SCOTTISH VETERANS' RESIDENCES
QUARTER 1/26 GOVERNING BODY MEETING

Record of Decisions
Held in the Boardroom at Whitefoord House and on Microsoft Teams
at 1200 on Friday 20 March 2026

Present: Jonathan Tweedie (**Chair**) Present
Richard Edlmann (RE), Online
Mike Edwards OBE DL (ME), Online
Tony Jones KC (TJ), Online
Sqn Ldr Alistair Park (AP), Online
Rab Wallace (RW), Online

In attendance: Nicola Brady, (NB), Property Services Manager, Present
Jeremy Chittleburgh, Treasurer, Present
Colin Leslie, Head of External Relations (HER), Present
Martin Nadin OBE, Chief Executive (Ch Exec), Present
Colin Masson, Company Secretary, (Co Sec), Online, **Minutes**

	Subject	**Raised By**	**Additional Docs**	**Decision**
1	**Chair's Introduction**	**Chair**		
1.1	The Chair opened the Q1/26 Meeting, thanking all who had attended the Strategy Workshop the previous month.			
2	**Apologies**	**Ch Exec**		**Noted**
2.1	Co Sec had received apologies from John Cooper, Ricky Bhabutta, Teresa Griffiths Andrew Cassels and Sandy Telfer. TJ had to leave at 1300. The meeting was quorate.			
3	**Declaration of Interests**	**Chair**		**Noted**
3.1	The Chair asked whether any member had a potential conflict of interest with any item on the agenda. There were none.			
4	**Resident's Story**	**Ch Exec**		**Noted**
4.1	Ch Exec read a letter from a former recent resident of BC (former RN submariner). The letter had been published by the International Group of Street Newspapers (including The Big Issue) and demonstrated the way in which SVR had provided accommodation and support to a veteran coping with homelessness and poor mental health.			
5	**Ratification of Previous Minutes**	**Chair**	**Q4/25 Draft GB Meeting Minutes Strategy Workshop Draft Minutes**	**Approved**
5.1	The Chair asked whether there were any comments or observations on the Q4/25 GB Meeting Minutes. There being no comments, the minutes were unanimously approved.			

5.2	The Chair asked whether there were any comments or observations on the Strategy Workshop Minutes. There being no comments, the minutes were unanimously approved.			
6	**Action Log**	**Ch Exec**	**Governing Body Action Log**	**Noted**
6.1	The Ch Exec presented 3 points on the Action Log: ▪ **Ser 83.3** [redacted] ▪ **Ser 89 Strategic Review of Service Delivery**. This had been undertaken at the Strategy Workshop, the minutes of which had been approved. ▪ **Ser 90 Ch Exec to circulate interim business plan, for approval in Jan 26**. Ch Exec had circulated the interim business plan which had been agreed Out of Committee during the Strategy Workshop and would be ratified later in the meeting. ▪ **Ser 6&8 Identifying a suitable benchmarking group.** Ch Exec stated that he would show key metrics and comparators at the Q2/26 Meeting for the GB to decide whether it was an effective way to measure progress and identify trends.			
6.2	**Action: Ch Exec to demonstrate at the Q2/26 GB Meeting how benchmarking / KPI data will be presented.**			
6.3	**Project JANUS Action Tracker**. Ch Exec added that a further Action Table had been created to capture the work of Project JANUS. This would be developed further and shown at future meetings.			
7	**FINANCE**	**Treasurer and Ch Exec**	**Q4 Management Report and Jan and Feb Cashflow**	**Noted**
7.1	**Treasurer's Report**			
7.2	The Treasurer gave an overview of finances at the end of the financial year (Dec 25): • The operating deficit had finished £33k less than forecast notwithstanding the additional costs incurred for Project JANUS architect's fees; • Voids were under better control but still a source of loss; • Rent arrears were also a source of loss although greater efforts were being made to recoup debt; • A significant number of grant applications had been successful, and the return on investments had also been better than forecast; • While this had resulted in a surplus of £623k at year end compared to the forecast £240k deficit, the Treasurer explained that this was due to investment income and increase in the capital value of the portfolio, and this masked that SVR had incurred an operating deficit.			
7.3	On cashflow, this was positive. In addition to £500k drawn down from the investment portfolio to cover the cost of the fire door replacement programme, there had been			

significant grants and donations. Cashflow was in a much better position than had been expected going into 2026 and was well above the Treasury Management Policy £500k threshold. In sum, the finances were in a reasonably positive position at this time.

7.4 The Chair reiterated the need to focus on the operating deficit and costs, particularly with world events pushing up inflation and interest rates.

7.5 Ch Exec described the more concerted efforts to recover debt. Legal recovery was now being taken when debt rose above the materiality bar of £1500. The message to service users was that action would be taken, noting that court-directed repayments would be a slow. The Chair added that reinforcing this responsibility was part of the pathway to independent living.

7.6 The Chair thanked the Treasurer for the report and was glad to see that SVR was in a better financial position than this time last year.

