

Public Eildon Board Minutes

Meeting:	Board Meeting of Eildon Housing Association Ltd.
Date:	12 November 2025
Time:	5.37pm – 7.43pm (2hrs 6mins)
Location:	The Weaving Shed, Ettrick Mill, Dunsdale Road, Selkirk TD7 5EB
Present:	Mr R Beardsley, Ms E Downie, Mr B Frater (Chair), Mr R Kilshaw, Ms C Louch, Mr A Lundmark, Ms H MacLeod, Ms C Penman, Mr E Swinton
Virtual:	Ms A Harvie, Ms E McHugh, Ms J Pashley
In attendance:	Mr N Istephan, CEO and Company Secretary (CEO) Ms L Mirley, Director of Business Support (DBS) Ms A Miller, Director of Community Services (DCS) Mr N Wilson-Prior, Director of Property Assets (DPA) Ms S Spence, Governance Officer (GO)

Mr Frater Presided

Ref	Subject
Board Items	
1.01	<p>Welcome & Apologies The Chair welcomed everyone present and noted apologies from Mr. C. Highton. With 11 Board Members and 1 co-optee present the Chair declared the meeting quorate and opened the meeting at 5.37pm.</p>
1.02	<p>Declarations of Interest There were declarations of interests made.</p>
1.03	<p>Minutes for Approval The Minute from the Board meeting held on 3 September 2025 was approved as an accurate record, on the motion of Mr Lundmark and seconded by Mr Swinton.</p>
1.04	<p>Action Points & Matters Arising The Board noted the one action point, to have all annual declarations submitted by the end of September.</p> <p>Recommendation: The Board noted the paper.</p>
Committee Items for Noting	
1.05	<p>Draft Audit and Risk Committee (ARCom) Minutes 3 September 2025 Mr Swinton, Chair of ARCom, reported that the September ARCom meeting was held immediately after the September Board meeting. The meeting had only one agenda item, to elect a Chair. Mr Swinton reported he had been nominated for the position, which he had accepted.</p> <p>Recommendations: The Board noted the contents of the paper.</p>

Ref	Subject
1.06	<p>Draft Remuneration (RemCo) Minutes 24 September 2025 (rescheduled meeting from 17 September) Ms Pashley gave an update from the Remuneration Committee.</p> <p>Recommendation: The Board noted the contents of the paper.</p>
1.07	<p>Draft EEL Minutes 12 November 2025 Mr Lundmark, Chair of EEL gave a verbal update from the EEL meeting that preceded this EHA Board meeting.</p> <p>Recommendation: Board Members noted the verbal update.</p>
Strategic Items	
2.01	<p>Management Accounts (MA) & Financial Report DBS presented the Management Accounts and Financial Report Q2.</p> <p>RECOMMENDATION - The Board:</p> <ol style="list-style-type: none"> 1. Approved the Quarter 2 Management Accounts 2025/26. 2. Approved the revised estimated out-turn for 2025/26.
2.02	<p>Development and Treasury Management Report Q2 2025/26 The DPA, presented the Development aspects of the paper. DBS gave an overview of the Finance aspects of the paper.</p> <p>RECOMMENDATION – The Board noted the movement in the development programme and considered the implications of the revisions outlined.</p>
2.03	<p>High Buckholm Development Contract DPA presented the High Buckholm Development Contract paper.</p> <p>RECOMMENDATION – The Board sanctioned the procurement of this activity with JLES, funded by the development budget for High Buckholm.</p>
2.04	<p>Quarterly Performance Report Q2 DBS presented the Quarterly Performance Report.</p> <p>RECOMMENDATION - The Board noted the contents of the paper and the Quarter 2 Performance Booklet.</p>
2.05	<p>Care Performance Report Q2 2025/26 DCS presented the Care Performance Report Q2 2025/26.</p> <p>With no further comments the Chair moved to the Recommendation.</p> <p>RECOMMENDATION – The Board noted the contents of the report.</p>

2.06	<p>Funding Strategy Santander Update DCS presented Funding Strategy Santander Update.</p> <p>With no further discussion the Chair moved to the Recommendation.</p> <p>RECOMMENDATION – The Board homologated the delegated authority decision by the Chair and Vice-Chair.</p>
2.07	<p>Board Away Days 2025 CEO gave an overview of the paper on the Board Away Day/s, held at Cardrona Hotel on 2&3 October and noted the key points as:</p> <p>With no further questions the Chair moved to the Recommendation.</p> <p>Recommendation: The Board noted the contents of the report.</p>
2.08	<p>Policy Review – Procurement Policy The DPA presented the Procurement Policy Review. The policy ensures Eildon procures in a compliant, and legal manner and the updates were aimed at clarifying language and aligning with other Eildon procurement documentation.</p> <p>With no further comments the Chair moved to the Recommendation.</p> <p>Recommendation: The Board approved the revised policy for publication.</p>
Routine Items	
3.01	<p>Legal Actions</p> <p>ai) Rent Arrears (Delegated Authority) DCS advised that delegated authority from the Chair and Vice-chair had been sought.</p> <p>With no discussions or points raised the Chair moved to the Recommendation.</p> <p>RECOMMENDATION - The Board noted the action taken and to homologate the decision made the Board's Chair and Vice-Chair.</p>
3.01	<p>aii) Rent Arrears (Delegated Authority) DCS advised that delegated authority from the Chair and Vice-chair had been sought as the court dates.</p> <p>RECOMMENDATION - The Board noted the action taken and to homologate the decision made the Board's Chair and Vice-Chair.</p>
3.02	<p>Q2 Tenancy Write Offs As the Tenancy Write Off Paper had been omitted from the November Board Papers, in error, it was agreed to present the Tenancy Write Off paper to the December Board.</p>

Standard Items	
4.01	Disposal of Land/Property/Leases & Granting of a Security. There were no disposals reported.
4.02	Payments & Benefits – Granting of a tenancy/Offer of employment The DCS presented the Payment and Benefit paper to report the granting of a tenancy to an Eildon employee. Recommendation: The Board noted the contents of the paper.
4.03	List of Signings and Use of Seal There were no Signings or Use of Seal Reported.
4.04	Membership Applications There were no Membership Applications reported.
5.0	AOCB <ul style="list-style-type: none"> • Rent Setting Schedule. • Maintenance Contracts With no further business to discuss the Chair closed the meeting at 7.43pm