

Board Meeting

Held: Board Room, Viewpoint Offices

Minutes of the meeting of the Board
at 4.00pm on **13 August 2025**

Paper 0
Meeting No:6
Date of Meeting: 13 August 2025

Board Members

Ms P Russell (PR)
Mr Martyn Kerr (MK)

Mr D McIntosh (DM) (Vice
Chair)

Mr S Robertson (SR)
Mr J Clyne (JC)

Attending

Jean Gray, Chief Executive Officer (CEO)
David Aitken, Director of Finance (DF)
Joanne McMinn, Finance Manager (FM)

Tom Hainey, Strategic Development Director (SDD)
Sue Shone, Director of Housing and Care (DHC)
Karen Thomson, HR Manager (HRM)

Observing – potential new Board member

Apologies received

Simon Haile, Director of Assets (DA)
Mr L Parry (LP)

Mr T Roehricht (TR) (Chair)
Mr A Sheridan (AS)

Minutes

Item	Subject	Action	Due Date
1	Welcome to Board Meeting		
1.a.	Apologies		

As TR was unable to attend the meeting it was agreed that DM would act as Chair. There being a quorum present, the Chair welcomed the potential new Board member who was observing the meeting and invited all present to introduce themselves. Apologies had been received from SH, TR, LP and AS.

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 25 June 2025

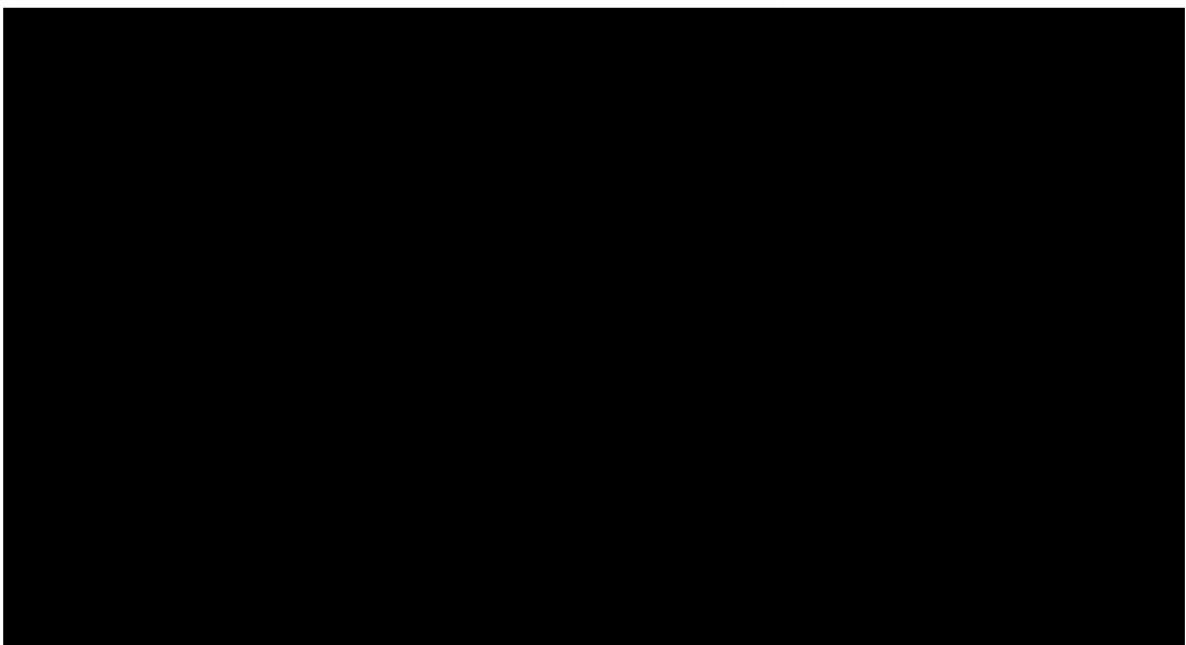
There were no matters arising from the minutes of the meeting of 25 June 2025 and **the Board unanimously approved them as an accurate record.**