8	STRATEGY	Ch Exec		

8.1 **Development and drafting of the SVR Strategy 2026**

8.2 Ch Exec reminded the Board that while discussions during the workshop had focused on the plan for WHI, the session had been to review and rewrite the organisation's strategy. The recommendation from the workshop had been to keep the current format of about 5 pages, beginning with a Situational Analysis, then explaining:

- The Ends: mission, vision and values and what activity would be undertaken;
- The Ways: the plan, partnering and compliance with regulations and statute;
- The Means: the resources needed to deliver the strategy.

8.3 The Chair agreed that the existing structure of the strategy document should remain. Ch Exec agreed and would present a working draft of the strategy for the Q2 Meeting.

8.4 The Chair warned that the Q2 Meeting may be pushed for time [redacted] Co Sec stated that Q2 Meeting would be pre-empted by the AGM, starting at 1100. AGM business was normally concluded in about 30 mins, giving an extra 30 mins to the Q2 Meeting which started directly after.

8.5 **Project JANUS Update**

8.6 [redacted].

8.7 [redacted]

[redacted]

8.8 [redacted]

	[redacted]			
8.9	[redacted]			
8.10	[redacted]			
8.11	[redacted]			
8.12	[redacted]			
8.13	[redacted]			
8.14	[redacted]			
9	**OPERATIONS**	**Ch Exec**	**Ch Exec's Report Staff Survey Report**	**Approved and Noted**
9.1	**Ch Exec's Report**			
9.2	The Ch Exec highlighted that there had been a fire in one of the tenancies at WHI earlier in week causing smoke damage. It appeared that some alarms had not functioned correctly and this was being investigated by the PSM. Furthermore, given that some of the tenants were infirm, there was a need to revisit the fire strategy which currently expected them to evacuate. PSM added that once the new fire doors were in place, there should be a 'Stay Put ' policy for some service users, developed in conjunction with the Fire Consultant and the SFRS. The Fire Risk which currently sat on the Operational Risk Register was also being reviewed.			
9.3	The PSM asked the GB to approve the funding for an estate-wide condition survey to be carried out. Extant policy called for quinquennial surveys and were now up for renewal. PSM recommended the same organisations to undertake the survey as previously. Costs had risen by £5k (£25k vs £30k), a below inflation increase. The condition surveys would inform the development of our Asset Management Strategy.			
9.4	**Decision: GB approved the funding for the condition survey.**			
9.5	Ch Exec added that the SHR had asked for specific reporting on the quality and condition of RSL accommodation as part of its 2026 return.			

9.6	**Back brief on the Staff Survey**
9.7	The results of survey (conducted in Dec 25) had been analysed, discussed at the Quality Committee with feedback from staff at the January Town Hall Meeting. Ch Exec noted the high Employee Engagement Index which asked whether staff were proud to work at SVR, were motivated or would recommend SVR as an employer. Within the public sector, it appeared this was bettered by only the SHR. Areas for improvement were identified as: ▪ **Change**: Better communication was needed, provided in part by the introduction of Town Hall Meetings. ▪ **Challenge**: Staff felt they were unable to challenge and at the last Town Hall, Ch Exec encouraged all to do so. ▪ **Consistency**: Staff felt that policies and procedures were not being applied in the same way across all 3 sites. Work would be undertaken to harmonise these, noting that a certain degree of geographical variance would be inevitable. ▪ **Identity**: A number of staff were unaware of who the trustees were and what they did. Staff would be signposted to the GB Minutes which were available on the web site. Additionally, Ch Exec asked for photos of Trustees, along with short bios, to be displayed on the screens at the residences.
9.8	The Chair agreed to attend the next Town Hall and would take the opportunity to explain the role of the Governing Body.
9.9	Some staff had questioned whether SVR gave individual safety a high enough priority. Ch Exec felt that we did but further checks were being done to provide assurance. Additionally, PSM was researching smaller, more discreet body cameras to provide additional safety for lone workers. The Quality Committee had also directed the Ch Exec to review all policies and procedures to ensure individual safety had been factored in.
9.10	When asked on the one thing that would make life better at SVR, the staff wanted a reduction in admin. This could be delivered through AI although no one in the organisation had the skill set to do it. The Chair stated that if we could articulate the requirement, he knew people who could do it.
9.11	In sum, the survey had delivered positive results, some areas to work on and would be repeated in Q4/26 for briefing in Q1/27.
9.12	**Residents Reports**
9.13	The GB took the reports as read and the Ch Exec would harmonise the format.
9.14	**Proposal to Ban Smoking in Rooms at ROS**
9.15	Ch Exec stated that banning smoking inside buildings (including rooms) had been raised at least twice in his time. The manager at ROS had researched the issue, canvassed opinion and was proposing a ban which would serve as a pilot for the other residences. It was acknowledged that this would be very unpopular for a number of residents.
9.16	The Chair asked how it would be enforced and may need legal advice. Additionally, he noted that we were telling service users what not to do in their own homes. The Ch Exec stated that he would come back with answers on these 2 aspects.
9.17	RW stated that the ROS Mgr had briefed the Quality Committee and had provided

