

## Board Meeting

**Held: Board Room, Viewpoint Offices**

Minutes of the meeting of the Board  
at 4.00pm on **25 June 2025**

**Paper 0**

**Meeting No:5**

**Date of Meeting: 25 June 2025**

## Board Members

Mr T Roehricht (TR - Chair) (Teams)  
Ms P Russell (PR)  
Mr J Clyne (JC)

Mr D McIntosh (DM- Vice  
Chair)  
Mr Martyn Kerr (MK)

Mr L Parry (LP) (Teams)  
Mr S Robertson (SR)  
Mr A Sheridan (AS) (Teams)  
Ms L Peaty (Nee Anderson) (LP)  
(Teams)

## Attending

Jean Gray, Chief Executive Officer (CEO)  
David Aitken, Director of Finance (DF)  
Megan Macdonald, Governance and Compliance  
Officer (GCO) (minute taker)

Tom Hailey, Strategic Development Director (SDD)  
Sue Shone, Director of Housing and Care (DHC)  
Karen Thomson, HR Manager (HM) (Teams)

## Observing – potential new Board members

## Apologies received

Simon Haile, Director of Assets (DA)

## Minutes

Item	Subject	Action	Due Date
1	Welcome to Board Meeting		
1.a.	Apologies		
	As TR was attending the meeting virtually it was agreed that DM would act as Chair. There being a quorum present, the Chair welcomed the potential new Board members who were observing the meeting and invited all present to introduce themselves. Apologies had been received from SH.		
1.b.	Declarations/Conflicts of Interest		
	There were no declarations and no conflicts of interest declared.		
2	Minutes of previous meetings and matters arising		
2.a.	Minutes of previous meeting held on 07 May 2025		

Item	Subject	Action	Due Date
	There were no matters arising from the minutes of the meeting of 07 May 2025 and <b>the Board unanimously approved them as an accurate record.</b>		
2.b.	Outstanding actions		
	There were the following outstanding actions		
	Action 250: Review the trend of the age of new residents. This has been expanded to look at the wider profile of residents and will be presented at December meeting.	DHC	Dec Board Meeting
2.c.	Verbal update from the Operations Committee meeting of 10 June 2025		
	PR was pleased to report the Operations meeting was fully quorate following recent attendance issues. She updated the Board on the following key points:		
	<ul style="list-style-type: none"> <li>The redundancy policy and procedure and learning and development policy were reviewed and approved, it was noted that the language used in them was very clear and easy to understand and a positive change to the previous policies.</li> <li>The Operations report was given, much of which will be covered in the CEO report</li> <li>The procurement report gave details of 7 contracts awarded for the quarter, the largest of which was for the maintenance of Boundary Walls due to the specialist nature of the stone walls and considerable repair works involved.</li> <li>HR and training were also discussed at the meeting, PR noted that the training conducted by the temporary training officer was having a positive effect on staff, resulting in managers having more confidence to take ownership of team management and ER processes.</li> <li>There had been a slight increase in complaints since the last quarter, but this was partly due to the complaints training conducted and staff having a better understanding on the importance of reporting and recording complaints</li> </ul>		
	<b>There were no questions and the Board noted the Operations Committee update.</b>		
3	Finance papers		
3.a.	Management Accounts to 31 March 2025.		
	<p>The DF noted that the first draft Management Accounts to 31 March 2025 were approved at the Board meeting on 7 May 2025 showing [REDACTED]. The audit fieldwork has now been completed with further adjustments being processed resulting in the second draft showing a [REDACTED] (£62,757). The key changes included an increase in Housing bad debt provision, additional accruals and property depreciation and the adjustment to the Scottish Housing Association Pension Scheme valuation. He noted the final Brewin Dolphin investment report included additional dividend income. The overall movement from the first draft to the second [REDACTED].</p> <p><b>There were no further questions on the updated draft of the Management Accounts to 31 March 2025 these were approved by the Board.</b></p>		

