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Some information has been omitted / redacted as disclosure may prejudice the commercial interests of Irvine Housing Association trading as Riverside Scotland.

We recognise that the commercial sensitivity of information may decline over time and the harm arising from disclosure may be outweighed by the public interest in openness and transparency. We commit to review the redaction of any such information from time to time.

Some information has been redacted as it contains personal data which identifies an individual. Disclosure of this information would place Irvine Housing Association t/a Riverside Scotland in breach of the Data Protection Act 2018.

264th Board Meeting of Irvine Housing Association Ltd:
Tuesday 21 January 2025 at 5.30 p.m.
At 44-46 Bank Street, Irvine, KA12 0LP and via MS Teams

AGENDA

		Data Class
1.	Apologies for Absence	
2.	Declarations of Interest	
3.	Previous Minutes – Minutes of the 263 rd Board Meeting held on Thursday 21 November 2024.	Public
4.	Matters Arising	
5.	Substantive Business:	
5.1	Rent Consultation	Confidential
5.2	Budget 2025/26	Confidential
5.3	Financial Performance Report	Confidential
5.4	Corporate Plan Delivery Plan Update	Public
5.5	Membership Register - PAPER WITHDRAWN	Internal
5.6	Disposals	Confidential
5.7	Customer Satisfaction Survey	Public
5.8	Quarterly Performance Report – Q3	Public
5.9	Formal Registers	Public
5.10	Managing Director Report	Confidential
6.	Minutes/Updates: a) Confirmed Group Customer Experience Committee Minutes – 19 September 2024 b) Unconfirmed Group Customer Experience Committee Minutes – 28 November 2024 c) Group Board Highlights – December 2024	Confidential Confidential Confidential
7.	Any Other Business	
8.	Date of Next Meeting: Special Board Meeting - Thursday 6 March 2025 at 5.30 p.m. via MS Teams	

DMcL / db
 13/1/2025

5.4. Corporate Plan Delivery Plan Update

Title: Corporate Plan Delivery Plan Update	Date: 21 January 2025
Author: Paul Dillon, Projects & Planning Analyst	Sponsor: Diana MacLean, Managing Director
Action: Note	Confidential: No
Appendices: Appendix 1 – Corporate Plan Delivery Plan 2023-26 – January 2025 Update	Reading Room:
Reg. Standard: Standard 4 The governing body bases its decisions on good quality information and advice and identifies and mitigates risks to the organisation's purpose	ORP ref:
Strategic Risk ref: R6 Governance and Regulation	
Consultation: This report is not subject to consultation	

Purpose and Action:

This paper updates the Board on work to progress the Corporate Plan Delivery Plan. The Board is asked to NOTE the report.

Executive Summary:

The Corporate Plan takes themes from the Corporate Strategy and translates them into local delivery targets and actions. The Senior Management Team will prioritise these actions throughout 2023-26 and update the Board on progress every six months throughout the life of the Plan.

1. Introduction

1.1 The Riverside Scotland Corporate Plan Delivery Plan, attached at Appendix 1, has been developed with reference to the Riverside Group Plan and has been set within the overarching framework of:

- Warm, Safe and Decent Homes
- Trusted Customer Service
- Support through the Cost-of-Living Crisis
- Leadership on Care and Support
- New Homes, Better Places

1.2 These have then been matched with relevant measures of success.

2. Discussion

2.1 The completed Year 1 update was presented in August 2024 - there were 23 actions identified in the review, each associated with the framework topics above, of which 20 were completed, and 3 carried over to Year 2 of the plan.

2.2 Year 2 objectives are presented in the Appendix – there are currently 21 actions, progress of which will be monitored throughout the year by the Senior Management Team.

- 2 are green (complete)
- 14 are amber (in progress with specific plans)
- 5 are lavender (not yet due – will be updated with figures at Year-end)

3. Risk

3.1 Failing to implement the Corporate Plan could result in a number of risks arising including:

- reputational damage caused by not delivering the promised or expected services to our customers;

- inability to improve performance and move with our sector peers;
- financial implications by not continuing to invest in and enhance our stock; and
- an inability to make technological advances

4. Conclusion

- 4.1 Good progress is being made on completing the actions within our Action Plan.