Item	Subject	Action	Due Date
2.b.	Outstanding actions		
	There were the following outstanding actions		
	Action 250: Review the trend of the age of new residents. This is not due to be presented until the December meeting.	DHC	Dec Board Meeting
	The CEO advised that as this information is relevant to the draft budget discussion in November 2025 this presentation would be brought forward to that meeting.		
	Action 251: IT Disaster Recovery Plan. This is not due until the September 2025 Ops Committee meeting.	DFBS/ ITM	Sept Ops Meeting
	Action 253: SR and DHC discussion on respite care. This is in progress.	SR/ DHC	ASAP
	Actions 252, 254-257. All complete, agreed to close		
2.c.	Verbal update from the FRAC meeting of 29 July 2025		
	DM noted that the recent FRAC meeting was a lengthy one and detailed the following highlights:		
	<ul style="list-style-type: none"> The Anti-Social Behaviour Audit report was presented, the overall assurance given was "substantial" with a total of 4 recommendations given. Alexander Sloan presented the Statutory Accounts, Draft Audit Summary Report and Draft letter of Representation and these were reviewed and were as expected with only minor actions and adjustments. There was a positive presentation from Brewin Dolphin regarding investments, following the sizeable donation from Viewpoint Trust. There are now 4 accounts, and a discussion is needed as to how to proceed in regards to keeping these accounts separate or merging them and looking at the risks. 		
	There were no questions, and the Board noted the FRAC Committee update.		
3	Finance papers		
3.a.	Draft Statutory Accounts to 31 March 2025.		
	The Statutory Accounts were presented by Allison Devine, Senior Partner from Alexander Sloan at the FRAC meeting of 29 July 2025. AD informed the Committee that in her opinion the Statutory Accounts to 31 March 2025 give a true and fair view of the state of the Associations affairs and meet the regulatory requirements needed. An unmodified audit option has been issued on the Financial Statements for the year ended 31 March 2025.		
	There were no questions and the Statutory Accounts to 31 March 2025 were approved by the Board. These will be circulated by email for DocuSign.		
3.b.	Draft Audit Summary Report		

AD noted that the main objective of the audit is to form an opinion as to whether the Financial Statements of Viewpoint give a true and fair view and confirm that they are prepared under UK GAAP and comply with the relevant regulations.

The donation given after the wind up of Viewpoint Trust was included as a risk as if not presented appropriately, readers may not appreciate this is not part of a recurring income and distorts the overall financial position. Alexander Sloan are satisfied from the audit work that the donation received has been presented and disclosed appropriately

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	in line with accounting standards and in a way which allows the reader of the Accounts to understand the transaction.		
	The Board approved the Draft Audit Summary Report		
3.c	Draft Letter of Representation		
	The Board approved the Letter of Representation, This will be circulated by email for DocuSign.		
3.d	Management Accounts to 30 June 2025		
	<p>The DF presented the Management Accounts to 30 June 2025, highlighting the housing void loss which is [REDACTED] Housing bad debts show an [REDACTED] but he noted this is due to the migration of Housing Benefit over to Universal Credit and believed to be a temporary issue. The housing team are working closely with tenants to reduce the overall impact, and the bad debt provision has been increased to reflect this and it will be closely monitored</p> <p>Routine maintenance will continue to be closely monitored with a favourable variance of [REDACTED]</p> <p>Care homes gross fees are down by [REDACTED] in St Raphael's and [REDACTED] Marian House due to occupancy levels, there were a total of 9 empty rooms at 30 June 2025 across both homes. The private funded rooms are [REDACTED] budget at St Raphael's and [REDACTED] at Marian House. The bad debts in the homes has improved as arrears cases have been settled. Staff costs are also improving in both homes which in part is due to the lower occupancy numbers.</p> <p>Central Support Costs are 16.16% of turnover year to date versus 16.71% budget.</p> <p>JC asked about the bad debts and if they are all in relation to rent arrears, the DF confirmed that these are across housing and the care homes.</p> <p>There were no further questions, and the Board approved the Management Accounts to 30 June 2025.</p>		
3.e	Q1 Reforecast 2025/25		
	<p>The DF informed the Board that table 3 within the finance papers shows the movement between the original 25-26 budget and the updated reforecast at the end of Q1. The surplus for the year has decreased from the [REDACTED] originally budgeted to a deficit of [REDACTED]</p> <p>The key movements were reduced Housing void loss. Costs on routine maintenance decreased to partially offset increase in planned maintenance, ongoing savings from void repairs and redecoration. Planned maintenance is increased to include costs for fabric repairs that are offset by savings on electrical and fire remedial actions.</p> <p>The care homes gross fees receivable is reforecast to reflect St Raphael's occupancy from [REDACTED] in Q2 rising to [REDACTED] in Q3 and 4. Marian House occupancy is forecast to be [REDACTED] for the remainder of the year. The only significant adjustments to costs are for staffing where the variances have been taken from Q1 and forecast savings for the remainder of the year.</p>		

