice should be sought to ensure that this is the case. Officers must give prompt notification to the DCEO of any potential new risks and additional property and equipment which may require insurance and any alterations affecting existing risks.
- 7.4 The DCEO will keep a register of all insurances effected by the Association and the property and risks covered. For contractors and consultants registered on Open Housing the managers responsible for the relevant contracts should ensure the insurance details for the contractors and consultants are kept up to date on the Open Housing system.

- 7.5 All staff using their own vehicles on behalf of The Association will have appropriate licence, MOT status for vehicle and appropriate insurance cover for business use.

### **Taxation**

- 7.6 The DCEO is responsible for advising heads of departments on taxation issues in the light of guidance issued by the appropriate bodies and the relevant legislation as it applies to The Association
- 7.7 The DCEO is responsible for maintaining the Association's tax records, making all tax payments, receiving tax credits, and submitting tax returns by their due date as appropriate.

### **Security**

- 7.8 Managers are responsible for maintaining proper security at all times for all buildings, stock, furniture, cash, etc under his or her control. He/she shall consult the CEO in any case where security is thought to be defective or where it is considered that special security arrangements may be needed.
- 7.9 The loss of safe keys must be reported to the DCEO immediately.
- 7.10 Officers will be responsible for maintaining proper security and privacy of information. Access to areas where data is stored will be restricted to authorised persons. Information relating to individuals held on computer will be subject to the provisions of the Data Protection Act. A Data Protection Officer shall be nominated to ensure compliance with the Act. Data will only be released to bodies or individuals where it is required by the Data Protection Act. Any doubts on this should be referred to the Data Protection Officer.

### **Hospitality**

- 7.11 The limits concerning acceptable expenditure for entertaining guests from outside bodies are set out in the Association's Gifts Donations and Hospitality Policy.
- 7.12 Members of the Board and members of staff should refuse all material hospitality and gifts offered by an individual or company that does or could provide services to the Association where they are offered as an inducement to secure favour. All Committee and staff will comply with the Association's Bribery Policy.

## **Standards of Governance and Financial Management**

- 7.13 All areas covered within the SHR Regulatory Framework guidance require to be followed. <https://www.housingregulator.gov.scot/for-landlords/regulatory-framework#section-1> The Association shall use the Scottish Housing Regulators standards of Governance and Financial Management as the basis for the Assurance Statement. <https://www.housingregulator.gov.scot/for-landlords/regulatory-framework#section-3>

## **8. Subsidiaries**

- 8.1 The Association now has three active subsidiaries NG Property Services (NGPS), Design Services Glasgow Limited (DSGL) and NG 2 Limited.
- 8.2 NGPS is fully integrated into the Capita Management and Finance packages that are the core systems of the Association. As such the operations of NGPS will be governed by the structures of the financial regulations detailed in these financial regulations.
- 8.3 DSGL's accounting system functions on a totally separate accounting package. Its operations run on a basis different from that of the Association which is directed towards primarily meeting the needs of the tenants. DSGL is just directed to consolidating the development supplies of the contractors and professional suppliers into one supply to the Association. The scale of its invoices and the nature of its operation is totally different from that of the Association. A separate set of financial policies and regulations control the operations of that company.
- 8.4 Ng2's accounting system functions on a totally separate accounting package. Its operations run on a basis different from that of the Association which is directed towards primarily meeting the needs of the tenants. NG 2 is just directed to carrying out social economy activities. As such the scale of its invoices and the nature of its operation is totally different from that of the Association. A separate set of financial policies and regulations control the operations of that company.



**North Glasgow Housing Association Limited**

**Scheme of Financial Delegation**

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## **1. General**

- 1.1 This document sets out the scheme of financial delegation ("the Scheme") for North Glasgow Housing Association Limited ("NGHA"). It outlines the roles and responsibilities of members of staff and the Board of NGHA. It details the financial limits that should be applied within this Scheme and describes the associated permissions and responsibilities for disbursing NGHA's business and specifies the limits and ranges of delegation given within the organisation.
- 1.2 This Scheme defines the delegated financial authority levels for the Board, Chief Executive Officer (CEO), ET members, Managers and staff by detailing the policy by which staff can commit and authorise expenditure within an approved budgeted framework.

## **2. Responsibilities**

### **2.1 NGHA Board Responsibilities**

In common with other RSLs, NGHA has a Board that is charged with exercising a "supervisory" function (as opposed to a "unitary" Board that can be found in private sector companies). Amongst its responsibilities the Board is charged with determining the vision for the future of NGHA and undertakes the strategic management, which will ensure that the vision is realised.

NGHA's strategy sets out the focus of the organisation. The Board approves the strategic objectives and seeks to ensure that they are supplemented by structures, systems, competent staff and appropriate and sufficient physical resources including a comprehensive, achievable budget.

It is important to appreciate that there are several factors that need to be addressed when implementing the financial limits. These include:

- **Budget Setting, Approval and Monitoring.** The Budget must be considered and approved by the Board, via the Chief Executive Officer, and Deputy Chief Executive Officer (DCEO). The main body of financial limits set within the Scheme of Financial Delegation refers to expenditure that is accommodated within the agreed budget. It is essential that NGHA has in place a robust set of accounting requirements that facilitate the need for the Board and Management Team to monitor actual expenditure against planned expenditure. The Board has overall responsibility for monitoring outcomes against Budget. It is the role of the Board to monitor actual expenditure and progress within their remit.



- **Management Information System.** In addition to the monthly management accounts NGHHA will have in place a vigorous set of monitoring procedures that allow for qualitative and quantitative reporting of activity in all parts of the organisation. There will be monthly summary monitoring of all activity that allow the relevant Management staff to take personal responsibility for the activities within their Departments and for reports to be made to the Board.
- **Non-Budgeted Expenditure.** The financial limits for non-budgeted expenditure are similar to those set for budgeted expenditure which has previously been approved by the Board. This reflects the need to ensure that the Board is appropriately involved in any decision to commit to new expenditure.
- **Segregation of Duties.** This Scheme reflects a cascade of financial delegation consistent with the requirements of good control and recognised best practice. The allocation of responsibility to individuals and groups will be such as to avoid conflicts of interest. The procedures will avoid undue reliance on any one individual for internal control. In practice, the same person should not be able to commit to expenditure, and authorise the invoice for payment. Segregation of duties is built into this Scheme in that two signatures are required to commit and authorise expenditure at a specified level.
- **Communication.** As well as effective planning that is aligned to aims, objectives and targets, an effective scheme of delegation is heavily dependent upon good levels of communication within the organisation. This should ensure that staff will know what is acceptable expenditure within their area and what is accounted for in the budget. They should also be kept informed of what decisions and actions arise from the continual monitoring of income and expenditure.

## **2.2 Chief Executive Officer's Responsibilities**

The CEO has overall responsibility for NGHHA's management and is personally accountable to the Board for the exercise of that responsibility.

The DCEO undertakes the day-to-day direction of NGHHA in relation to his specific responsibilities consistent with the authority delegated by the Board.

The financial limits within this Scheme will meet the requirements of the CEO with the authority to implement the strategy that has been agreed by the Board.

The CEO, and Executive Team members are responsible for advising the Board on the financial management of NGHHA.

## **2.3 Executive Management Responsibilities**

The limits incorporated in this Scheme facilitate the need for an efficient process for incurring and controlling expenditure. This will be achieved through a process that will not have a delaying impact on operational needs. This will also maintain the control environment by making the executive management team and other managers more personally accountable for the use of resources within their area.

The financial authorities within this Scheme will cascade down to a relatively low level within NGHA. This is important, as the majority of payments made by NGHA are likely to fall to middle managers for authorisation. Crucially, this Scheme requires two signatures. Exceptions to the two stage signatory process are set out in this Scheme and primarily relate to specific delegated financial authorities, and where the level of seniority is deemed to be appropriate. In all cases, however, the management information presented to the Board should provide adequate transparency in its reporting of financial commitments.

