



**SCOTTISH VETERANS' RESIDENCES
QUARTER 2 GOVERNING BODY MEETING**

**Record of Decisions
Held in the Boardroom and on Microsoft Teams on 24th May 2024**

Present: Jonathan Tweedie, Present, **Chairman**
 Capt Andrew Cassels (AC), Online,
 Richard Edlmann (RE), Online
 Teresa Griffiths CBE ARRC (TG), Online
 Tony Jones KC, (TJ) Online
 George Lowder (GL), Present
 Clive Masson (CM), Online
 Flt Lt Ross McElhinney RAF (RM), Online
 Maj Surya Rai (SR), Online
 Lt Andrew Smart RN (AS), Online

In attendance: Jeremy Chittleburgh (Treasurer), Present
 Colin Leslie, Head of External Relations (HER), Present
 Martin Nadin OBE (Chief Exec) Present
 Gayle Templeton, HR Partner (GT) Online
 Colin Masson (Co Sec), Present, **Minutes**

	Subject	Raised By	Additional Docs	Decision
1	Chair's Introduction	Chair		
1.1	The Chair welcomed all present.			
2	Apologies	Co Sec		Noted
2.1	Apologies had been received from Sue Bomphray, George Corbett, Troy Johnson (TAJ), Sandy Telford and Rab Wallace. Co Sec confirmed the meeting was quorate.			
3	Review of Minutes	Chair	Minutes from the Q1 Governing Body Meeting on 15 March 2024	Approved
3.1	With no comments or amendments, the minutes of the Q1 Governing Body (GB) Meeting held on 15 March 2024 were approved by the GB.			
4	Action Log	Ch Exec		Noted
4.1	The Ch Exec presented the Action Log:			
4.2	<ul style="list-style-type: none"> • Ser 71 TV Advertisements. Ch Exec recommended that the running of these adverts should be postponed as this would bring an unnecessary cost at a time when expenditure needed tight control. RE asked whether the TV advertisements would have a direct effect on the voids situation / bad debt and whether we should understand this before a decision was taken to postpone the adverts. Ch Exec and the Chair both described the difficulty in measuring the correlation between spend and impact. HER said he could go back to the PR company that did the last campaign to determine the effectiveness of TV adverts. 			

	See para 6.11 for further discussion.
4.3	Action. HER to determine the success rate of the last round of TV advertising to inform whether it should be run again.
4.4	<ul style="list-style-type: none"> • Ser 77 Thank You Event. Ch Exec recommended that this be postponed for same reasons as Ser 71.
4.5	<ul style="list-style-type: none"> • Ser 80 Refresh of the External Web Site and Video Footage – HER stated that the video was almost complete with one interview left to do.
4.6	<ul style="list-style-type: none"> • Ser 83 Change of Tenure Documents at Whitefoord House (WHI) and Rosendael (ROS) – this was in progress with the switch to the new corporate residents’ agreements beginning on 01 Jun 24.
4.7	<ul style="list-style-type: none"> • Ser 83.1 Training for the introduction of the Corporate Residents’ Agreements at WHI and ROS. This training was in place.
4.8	<ul style="list-style-type: none"> • Ser 83.3 Introduction of Short Scottish Secure Tenancies (SSST) at Bellrock Close (BC) – this had been paused until the outcome of the Scottish Housing Bill was understood. It is not anticipated to have an effect on our decision to convert from the current occupancy agreements however Ch Exec stated that he would like to bring the legal expert from TC Young to the Q3 GB Meeting in September to set out the pros and cons of switching from an occupancy agreement to a SSST. This would allow the GB to make an informed decision about the switch. The Chair agreed with this approach and would be seeking TJ’s views following TC Young’s presentation.
4.9	<ul style="list-style-type: none"> • Ser 86 Business Continuity and Crisis Management Plans. The plans have been produced and exercised with SMT trained on the new software to manage it.
4.10	<ul style="list-style-type: none"> • Ser 87 Compliance with the Scottish Charities Housing Bill. Awaiting direction from the Office of Scottish Charities Regulator (OSCR) on the implementation of the changes.
4.11	<ul style="list-style-type: none"> • Ser 89 Strategic Review of Service Delivery. This was work for the second half of 2024.
4.12	<ul style="list-style-type: none"> • Ser 92 Residents’ Opinion on Catering. The surveys were complete at WHI and ROS. Analysis to follow.
4.13	<ul style="list-style-type: none"> • Ser 96 Reporting Employment Success at WHI. Work in Progress. See para 4.17 for discussion.
4.14	<ul style="list-style-type: none"> • Ser 101 Cyber Security. Four options for penetration testing were under review.
4.15	<ul style="list-style-type: none"> • Ser 102 Provide Physical and Cyber Security Audit Reports. Inverroy security consultants had produced a detailed physical security assessment on the three residences, which staff were still working through. TAJ and the IT Manager had created a quarterly cyber security report with a view to keeping staff and GB up to date with the threat and mitigations – see para 6.19. <p>BC Actions:</p>
4.16	<ul style="list-style-type: none"> • Ser 6, 7 and 8 Review of the Maintenance, Arrears and Voids Processes - this was partially linked to the change in tenancy agreement which would progress in

