


Agenda Item		To Be Actioned
1.	<p data-bbox="277 273 1225 340">██████████ in Attendance ██████████ Governance Review</p> <p data-bbox="277 376 1206 452">██████████ attended online via Microsoft Teams and joined the meeting at 6:55pm.</p> <p data-bbox="277 488 1283 631">██████████ explained to the Board that this was the final parts of the independent governance review, and that she was intending on informing the Board of her findings relating to Knowes internal audit function and the investigation into the alleged breach of the code of conduct.</p> <div data-bbox="277 631 1311 1384" style="background-color: black; width: 100%; height: 336px;"></div> <p data-bbox="277 1397 1184 1473">The Board noted the contents of the report and ██████████ left the meeting at 7:15pm.</p>	
2.	<p data-bbox="277 1509 437 1545">Apologies</p> <p data-bbox="277 1576 935 1612">The following people submitted their apologies:</p> <ul data-bbox="331 1648 628 1684" style="list-style-type: none"> • Patricia Broadfoot 	
3.	<p data-bbox="277 1724 619 1760">Declaration of Interest</p> <p data-bbox="277 1792 919 1827">There were no declarations of interest to note.</p>	
4.	<p data-bbox="277 1868 536 1904">Correspondence</p>	
4.1	<p data-bbox="277 1935 657 1971"><u>Faifley Art Group Donation</u></p>	

<p>4.2</p>	<p>The Board agreed to donate £200.00 to the Faifley Art Group.</p> <p>Proposed by: Billy Stevenson. Seconded by: Sharon Cassidy.</p> <p><u>Flourishing Faifley Donation</u></p> <p>The Board agreed to donate £250.00 to Flourishing Faifley's Christmas Event.</p> <p>Proposed by: Lawrence O'Neill Seconded by: Lynsey Chrystal</p> <p>4.3 <u>CEO £50.00 Voucher from SFHA Survey Completion</u></p> <p>Erica informed the Board that she received a £50.00 voucher as she completed a SFHA survey. Erica informed the Board that this can be donated to a local charity. The Board suggested the Foodshare.</p> <p>4.4 <u>EVH Approved Variations</u></p> <p>Erica provided the Board with information regarding EVH's approved variations. Erica explained that she does not intend to implement any of these variations for the time being</p> <p>4.5 <u>EVH Salary Scale</u></p> <p>Erica provided the information regarding the EVH Salary Scale for 2026-27 for information only. Erica reminded the Board of the three-year deal that was approved at a meeting earlier this year, and therefore no approval was required for this salary increase of 5.1% from April 2026.</p>	<p>The Corporate Services Team to arrange for the donations to be made to the Faifley Art Group, Flourishing Faifley and the Foodshare.</p>
<p>5.</p>	<p>Minutes of Management Committee Meeting – 4th November 2025</p> <p>The minutes from the Management Committee Meeting held on the 4th of November 2025 were approved as an accurate representation of the meeting.</p> <p>Proposed by: Lynsey Chrystal. Seconded by: Dean Vinter</p>	<p>The Corporate Services Team to redact confidential information and then upload these to the website.</p>
<p>6.</p>	<p>Minutes of Sub-Committee Meetings</p> <p>The sub-committee meetings did not go ahead on the 25th of November as planned as they were not quorate. The minutes will be provided for information at the next Board meeting, once they take place.</p> <p>Discussion arose surrounding the late cancellation of sub-committee</p>	<p>The Corporate Services Team to arrange phone calls to all members to ensure they are able to attend the meeting to</p>

	meetings. The Corporate Services Team will contact all members via phone call to ensure they are able to attend.	ensure they are quorate in advance.
7.	<p>Minutes of the Strategy Day 2025</p> <p>The minutes of the Strategy Day were approved by the Board as an accurate representation of the day.</p> <p><i>Proposed by: Dean Vinter.</i> <i>Seconded by: Kevin McInally.</i></p>	
8.	<p>Minutes of the AGM 2025</p> <p>The minutes of Knowes Annual General Meeting, held on the 2nd September 2025, were provided to the Board for information only.</p> <p>The board noted the minutes.</p>	
9.	<p>CEO Report</p> <p>Erica presented the Chief Executive Report to the Board and covered several points.</p>  <p><u>Investors in People</u></p> <p>Erica informed the Board that Knowes are undergoing the Investors in People three-year assessment. Staff have been provided with a questionnaire to complete, with the assessment date set for the 24th of February.</p> <p>Erica reminded the Board that the Association are currently on the silver grade, and the objective is to ascend to the gold grade at the next assessment.</p> <p><u>Update on Abbeylands Road</u></p>	