Each ET member is responsible for the financial delegation within the lowest category of financial limits within his/her area of responsibility as set out in Tables 7.2, and 7.4. If an ET member wishes to delegate financial authority within that category he/she should produce a Scheme of Financial Delegation for approval by the CEO. Any such Scheme of Financial Delegation is subject to direction or amendment by the CEO at any time.

Each member of staff within NGHA, with financial delegation, is responsible for ensuring that funds are committed and spent on the purpose for which it was intended and in accordance with the requirements of this Scheme and NGHA's contract, procurement and other policies and procedures. This includes ensuring that appropriate communication, contract progress monitoring and verification processes are undertaken.

Delegated officers' personal responsibility does not detract from the responsibility of the Executive Management Team in ensuring that appropriate controls are working in their areas and that any contentious or unusual payments are brought to their attention prior to payment being made.

A programme of staff training will be put in place, to be provided as required, to raise awareness and procedural guidance to clearly document key financial responsibilities.

Breaches of this Scheme may be subject to disciplinary action as appropriate.

Those members of staff who have delegated financial authority are responsible for ensuring that, where relevant, expenditure is approved after an appropriate tendering process has been followed. This includes EC procurement regulations as well as NGHA's own internal procedures. In addition, all financial authorisations should only occur after all appropriate checks and balances have been carried out in line with the policies and procedures of NGHA.

## **3. Review of Financial Limits in Delegations**

The Board will review the financial limits in this Scheme on an annual basis, and determine any amendments as necessary, taking advice from the CEO.

NGHA is an organisation that is continually developing with future significant change always possible. This might create a demand for changes in this Scheme and this document will require to be revised by NGHA at that time.

#### **4. Authorised Signatories**

This Scheme recognises the need for two signatories relating to the commitment of expenditure and the payment of invoices. This should be complementary to the integrated financial system and the automated approval process for financial commitments.

The two stage signatory process would help to build up the monitoring activity within NGHA. Specifically:

- the first signatory is taking personal responsibility for confirming that the financial commitment is valid, checked, coded correctly and authorised as being a valid charge against NGHA and in accordance with its policies and procedures;
- the second signatory is taking personal responsibility for confirming that they have carried out checks and satisfied themselves that the payment is a legitimate charge to NGHA and in accordance with its policies and procedures; and

The first and second signatory would therefore be the main source of scrutiny to ensure the propriety and regularity of the expenditure. They would be asked to account for any errors or abuse that is discovered during or subsequent to the payment process.

In applying the two stage signatory process outlined above, for general and routine expenditure items that are processed through the Open Housing and Open Accounts systems, NGHA's Integrated Finance System has embedded controls that prohibit financial commitment unless an appropriate level of authorisation has been granted. This is achieved through the use of user identification and passwords. The principal control mechanism is at the commitment stage, which contractually binds NGHA to make payment after receipt of goods or services. In addition, there should be appropriate checking before payments are made. The authorisation will be implemented through segregation of duties, controlled by password.

#### **Absence of Authorised Signatory**

In the absence of a member of staff to whom financial authority has been delegated, that authority shall be exercised by a member of staff superior in the line of authority to the officer concerned, within the same operational section, unless temporary alternative arrangements have been approved by the CEO. In the CEO's absence, he/she will nominate deputies/managers and delegate his/her authority temporarily to that person. This should be approved by the Board for any continuous absence longer than four weeks.

## **5. Terminology**

The definitions in Appendix 1 to these Standing Orders apply to this Appendix except where a relevant word or phrase is otherwise defined below. In addition the following words will bear the meanings set out below when used in this Scheme, unless the context otherwise requires.

"Budget" means a resource, expressed in financial terms, approved by the Board in line with the Business Plan for the purpose of carrying out the objectives of NGHA;

"Budget Headings" means the main categories to an appropriate level of detail of expenditure set out in the Budget that are grouped together under one budget heading;

"Capital Costs" means the costs of financing the purchase, construction, regeneration or improvement of, or investment in, any fixed assets by NGHA, including contract expenditure (as referred to in paragraph 7.1 below) and other business capital items,

"Contingencies" means approved amounts within the Budget set aside to meet expenditure requirements, which are not then capable of being profiled in detail;

"Cyclical Maintenance" means maintenance that can be predicted and performed on a regular basis;

"Delegated Officer" means a person named in a Scheme of Financial Delegation whom failing the immediately senior level of authority in the relevant table who is authorised to act as a 1<sup>st</sup> or 2<sup>nd</sup> signatory in terms of this Scheme of Financial Delegation;

"CEO's Scheme of Financial Delegation" means the scheme of delegation produced subject and pursuant to paragraph 2.2;

"Financial Management" means the process of managing the financial resources of NGHA, including management decisions concerning accounting and financial reporting, forecasting and budgeting;

"New Build Developments" means individual projects for building new residential property by NGHA;

"Other Capital Costs" means Capital Costs under exception of contract expenditure as referred to in paragraph 7.1 below;

"Planned Maintenance" means the programme or programmes of work carried out to prolong the useful life of the housing stock and other real property assets of NGHA and provide a comfortable living environment for tenants of NGHA;

"Regeneration" means the programme of work to upgrade and modernise the condition of the housing stock and related assets of NGHA, as referred to in NGHA's Investment Strategy;

"Variances" means deviations from the Budget whether in financial unit cost or numerical terms; and

"Virement" means the transfer of approved budgeted expenditure from one Budget Heading to another.

## **6. Specific Financial Responsibilities**

- 6.1 There are a number of specific financial responsibilities that are reserved to delegated members of staff – these are outwith the authorities detailed in sections 7 and 8. The delegated authority for these transactions lies, subject to paragraph 1.2 above, with nominated Deputies or functions as detailed below:

<b>SPECIFIC DELEGATED FINANCIAL RESPONSIBILITIES</b>	
<b>Within approved Budget</b>	
<b>Description</b>	<b>Delegated Authority</b>
Staff appointments and approval of salary (excluding Directors)	CEO/Deputy CEO
Appointment and approval of salary of Directors (excluding CEO)	CEO/Chairperson
Staff Overtime, Travel & Subsistence for all staff <b>except</b> the Chief Executive	Immediate line manager
Chief Executive's salary and terms and conditions	HR Committee/Board
Chief Executives expenses	Office Bearer
Management Board Members expenses	CEO/ET member
Pension contributions	CEO/ET member
PAYE payments	DCEO
VAT payments	DCEO
Treasury management functions, including bank accounts and cheque signatories	DCEO
Leases	CEO and DCEO
Insurances	DCEO
Charitable Donations over £250	Board/CEO
Write Offs within a policy approved by the Board	ET member/Housing Manager

## **7. Contract Expenditure**

- 7.1 Contract expenditure relates to the programmes across various headings and includes the following:
- Regeneration
  - New Build Developments
  - Planned Maintenance
  - Cyclical Maintenance
  - Responsive maintenance
- 6.2 The authority to approve financial commitment refers to items that have been included in the Budget, and which has been previously approved by the Board is detailed below:



<b>AUTHORITY TO APPROVE FINANCIAL COMMITMENT/WORK ORDERS</b> <b>Budgeted Contract Expenditure</b>		
<b>Value</b>	<b>Action</b>	<b>Authorised/Opened</b>
<= £50,000 works/goods and services	No tender required but consideration of advertising depending on value.	CEO/Deputy CEO/Director/Manager
> £50,000 works/goods and services	PCS advertised contract	Report to Board/Regen Committee with delegated authority for approval.
< under £2m works	No publically advertised tender is formally required. However if not publically advertised on PCS or Quick Quotes then three quotes should be sought.	Report to Board/Regen Committee with delegated authority for approval.
> £2m works	PCS advertised contract.	Report to Board/Regen Committee with delegated authority for approval.

7.3 The authority to approve unbudgeted financial commitment refers to items that have not been **included in the Budget and approved by the Board**, and includes the following categories of expenditure:

- New commitments, which have not previously been presented to the Board, and
- Variances to previously budgeted items of expenditure, and
- Virements between Budget headings.