	<p>Q4 following the decision on switching to SSSTs.</p> <ul style="list-style-type: none"> Establishing a bench marking peer group – work in progress.
4.17	<p>TG asked whether SMART objectives had been set for BC in order to measure the success rate of residents transitioning to employment. The Chair stated that there were a number of organisations which could help residents get into employment however the Ch Exec warned that this depended upon the readiness of our residents to do so. For many it was a real challenge. Ch Exec added that lessons and procedures from Poppy Scotland’s process (aimed at those with physical disabilities) could be applied to SVR residents where mental health was often the impediment. GL spoke of SVR’s previous efforts to get residents into employment (within 2 years) and described how difficult it had been to meet these overly ambitious targets. Ch Exec noted that it was more like 3 years before many residents were able to contemplate a return to employment.</p>
4.18	<p>The Chair pointed out that independent living was not directly linked to having employment. The Ch Exec expanded on this, suggesting that supporting residents into independent living albeit funded through housing benefit/universal credit was a good outcome, supporting those of working age into independent living with full employment was better.</p>
4.19	<p>The Chair agreed stating that it was the independent living part of this equation which was most pertinent to SVR. This should be re-examined when setting SVR’s objectives during the Strategic Review.</p>

5	Finance: Treasurer’s Report	Treasurer	Q1 Management Report for SVR	Noted
5.1	The Treasurer briefed the GB on the key issues within the Q1 Management Accounts.			
5.2	<p>While income was in line with expectations, [REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED] This trend was reflected in the 5 year forecast which would be an important reference document during the Strategic Review.</p>			
5.3	The Chair asked the Ch Exec to circulate the 5 year forecast to GB members which provides much of the context for the Strategic Review.			
5.4	<p>Action: Ch Exec to circulate the 5 Year Financial Forecast to GB Members.</p> <p>Afternote: the Forecast was distributed on 27 May 24.</p>			
5.5	<p>The cashflow projections for 2024 / 2025 showed that in December 24, the cash holdings would drop beneath the £500k threshold, which in accordance with Treasury Management Policy, the IRFC should be notified. This was driven by £276k for various works which sat in the December column. [REDACTED]</p> <p>[REDACTED]</p>			
5.6	[REDACTED]			

