

Public Eildon Board Minutes



Meeting: Board Meeting of Eildon Housing Association Ltd.
Date: 21 May 2025
Time: 5.31pm – 7.17pm (1hrs 46mins)
Location: The Weaving Shed, Ettrick Mill, Dunsdale Road, Selkirk TD7 5EB

Present: Ms C Fancy (Chair) Mr B Frater (Vice-chair), Ms A Harvie (from 5.47pm, during agenda item 2.03), Mr R Kilshaw, Ms C Louch, Mr A Lundmark, Ms H MacLeod, Ms J Pashley and Mr E Swinton
Virtual: Mr C Highton

Attendance: Mr N Istephan, Chief Executive & Company Secretary (CEO)
Ms L Mirley, Director Business Support (DBS)
Ms A Miller, Director Community Services (DCS)
Ms S Spence, Governance Officer (GO)

Ms Fancy, Chair, presided

Ref	Subject
Board Items	
1.01	Welcome & Apologies The Chair welcomed everyone to the meeting, noting apologies from Mr R Beardsley and Ms E McHugh. With 10 Board Members present the Chair declared the meeting was quorate and opened the meeting at 5.31pm.
1.02	Declarations of Interest There were no declarations of interest reported.
1.03	Minutes for Approval The Minutes from the Board meeting held on 23 April 2025 were approved as an accurate record on the motion of Mr Swinton and seconded by Mr Highton.
1.04	Action Points & Matters Arising There were no Action Points & Matters Arising.
1.05	Eildon Enterprise Ltd (EEL) Minutes 21 May 2025 Mr Lundmark Chair of EEL gave a verbal update from the EEL meeting that had been held at 4.30pm.
Strategic Items for Discussion/Approval	
2.01	Financial Performance and Management Accounts Report Q4 2024/25 DBS presented the Financial Performance and Management Accounts (MA) Q4 2023/24 and highlighted the two main points of the report were that the year outturn is in line with forecasting reporting at Q3 and the accounts show Eildon is within its covenants. Recommendation: The Board considered and adopted the Management Accounts for the year ended 31 March 2025.

Ref	Subject
2.02	<p>Annual Financial Statements – Going Concern and Internal Financial Controls Assessment 2024/25</p> <p>DBS gave an overview of the Annual Financial Statements (AFS) and reminded the Board that part the AFS process is to report that Board Members have had the opportunity to comment on the Going Concern Statement.</p> <p>Recommendation: The Board reviewed and approved the Statement of Going Concern and Statement of Internal Financial Controls to be included in the Annual Report and Financial Statements for Eildon Housing Association to be submitted to our External Auditors.</p>
2.03	<p>Annual Report and Financial Statements 2024/25</p> <p>DBS gave an overview of the Annual Report and Annual Financial Statements (AFS) 2024/25 highlighting that the Eildon Enterprise Limited (EEL) AFS had previously been considered and approved for presentation to the auditor.</p> <p>Ms Harvie joined the meeting at this point at 5.47pm.</p> <p>Recommendation: The Board:</p> <ol style="list-style-type: none"> 1. Approved Eildon Housing Association's Annual Report and Consolidated Financial Statements for the financial year ending 31 March 2025 subject to any material issues arising from the audit, and 2. Noted Eildon Enterprise Limited's Annual Accounts for the financial year ending 31 March 2025 subject to any material issues arising from the audit.
2.04	<p>Development and Treasury Management Report Q4 2024/25</p> <p>DPA and DBS presented the Development and Treasury Management Report Q4 2024/24. DPA reported on the development part of the paper and the DBS gave an overview from the Treasury Management Strategy highlighting the progress to the action made from the Action Plan.</p> <p>Recommendation: The Board:</p> <ol style="list-style-type: none"> 1. Noted the position at the end of March 2025 in relation to the Development Programme 2024/25 and the financial implications of this compared with Budget 2024/25. 2. Noted the Treasury Performance for 2024/25. 3. Noted the Development Programme Status Update.
2.05	<p>Edgar Road, Westruther – Lessons Learned</p> <p>DPA presented the Edgar Road, Westruther – Lessons Learned paper, which had been a request from Board Members.</p> <p>Recommendation: The Board noted the conclusions of this paper and provided feedback.</p>
2.06	<p>Performance Report Q4</p> <p>DBS presented the Performance Report Q4, noting, following the outcomes of the Performance Report Short Life Working Group, this is the last report in this format.</p> <p>Recommendation: The Board noted the contents of this paper and the Quarter Four Performance Booklet.</p>