<b>AUTHORITY TO APPROVE FINANCIAL COMMITMENT</b> <b>Unbudgeted Contract Expenditure</b>		
<b>Value</b>	<b>Action</b>	<b>Authorised</b>
<=£50,000 works/supplies	No tender required but consideration of advertising depending on value.	CEO/Deputy CEO/Director/Manager
>£50,000 works/supplies	PCS advertised contract	Report to Board/Regen Committee with delegated authority for approval.
< under £2m works	No publically advertised tender is formally required. However, if not publicly advertised on PCS or Quick Quotes then three quotes should be sought.	Report to Board/Regen Committee with delegated authority for approval.
> £2m works	PCS advertised contract.	Report to Board/Regen Committee with delegated authority for approval.

7.4 The authority to approve payments refers to the categories of expenditure as detailed in 7.1 above, and which has been previously **budgeted and committed in line with 7.2 or 7.3 above**.

<b>AUTHORITY TO APPROVE PAYMENTS</b> <b>Budgeted and Committed Contract Expenditure</b>
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<b>LIMITS</b>	<b>1<sup>ST</sup> SIGNATORY</b>	<b>2<sup>ND</sup> SIGNATORY</b>
< £10,000	Authorised officer for expense type	Manager/Senior officer
>£10,000 but <= £50,000	Authorised officer for expense type	Head of Department/Manager
> £50,000 but <=£100,000	Authorised officer for expense type	Executive Team Member
> £100,000	Authorised officer for expense type	CEO/Deputy CEO

The approval of payments refers to the authorisation of the commitment to make a payment. This will be achieved by the officer ensuring that the works order/interim certificate is in order, matches with the works order and that work has been carried out/goods or services delivered. This should be complementary to the integrated financial system and the automated approval process for financial commitments. The signatory levels are set at the minimum required and those above these levels can sign off as well.

## **8. General Expenditure**

- 8.1 General expenditure is everything excluding the specific financial responsibilities laid out in sections 6, and 7.
- 8.2 The authority to approve financial commitment within the limits detailed below refers to items that have been included in **the Budget, which has been previously approved by the Board.**

<b>AUTHORITY TO APPROVE FINANCIAL COMMITMENT Budgeted General Expenditure</b>		
<b>LIMITS</b>	<b>1<sup>ST</sup> SIGNATORY</b>	<b>2<sup>ND</sup> SIGNATORY</b>
< £10,000	Authorised officer for expense type	Manager
>£10,000 but <= £50,000	Authorised officer for expense type	Head of Department/Manager
> £50,000 but <= £100,000	Authorised officer for expense type	ET Member
> £100,000	Authorised officer for expense type	CEO/Deputy CEO

- 8.3 The authority to approve unbudgeted financial commitment refers to items that have not been included in the approved Budget and includes the following categories of expenditure:
- New commitments, which have not previously been presented to the Board and
  - Variances to previously budgeted items of expenditure. The contract progress must be monitored prior to approving variances, and
  - Virements between Budget headings.



<b>Value</b>	<b>Authorised</b>
<= £20,000	CEO / DCEO
> £20,000 but < £50,000	CEO and report to Board
> £50,000	Report to Board/Sub Committee with delegated authority

- 8.4 The authority to approve payments refers to the categories of expenditure as detailed above, and which have been previously **budgeted and committed in line with 8.2 or 8.3 above.**

<b>AUTHORITY TO APPROVE PAYMENTS Budgeted and Committed General Expenditure</b>		
<b>LIMITS</b>	<b>1<sup>ST</sup> SIGNATORY</b>	<b>2<sup>ND</sup> SIGNATORY</b>
< £10,000	Authorised officer for expense type	Manager/senior officer
>£10,000 but <= £50,000	Authorised officer for expense type	Head of Department/Manager
> £50,000 but <= £100,000	Authorised officer for expense type	ET Member
> £100,000	Authorised officer for expense type	CEO/Deputy CEO

The approval of payments refers to the authorisation of the commitment to make a payment. The officer should ensure that the works order and that those goods or services have been delivered. This should be complementary to the integrated financial system and the automated approval process for financial commitments.

- 8.5 Where not specified above the attached schedule of financial and other delegated authority should be referred to.



**Board Meeting****For Approval**

**To:** Board  
**From:** Director of Corporate Services

**SUBJECT:** **ASSOCIATION MEMBERSHIP APPLICATIONS**

**DATE:** 25 March 2025

1.	Introduction											
	<p>Membership of ng homes is open to organisations sympathetic to the objects of the Association, and to people aged 16 and over who live in our operating area of North Glasgow and who are:</p> <ul style="list-style-type: none"><li>• A tenant of ng homes</li><li>• Permanent members of a tenant’s household</li><li>• Service users of ng homes</li><li>• Resident within communities served by ng homes</li></ul> <p>Everyone applying for membership must fulfil the criteria for membership set by the ng homes Board from time to time. Members will hold one share in the Association and their names will be entered in the Register of Members referred to in the Association’s Rules. Currently we have 74 members/shareholders. For £1 you get:</p> <ul style="list-style-type: none"><li>✓ Membership of the Association</li><li>✓ A vote in the election of the Board</li><li>✓ Eligibility to stand for election to the Board</li></ul>											
2.	Applications Received											
	<p>We have received 2 new applications for Association membership:</p> <table><tr><th>Name</th><th>Address</th><th>Tenant/ Owner</th></tr><tr><td>██████████</td><td>██</td><td>Tenant</td></tr><tr><td>██████████</td><td>██</td><td>Tenant</td></tr></table>			Name	Address	Tenant/ Owner	██████████	██	Tenant	██████████	██	Tenant
Name	Address	Tenant/ Owner										
██████████	██	Tenant										
██████████	██	Tenant										
3.	Risk Mitigation											
	<p>This report follows due process for the approval of Association membership applications.</p>											
4.	Recommendation											
	<p>Members are asked to APPROVE the Association membership applications detailed above.</p>											





## Board Meeting For Noting

**To:** Board  
**From:** Director of Corporate Services

**SUBJECT: GOVERNANCE UPDATE**

**DATE: 25 March 2025**

<b>1.</b>	<b>Introduction</b>
	This report provides an update on governance related matters from 25 January 2025 to 14 March 2025.
<b>2.</b>	<b>Scottish Housing Regulator News / Publications</b>
	<p>As previously reported, a comprehensive archive of news and publications is available on the SHR's website <a href="http://www.housingregulator.gov.scot">www.housingregulator.gov.scot</a> The sections for news and publications are clear and easily accessible. The SHR has updated a whole raft of previously published information, guidance and advice for RSL's and Governing Bodies. These updates are available on the SHR's website at;</p> <p><a href="https://www.housingregulator.gov.scot/publications?p=3&amp;s=10">https://www.housingregulator.gov.scot/publications?p=3&amp;s=10</a></p> <p>There are also links to speeches and other information. Other SHR news and publications can be accessed at the links below:</p> <p><a href="https://www.housingregulator.gov.scot/about-us/news">https://www.housingregulator.gov.scot/about-us/news</a> <a href="https://www.housingregulator.gov.scot/publications">https://www.housingregulator.gov.scot/publications</a></p> <p>For ease of reference your search for publications can be filtered by date range and publication type which includes the following categories:</p> <ul style="list-style-type: none"><li>• Advice for landlords</li><li>• Statutory guidance for landlords</li><li>• National Reports</li><li>• Consultations</li><li>• Forms and questionnaires</li><li>• Speeches and presentations</li><li>• Corporate Publications</li><li>• Archived Reports</li><li>• Information for tenants</li></ul>

