TRUST HOUSING ASSOCIATION LIMITED

Minutes of the Board Meeting held on Thursday 6 August 2026
At Trust Housing Association, 12 New Mart Road, Edinburgh

PRESENT:

Board Members		**Officers in Attendance**
Dr Norval Bryson	David Knight	Jackie McIntosh, Chief Executive
Ali Ross	Paul McFarlane	Zoe Purdie, Director of Finance & People
Ian Mitchelmore	Graham Curran	Jenny Wallace, Director of Customer Experience
Mary Niven	Steve McGowan	Neil Ferguson, Director of Business Development & Digital
Laura Bornatici	James Black	Calum Boag, Head of Asset Management
Katherine Wainwright	Laura Cameron	Annette Brown (Company Secretary & Minute Taker)

DR NORVAL BRYSON IN THE CHAIR

Agenda Item	Detail
1.	**Chair's Opening Remarks**
1.1	Dr Norval Bryson, Chair, welcomed Board Members and the Executive Team to the meeting. Norval also welcomed Calum Boag, Head of Assets Management who attended the meeting on behalf of Ian Davie, Director of Assets & Sustainability.
1.2	The Board agreed to the meeting being transcribed in addition to a formal minute being taken.
2	**Chief Executive's Opening Remarks*** ***see private minutes***
2.1	Jackie McIntosh, Chief Executive, reported the following updates to the Board; • The regeneration of Manse Gardens, Strachur is now largely complete, with only one allocation remaining. Existing customers have returned to their new homes and new residents have moved into the development where there is now a mixed customer group. • Phase 1 of Reema Road, Bellshill has been handed over and 16 families have moved in. Work continues on the final phases. • SFHA has been undertaking research with the Fraser of Allander Institute on Scottish Government affordable housing targets and as a result of this Trust has been selected to support the research and host a visit at Reema Road with SFHA and STV. • Trust has again been highly commended in the Energy Efficiency Awards, following success in the previous year. • Trust is participating in the Glasgow Scotty Dog art trail and as a result have an orange dog located at Glasgow Green promoting the organisation and

	encouraging donations to Maggie's. In addition, Jennifer Wallace, Director of Customer Experience, will be climbing Ben Nevis to raise funds for Maggie's Centres.
3.	**Audit & Performance Chair's Remarks**
3.1	Ali Ross, Chair of Audit & Performance Committee provided an update following the Audit & Performance meeting held earlier in the day.
3.2	Ali advised that the committee reviewed the annual financial statements for 2025/26. A clean, unqualified external audit opinion was received with no control weaknesses identified. The committee approved the audited financial statements and letter of representation for recommendation to the Board.
3.3	The committee considered two internal audits that had been completed in relation to Planned and Cyclical Maintenance and HR Policies and Practices. Both audits received a substantial assurance rating, providing strong assurance over controls and compliance.
3.4	During a private discussion with the auditors and committee members, both internal and external auditors, auditors were highly complimentary about the quality of Trust's systems and controls, the professionalism of staff and the organisation's openness to scrutiny and willingness to act on recommendations. Succession planning was discussed as an area of interest, recognising the importance of retaining organisational knowledge and expertise.
3.5	Quarter 1 performance was reported as strong overall and any performance exceptions were described as minor and supported by reasonable explanations.
3.6	The committee carried out detailed scrutiny of the proposed KPI targets for 2026/27. Targets were approved in principle subject to final approval by the Board.
3.7	Members received a positive update on cyber security arrangements.
3.8	Norval noted that it was Ali's last meeting of Chair of the Audit and Performance Committee. He thanked Ali for her commitment, leadership and contribution to committee.
3.9	**The Board noted the update.**
4.	**TEL Chair's Remarks*** ***see private minutes***
4.1	Ian Mitchelmore, Chair of TEL presented the committee update. He advised that TEL met on 5 August 2026 and the TEL Board approved the audited accounts for 2025/26. Although the annual surplus of £148k was lower than the previous year due to timing and property cost pressures, it remains a positive result and will be gifted to Trust as normal.
4.2	The TEL Board also discussed operational activity in relation TEL and agreed there would be value in receiving more detailed updates on future business activity.
4.3	**The Board noted the update.**