Erica advised that there were no major updates at this stage and reminded the Board that the planning application for the non-material variation has been submitted, and that we are awaiting updated from WDC planning department.

Update from the Office of the Scottish Charity Regulator (OSCR)

Erica informed the Board that as per updates from OSCR, all registered charities are now required to submit charity trustee information for all charity trustees. First and last names will be published on the charity's entry on the public Scottish Charity Register as of early 2026.

Alexander Sloan

Erica informed the Board that Knowes auditors have joined the TC Group and that this is a notifiable event that Erica has already reported to the Scottish Housing Regulator.

EVH Salary Increase

Erica advised the Board that the salary increase is October CPI plus 1.5% which equates to 5.1%. The Board were reminded that they agreed to a three-year deal earlier this year, and therefore no approval for this was required. The information was for noting only.

VAT Return

Erica informed the Board that Knowes have been registered for VAT as of the 26th of August 2025.

Erica advised that this means that we will not be required to prepare a VAT return each quarter, and saves money for the customers and the Association in not having to charge VAT on invoices subject to VAT.

CIH Housing Awards

Erica reminded the Board that the Housing Team were nominated for "Housing Team of the Year" at the CIH Awards that took place on November 14th, 2025. Erica updated the Board that the team did not take home the award, however, congratulations are still due with actual net current arrears for October being 0.74%, the lowest they have been since 2017.

CEO and Management Team are currently working on:

- Abbeylands Road Development – meeting fortnightly
- Governance Review – update of policies and implementation of action plan
- Budget and rent review for 2026-2027
- Business plan 2026-2029

9.1

Rent Proposal Report 2026-2027

Erica presented the Rent Proposal Report 2026-2027 to the Board to agree on the proposed rent increase the period 2026-2027.

Erica began by discussing the marginal increase in maintenance costs over previous years, and despite the association making efficiency savings where possible, there are only so many other savings that can be made and at this stage, in order to be financially viable for the 30 year period, a higher rent increase than previous years is necessary.

Erica explained that CPI sits at 3.6% and CPIH sits at 3.8%, both have increased since last October, and informed the Board that to maintain consistency going forward, rent increases will be based on CPI plus a percentage.

Erica discussed that a rent increase of **5.6% (CPI plus 2%)** is recommended for 2026/2027, with no options offered for consultation.

Furthermore, Erica explained the detrimental effect of increasing rents by only CPI increase would have on the association.

Discussion arose surrounding the requirement to increase rents at a higher rate than previous years to which Erica shared the 30-year plan, highlighting the requirement of the 5.6% increase so that the association can remain financially viable throughout this period.

Further discussion arose surrounding the positive impact having a cushion of money set aside to ensure that tenants can have their services provided at the best possible standard in the future. Not increasing rents at a suitable rate could be detrimental and result in the association being unable to cover repairs for tenants.

The Board agreed that the rent increase of 5.6%, CPI plus 2%, is in fact the appropriate increase.

Proposed by: Chukwuebuka Timothy Ugwu.

Seconded by: Billy Stevenson.