	<p><b>Recent news/features</b></p> <p>Housing Regulator writes to social landlords with advice on preparing their next Annual Assurance Statement; 11 March 2025  <a href="https://www.housingregulator.gov.scot/about-us/news/housing-regulator-writes-to-social-landlords-with-advice-on-preparing-their-next-annual-assurance-statement/">https://www.housingregulator.gov.scot/about-us/news/housing-regulator-writes-to-social-landlords-with-advice-on-preparing-their-next-annual-assurance-statement/</a></p> <p>Registered Social Landlords' finances increasingly constrained in the face of tough economic conditions, says Regulator; 7 March 2025  <a href="https://www.housingregulator.gov.scot/about-us/news/registered-social-landlords-finances-increasingly-constrained-in-the-face-of-tough-economic-conditions-says-regulator/">https://www.housingregulator.gov.scot/about-us/news/registered-social-landlords-finances-increasingly-constrained-in-the-face-of-tough-economic-conditions-says-regulator/</a></p> <p>Housing Regulator writes to Registered Social Landlords to request information on empty homes / voids; 14 February 2025  <a href="https://www.housingregulator.gov.scot/about-us/news/housing-regulator-writes-to-registered-social-landlords-to-request-information-on-empty-homes-voids/">https://www.housingregulator.gov.scot/about-us/news/housing-regulator-writes-to-registered-social-landlords-to-request-information-on-empty-homes-voids/</a></p> <p>Regulator recognises landlords' commitment to self-assurance; 7 February 2025  <a href="https://www.housingregulator.gov.scot/about-us/news/regulator-recognises-landlords-commitment-to-self-assurance/">https://www.housingregulator.gov.scot/about-us/news/regulator-recognises-landlords-commitment-to-self-assurance/</a></p> <p>Scottish Ministers are recruiting a new Chair and a new member to the Scottish Housing Regulator's board; 7 February 2025  <a href="https://www.housingregulator.gov.scot/about-us/news/scottish-ministers-are-recruiting-a-new-chair-and-a-new-member-to-the-scottish-housing-regulator-s-board/">https://www.housingregulator.gov.scot/about-us/news/scottish-ministers-are-recruiting-a-new-chair-and-a-new-member-to-the-scottish-housing-regulator-s-board/</a></p>
<b>3.</b>	<b>The Office of the Scottish Charity Regulator (OSCR)</b>
	<p>The OSCR website; <a href="http://www.oscr.org.uk">www.oscr.org.uk</a> provides access to a comprehensive suite of information for charities. This includes news, updates, reports and guidance documents and links to videos and information on webinars that are planned.</p> <p><b>Recent news/features</b></p> <p>Guidance on charity trustee disqualification; 3 Mar 2025  <a href="https://www.oscr.org.uk/news/guidance-on-charity-trustee-disqualification/">https://www.oscr.org.uk/news/guidance-on-charity-trustee-disqualification/</a></p> <p>Get ready for new charity regulations coming this year; 19 Feb 2025</p>



	<p><a href="https://www.oscr.org.uk/news/get-ready-for-new-charity-regulations-coming-this-year/">https://www.oscr.org.uk/news/get-ready-for-new-charity-regulations-coming-this-year/</a></p> <p>Interim Inquiry Report: West Wemyss Community Trust Limited (SC043268); 10 Feb 2025</p> <p><a href="https://www.oscr.org.uk/news/interim-inquiry-report-west-wemyss-community-trust-limited-sc043268/">https://www.oscr.org.uk/news/interim-inquiry-report-west-wemyss-community-trust-limited-sc043268/</a></p> <p>Webinar: Changes in Law Affecting Charities Working with Children and Protected Adults; 30 Jan 2025</p> <p><a href="https://www.oscr.org.uk/news/webinar-changes-in-law-affecting-charities-working-with-children-and-protected-adults/">https://www.oscr.org.uk/news/webinar-changes-in-law-affecting-charities-working-with-children-and-protected-adults/</a></p>
<b>4.</b>	<p><b>Planning for 2025 Annual Assurance Statement (Letter from the SHR to social landlords)</b></p> <p>Michael Cameron, SHR Chief Executive has sent a letter to all social landlords with advice on preparing their next Annual Assurance Statement to be submitted by 31 October 2025. 2025. This was published by the SHR on 11 March 2025.</p> <p>The link for this is included in the list of recent news/features in section 2 above however it is replicated here in full due to its importance. As you will see the letter contains links to other relevant documents that were previously published.</p> <p>Dear colleague,</p> <p>I am writing to provide advice on preparation of your next Annual Assurance Statement which you are due to submit to us by 31 October 2025.</p> <p>In February 2024 we published revised <a href="#">guidance</a> to support landlords when they are completing the Annual Assurance Statements. This guidance explains we may ask landlords to provide specific assurance on a particular issue in the Annual Assurance Statement.</p> <p>This year, we have decided to continue with our request that landlords provide specific assurance on their compliance with relevant obligations in relation to tenant and resident safety. This will provide us with specific assurance that landlords are continuing to comply with their obligations in this important area.</p>

In January 2025 we published updated [indicators](#) for the Annual Return on the Charter (ARC) which included new indicators on fire and electrical safety and damp and mould which landlords will submit to us by the end of May 2026. From May 2026 we will therefore receive assurance about fire and electrical safety and damp and mould via the ARC.

In the Annual Assurance Statement to be submitted this year please confirm whether you meet all duties in relation to tenant and resident safety, and in particular that you have obtained appropriate assurance about your compliance with all relevant safety requirements including:

- Gas safety
- Electrical safety
- Water safety
- Fire safety
- Asbestos
- Damp and Mould
- Lift safety

The SFHA Self Assurance Toolkit may provide you with further information on the requirements on landlords in relation to tenant and resident safety, as will the SFHA's advice note for governing body members on dealing with damp and mould.

In 2024 we carried out a programme of visits to landlords to discuss their Annual Assurance Statements. During the visits we asked how landlords had assured themselves about compliance with their duties in relation to tenant and resident safety and for Registered Social Landlords how the Governing Body is assured about its approach to financial planning. We published a [report](#) on the findings from the Annual Assurance Statement visits to share lessons learned.

I hope you find this information helpful. If you have any questions about your Annual Assurance Statement, please contact your Engagement Plan lead officer.

Best wishes

**Michael Cameron**

**Chief Executive**



<b>5.</b>	<b>Update; ng homes Board Working Group / Consultant Reviews</b>
	<p>The Board Working Group (BWG) was formed in May 2024, to provide a forum for Board members to meet and address the matters raised by the SHR in relation to the Association's change in regulatory status to Non-compliant – working towards compliance. The membership of the BWG is open to all Board members, who can attend subject to their availability. The BWG will play a key role in returning the Association to compliant status.</p> <p>The BWG meets on the 3rd Thursday of every month. The most recent meeting took place on 20 March 2025. The BWG's work includes:</p> <ul style="list-style-type: none"> <li>• reviewing the monthly operational performance summary of compliance and looking at material variations.</li> <li>• reviewing the Compliance Report with statistics presented by senior staff at each meeting</li> <li>• reviewing progress on the Governance and Improvement Plan and agreeing relevant actions with the CEO and senior managers to ensure compliance with legislative and regulatory requirements.</li> </ul> <p>The BWG also approve the operational performance summary of compliance and the updated Governance and Improvement Plan and approve these to be sent to the SHR and all Board members on a monthly basis.</p> <p><b>Update; Independent consultants commissioned by the Board to conduct reviews</b></p> <p>As previously reported, the Board has commissioned suitably qualified, independent consultants to support the Board by conducting the following;</p> <p>An in-depth review of the Association's tenant and resident safety arrangements including risks in the following;</p> <ul style="list-style-type: none"> <li>o Asbestos</li> <li>o Damp and Mould</li> <li>o Electrical Safety</li> <li>o Fire Safety</li> <li>o Gas Safety</li> <li>o Lift Safety</li> <li>o Water Safety</li> </ul> <p>and</p>