5.	**Declaration of Interests**	
5.1	No declarations of interest were noted.	
6.	**Apologies**	
6.1	Apologies were noted for Kyle Ruparelia, Sharron Elsdon and Ian Davie.	
7.	**Board Meeting Minutes Approval**	
7.1	Minutes from the board meeting held on 27 May 2026 were proposed by Paul McFarlane and seconded by Graham Curran.	
7.2	**Decision: The minutes were approved as a true and accurate record of the meeting.**	
8.	**Action Tracker**	
8.1	The Board noted the action tracker.	
8.2	**The Board noted the action tracker.**	
9.	**Matters Arising from the Minutes**	
9.1	No matters arising from the minutes were raised.	
10.	**Audited financial statements for the year ended 31st March 2026*** ***see private minutes***	
11.	**Ready, together Update**	
11.1	Neil Ferguson, Director of Business Development & Digital, presented an update on the new strategy Ready, together. He advised that the fully branded version of the Ready, together strategy is now complete and had been shared with the Board via the Board Teams site. He also explained that work is underway on the launch and a communications plan, with strategic objectives already being embedded into colleague objectives and business planning.	
11.2	A formal launch of the strategy is planned in late September and early October at the Employee Roadshows, with customer communications and wider engagement activities following this.	
11.3	Neil explained that a draft success-measures framework has been developed and will continue to evolve jointly between the Executive Team and Board. This will help monitor delivery, risks and the strategic success measures.	
11.4	The current organisational structure was presented for information, including interim changes to the Business Development & Digital Team. Early indications suggest the revised arrangements are working well, with colleagues stepping into expanded responsibilities. The arrangements will be reviewed over time, with a final decision expected before March 2028 and any permanent proposals returning to the Board for approval.	

11.5	The Board were highly supportive of the quality and accessibility of the strategy document, complimenting the presentation, graphics and language used. A discussion took place around diversity within the photography used in the document. Neil explained that the images were of real Trust customers and colleagues, rather than stock photography, but agreed to consider whether a mix of real and stock imagery could help to enhance diversity.
11.6	**Action: Director of Business Development & Digital to review the photos used in the strategy document to further strengthen diversity.**
11.7	A minor design/drafting issue was identified in the executive summary where one graphic referred to three themes but the image displays four themes. Neil noted this error and advised that it would be corrected to three theme graphics.
11.8	**Action: Director of Business Development & Digital to update the image in the executive summary to show only 3 themes opposed to 4.**
11.9	A board member referred to the wording around 'reducing service delivery costs' and asked if the Executive Team are clear on what is being achieved here, suggesting the wording may not be a true reflection of what the intended outcome is. Neil advised that he would revisit this section to adapt the wording and to explain how efficiencies will be achieved without reducing service quality.
11.10	**Action: Director of Business Development & Digital to review the wording referring to 'service delivery costs' to ensure that it is clear.**
11.11	Subject to the agreed amendments, the Board approved both the shorter form and multi stakeholder version of the Ready Together strategy and noted the progress being made towards implementation and launch.
11.12	**Decision: Subject to the agreed amendments, the Board approved both the shorter form and multi stakeholder version of the strategy document.**
12.	**Operational KPI and Target Setting 2026/27**
12.1	Neil Ferguson, Director of Business Development & Digital, presented the Operational KPI targets for 2026/27, noting that they had already undergone detailed scrutiny by the Audit & Performance Committee and had been approved in principle prior to Board consideration. The Board's role was to provide any final comments or questions before approval.
12.2	Neil advised that some measures are being removed from the operational KPI framework because they are considered more appropriate as strategic success measures. E.g. overall customer satisfaction, which will continue to be reported but through the strategic performance framework linked to Ready, together rather than operational KPIs.
12.3	New and revised KPIs have been developed and reviewed by the Leadership Team, taking account of previous performance, benchmarking information, current organisational capability and planned service improvements.