5.7. Customer Satisfaction Survey

Title: Customer Satisfaction Survey	Date: 9 th January 2025
Author: Pamela Forrest, Head of Housing and Communities	Sponsor: Diana MacLean, Managing Director
Action: Information	Confidential: No
Appendices: None	Document Library: N/A
Reg. Standard: Standard 2 The RSL is open about and accountable for what it does. It understands and takes account of the needs and priorities of its tenants, service users and stakeholders. And its primary focus is the sustainable achievement of these priorities.	
Strategic Risk ref: R1 Customer Experience	
Consultation: Yes	
Scope: Riverside Scotland	
Frequency of Report: Standalone	

Purpose and Recommendation:

This report provides an update to the Board on actions taken to improve customer satisfaction.

Executive Summary:

The Scottish Housing Regulator's engagement plan is to monitor the improvement in our service quality, specifically, customer satisfaction.

As a result, improving customer satisfaction has been a key priority this year.

Satisfaction is currently monitored via Group's ongoing surveys to a random selection of tenants every month asking them about their perception of the service provided by Riverside Scotland. The Group also send out transactional surveys to tenant's who have recently had a repair completed to gain feedback on their very recent repair service. Transactional surveys are carried out via an online survey and perception surveys have a target of 70% online and 30% telephone.

[REDACTED]

We have analysed survey responses closely over the last 6 months and although this has given us good insight into some improvements in our repair service which we have implemented e.g. closer monitoring of outstanding jobs, improving the follow on appointment process and communication with tenant and ensuring staff accountability to resolve enquiries quickly there are gaps in understanding several other areas of customer satisfaction that is reported to the Regulator.

In 2022 we completed our 'Big Conversation' engagement exercise to obtain a baseline of customer experience and from this survey we made several improvements to our customer communication through the word on the street bi-monthly newsletter, re-vamping our customer panel to be a scrutiny in action group and a separate sounding board group, and re-modelling Housing Officers into Tenant Partner roles being more visible in our communities with drop in services and estate walkabouts.

During the big conversation we saw improvements in several areas of customer satisfaction but this year we have seen a dip in several areas and to fully understand why and then develop a robust action plan we are commissioning a stand-alone independent customer satisfaction survey for tenants and owners as this level of detail cannot be provided from the current Group surveys.



1. Context/Background

- 1.1 On a monthly basis we are running an operational customer experience dashboard that provides satisfaction figures over the last 3 month rolling period.
- 1.2 These dashboards provide us with a live snapshot of current satisfaction with service delivery.
- 1.3 The difficulty is that the satisfaction figures can fluctuate by big margin's plus or minus 10% and when this happens, we want to understand why. Sometimes we can see that there has been a smaller response to the surveys and therefore the size of the sample is not producing reliable data. Other times the number of responses is reasonable, and we want to analyse customer comments to understand why they feel that way.
- 1.4 The Group survey asks for comments at three questions:
 - Taking everything into account, how satisfied or dissatisfied are you with the overall service provided by Riverside Scotland? Why do you feel this way?
 - Thinking generally about how you feel about the repairs and maintenance service received, why do you feel that way?
 - How easy or difficult did you find it to get your query resolved and why do you say that?
- 1.5 There are a further ten questions asked but no comments are sought for the following:
 - Overall, how satisfied or dissatisfied are you with the quality of your home?
 - Thinking about the condition of the property or building you live in, how satisfied or dissatisfied are you that Riverside Scotland provides a home that is safe?
 - To what extent do you agree or disagree with the following Provider treats me fairly and with respect?
 - How satisfied or dissatisfied are you with the opportunities given to you to participate in Riverside Scotland's decision-making process?
 - How good or poor do you feel Riverside Scotland is at keeping you informed about their services and decisions?

- Have you made a complaint to Riverside Scotland in the last 12 months? How satisfied or dissatisfied are you with Riverside Scotland's approach to complaints handling?
- How satisfied or dissatisfied are you that Riverside Scotland keeps the communal areas clean and well maintained?
- Overall, how satisfied or dissatisfied are you with Provider's management of the neighbourhood you live in?
- How satisfied or dissatisfied are you with Provider's handling of anti-social behaviour?
- Taking into account the accommodation and the services Riverside Scotland provides, do you think the rent for this property represents good or poor value for money?

1.6

[REDACTED]

■

[REDACTED]

■

[REDACTED]

■

[REDACTED]

2. Customer Satisfaction Working Group

2.1 We recently formed a working group with representatives from all teams; housing, assets, business support, customer service centre and income collection

2.4 Currently the working group are looking at trends with the comments and plan to complete a review of our website and plan articles for our word on the Street newsletters linking information and feedback articles to survey question topics. The working group will also focus on learning from feedback to report in our 'You said, we did' monthly feature on social media and our website.