	<p>ii) An in-depth review of the Association's governance arrangements with a view to identifying recommendations for improvements. The review to include (but not limited to) the following;</p> <ul style="list-style-type: none"> <li>o Governance framework</li> <li>o Board and Committee structure</li> <li>o Frequency of Board meetings</li> <li>o Format and content of Board reports and minutes</li> <li>o Board member training</li> <li>o Governance policies</li> <li>o Good practice across the sector</li> </ul> <p>Both of these reviews are now underway. The sequencing of the work and areas of priority have been agreed by the BWG and the relevant staff are liaising with the external consultants. The consultants will be providing the Board with update reports at agreed intervals.</p> <p>██████████, Consultant, provided feedback on her initial review of the Association's governance and constitutional arrangements to the Board Working Group at the meeting on 20 February. Following preliminary discussions at that meeting, ██████████ prepared a report and presented it to the Board Working Group at their meeting on 20 March for consideration and discussion which, subject to any amendments, will subsequently be presented to the Board for consideration.</p> <p>The Association is complying with the terms of our Engagement Plan. This includes providing our Regulation Manager with monthly updates on the operational performance summary of compliance together with updates on our progress in implementing the Governance and Improvement plan, highlighting the actions we are taking to address issues identified and any improvements achieved.</p> <p>All of the above, provides the Board with assurance, linked to the following governance standards:</p> <ul style="list-style-type: none"> <li>• Standard 1 – guidance standard 1.3</li> <li>• Standard 4 – guidance standard 4.1</li> <li>• Standard 4 – guidance standard 4.4</li> </ul>
<b>6.</b>	<b>Board Training</b>
	<p>The following learning and development events were attended by Board members during the period covered by this report.</p>



Course / Webinar / Conference Subject	No of Board members attending	Date(s)	Training Provider
Governing Body Members In-person Conference	1	7/2/25	SFHA
Scotland's Housing Festival 2025	1	4/3/25 - 5/3/25	CIH

As previously communicated, we are keen to support anyone who would like to take part in any training session or learning event.

The Association pays Share's annual membership subscription for the Board. This gives Board members access to a range of learning and development activities including e-learning and formal training and attendance at events. Share's website [www.share.org.uk](http://www.share.org.uk) is a useful resource where you can access information on planned training, network groups and learning events. Board members are asked to look at the website and explore any learning and development opportunities. It is also suggested that Board members utilise the Share e-learning system, as there are lots of short, interesting modules designed specifically for Board members that would be informative and beneficial.

Other training and learning opportunities are provided by a range of organisations including SFHA, EVH and CIH that continue to offer training and awareness sessions, webinars, and conferences.

Sector events that are planned to take place soon include:

- SFHA Governing Body Members Forum - On-line (2 hours) 15 May 2025
- EVH Annual Conference – Dunblane 16 May 2025 – 18 May 2025

If members are interested in any course, webinar or event that they see advertised or if they have any specific training requirements, please speak to the Chairperson in the first instance.

#### **Plan for the delivery of Board training 2025/26**

As members are aware, a report on the Board Training Plan 2025/26 was presented at the February Board meeting and members approved the proposed list of training subjects for the year ahead. Members discussed Board training highlighting the substantial commitment in terms of time for staff and Board members and agreed on the importance of maximising the

value obtained from this by designing a delivery method that satisfies the Board members needs whilst ensuring that planned training is as accessible as possible and provides the best opportunity for attendance and learning transfer. The report provided potential options for the delivery of training and following members discussions, it was agreed that members would consider the options and confirm their preference with a view to achieving consensus on a favoured approach. As a reminder, the proposed options for consideration were;

- a) Following the current method of delivering training i.e. scheduling monthly/bi-monthly training sessions covering separate topics i.e. 9 x 1 to 2 hour sessions running from March 25 to March 26 (starting at 4.00 or 4.30pm). The sessions would be planned as in-person with the option for members to join on-line via Microsoft Teams as required.
- b) Organising two or three training events e.g. set days when we could deliver all of the topics e.g. could be set afternoon/evenings or Saturday mornings
- c) Organising a scheduled Board Training Away Event where we could deliver all of the topics during the event. It is proposed that this could be set-up as conference style and could be held in an external location over 2 days e.g. Friday / Saturday morning or Sat / Sun
- d) Another alternative approach

The majority of Board members have now responded and have identified option c as the overwhelming choice. As previously reported, it's envisaged that the training will be delivered by a combination of internal staff and external trainers and all sessions will be designed to last 1-2 hours including time for discussion and Q&A, where appropriate.

Board Training remains integral to supporting good governance and therefore it is important that members continue to have access to a wide range of learning and development resources. The above is in line with the discussions at the 2024 Board Strategy events, where it was agreed that it's imperative that training is designed in a format that meets Board members needs and delivered at a time that suits their availability. Training is a big investment of time for Board members and requires a sizable investment in time and money for the organisation, therefore it's important to maximise the benefit for individuals and the Association and it's hoped that the approach agreed this year will support this.

We can now look at developing a plan for the Board Training Away event and it may be prudent for the 2-day event to be held mid-year (Q2/3) following the AGM and to be



	designed to include both Board training and the annual Board strategy content. Details of this will be the subject of a future Board report.
<b>7.</b>	<b>Ombudsman / First Tier Tribunal Complaints</b>
	<p><b>Scottish Public Services Ombudsman (SPSO)</b></p> <p>There have been no new complaints to the Scottish Public Services Ombudsman during the period covered by this report.</p> <p><b>First Tier Tribunal Complaints</b></p> <p>There were no First Tier Tribunal Complaints to report.</p>
<b>8.</b>	<b>Recommendation</b>
	Board members are asked to NOTE the contents of this report.





## Board Meeting

### For Noting

**To:** Board  
**From:** Director of Housing Services

**SUBJECT: SCOTTISH HOUSING REGULATOR**

**DATE 25 March 2025**

<b>1.</b>	<b>Introduction</b>
	This report is to update the board on notifiable events that have been reported to the Scottish Housing Regulator since the last meeting.
<b>2.</b>	<b>Notifiable Events</b>
	There have been no notifiable events reported to the Scottish Housing Regulator since the last meeting.
<b>3.</b>	<b>Recommendation</b>
	Members are asked to note the above information.



# Board Meeting For Noting

**To:** Board  
**From:** Director of Housing Services

**SUBJECT: BENCHMARKING REPORT**

**DATE 25 March 2025**

<b>1.</b>	<b>Introduction</b>
	The Scottish Housing Regulator (SHR) collects a range of performance information from all landlords from the Annual Return on the Charter (ARC). The SHR uses this information to monitor and assess our performance against the Scottish Social Housing Charter and then produces a report about each landlord for tenants. This report details our performance in comparison to our peer landlords.
<b>2.</b>	<b>Comparison with Queens Cross, Maryhill and Wheatley Homes</b>
	<p>The SHR's comparison tool allows us to compare our performance with other landlords. We have used this tool to compare our performance on a number of indicators with 3 other local Housing Associations - Queens Cross, Maryhill and Wheatley Homes, we have also noted our current targets (Appendix 1).</p> <p>Members will note that in our performance, the majority of the indicators compare favourably when comparing with the 3 Housing Associations.</p>
<b>3.</b>	<b>Recommendation</b>
	<p>Members are asked to note the comparisons with Queens Cross, Maryhill and Wheatley Homes and our performance in relation to these other Housing Associations.</p> <p>Based on an analysis of our current performance and the performance of others, we would propose to retain our current targets, as explained within the Targets Report.</p>

## Appendix 1

INDICATOR	Current Target	ng homes	Queens X	Maryhill	Wheatley Homes
SIZE	—	5451	4355	3137	42,718
RENTAL INCOME	—	£26,383,528	£21,232,040	£13,896,700	£200,361,044
RENT INCREASE	—	6%	5%	5%	7.5%
AVERAGE WEEKLY 3APT RENT	—	£101.10	£96.37	£95.00	£94.57
EMERGENCY REPAIRS	24 hrs	4.0hrs	1.7hrs	1.8hrs	2.9hrs
NON EMERGENCY REPAIRS	5 days	6.1days	6.2days	8.6days	8.0days
REPAIRS COMPLETED FIRST TIME	90%	84.2%	92.3%	51.4%	91.6%
PROPERTIES MEETING SHQS	—	92.9%	94.7%	84.1%	99.6%
VOID RENTAL LOSS	0.7%	0.6%	0.9%	1.1%	0.5%
AVERAGE DAYS TO LET	25 days	26.3 days	40.4 days	36.0 days	15.8 days
TENANT SATISFACTION:					
OVERALL SERVICE	90%	81.4%	88.8%	73.5%	86.7%
REPAIRS SERVICE	90%	82.2%	81.7%	71.2%	92.6%
BEING KEPT INFORMED	90%	86.3%	96.9%	78.4%	93.6%
PARTICIPATE IN DECISION MAKING	90%	88.7%	98.0%	68.6%	97.6%