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2.07	<p>Care Services Report Q4 DCS presented the Annual Performance Report.</p> <p>Recommendation: The Board noted the contents of the report.</p>
2.08	<p>Annual Return on the Charter (ARC) Return CEO gave a verbal update on the ARC submission to Scottish Housing Regulator advising the draft ARC has received no verification errors and that the deadline for the submission is 30 May 2025 with approval from the Board.</p> <p>Recommendation: Board agreed the submission of this return would be delegated to the CEO in consultation with the Chair.</p>
2.09	<p>Strategic Implementation Plan CEO presented the Strategic Implementation Plan paper.</p> <p>Recommendation: The Board approved the SIP for 2025/26 paper and agreed to receive quarterly updates on progress.</p>
2.10	<p>Independence & Responsibilities Agreement 2025/26 CEO gave an overview of this standard annual report, which is also presented and had been approved at EEL Board at the meeting preceding this Board meeting.</p> <p>Recommendation: The Board approved:</p> <ol style="list-style-type: none"> 1. Approved EEL's list of activities as set out below: <ul style="list-style-type: none"> • Continue to manage the Eildon Group mid-market rent portfolio that has been leased to EEL by EHA. • Keep under review additional activities that could be undertaken by EEL on a non-charitable basis on behalf of the Eildon Group. These activities would only be pursued if a suitable business plan was developed to ensure this would be a commercially viable option. 2. Approved the updated Management Charge and Charge Out rates as set out in Annex A.
2.11	<p>Board Member Training Plan CEO presented the Board Member Training Plan advising the topics chosen for Board Training 2025/26 had been identified from the Board Reviews carried out in February 2025.</p> <p>Recommendation: The Board is approved the proposed Board training programme for the year ahead.</p>
Other items for Board Approval/Noting	
3.01	<p>Legal Actions</p> <ol style="list-style-type: none"> a) Rent Arrears There were no other tenancy issues reported. b) Other Tenancy Issue There were no other tenancy issues reported. c) Updates There were no other tenancy issues reported.

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3.02	<p>Tenancy Write-Offs DCS presented the Tenancy Write-Offs Q4 paper and with no questions raised on this standard paper the Chair moved to the Recommendations.</p> <p>Recommendation: The Board :</p> <ol style="list-style-type: none"> 1. Approved the write-off of former tenant debt, as outlined in Appendix 1. 2. Approved the write-off of former tenant credit, as outlined in Appendix 2. 3. Noted the balance of arrears and credits/prepayments written off under delegated authority. 4. Noted the cumulative totals of all debt written-off during 2024/25.
Standard Items	
4.01	<p>Disposal of Land/Property/Leases and Grating of a Security There were no disposals reported.</p>
4.02	<p>Payments & Benefits – Offer of Employment With no comments from Board Members on this standard paper the Chair moved to the recommendation.</p> <p>Recommendation: The Board noted the granting of three offers of employment to close relatives of employees.</p>
4.03	<p>List of Signings and Use of Seal There were no Signings or Use of Seal Reported</p>
4.04	<p>Membership Applications There were no Membership Applications reported.</p>
AOCB	
5.00	<p>AOCB - Notifiable Event – Dominies Way Update DPA explained there had been a fire in a property in an Eildon property at Dominies Way, Chirnside. The fault, which was related to the malfunction of an air source heat pump is being investigated by Eildon's insurers and it has been raised as a notifiable event with the Scottish Housing Regulator.</p> <p>The chair closed the meeting at 7.17pm.</p>