2.5 However in-depth analysis of customer satisfaction is required to form a more detailed action plan for the working group to work on.

3. Research Resources

3.1 We will design the questionnaire ensuring all ARC indicators are included as well as other questions that we think are relevant to determine future communication or service delivery priorities for our customers.

3.2 Research resources will carry out their surveys largely face to face to ensure the quality and depth of data is gathered and this allows for inclusion of those who may find an online survey difficult. It also allows us to target specific tenant characteristics for

example by age or area and allows us to achieve a representative response. Face to face surveys also ensure questionnaires are completed in full.

- 3.2 Telephone surveys will be used in more remote areas like Arran and Dumfries and possibly a higher number of factored owner surveys will be complete over the phone if occupants are not available when face to face surveys are attempted.

- 3.3 Once the surveys are complete Research Resources will provide a full descriptive and informative survey report. [REDACTED]

[REDACTED]

- [REDACTED]
- [REDACTED]
- [REDACTED]
- [REDACTED]
- [REDACTED]
- [REDACTED]

- 3.4 Results will be presented to the Board.

4. Risk

- 4.1 The Strategic risk relates to the customer experience.
- 4.2 The risk of not completing this in-depth survey would mean we will continue to be unclear why tenants are dissatisfied with certain aspects of service delivery.
- 4.3 We risk not learning lessons from dissatisfaction and therefore not improving in line with customer expectations.
- 4.4 Continued low or declining customer satisfaction may lead to Regulatory failure and possible intervention.
- 4.5 Poor customer satisfaction can also lead to reputational damage affecting demand for empty homes and increasing tenancy turnover and associated costs.

5. Conclusion/Next Steps

- 5.1 The Board are asked to note this report.
- 5.2 Surveys are expected to take place February and March with a final report being ready thereafter.

5.8. Quarterly Performance Report - Q3

Title: Quarterly Performance Report – Q3 2024	Date: 09/01/2025
Author: Jonathan Hulme, Project & Planning Analyst	Sponsor: Diana MacLean, Managing Director
Action: Note	Confidential: No
Appendices: Appendix 1: Riverside Scotland Board KPIs Q3 2024/25 Appendix 2: Riverside Scotland Board 12 month rolling KPIs Q3 2024/25	Reading Room:
Reg. Standard: Standard 4.2 The governing body challenges and holds the senior officer to account for their performance in achieving the RSL's purpose and objectives	ORP ref: Our Riverside Way: Value - Managing our resources effectively, so that we can build more homes and deliver better services
Strategic Risk ref: R6 Governance and Regulation	
Consultation: This report is not subject to consultation	

Purpose and Action:

The purpose of this report is to provide Board with an opportunity to review the Association's operational key performance indicators (KPIs) covering quarter three of 2024/25. The data is set out in Appendix 1 of this report.

Executive Summary:

The Board reviews the operational KPIs on a quarterly basis to ensure that performance is being managed effectively. The attached report at Appendix 1 covers performance for the period 1st October to 31st December 2024. It is recommended that Board discuss and note the contents of the Quarterly Performance Report.

1. Introduction

- 1.1 Progress against our operational key performance indicators (KPIs) is reported to Board on a quarterly basis. Appendix 1 to this report sets out our performance position against each of our KPIs including distance from target, and direction of travel as at the end of December 2024 on a 12 month rolling basis.

2. Key Points

- 2.1 The key points to note from the performance analysis are:

In contrast to our report at Q2, all satisfaction scores for Q3 have seen an increase in performance with five of the seven indicators improving by over 10%. The below figures are on a rolling three-month basis to allow for quarter-to-quarter performance analysis.

Overall Satisfaction	77.8% **	11.3%
Opportunities to Participate	72.1% **	18.1%
Management of Neighbourhood	64.3% **	11.8%
Keeping Tenants Informed	75.3% **	10.1%
Repairs or Maintenance	76.0% **	10.1%

**** 3 month rolling percentage**

- 2.2 When looking at the same quarter last year, all satisfaction areas apart from Value for Money have seen improvement.

Four of our satisfaction areas are now hitting their targets:

- Overall Satisfaction
- Keeping Tenants Informed about Services and Decisions
- Opportunities to Participate
- Quality of Home

- 2.3 Appendix 2 shows our Rolling 12 month satisfaction data and there have been improvements in Q3. Most of the increased scores come from measuring performance against Q2 but there are also some areas where we have seen increased performance from this time last year.