**NORTH GLASGOW HOUSING ASSOCIATION LIMITED HR COMMITTEE ATTENDANCE 202-25**

	4.11.24	18.02.25							
J Thorburn	A	P							50%
C Rossine	P	P							100%
J Berrington	P	A							50%
J MacLeod	P	P							100%
G Satti	P	P							100%
% Total	80%	80%							

P - PRESENT  
A - APOLOGIES

X - ABSENT  
A\* - LEAVE OF ABSENCE GRANTED

TARGET ATTENDANCE - 80%

AVERAGE ATTENDANCE - 76%

# Human Resources Committee Minutes

**Meeting:** Human Resources Committee **Location:** Bill Rossine House

**Date:** 18 February 2025 **Time:** 4.45pm

**Attendees:** C Rossine – CR – Chair  
G Satti – GS  
J MacLeod - JM  
J Thorburn – JT - Virtual

**Apologies:** J Berrington

**In Attendance:** T Sweeney - TS (DCS)  
D Waugh – DW (CSM)  
B Hartness – BH (D/CEO)

**Minute Taker:** A Whiteford - AW (SCSO)

	Agenda	Action	Date
1.	Apologies		
	As above.		
2.	Disclosure of Interest and Attendance		
	None.		
3.	Minutes		
a.	HR Committee Meeting on 4 November 2024		
	<b>Matters arising</b> TS referred to Item 6(a) and reported that the Board Inductions had taken place and the feedback was positive. A meeting will be arranged with the Chair, Vice Chair, TS and the new Board members to hear from them in regards to their view of the induction process and to see if there are any gaps to be addressed or any learning that we can take from their experience. The meeting will also explore whether the new members would like to join any of the Committees or Subsidiary Boards.		

	Members AGREED the minutes were an accurate record of the meeting.  Proposed     G Satti                  Seconded     J MacLeod		
<b>4.</b>	<b>Reports for Approval</b>		
<b>a.</b>	<b>Policy for Review: Unacceptable Behaviour</b>		
	<p>DW presented the report seeking approval of the revised Unacceptable Behaviour Policy which has been reviewed in line with the policy calendar. The additional sections included in this revision provide more clarity as to what constitutes unacceptable behaviour and include a range of options in relation to restricting customer contact, if appropriate.</p> <p>Member commented that it was good to see an update on Section 3 of the policy as to what constitutes unacceptable behaviour and queried whether a note would be placed on a customer's file advising of action to be taken, e.g. "visit in pairs" etc. DW confirmed that this already takes place in the diary notes of the tenancy and is flagged up on the file so that staff are aware of it.</p> <p>Members APPROVED the revised policy.</p> <p>Proposed     J Thorburn                  Seconded     G Satti</p>		
<b>b.</b>	<b>Private and Confidential – [REDACTED]</b>		
	[REDACTED]		



	[REDACTED]		
c.	<b>Private and Confidential</b> - [REDACTED] [REDACTED]		
	[REDACTED]		

	<p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED] [REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED] [REDACTED]</p> <p>[REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED] [REDACTED]</p> <p>[REDACTED]</p>		
d.	<p><b>Corporate Services Risk Register</b></p>		
	<p>TS presented the report regarding the review of the Corporate Services Risk Register which contained suggested additions highlighted in red.</p> <p>He also informed the Committee that the Internal Auditor had conducted Risk Management training for the Directorate in January and this will be rolled out to managers and the Board. One of the things which was highlighted at the training was that the current Risk Registers should be reviewed to make them less cumbersome to produce a more strategic and slimmed down version which will follow best practice. This is something to be initially considered by the Directorate and it will be the subject of a future report to the Committees/Board.</p> <p>Members APPROVED the revised Risk Register</p>		

	Proposed J Thorburn      Seconded G Satti		
<b>e.</b>	<b>ng homes Public Holidays 2025/26</b>		
	<p>DW presented the report regarding the proposed holiday dates for the period 1<sup>st</sup> April 2025 to 31 March 2026.</p> <p>Members APPROVED the proposals detailed in the report.</p> <p>Proposed G Satti      Seconded J MacLeod</p>		
<b>5.</b>	<b>Reports for Noting</b>		
<b>a.</b>	<b>Staff Recruitment, Leavers and Trainee Update</b>		
	<p>Members noted the report covering the period 1 October 2024 to 31 December 2024. DW highlighted that 2 completed Equal Opportunities Monitoring Forms had been included with the report and that this was one of the recommendations which came out of the internal auditor's Equality and Diversity Audit which took place in July 2024. The forms show the Committee what information ng collects and how it is collated. The candidates can choose not to answer the questions if they wish.</p>		
<b>b.</b>	<b>Staff Attendance: Sickness Absence</b>		
	<p>Members noted the report containing information relating to staff sickness absence covering the period 1 October 2024 to 31 December 2024.</p>		
<b>c.</b>	<b>Staff Learning and Development</b>		
	<p>Members noted the report containing information on staff learning and development activities and events which had been delivered/attended during the period 1 October 2024 to 31 December 2024. TS advised the Committee that this report shows the breadth and depth of the training which has taken place in Q3, highlighting that there was a lot of compliance training completed and that there remains a strong focus on training overall at ng homes, not only on compliance.</p>		

	TS also referred to the training to be delivered to the Board following the Board appraisals and commented that so far only one person had replied back to advise of how they would like the training to be delivered. TS will send an email out tomorrow to remind the Board to submit their preferred option.	<b>TS</b>	<b>asap</b>
<b>d.</b>	<b>Health and Safety Update</b>		
	Members noted the report providing an update on health and safety in the workplace including an update regarding accidents, incidents and near misses reported for the period 1 October 2024 to 31 December as detailed in the table.		
<b>e.</b>	<b>Employee Engagement Update</b>		
	Members NOTED the report providing an update on progress to date in further developing our approach to employee engagement.		
<b>f.</b>	<b>Company Health Plan Update: Simplyhealth</b>		
	Committee NOTED the report providing an update on the company health plan available to employees through our provider Simplyhealth for the period 1 July 2024 to 30 September 2024 and the period 1 October 2024 to 31 December 2024.		
<b>6.</b>	<b>Verbal Updates</b>		
<b>a.</b>	[REDACTED]		
	[REDACTED]		



	<p>██</p> <p>██</p>		
<b>b.</b>	<b>Board Training</b>		
	<p>As discussed in 5c above, TS gave a verbal update on the current situation regarding Board training and in particular the Board members agreeing on the method of delivery for the year ahead. Suggested options were provided at the Board meeting on 4 February for all Board members to consider and if anyone has any other suggestions they can submit them as well. The Board members have to decide what suits them best and let TS know so that this can taken forward and any necessary arrangements made. TS will send a reminder email to all Board members seeking their response on this.</p> <p>Member commented that he thought a Board Conference was an innovative idea.</p>		
<b>7.</b>	<b>AOCB</b>		
	<p>TS advised the Committee that ██████████, Consultant will be coming along to the Board Working Group meeting on Thursday 20 February from 4pm-4.30pm to discuss her initial findings with the Board Working Group. JT submitted his apologies for this.</p>		
<b>8.</b>	<b>Date of Next Meeting: Tuesday 13 May 2025</b>		

'NORTH GLASGOW HOUSING ASSOCIATION LIMITED ng2 BOARD ATTENDANCE 2024-25

	19.11.24	18.02.25					
M Thomson	A	A					0%
I Cross	A	A					0%
J Berrington	A	A					0%
G Satti	P	P					100%
J Thorburn	P	P					100%
B Hartness	P	P					100%
% Total	50%	50%					