Item	Subject	Action	Due Date
3.b.	Asset Impairment Checklist		
	<p>The DF informed the Board that this annual requirement which needs to be completed as part of the annual audit now requires to be approved by the Board. The checklist covers all assets owned by the Association including housing and care home property and other fixed assets.</p> <p>There were no indicators of Impairment highlighted in 2024/25.</p> <p><b>The Board unanimously approved the Asset Impairment Checklist 2025.</b></p>		
3.c	Five Year Financial Plan		
	<p>The Five-Year Financial Plan was submitted to the SHR on 30 May 2025. The first draft was presented to the Finance Short Life Working Group at a meeting on 26 May 2025, during this they suggested that the occupancy assumption from year 2 onwards for Care homes be reduced from 95% to 93% and that borrowing requirements from year 4 be included as a lump sum. The FSLWG delegated authority to the CEO and DF to submit the Five-Year Plan in the SHR format subject to these changes. DM confirmed that some members of the Board, including himself, were present at this meeting and gave assurance that this had been reviewed and approved.</p> <p>It was noted that the need to borrow from year four was highlighted. This will be kept under review. The CEO noted that this should be considered at the next FRAC meeting with regards to potential refinancing options.</p> <p><b>The Board Noted the changes to the Five Year Financial Plan Return Submission.</b></p>		
		DF	Next FRAC meeting
3.d	Loan Portfolio Return 2024/25		
	<p>The DF presented the return which outlines the CAF Bank Loan position and is due to be submitted to the Scottish Housing Regulator by 30 June 2025. He noted the covenant regarding interest which shows as a negative figure due to the net interest receivable position.</p> <p><b>The Board approved the Loan Portfolio Annual Return 2024-2025 submission for the 30 June 2025 deadline and delegated authority to the CEO/Director of Finance to submit.</b></p>		
3.e	Management Accounts to 30 April 2025		
	<p>The DF informed the Board that Housing Void loss income continues to improve, and is 2.32% versus 2% budget for April, with the early indication for May 2025 being 1.6%.</p> <p>The Void repairs and redecoration continues to be monitored closely and shows an [REDACTED] This reflects work carried out at 32 properties vs 11 per budget. This is still a significant decrease from this time last year.</p> <p>Gross Care home fees have an [REDACTED] due to lower occupancy levels (10 empty beds across the two homes). This is offset by cost control of staff costs which have a [REDACTED] across the two homes.</p> <p>[REDACTED]</p> <p>A reforecast at the end of Q1 will be brought to the August Board meeting and will focus on any significant variances from budget.</p>		

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There was discussion around the work being done to refresh and promote the empty rooms and on the new offering of respite care. SR noted that he will get in touch with the DHC to offer advice and assistance.

SR

ASAP

**There were no further questions on the Management Accounts to 30 April 2025 these were approved by the Board.**

#### 4. Policies for Review

The HRM presented the following policies which had both reached their review date as part of the regular policy review cycle:

**Serious Complaint against the CEO** – No major changes, updated for clarity with improved accessibility and alignment with regulatory guidance.

**Unacceptable Customer Behaviour Policy** – Renamed from the “Unacceptable Actions Policy”, no major changes, gives a clearer process to follow should staff experience any issues from tenants