	some assurance that a revised Occupancy Agreement could provide the legal basis for a ban. That said, RW shared the Chair's legal concerns on the matter.			
9.18	[redacted]			
9.19	[redacted]			
9.20	Summing up, the Chair stated that we needed to better understand the legal implications before taking this forward. Ch Exec agreed to do this.			
10	**GOVERNANCE**	**Co Sec / Ch Exec**	**Governance Action Table, Draft Minutes from 3 x Sub Committees**	**Approved and Noted**
10.1	**Ratification of Out of Committee Decisions:**			
10.2	• Selection of Richard Edlmann as the next Chair of the GB			
10.3	**The GB ratified this decision**			
10.4	• Approval of the Interim Business Plan			
10.5	**The GB ratified this decision**			
10.6	• Approval of the ROS Business Case			
10.7	**The GB ratified this decision**			
	TJ left the meeting.			
10.8	**Governance Calendar and Action Table**			
10.9	Co Sec explained the Governance Calendar for 2026 and the Action Table highlighting that: • There were no material weaknesses in governance; • We had been given a standard engagement plan with SHR so not under any special measures. This standard engagement plan would be posted on the SVR website; • SHR's specific focus for 2026 was on the quality and condition of the real estate – conditions surveys and the new asset management strategy would inform this; • Engagement with staff had improved as a consequence of the Staff Survey; • The ARC survey was running at the moment with results at the Q2/26 meeting; • The minutes from the 3 sub committees had been included to give trustees visibility on the issues covered with regards to risk, finance and quality; • On the action table, Co Sec emphasised the need for trustees to sign their Code of Conduct, list their Declared Interests and complete the 3 items of mandatory training (Whistleblowing, Safeguarding and Cyber Security). It was noted that for			

	some, company firewalls were preventing access to MyLearningCloud. The IT Mgr would look into this.
10.10	Co Sec added that following guidance from the Scottish Federation of Housing Associations, a new policy would be issued on Entitlements, Benefits and Payments. Importantly, this new policy would cascade down to SMT who had significant control on finances and purchasing. It provided guidance on how trustees and SMT should identify their declared interests and the interests of those close to them. Finally, it listed the c.250 contractors that SVR used so that trustees and SMT can identify and declare any contractors they might also be engaged with, thereby ensuring transparency.
10.11	**Sub Committee Reports**
10.12	• **IRFC**: RE stated that Rathbones had been warned off for a drawdown in capital from the investment to fund Project JANUS, the amount and timing to be confirmed. The success in fund raising had helped with the payment of fire doors and the investment fund itself was performing at or above the benchmark. The Chair agreed that Rathbones were doing a good job at managing the fund. • **Audit and Risk Committee**. This was taken as read. • **Quality Committee**. With much of the Committee's work already covered, RW highlighted the 2 recent complaints. [redacted] ○ [redacted] RW reiterated the work of the Quality Committee which ensured that SVR was delivering the level of care required of it. The Chair added that it was important that service users and staff understood the level of expertise that sits within the sub committees and he would stress this point when he spoke to staff on 7 Apr.
10.13	**Strategic Risk Register** Ch Exec stated that: • **Risk 1: FINANCE - The Impact of Conservation and Renovation at Whitefoord House**. This risk would be recast to reflect Project JANUS. There were 3 developers [redacted]) who had all submitted expressions of interest [redacted] and, via JLL (commercial property developers), had been asked to provide more detailed proposals to include rough costs and values. The GB had confirmed this as the way forward, subject to finding a suitable site, regulatory approval and financial viability.

	• **Risk 2: FINANCE - The Impact of Cost Pressure**. With the 2026 Budget and the Interim Business Plan confirmed, Ch Exec felt that this risk now sat at its tolerance level and asked the GB to agree to either archive the risk or reduce it to the Operational Risk Register for management by the SMT. The Treasurer felt it should remain on the strategic register as Project JANUS would bring new financial pressures while SVR was still facing cost pressures and an operating deficit. The Chair agreed, stating that we should keep referring back to this risk until such times as we were in an operational surplus. **Decision: The GB agreed to keep Risk 2 – The Impact of Cost Pressure on the Strategic Risk Register.** • **Risk 3: HEALTH AND SAFETY** – Replacement of Defective Fire Doors. With both ROS and BC nearing completion, work at WHI had commenced. Gilmerton had not yet started but the programme was on track, expected to finish in May and currently was £20k under budget.			
10.14				
11	**AOB**	**Chair**		**Noted**
11.1	There was no other business.			
12	**Date of Next Meeting**	**Co Sec**		**Noted**
12.1	The AGM and Q2/26 Meeting will be held on Fri 22 May 26 at 1100, in the WHI Boardroom and on MS Teams. Co Sec highlighted that full attendance was needed as the AGM requirement was for at least 7 Trustees.			