P	PRESENT	X	ABSENT
A	APOLOGIES	A*	LEAVE OF ABSENCE GRANTED

TARGET ATTENDANCE - 80%

AVERAGE ATTENDANCE - 50%



## ng2 Board Minutes

**Meeting:** ng2 Board meeting **Location:** Bill Rossine House/Teams

**Date:** Tuesday 18 February 2024 **Time:** 4:00pm

**Attendees:** John Thorburn **JT** Chair  
Gino Satti **GS**  
Bob Hartness **RBH**

**Apologies:** Isabella Cross **IC**  
Margaret Thomson **MT**  
Jim Berrington **JB**

**In Attendance:** David McIntyre **DM** Senior Operations Supervisor  
Diane Waugh **DW** Corporate Services Manager

**Minute Taker:** Jade Redmond **JR** Administration Assistant Team Leader

	Agenda	Action	Date
1.	<b>Apologies</b>		
	As above.		
2.	<b>Disclosure of Interest and Attendance</b>		
	None.		
3.	<b>Minutes of Board Meeting on 19 November 2024</b>		
	Board AGREED the minutes were an accurate record of the meeting.		
	Proposed G Satti Seconded B Hartness		
i)	<b>Matters Arising</b>		
	None.		
4.	<b>Reports for Approval</b>		
a.	<b>Management Accounts</b>		

	<p>BH presented the Management Accounts for the period to 31<sup>st</sup> December 2024 and highlighted some specific areas as previously discussed.</p> <p>The Management Accounts for the period were APPROVED by the Board.</p> <p>Proposed    G Satti        Seconded    B Hartness</p>		
<b>b.</b>	<b>Health and Safety</b>		
	<p>DM presented the health and safety report for the period covering October to December 2024. There were 2 incidents in the period. None of the incidents required to be reported to the HSE. All staff are reminded to report incidents, accidents and near misses to their supervisor or manager and the importance of the learning points that come out of such incidents.</p> <p>Members APPROVED the contents of the report.</p> <p>Proposed    G Satti        Seconded    B Hartness</p>		
<b>c.</b>	<b>Risk Register</b>		
	<p>DM presented the risk register. No changes were proposed.</p> <p>Members APPROVED the Risk Register as presented.</p> <p>Proposed    B Hartness        Seconded    G Satti</p>		
<b>d.</b>	<b>Salary Increase</b>		
	<p>Due to an increase in the Living and Minimum Wage, members were asked to approve the proposal of all ng2 staff with an increase of £0.60 per hour to match the increase in the living wage. This will also help with trying to retain trade's staff who can find higher hourly rates elsewhere.</p> <p>Members APPROVED the salary increase across ng2 from 1 April 2025.</p> <p>Proposed    G Satti        Seconded    B Hartness</p>		
<b>e.</b>	<b>Army Benevolent Fund</b>		

	<p>BH asked members to approve a donation to The Army Benevolent Fund to help support their efforts to house veterans, support mental health and assist veterans back into civilian life.</p> <p>Members APPROVED the funding of £5,000 for the Army Benevolent Fund.</p> <p>Proposed    G Satti    Seconded    B Hartness</p>		
<b>5.</b>	<b>For Ratification</b>		
	<p>Members APPROVED payments and benefit case 173.</p> <p>Proposed    G Satti    Seconded    B Hartness</p>		
<b>6.</b>	<b>For Noting</b>		
<b>a.</b>	<b>Operational Report</b>		
	Members NOTED the report providing Members with an update on the business operations for Q3.		
<b>b.</b>	<b>Ng2 Staffing Report</b>		
	Members NOTED the report covering staffing matters for Q3 2024.		
<b>c.</b>	<b>Performance Assessment Report</b>		
	Members NOTED the report covering performance assessments for Q3 2024.		
<b>7.</b>	<b>AOCB</b>		
	None.		
<b>8.</b>	<b>Date of Next Meeting</b>		
	<p>Date of next meeting was confirmed as <b>13 May 2025 at 4pm</b></p> <p><b>Meeting ended at 4:30pm</b></p>		



'NORTH GLASGOW HOUSING ASSOCIATION LIMITED AUDIT COMMITTEE ATTENDANCE 2024-25

	02.12.24	27.02.25						
J Berrington	P	P						100%
J Thorburn	P	P						100%
C Rossine	P	P						100%
G Satti	P	P						100%
% Total	100%	100%						

P - PRESENT  
A - APOLOGIES  
X - ABSENT  
A\* - LEAVE OF ABSENCE

AVERAGE ATTENDANCE - 100%  
TARGET ATTENDANCE - 80%







## Audit Committee Minutes

<b>Meeting:</b>	Audit Committee	<b>Location:</b>	BRH / Microsoft Teams
<b>Date:</b>	27 <sup>th</sup> February 2025	<b>Time:</b>	4.00pm
<b>Attendees:</b>	J Thorburn – JT C Rossine – CR		G Satti – GS J Berrington – JB
<b>Apologies:</b>	A Bell – AB		H Lovatt – HL
<b>In Attendance:</b>	R Hartness –RH (DCEO) K Sherriff – KS (ADF)		

	Agenda	Action	Date
<b>1.</b>	<b>Apologies</b>		
	As above.		
<b>2.</b>	<b>Disclosure of Interest and Attendance</b>		
	No interests disclosed.		
<b>3.</b>	<b>Minutes of Meeting – 2nd December 2024</b>		
	Minutes were approved as a true and accurate record.		
	Proposed JT      Seconded CR		
<b>4.</b>	<b>For Approval</b>		
<b>(a)</b>	<b>Management accounts NGHA – period to 31st December 2024</b>		
	KS gave summary of report for period to 31st December 2024. Surplus of £551k for the period with majority of positive variance against budget arising from underspend on planned maintenance and increased rental income being over budget. Main negative variance due to lower level of capitalisation of planned maintenance spend and higher insurance costs.  Bank balances moving down from £14.63m to £12.11m. Loans moving downwards from £38.06m to £36.93m.		

	Approved GS Seconded CR		
<b>(b)</b>	<b>Management accounts – NG2 – period to 31st December 2024</b>		
	<p>RH referred to report covering the period to 31st December 2024 detailing Income and Expenditure of the company and the balance sheet position.</p> <p>The income from activities amounted to £5.1m with £2.61m of direct costs and £1.99m of wages with a gross profit of £499k. Overheads of £468k for the period then left a net profit of £31k before tax. Balance sheet position of reserves of £894k.</p> <p>Proposed JT Seconded GS</p>		
<b>(c)</b>	<b>Management accounts - NGPS – period to 31st December 2024</b>		
	<p>KS referred to report covering the period to 31st December 2024 detailing Income and Expenditure of the company and the balance sheet position. Noted that:</p> <ul style="list-style-type: none"> <li>○ Factoring income of £676k in the period with £478k of costs.</li> <li>○ Gross profit of £198k with £186k of salaries and overheads leaving a £12k profit for the period before tax.</li> <li>○ Level of share capital and reserves at period end £245k. Intercompany balance £165k owed by the Association to NGPS.</li> <li>○ Gross arrears level including the December 24 factoring run at £291k.</li> </ul> <p>After discussion the management accounts were recommended for approval to the Board and the Board of NGPS.</p> <p>Proposed CR Seconded JT</p>		
<b>(d)</b>	<b>Management accounts – DSGL – period to 31st December 2024</b>		
	<p>RH referred to the management accounts for the period to 31st December 2024. The turnover in the period was £656k. There was £641k of Ukrainian project income in the period. The operating costs were £626k leading to a £30k gross profit.</p>		

	<p>Overheads amounted to £20k leading to a profit after tax of £10k. A gift aid payment of £100k to the parent had been made.</p> <p>Reserves now amount to £120k.</p> <p>After discussion the management accounts were recommended for approval to the Board and the Board of DSGL.</p> <p>Proposed GS      Seconded JT</p>		
<b>(e)</b>	<b>Risk register review</b>		
	<p>Risk register for Finance and IT presented to the Committee. No comments were made on the register.</p> <p>Committee noted the report and risk register.</p>		
<b>(f)</b>	<b>Internal audit – Equality and diversity</b>		
	<p>The internal audit review had indicated that there was four points that the internal auditor wanted to highlight to the Committee. Among these was:</p> <p>The Association currently lacks a finalised equality action plan. The response was that an Equality Action Plan would be developed by September 2025.</p> <ul style="list-style-type: none"> <li>- The Association does not currently report on the equality outcomes following the recruitment process to the HR Committee. The response was that the information was being collected and will be provided to the next HR committee in February. This did occur at the HR committee.</li> </ul> <p>Work will be completed within the timescales indicated.</p> <p>Proposed JT      Seconded GS</p>		
<b>5.</b>	<b>For Noting</b>		
<b>(a)</b>	<b>Loans Report – 31st December 2024</b>		
	<p>RH referred to report providing details of the loan portfolio as at 31st December 2024 and the rates of interest currently being paid.</p>		