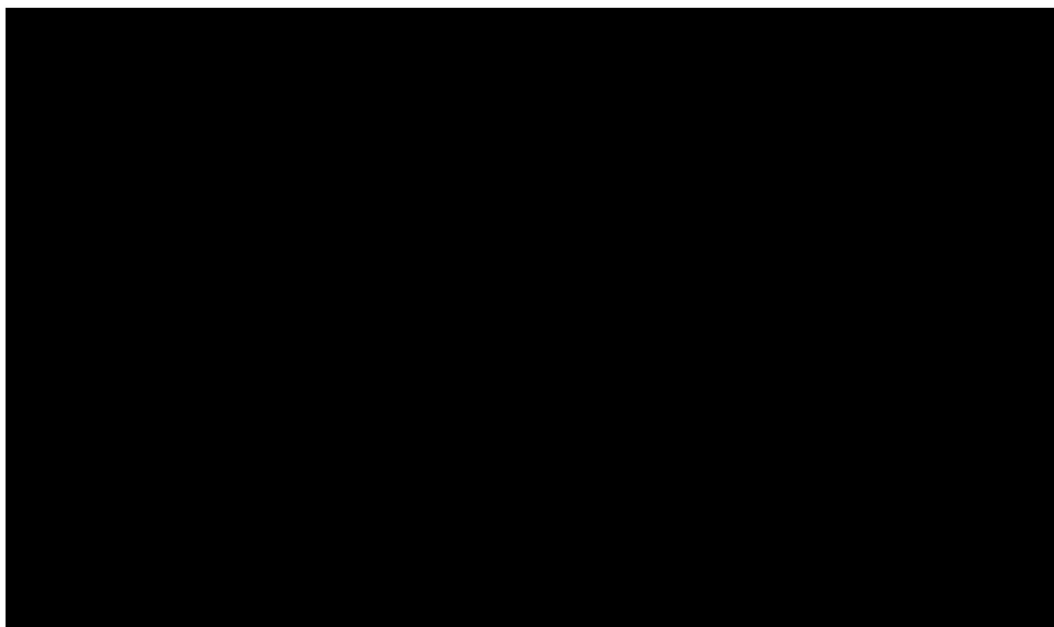
**There were no questions and the Board unanimously approved both policies.**

#### 5. CEO Update Report

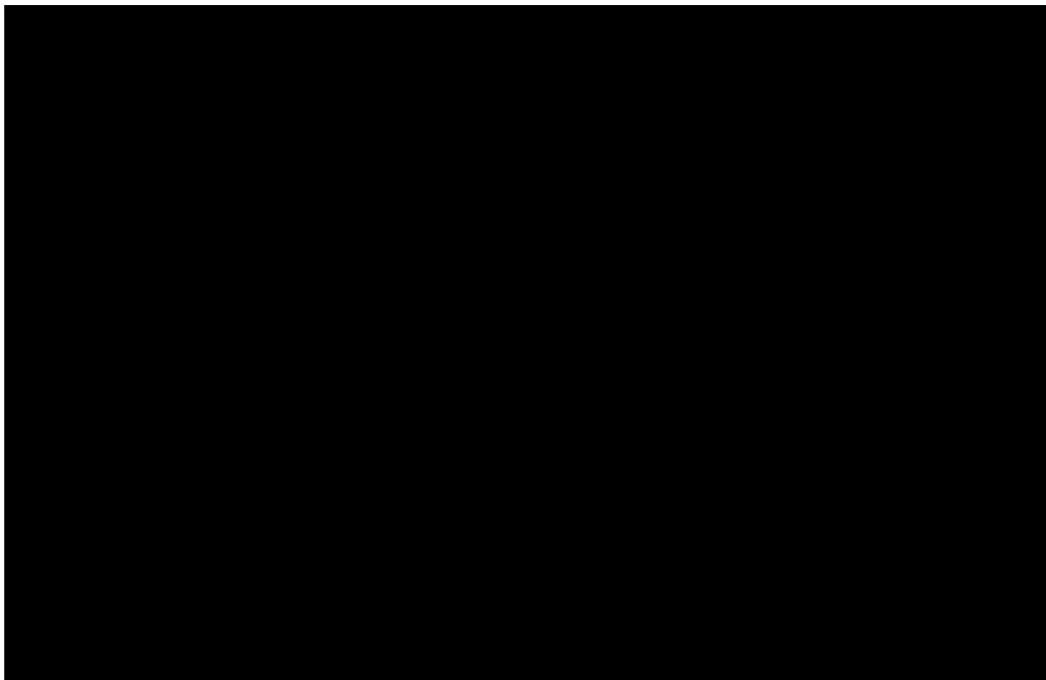
The CEO reiterated to the potential new Board members that aspects of this report were confidential and not to be discussed out with Viewpoint.