5.7	<p>[REDACTED]</p> <p>[REDACTED]</p>				
5.8	<p>The Ch Exec explained that in terms of operational liquidity, SVR needed to have sufficient cash to pay for the following month's expected outgoings plus a 25% buffer. Ch Exec reassured the GB that we had enough operational liquidity to meet this out to Dec 2025.</p>				
6	<table border="1"> <thead> <tr> <th data-bbox="288 575 667 577">Operations</th> <th data-bbox="671 575 890 577">HER Report, Residence Reports</th> <th data-bbox="895 575 1174 577">Verbal</th> <th data-bbox="1179 575 1422 577">Noted</th> </tr> </thead> </table>	Operations	HER Report, Residence Reports	Verbal	Noted
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6.1	<p>Chief Exec's Report. The Ch Exec provided a verbal brief on 2 significant HR issues; one of which had been subject to police investigation and possible criminal proceedings. The other was a claim of unfair dismissal that was currently subject to conciliation through ACAS.</p>				
6.2	<p>[REDACTED]</p>				
6.4	<p>[REDACTED]</p>				
6.5	<p>[REDACTED]</p>				
6.6	<p>Head of External Relations Report. HER updated the GB on fundraising:</p> <p>[REDACTED]</p> <p>[REDACTED]</p>				
6.7	<p>Darren Morgan (Join In, Live Well Officer) was formally recognised at the 2024 Veterans Awards with a silver award in the Health and Wellbeing Category. HER noted that Darren was having more success at bringing the 3 Residences together for activities such as fishing, golf and walking.</p>				
6.8	<p>Returning to the point on TV advertising, HER explained that the almost complete promotional video would be a powerful marketing tool which could be tailored to address the voids issue. With the use of streaming services, it could give the same effect as a TV advertisement at a fraction of the cost.</p>				
6.9	<p>The Chair agreed asking that GB members could promote the video across their own networks.</p>				
6.10	<p>Residence reports. The Ch Exec stated that the 3 residents reports had been circulated in the meeting pack. In future, reports would be compartmentalised to feed the Quality, Audit and Risk and Finance Committees. Ch Exec explained that the one instance of abandonment i.e. a resident leaving without giving notice, was of a ROS resident who left without notice to rejoin the Services.</p>				

7	Governance	Ch Exec		Accepted																																																																																																																			
7.1	Annual Election of Office Bearers. Co Sec informed the meeting that the Office Bearers within the GB (Chair and Deputy Chair) were required to be re-elected on an annual basis. Co Sec proposed that the current Chair be re-elected for a further year which was unanimously carried.																																																																																																																						
7.2	Decision: The Governing Body unanimously agreed for Jonathan Tweedie to remain as Chair of SVR for a further 12 months.																																																																																																																						
7.3	The Chair noted the absence of a Deputy Chair and the importance of this role, not least for continuity. He asked all members to consider putting themselves forward, contacting the him in the first instance if they would like to be considered.																																																																																																																						
7.4	Annual Return on the Scottish Social Housing Charter (ARC). The Ch Exec informed the GB that the ARC was due with the SHR by the end of May. The report had been compiled, using where necessary, the customer survey results from 2022. Data from the 2021 Return has been added to establish trends over the last three Returns, with green shading as nil or positive variance, amber as minor negative variance and red being a significant negative variance and reportable to SHR. Key points were:																																																																																																																						
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	% of residents recognising the housing to be good value for money	88%	82.5%	↑
7.5	The Treasurer noted that these figures were good when compared to other housing associations.			
7.6	Decision: The GB unanimously approved the Ch Exec to submit the ARC to the SHR.			
7.7	Sub-Committee reports:			
	<ul style="list-style-type: none"> • TG stated that the Quality Committee (QC) had met on 9 May 24. Topics covered included <ul style="list-style-type: none"> ○ Endorsing the Duty of Candour Report which had one entry. ○ Reviewing the new SHR guidelines on managing complaints. ○ Agreeing that quality in SVR had to be from the perspective of tenants and residents. ○ Establishing safety at SVR in terms of staff ratios, safeguarding and having a culture that allowed people to speak out when things were not right (psychological safety). ○ Future QC meetings would open with a reported resident's 'story' to provide context and focus. The Chair asked that this become a part of the GB Meeting as well. 			
7.8	Action: Ch Exec to provide GM Meetings with a service user's 'story' to provide context and focus.			
	<ul style="list-style-type: none"> • TJ stated that the main business of the Audit and Risk Committee on 16 May 24 had been to: <ul style="list-style-type: none"> ○ Review and recommend the findings of the external auditor. ○ Review the internal audit recommendations. ○ Agree the internal audit plan for 2024 and programme for the next 3 years. ○ Review and recommend the new Cyber Security Quarterly fact Sheet. • The Chair summarised the business of the Investment, Remuneration and Finance Committee which had met on 23 May 24. <ul style="list-style-type: none"> ○ The Investment Policy Statement had been adjusted to reflect the level of investments and had aligned our asset allocation more accurately to a global investment benchmark. ○ Discussed the Treasurer's report and the bearing this had on the overall financial health of the business going forward. 			
7.9	The Q1 Cyber Security Factsheet. The Ch Exec presented the initial factsheet, produced by the IT Manager, showing:			
	<ul style="list-style-type: none"> • SVR's cyber security rating which was better than most other similar sized organisations. • On 29 Mar 24, a BITCOIN ransom-ware attempt involving 225 spam emails was successfully blocked giving confidence that the security measures were working. The Ch Exec said he would find out if others had also been targeted or if this had been directed specifically against SVR. • The failed attack gave assurance on the effectiveness of the Meraki firewall and the National Cyber Security Centre which monitors our network. • TAJ felt the format of the factsheet was correctly pitched to give the GB the overview it needs but warned that it should not make us complacent. Ch Exec 			