- 2.4 We have seen improvements in the average time to respond to complaints.

Stage 1	6.55 days
Stage 2	15.13 days

- 2.5 Local indicators regarding fire, asbestos and EICR's continue to perform well.

- The percentage of Fire Risk Assessments in place, up to date Asbestos surveys and Legionella Risk Assessments in place all remain at 100%.
- We have 0 overdue Fire Risk Assessments Actions and the percentage of valid EICR certificates is 99.8%.

- 2.6 We have made progress with the average relet time & rent loss.

- The average relet time has improved from 40.05 days in Q2 to 32.8 days in Q3. This is the best performing quarter for relets, almost hitting the 23/24 year result of 32.3 days and making steps towards our target of 25 days.
- We have also seen the lowest % of rent due lost through properties being empty during the quarter with performance of 0.53% the best quarterly performance of the year and well within our target of no more that 0.70%.

3. Next Steps

- 3.1 Board is asked to note the content the of operational performance position as at Q3 2024/25.

	Major difference/decline (over 5% or relative measure)
	Minimal difference/decline (within 5% or relative measure)
	Represents better performance/improvement

Sub Area	Board	Audit & Risk	SMT	Leadership Team	Indicator Ref	Indicator Description	Owner	2023/24 Result	2024/25 Target	Frequency	Quarter Performance Q1 2024/25	Quarter Performance Q2 2024/25	Quarter Performance Q3 2024/25	Quarter Performance Q4 2024/25	Measured Against Last Quarter (RAG see key above)	Measured Against Same Quarter from Last Year	Target ON TRACK WITHIN 5% OVER 5%
Organisational	x				Org	Stock numbers	Managing Director	2498	2500	Quarterly	2498	2498	2498				2500
People	x		x		C1	Staff numbers (FTE) Staff turnover	Head Of Finance & Business Support Services	Staff Number = 35.81 Turnover = 12.84%	No target	Quarterly	Staff Number = 34.81 Turnover = 11.49%	Staff Number = 35.1 Turnover = 5.70%	Staff Number = 35.6 Turnover = 2.81%				
Satisfaction	x		x	x	1	Percentage of tenants satisfied with the overall service provided by their landlord.	Head of Housing and Communities	68.4%	73%	Quarterly	67.9%	66.5%	77.8%				73%
Communication	x		x	x	2	Percentage of tenants who feel their landlord is good at keeping them informed about their services and decisions	Head of Housing and Communities	74.1%	75%	Quarterly	76.5%	65.2%	75.3%				75%
Participation	x		x	x	5	Percentage of tenants satisfied with the opportunities given to them to participate in their landlord's decision making processes	Head of Housing and Communities	64.6%	70%	Quarterly	65.9%	54.0%	72.1%				70%
Quality of Housing	x		x	x	7	Percentage of existing tenants satisfied with the quality of their home.	Asset Operations Manager	79.4%	80%	Quarterly	77.6%	74.7%	82.5%				80%
Repairs, Maintenance and Improvement	x		x	x	8	Average length of time taken to complete emergency repairs.	Asset Operations Manager	4.74 hours	4 hours (H&S) 12 hours emergency	Quarterly	1.19 Hours 3.11 Hours	1.49 Hours 10.31 Hours	1.82 Hours 3.51 Hours				4 hours (H&S) 12 hours emergency
	x		x	x	9	Average length of time taken to complete non-emergency repairs	Asset Operations Manager	13.08 days	Urgent 5 days Routine 15 days	Quarterly	4.87 Days 19.5 Days	5.13 Days 15.48 Days	6.22 Days 18.62 Days				Urgent 5 days Routine 15 days
	x		x	x	Local	% of repairs appointments kept	Asset Operations Manager	65.3%	80%	Quarterly	61.27%	55.82%	64.7%				80%
	x		x	x	10	Percentage of reactive repairs carried out in the last year completed right first time.	Asset Operations Manager	83.3%	87%	Quarterly	84.68%	80.97%	76.36%				87%
	x		x	x	11	The number of times in the reporting year that you did not meet your statutory obligation to complete a gas safety check within 12 months of a gas appliance being fitted or its last check	Asset Operations Manager	100.0%	0 (100%)	Quarterly	100.00%	100%	100%				0 (100%)
	x		x	x	Local	Safe Electrical Systems - Percentage of properties with valid EICR (Electrical Installation Condition Report) certificates	Asset Operations Manager	99.4%	100%	Quarterly	99.71%	99.07%	99.8%				100%
	x				Local	The percentage of Fire Risk Assessments in communal areas that are in place	Asset Operations Manager	100.0%	100%	Quarterly	100.00%	100%	100%				100%
	x				Local	The number of overdue Fire Risk Assessment Actions	Asset Operations Manager	0	0	Quarterly	0	0	0				0
	x				Local	The percentage of up to date communal asbestos surveys	Asset Operations Manager	100%	100%	Quarterly	100%	100%	100%				100%
	x				Local	The percentage of up to date Legionella Risk Assessments in place	Asset Operations Manager	100%	100%	Quarterly	100%	100%	100%				100%
	x		x	x	12	Percentage of tenants who have had repairs or maintenance carried out in last 12 months satisfied with the repairs and maintenance service. (Perception)	Asset Operations Manager	75.0%	85%	Quarterly	64.7%	65.9%	76.0%				85%
	x		x	x	Local	Latest repair satisfaction (SMS survey) (Transaction)	Asset Operations Manager	73.5%	85%	Quarterly	73.7%	73.7%	80.1%				85%
Estate Management and ASB	x				3 & 4	The % of all complaints responded to in full at Stage 1 and the % of all complaints responded to in full at Stage 2. The average time in working days for a full response at Stage 1 and the average time in working days for a full response at Stage 2.	Asset Operations Manager	94.76% at Stage 1 95.24% at Stage 2	100% at Stage 1 100% at Stage 2	Quarterly	75% at Stage 1 100% at Stage 2	86% at Stage 1 100% at Stage 2	81% at Stage 1 100% at Stage 2				100% at Stage 1 100% at Stage 2
	x		x	x				8.63 days at Stage 1 13.22 days at Stage 2	5 days at Stage 1 20 days at Stage 2		4.63 days at Stage 1 23.10 days at Stage 2	7 days at Stage 1 22 days at Stage 2	6.55 days at Stage 1 15.13 days at Stage 2				5 Days at Stage 1 20 Days at Stage 2
	x																
	x																
Housing Options	x		x	x	13	Percentage of tenants satisfied with the management of neighbourhood they live in	Head of Housing and Communities	60.7%	75%	Quarterly	62.4%	52.5%	64.3%				75%
	x		x	x	19	Number of households currently waiting for adaptations to home.	Asset Operations Manager	36	No target	Quarterly	Unavailable	Unavailable	Unavailable				