Viewpoint’s SHR regulation Manager had recently retired, the CEO has requested a face to face meeting with their replacement for an introductory chat.

Following the robust recruitment process and appointment internally of the new DA and DF, vacancies arose for an Assets Team Leader (ATL) and Finance Manager (FM). The ATL job role is being reviewed and will be advertised in due course, the FM role has now been filled and is expected to join Viewpoint mid-July. It was also noted that the HH is currently off work, which has meant the Housing Team Leaders have had to step up and take on additional work, if the absence continues for a prolonged period this will need to be reviewed.



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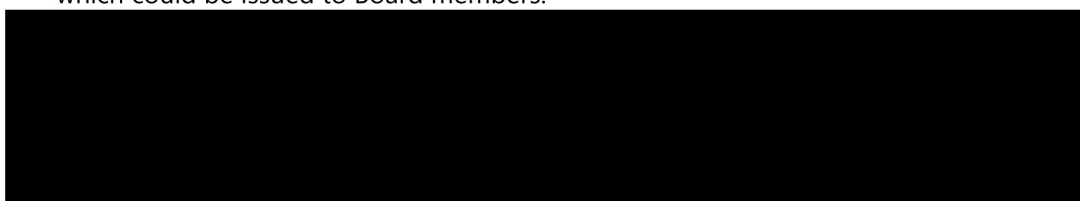


The 2025-30 Business Plan is still in development, it was one of the topics discussed at the Tenant Conference last week, along with results of the tenant satisfaction survey and the launch of the customer engagement strategy review. JC attended the conference as a tenant and provided positive feedback to the Board. The last conference was in 2019 and it was a very welcome event and on the whole very successful. He noted that residents were happy to be given time to express their thoughts and ways in which they think Viewpoint could improve. He also noted that as there was so much content included for one day, it did seem a bit rushed at parts. The CEO informed the Board that the event was facilitated by Arneil Johnson, who had a wealth of experience.

AS asked if it would be possible to see further feedback and content from the conference, the CEO confirmed that Arneil Johnson would be compiling a report which could be issued to Board members.

CEO

August Board



**There were no further questions, and the Board noted the CEO report**

#### 6. Target Report – KPIs for 2025/26

The CEO presented the Target Report for KPI's for 2025/26, the new targets are for noting and that the Q1 KPI report coming to the August Board would reflect the changes. She explained that all targets were all reviewed by the executive and leadership team and decisions for targets had been based on last year's results, some had remained the same and others had changed considerably.

It was noted that the performance report from the last quarter could be shared with the prospective new Board members.

GCO

ASAP

**There were no further questions and the Board noted the new KPIs for the future Performance Report**



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**LP left the meeting at 17:13 due to a prior commitment.**

7. Governance Report

The DF noted that this was the standard report to the Board, and drew attention to the confirmation that OSCR will begin collecting charity trustee information through their online portal from the 1<sup>st</sup> July. He noted that the GCO may be in touch to collect any information needed.



DM voiced interest in the Governance Conference on Wednesday 10 September and noted that it was a very useful event to attend. GCO will book tickets for anyone wishing to attend.

GCO

ASAP

**There were no further questions, and the Board noted the Governance report**



8. AOCB

There were no AOCB. All staff excluding the CEO and HRM left the room at this point to allow the Board to have a confidential discussion.

**The next meeting will be at 4pm on Wednesday 13<sup>th</sup> August 2025.**

**Formal meeting closed at 18.03.**

**Approval of the minutes**

Signed as a true record of the meeting, following the approval of the draft minutes by a meeting of the Board.

Signed:

Date:

David McIntosh  
Vice Chair