9.2

Governance Review Timetable



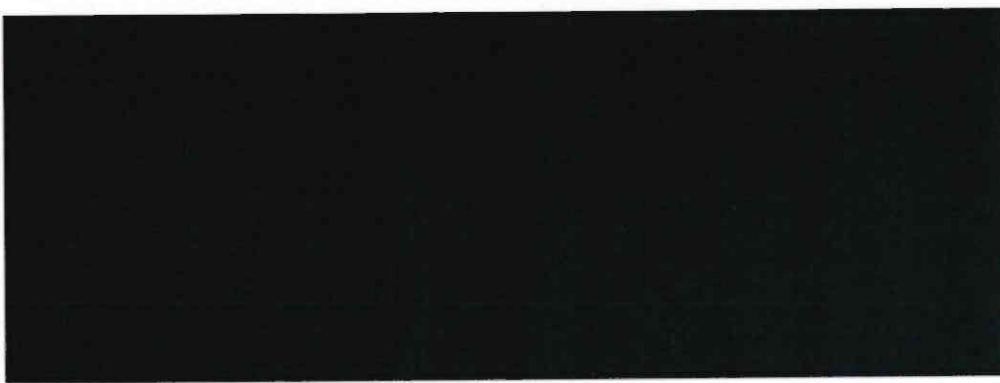
The Governance Review Timetable was presented to the Board by the CEO for information only.

The Board noted the contents of the Governance Review Timetable.

9.3

Board Appraisal Proposal

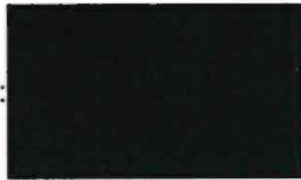
9.4	<div data-bbox="295 224 1292 515" style="background-color: black; width: 100%; height: 130px; margin-bottom: 10px;"></div> <p>Proposed by: Hilary Edgar. Seconded by: Steve Rolfe.</p> <p>Operations Sub Committee Christmas 2025 Voucher Report</p> <p>The Board were presented with the report to operations sub-committee to distribute vouchers to deprived families to assist with costs over the festive period.</p> <p>The Board approved the request to allow the distribution of the vouchers.</p> <p>Proposed by: Lawrence O'Neill. Seconded by: Lynsey Chrystal.</p>	
10.	<p>New Share Members</p> <p>There were no new Share Members to report.</p>	
11.	<p>Corporate Services Report</p> <p>The Corporate Services Report was provided to the Board for information only.</p> <p>The Board noted the contents of the report.</p>	
12.	<p>Policies for Approval</p> <p><u>Committee Standing Orders, Remits and Powers</u></p> <p>The Board approved the Committee Standing Orders, Remits and Powers Policy.</p> <p>Proposed by: Steve Rolfe. Seconded by: Hilary Edgar.</p> <p><u>Recruitments and Selection Policy</u></p> <p>The Board approved the recommendation from the Governance Review to adopt the EVH model policy. Following a discussion, it was agreed that</p>	

	<p>the section of the policy covering 'Interview Expenses' would be removed. There were no other changes and the policy was approved.</p> <p><i>Proposed by: Steve Rolfe. Seconded by: Hilary Edgar.</i></p>	
13.	<p>Notifiable Events</p> <p>Erica explained that Alexander Sloan merging with the TC Group is a notifiable event and that this has already been raised with the Scottish Housing Regulator.</p> <p>The Board noted this notifiable event.</p>	
14.	<p>Report on Proposal for </p>   <p><i>Proposed by: Steve Rolfe. Seconded by: Dean Vinter.</i></p>	
15.	<p>Any Other Business and Apologies for Future Meetings</p> <p><u>Board Member stepped down from Knowes Board</u></p>	<p>The Corporate Services Team to send a letter to Patrick, thanking him for</p>

	<p>Amy advised the Board that Patrick decided to step down from the Board. The Board requested that a letter be sent to Patrick, thanking him for his time and effort on the Board.</p> <p><u>Renewal of Knowes Reactive Maintenance Contract</u></p> <p>The Board were reminded that Peter French, Head of Property Services, had emailed them asking to review a paper regarding the renewal of the reactive maintenance contract. The Board advised they would take some time to review this and contact Peter in due course.</p>	<p>his time on Knowes Board.</p>
<p>16.</p>	<p>Date of Next Meeting</p> <p>The next Board Meeting will take place on Tuesday the 3rd of February 2026.</p>	

Minutes Approved: Yes

Minutes Signed by Board:



Signed by the Chairperson