	Major difference/decline (over 5% or relative measure)
	Minimal difference/decline (within 5% or relative measure)
	Represents better performance/improvement

Sub Area	Board	Audit & Risk	SMT	Leadership Team	Indicator Ref	Indicator Description	Owner	2023/24 Result	2024/25 Target	Frequency	Quarter Performance Q1 2024/25	Quarter Performance Q2 2024/25	Quarter Performance Q3 2024/25	Quarter Performance Q4 2024/25	Measured Against Last Quarter (RAG see key above)	Measured Against Same Quarter from Last Year	Target ON TRACK WITHIN 5% OVER 5%
	x		x	x	20	Total cost of adaptations completed in the year (£) by source of funding	Asset Operations Manager	£117,717	No target	Annual							
	x		x	x	21	The average time to complete adaptations.	Asset Operations Manager	36.17 days	90 Days	Quarterly	Unavailable	Unavailable	Unavailable				90 Days
	x		x	x	23	Homelessness (RSLs only) – the percentage of referrals under Section 5 that result in an offer, and the percentage of those offers that result in a let	Housing Services Manager	38.92% 98.46%	No target	Quarterly	39.13% 77.77%	17.52% 94.11%	27.27% 91.66%				
	x		x	x	30	Average length of time taken to re-let properties in the last year	Asset And Compliance Manager / Housing Services Manager / Voids & Lettings Co-ordinator	32.3 days	25 days	Quarterly	38.3 days	40.05 days	32.8 days				25 Days
Tenancy Sustainment	x		x	x	16	Percentage of new tenancies sustained for more than a year (by source of let measured annually)	Housing Services Manager	91.3%	90%	Quarterly	95.8%	95.7%	92.68%				90%
Rents & Service Charges	x		x	x	C5	Rent Increase.	Managing Director	7%	No target	Annual							
	x		x	x	C7	Amount and percentage of former tenant rent arrears written off at the year end.	Head of Housing and Communities	13.78%	No target	Annual							
	x		x	x	18	Percentage of rent due lost through properties being empty during the quarter	Head of Housing and Communities	0.62%	0.70%	Quarterly	0.59%	0.55%	0.53%				0.70%
	x		x	x	26	The total amount of rent collected in the reporting year to date as a percentage of the total amount of rent due to be collected in the reporting year to date (1st April 2023 to date)	Head of Housing and Communities	99.72%	No target	Quarterly	101.7%	101.37%	101.5%				
	x		x	x	27	Gross rent arrears (all tenants) as a percentage of rent due in the last year (12 month rolling)	Head of Housing and Communities	4.88%	5.03%	Quarterly	4.39%	4.61%	4.76%				5.03%
Value For Money	x		x	x	25	Percentage of tenants who feel that the rent for their property represents good value for money	Head of Housing and Communities	65.6%	75%	Quarterly	61.2%	62.6%	63.6%				75%
	x		x	x	29	Percentage of factored owners satisfied with the factoring service they receive.	Head of Housing and Communities	39.5%	60% at next survey	Three Yearly	N/A	N/A	N/A	N/A			60% at next survey
Health & Safety	x	x	x	x	Local	RIDDOR incidents (Reporting of Injuries, Diseases and Dangerous Occurrences)	Head of Housing and Communities	0	No target	Quarterly	0	0	0				