12.4 12.5 12.6 12.7 12.8 12.9	Neil highlighted two errors in the document which will be amended; • The heading for Customer Experience incorrectly refers to a "25/26 Target" and should read "26/27 Target". Neil confirmed that the underlying data was correct and that only the heading is incorrect. • The target date for medical adaptations showed a target of 150 days, but it was confirmed that the proposed target should be 90 days. A board member queried whether there should be KPIs linked to the organisation's strategic objective around identifying and pursuing development and growth opportunities. Neil explained that the strategic and business development measures would be incorporated into the wider strategy success measures framework, rather than the operational KPI's. Neil noted that it may be more appropriate to order the performance pack in themed sections opposed to operational department titles, which can be misleading. Neil agreed to review this aspect of the report and consider ways that it can be improved. **Action: Director of Business Development & Digital to review the headings/sections in which the KPI's are presented to make document clearer and easier to understand rather than linked to operational department titles.** The Board noted that the KPI targets had been thoroughly reviewed by the Audit & Performance Committee and no major concerns were raised. The Board therefore approved the operational KPI's, subject to the corrections identified during the meeting. **Decision: The Board approved the proposed suite of operational KPIs and associated performance targets for 2026/27.**
13	**Annual Treasury Management Strategy & Report*** ***see private minutes***
14 14.1 14.2 14.3 14.4	**Annual Procurement Statement** Zoe Purdie, Director of Finance & People presented the Annual Procurement Report for 2025/26 which is a statutory annual return to the Scottish Government. The report summarises procurement activity and performance during the previous year and outlines future procurement plans. It was noted that Scottish Government had provided feedback on the previous year's submission, confirming the report had been reviewed and identifying areas for improvement. No significant questions or concerns were raised by Board members. **The Board approved the Annual Procurement Report.**
15	**Strategic Property Disposal*****see private minutes***

16	**Governance Update**
16.1	Annette Brown, Governance & Business Support Manager advised that preparations for the AGM were progressing well and the initial mailing has been posted to members.
16.2	An update on board succession planning was provided and the Board noted that there would be two vacancies on the Audit & Performance Committee. Board members were encouraged to express an interest in joining.
16.3	The Board were reminded that annual assurance sessions had been scheduled and additional volunteers were welcomed. Board members were also encouraged to take part in upcoming board development visits, with opportunities listed in the appendix to the report.
16.4	Annette referred to the annual board review discussions and the main recurring theme relating to the size and length of Board packs. It was acknowledged that while efforts would be made to streamline papers where possible, there remained a need to provide sufficient information to support governance assurance requirements and regulatory expectations.
16.5	The Board were informed that the Entitlements, Payments & Benefits (EPB) training module was now available on LearnPro. Annette agreed to resend login details and links to board members to help with the completion of this.
16.6	The Board considered the annual Modern Slavery Statement before approval. Discussion focused on the increasing expectation that organisations undertake greater due diligence in relation to their supply chains, the role of agency staffing arrangements and construction contractors as potentially higher-risk areas.
16.7	It was noted that modern slavery considerations are addressed through Trust's Supply Chain Code of Conduct and a minor typographical issue within the statement was identified which Annette agreed to amend prior to publication on the Trust website.
16.8	**Decision: The Board approved the modern slavery statement for publication on the Trust website.**
17	**Company Secretary Annual Report**
17.1	Annette Brown, Governance & Business Support Manager presented the Company Secretary's Annual Report provides to the Board. The report provides formal assurance that Trust has complied with the key constitutional and governance requirements set out in Rules 62 to 67 of the Association's Rules.
17.2	**The Board noted the report.**
18.	**AOB**
18.1	No matters were raised under AOB.
19.	**Date of next meeting**
19.1	The next scheduled Board meeting will take place on Thursday 17 September 2026, at New Mart Road, Edinburgh.

***Items marked private have been excluded from these minutes due to at least one of the following reasons:**

- ***Confidentially sensitive information***
- ***Discussion on commercial interests***
- ***Person specific information***