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	DM noted he was struggling with the reforecast for a number of reasons, asking if recovery action was expected for the sizable arrear in the care homes, noted that housing is forecast to be worse than last year, and also stated that as it is early in the year do we need to look to see what else we can do if things continue to go wrong. The DF explained that in the care homes there are anticipated to be further savings in staff costs in St Raphaels along with improved occupancy in Marian House during Q2.		
	There was a lengthy discussion on the reforecast in respect of Housing. DM asked the committee how this should be approached in relation to the reforecast without doing a full re working of the reforecast. The CEO noted that management accounts are due to be brought to the Board meeting after the AGM and proposed looking at the reforecast in more detail with the executive team and also bringing to the meeting an action plan with details on proposed efficiencies in Housing.		
	There were no further questions on the 2025/26 Q1 reforecast and this was noted by the Board and further noted that an action plan detailing proposed efficiencies in Housing will be brought to the September Board Meeting.		
4.b	Catering Provision for Care Homes		
			

Item	Subject	Action	Due Date
5.b	Disposal of Land and Property Policy		

He noted that a full review of the policy had been carried out for conciseness, clarity, coverage and alignment with regularity guidance. An Equality Impact Assessment has also been conducted.

PR asked about the Equality Impact Assessment and if a tenant group had been involved in the changes to this policy. It was noted that they had not had involvement but the CEO noted that tenant participation was being looked at as a whole as part of the new customer engagement strategy and explained that there had been feedback from tenants asking for more involvement in decisions. The CEO explained that it was not appropriate for tenants to be involved at this stage and formal consultation would take place as and when required. . She noted that at the early stages of strategic discussions like this have direct involvement from tenants on the Board.

There were no further questions and the Board approved the Disposal of Land and Property Policy.

6. CEO Update Report

The CEO has accepted a request from the Health and Social Care Partnership to discuss the future of care homes as they are keen to ensure there are enough spaces in care homes going forward as we are seen as one of the major providers of care in the area.

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There were no questions, and the Board noted the CEO report			
7.	Strategic Objectives Q1 2025/26		
<p>The CEO explained that this report was from the new [REDACTED] system and the only target that was currently red was in relation to recommencing the procurement contracts register to departments to review which was discussed during the CEO report. It was noted that the summary report was provided, but the full report would be made available on one advance after the meeting.</p>			GCO ASAP
There were no questions and the Board noted the Strategic Objectives Q1 update and approved the update.			
8.	Performance Report Q1 2025/26		
<p>The CEO presented the standard report for Q1 2025/26 which has the new KPI's included within in. The CEO noted the reporting for stage 2 complaints which shows they are failures, but they aren't actually due until the next quarter therefore would not be failure when reported for the ARC. The way in which this is reported will be changed going forward to ensure it reflects the above.</p> <p>The CEO also highlighted to the Board that some departments had experienced issues recently with staffing levels so to still reach the requested training targets was something they should be commended on.</p>			
There were no further questions and the Board noted the new KPIs for the future Performance Report			
9.	Governance Report		
<p>The DF noted that this was the standard report to the Board, but an update had been made to the way in which the care home accidents and incidents were provided to make it more concise and easier to understand.</p> <p>There were three new applications for membership which were signed and sealed at the end of the meeting.</p> <p>It was confirmed only DM would be attending the governance conference in September.</p> <p>There were no additions to the fraud register and this was signed by the Chair.</p>			
There were no further questions, and the Board noted the Governance report and approved the three shareholder membership applications.			
10	Write-off Report		
<p>The DHC noted that this was the standard report presented to the Board around twice a year requesting the write off debt that is either not cost effective to chase or that the team had tried to recover unsuccessfully.</p>			

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The report detailed a total of 40 cases of debt, 24 cases of write off with a total value of £21,459.59, the others were cases up to £250 which the DHC had already approved for write-off which totalled £1,709.85. There were also 2 cases of credit with a value of £689.88.

PR asked how long it would normally be before a write off is brought for approval, the DHC confirmed that it was usually within the year.

There were no further questions and the Board unanimously approved the write-off figure of £22,479.56, the credit write-on of £689.88 and noted the write-off cases below £250 which were approved by the DHC.

11 Welfare Rights Service Annual Report

The DHC reported the Welfare Rights Service Annual Report which outlined the work and achievements of the Viewpoint Welfare Rights Service for 2024-25 and confirmed the Welfare Rights Officer had supported tenants to secure financial gains totalling just over £1.1 million pounds.

It was noted by SR that this work would have helped reduce stress and anxiety for many of our tenants and was a very worthwhile and valuable service. There was discussion over the migration to universal credit which was being implemented and the impact this is having on tenants.

The Board noted the contents of the Welfare Rights Service Annual Report.

12. AOCB

There were no AOCB.

The next meeting will be following the AGM at 3.15pm on Tuesday 23 September 2025.

Formal meeting closed at 17.48.

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