5.9. Formal Registers

Title: Formal Registers	Date: 8 January 2025
Author: Donna Boyle [REDACTED]	Sponsor: Diana MacLean
Action: Decision	Confidential: No
Appendices:	Reading Room:
Reg. Standard: Standard 5 The RSL conducts its affairs with honesty and integrity.	ORP ref: People at our heart
Strategic Risk ref: R6 Governance and Regulation	
Consultation: This report is not subject to consultation	

Purpose and Action:

It is recommended that:

a. the Board notes the entries in the following Registers which will be uploaded to the January 25 Board Meeting Reference Papers folder of the document library on Convene:

- Declaration of Interests
- Fraud and Loss
- Gifts and Hospitality
- Grant of Benefits

b. notes that the Board Members' Declaration of Interests Register is published on the Association's website.

Executive Summary:

In line with governance procedures, the Board are required to annually note the entries in the Association's Formal Registers.

1. Introduction

- 1.1 The Association's governance procedures require that its formal registers are presented annually to the Board.
- 1.2 The Association's Registers are held electronically in line with Group's approach.
- 1.3 The Association's Code of Conduct for Board and Committee Members states that the Board's Register of Interests will be published on the website.

2. DiscussionDeclaration of Interests Register

- 2.1 Board Members were asked to either complete or review and update their previously completed Board Members' Declaration of Interests Form last year and all information returned was updated in the Board Declarations of Interests Register.

2.2 Staff are asked annually to complete a Declaration of Interest form. All information from the forms completed last year has been added to the Staff Declaration of Interests Register.

Fraud and Loss Register

2.3 The Audit and Risk Committee reviews any Fraud and Loss entries in the Register at its Meetings. There have been no entries in the Fraud and Loss Register for 2023/24 and 2024/25 to date.

Gifts and Hospitality Register and Grant of Benefits Register

2.4 The Gifts and Hospitality Register is updated to reflect any gifts / hospitality received or given, reported by Staff or Board Members during the year in line with the Entitlement, Payments and Benefits Policy and Code of Conducts.

2.5 The Grant of Benefits Register is updated to reflect any benefits approved and recorded during the year in accordance with the Entitlement, Payments and Benefits Policy. There were no grant of benefits during the year therefore a nil return has been recorded in the Register.

3. Risk

3.1 The Association could be left open to the suggestion of Board or Staff improperly using their positions to attain benefits / advantage for themselves or persons related closely to them.

3.2 Any suspected Fraud or Loss is not properly investigated leaving the Association open to fraud and theft.

3.3 All interests, benefits, gifts / hospitality etc. are therefore declared and recorded in the appropriate Registers. The Registers are reviewed by the Managing Director and are presented annually to the Board for inspection. The Senior Management Team are also provided with details of the Staff Declaration of Interests Register in order to manage any interests declared.

3.4 There are clear processes in place for investigating actual or suspected fraud. Any actual or suspected Fraud or Loss is recorded in the Fraud and Loss Register. This is also reported to Group via an on-line return. The Audit and Risk Committee receive a report at its Meetings advising if any fraud or losses have been investigated during the period reported. The Fraud and Loss Register is presented annually to the Board for inspection.

8. Date of Next Meeting - Special Board Meeting, Thursday 6 March 2025 at 5.30 pm via MS Teams