	<p>asked that if any GB member received additional information through their work then this should be provided to the IT Manager.</p> <ul style="list-style-type: none"> • TAJ had also asked on the level of cyber knowledge among Board Members. There was a clear distinction between those who received regular corporate training and those who did not. AC stated that cyber training was always worthwhile. Ch Exec highlighted that the first internal audit of 2024 would be on IT and Cyber security. The Chair stated we needed to close this gap and offer cyber training to those that need it. 		
7.10	Action: Cyber training to be provided to GB members who request it.		
7.11	The GB was content with the format and content of the fact sheet and the IT Manager will continue to provide updates to the GB Meetings.		
7.12	SHR Regulatory Status. The Ch Exec informed the GB that the SHR, having completed its checks, had confirmed that SVR is compliant with its standards and regulations for 2024. The Ch Exec explained that compliance had been evidenced through the work of the Committees and the GB, and thanked all for their work. The Chair thanked the Executive Team for its contribution to the status report.		
7.13	<p>Strategic Risk Register. Chief Exec briefed on the 3 strategic risks on the register.</p> <ul style="list-style-type: none"> ▪ Conservation at WHI - Render Project. Ch Exec explained that we were involved in a trial of a new render product on two buildings. We were waiting for the project team to come back to us via the Edinburgh World Heritage Trust. There would need to be survey work, production of the substrate and defining the project's TORs before work goes ahead making a start date not before 2026. This trial may be affected by outcomes from the Strategic Review. ▪ Risk of Inflation. Although inflation continued to decrease (currently at 2.3%) it was still not at the Bank of England target of 2%. Nor should we assume a steady reduction in the rate of inflation. Following discussions at the IRFC, the Ch Exec would re-word this risk to reflect the more broad cost pressures associated with inflation. ▪ Lack of Business Continuity Plans. The plans have been produced and exercised, with staff trained on new software to manage it. With the risk tolerance achieved, both the Audit and Risk Committee and the Quality Committee were content that this becomes a standing risk on the operational risk register. The GB agreed that the risk should be transferred to the operational risk register and managed as a standing risk within the SMT. 		
7.14	Action: Ch Exec to re-cast Risk 002/23.		
8	Service Update - RAF	RM	Noted
8.1	RM provided the RAF update with the main activity being at Lossiemouth and the introduction of the A7 Wedgetail. There had been some minor reorganisation of reserve squadrons in the Central Belt to support training and recruitment. There were no major shifts in policy that would have a bearing on veterans and SVR activity.		
8.2	The Chair thanked RM for his report.		
9	Any Other Business	Chair	
9.1	Ch Exec informed the GB that the minutes would be appropriately redacted before posting onto the SVR web site. There being no other business, the Chair closed the meeting.		
9	Date of Next Meeting	Chief Exec	

9.1	DONM was set as Friday 13 Sep 2024.