	<p>Loans amounted to £36.9m at end of quarter. Loans ended the quarter at 69.95% fixed and 30.05% variable. Average interest rate 3.99% and loan covenant ratios being met.</p> <p>Committee noted report and that the loan portfolio is within the Association's borrowing limits.</p>		
<b>(b)</b>	<b>Investment Report – 31st December 2024</b>		
	<p>KS referred to report providing details of investments made and interest received for the quarter to 31st December 2024. Total of £80k was received in the quarter.</p> <p>Ongoing review of interest rates and accounts to ensure we get a good return, and that institution is financially secure.</p> <p>Committee noted the report.</p>		
<b>(c)</b>	<b>Bad debt report</b>		
	<p>KS referred to the bad debt report for the period November 2024 to January 2025. There was a bad debt write offs of £14k in the period with £4k previously provided leading to a £10k net write off.</p> <p>There was also nine requests for write off's amounting to £63k for balances over £5k. These were mostly evictions and abandonments with long term arrears mostly starting in the Covid period. All arrangements had failed and tracing actions by debt collectors had not produced any return.</p> <p>Committee noted the general report and gave approval for the balances over £5k.</p> <p>Committee looking for training on the arrears process.</p> <p>Proposed GS      Seconded JT</p>		
<b>6.</b>	<b>AOCB</b>		
	No matters raised.		
<b>7.</b>	<b>Date of Next Meeting</b>		

	Date of next scheduled Audit Committee Meeting – 5 <sup>th</sup> June 2025.		
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'NORTH GLASGOW HOUSING ASSOCIATION LIMITED REGENERATION COMMITTEE ATTENDANCE 2024-25

	03.12.24	06.03.25								
J Berrington	A	P								50%
G Satti	P	P								100%
C Rossine	P	P								100%
J Thorburn	P	P								100%
J Kennedy	X	A								0%
% Total	60%	80%								

P PRESENT  
A APOLOGIES

X ABSENT  
A\* LEAVE OF ABSENCE GRANTED

TARGET ATTENDANCE - 80%

AVERAGE ATTENDANCE - 70%



## Regeneration Committee Meeting Minutes

**Meeting:** Regeneration Committee **Location:** Bill Rossine

**Date:** Thursday 6 March 2025 **Time:** 4.00pm

**Attendees:** C. Rossine  
J. Thorburn (Chair)  
G. Satti  
J. Berrington

**Apologies:** J Kennedy

**In Attendance:** L Cooper (DHS) - LC  
A Bell (DDPS) - AB

**Minute Taker:** C Bramham (SAC)

	Agenda	Action	Date
<b>1.</b>	<b>Apologies</b>		
	As above		
<b>2.</b>	<b>Declaration of Interest and Attendance</b>		
	Apologies noted above.		
<b>3.</b>	<b>Minutes of the previous meeting – 4 June 2024</b>		
	Members AGREED the minutes were an accurate record of the meeting.  Proposed G Satti      Seconded C Rossine  <u>Matters Arising</u> None.		



<b>4.</b>	<b>Reports For Approval</b>		
a.	Property Services Risk Register		
	<p>AB presented the report and the Property Services Risk Register.</p> <p>AB confirmed no changes have been made.</p> <p>AB advised that the Directorate recently had a Risk Management training session with [REDACTED] of Quinn internal audit.</p> <p>The Association is looking to review all Risk Registers later this year with advice from [REDACTED].</p> <p>Members APPROVED the proposed Property Services Risk Register as detailed in the report.</p> <p>Proposed J Berrington                      Seconded C Rossine</p>		
b.	Regeneration Risk Register		
	<p>LC presented the report and the Regeneration Risk Register.</p> <p>LC confirmed no changes have been made.</p> <p>LC confirmed again what AB had advised that the Directorate had recently had a Risk Management training session with [REDACTED] of Quinn internal audit.</p> <p>The Association is looking to review all Risk Registers later this year with advice from [REDACTED].</p> <p>Members APPROVED the proposed Regeneration Risk Register as detailed in the report.</p> <p>Proposed G Satti                      Seconded C Rossine</p>		

c.	Scaffolding Framework Tender		
	<p>AB presented the paper.</p> <p>The purpose of this report is to seek approval to appoint contractors to a Scaffolding Framework. AB went onto explain the procurement process and the results of the tender evaluation.</p> <p>Only one tender submitted AS Scaffolding Ltd tender submitted £226,698.00 + VAT of £45,339.60 amounting to £272,037.60</p> <p>Gino asked if we contact other contractors to ask why they haven't submitted papers when they were originally interested. AB confirmed no this is not something we would or should do.</p> <p>Members APPROVED the appointment of AS Scaffolding Ltd to the Scaffolding Framework.</p> <p>Proposed J Berrington                      Seconded C Rossine</p>		
d.	Drone Survey Framework Tender		
	<p>AB presented the paper.</p> <p>AB explained the procurement process and what type of work drones would be used for, such as, obtaining high-definition video and aerial photographs of roofs, gutters, chimneys, stonework, backcourts, environmental and multi-storey façades.</p> <p>The Regeneration Committee is requested to APPROVE the appointment of TJW Surveying Ltd, AlphaComm Systems Ltd and Viewpoint UAV to the Unmanned Aerial Vehicle / Drone Survey Framework.</p> <p>Members APPROVED</p> <p>Proposed G Satti                      Seconded C Rossine</p>		

e.	Hawthorn Lift Modernisation Tender		
	<p>AB presented the report explaining the history of the lift at 100 Hawthorn Street and the recommendation for a lift modernisation.</p> <p>AB went onto explain the procurement process and the results of the tender evaluation.</p> <p>JT said it should be highlighted that we have acted on this very quickly after the contractor recommended lift modernisation.</p> <p>LC confirmed both the Housing Team and Property Services worked very well with tenants during the modernisation at 70 Broadholm Street and everything ran smoothly. We will use the same approach at this site.</p> <p>The Regeneration Committee is requested to APPROVE the acceptance of the tender submitted by Classic Lifts (Scotland) Limited for a total cost of £76,424 plus VAT of £15,284.80 amounting to £91,708.80.</p> <p>Members APPROVED</p> <p>Proposed J Berrington      Seconded G Satti</p>		
<b>5.</b>	<b>For Noting</b>		
a.	Investment Report		
	Members NOTED the report advising on progress with current planned maintenance works.		
b.	Multi-Storey Flats Major Works Report – Round 1 Funding.		
	Members NOTED the report advising on progress with the MSFs works contract (Round 1).		
c.	Multi-Storey Flats Major Works Report – Round 2 Funding		
	Members NOTED the report advising on progress with the MSFs works contract (Round 2).		
d.	Procurement Report		

	Members NOTED the report advising on progress with current procurements.		
e.	Regeneration Report		
	Members NOTED the report advising on progress with current regeneration projects.  Lynne provided papers on the night to give additional information for the Regeneration Report.		
f.	Moneywise Children's Safety Education Foundation (CSEF)		
	Members NOTED the report		
6.	<p><b>AOCB</b></p> <p>GS asked for it to be noted that the network breakfast twice and he thinks it has been run very well.</p> <p>Lynne confirmed they have been receiving very good feedback on these breakfast</p> <p>GS also asked for it to be noted that the committee very rarely have a need to ask questions when being presented with approval papers, due to the papers always having sufficient information in them. Therefore, the questions are always answered within the paper.</p>		
	None.		
7.	<p><b>Date of Next Meeting Tuesday 3 June 2025</b></p> <p>Meeting concluded at 16:45</p>		





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