



**FYNE HOMES LTD**  
**Minute of Management Committee Meeting**  
**Held at 11 Victoria Street, Rothesay and by Teams VC on**  
**Wednesday 4th March 2026 at 4pm**

**Present:** J McMillan D Herriot  
T Harrison J Thomson  
D Cowan P Wallace  
D Philand(Teams) S Gillies  
S MacLeod

**In Attendance:** I MacPhail, CEO  
S Cole, Business Services Director  
J McAlister, Technical Services Director  
Y Angus, Housing Services Director  
L Haemmerle, HR Director  
J MacCallum, Technical Services Manager  
E MacCallum, Corporate Manager, Minute Taker

**Apologies:**

**1. Apologies for Absence**

Apologies were intimated as above.

**2. Declaration of Interest**

J McMillan as a Fyne Futures & Fyne Initiatives Board Member  
T Harrison as a Fyne Futures, Fyne Initiatives and Fyne Energy Board Member  
D Herriot as a Fyne Futures and Fyne Initiatives Board Member  
D Cowan as a Fyne Energy Board Member  
J McAlister as a close relation in agenda 06(i)  
S Cole as a Director of InspirAlba & J McMillan as a Board member of HELP in agenda 06(v)(d)  
All Fyne Homes staff as employees in agenda 09  
J MacCallum and D Herriot as Bute Shinty Club members in agenda 14

**3. AOCB Pre Notifications**

There was two pre notifications.

**4. Minutes of Management Committee Meeting and Confidential Minute held on 19<sup>th</sup> November 2025.**

With an amendment to be made to the attendees on page 3721 on a proposal from J McMillan, seconded by D Cowan the Management Committee minutes were accepted as a true and accurate record of proceedings.

*i) Matters arising not covered in the agenda.*

There were no matters arising.

*ii) Rollings Actions Points*

Action 24/25-01 – These indicators will be incorporated in the year-end figures, which will be presented to Committee at the May meeting.

**5. Performance Reports to 31<sup>st</sup> December 2025**

From a previously circulated report the Committee noted the performance report updates. A query was raised about the volume of reports being presented and whether this could be presented differently i.e. using graphs, including comparatives. It was noted that some of the report must be reported, however the SMT will review the reporting and feedback to Committee.

**6. Technical Services Update**

*i) Development Report*

A detailed report by the Technical Services Director was previously circulated to bring Committee up to date with progress in various areas. Some points were highlighted as follows and the remainder of the report was noted.

- *Inveraray (16 units)*

It was noted that the tender application has been approved and an offer of grant for the full amount requested has been issued, a site start is anticipated for May 2026.

- *Rothesay Academy Upper & Lower Sites*

It was noted demolition tenders were received at the end of February; however, the demolition will be unable to progress prior to Spring 2026 due to roosting bats. It was highlighted again that Fyne Homes involvement is only to assist leveraging funding for the demolition, and any additional costs above tender return cost will have to be financed by Argyll and Bute Council.

- *Ballochgoy Plots*

The site is progressing well, with contract completion due for August 2026.

**16.10pm** – J McAlister left the meeting at this point

The Technical Services Manager reported that a request had been received from a local undergraduate Quantity Surveyor who has not been gaining the same level of site experience as some of their peers on the course. The Committee was asked to consider permitting the undergraduate to attend the Ballochgoy site meetings as an observer in order to support their development.

It was confirmed that no commercially sensitive information is discussed at these meetings. Following discussion, the Committee approved the apprentice's attendance for observational and development purposes. The Committee also noted

that this approach should be applied consistently to apprentices across other areas of the business.

16.15pm – J McAlister re-entered the meeting at this point.

**Resolution**

*The Committee noted the contents of the development report and approved the request for the local apprentice to attend the site meetings as an observer.*

*ii) Capital Investment Report*

From a previously circulated report the Committee noted the contents of the capital investment contracts.

**Resolution**

*The Committee noted the contents of the Capital Investment Report.*

*iii) Asset Management Update*

During this financial year, there have been two buybacks in Dunoon and one disposal. One property is currently being used as a decant and is awaiting disposal, and another property has also been identified for disposal.

**Resolution**

*The Committee noted the verbal asset management update.*

*iv) Fyne Heat Update*

**Resolution**

*The Committee noted the contents of the Fyne Heat Update.*

*v) Report on energy efficiency & future works*

This report is subject to a confidential minute.

**7. Housing Management Report**

*i) Department Update*

A report was previously circulated to update Committee on the progress of various issues or activities within the Housing Services Team, some points were highlighted as follows and the remainder of the report was noted.

**Voids**

Following the findings of the desk top review that were presented to Committee at the January meeting, the Directors of Housing Services and Technical Services organised training to be delivered to their teams to introduce the new process which will be effective from 1<sup>st</sup> April 2026. It was highlighted that these changes are intended to improve void turnaround times and reduce void rent loss.

*Policy Development*

The Housing Director noted the current void management policy has been reviewed and updated and have introduced a new abandoned tenancies policy. Both of these policies are out to consultation and the findings alongside with the policies will be presented at the April meeting.

*Service Improvements*

It was highlighted that Housing Services have been working in collaboration with Business Services and Technical Services to review the services that we provide to tenants such as ground maintenance and close cleaning. The report highlighted that the ground maintenance review identified an annual income shortfall, as a result a large-scale consultation exercise is underway, with a view to introducing the appropriate charges during 206-27. The Housing Director noted that the close cleaning review is in the initial stages with existing contracts being reviewed and re-tendering being considered where appropriate.

**Resolution**

*The Committee noted the remainder of the Housing Management report.*

ii) *Schedule 7 Ratification*

An allocation has been made to a relative of a member of staff, detailed in the attached report . Committee noted the contents and approved the allocation.

**Resolution**

*Committee approved the Schedule 7.*

**8. Business Services Reports**

a) *General*

i) *Department Update*

A detailed report by the Business Services Director was previously circulated to bring Committee up to date with progress in various areas. Some key points were highlighted below, and the remainder of the report was noted.

- *Internal Audit*

It was noted that the tender for Internal Auditors was the 27<sup>th</sup> February 2026, and the Business Services Director is working MacDonald-Cameron to review the tenders. A date for an Audit Committee meeting will be schedule in the upcoming weeks to approve the audits undertook during 2025-26 and approve and audit plan for 2026-27.

- *Cyber Security*

The new cyber care service is now live. The Mimecast services have also been upgraded to provide better engagement and internal scanning, focussed on targeting human errors to reduce risk where possible.

**Resolution**

*Committee noted the remainder of the Business Services Update report.*

*b) Finance*

*i) Proposed Write Offs*

From a previously circulated report prepared by the Business Services Director and Income Team Leader, Committee's approval was sought to write off the outstanding rent, repairs recharges, court costs and factoring debt, the total figure was detailed in the report. It was highlighted that although these balances were seeking approval for write off Committee were assured that should any of these former tenants return for re-housing the debt will be pursued.

**Resolution**

*After further detailed discussion the Committee agreed to write off the debt for the sum detailed in the report.*

*ii) Updated 2026-27 Revenue Budget*

From a previously circulated report the Business Services Director sought the Committees approval updated Revenue and Capital Budgets for 2026-27 based on the reallocation of the original EWI loan interest expenditure to reactive repairs and capital property improvements. Committee were also asked to consider approval for the Business Services Director to work alongside FMD to secure private finance for development and loan refinancing.

**Resolution**

*After further detailed discussions the Committee approved the updated Revenue & Capital 2026-27 Budget. Approval was given to the Business Services Director to work with FMD to secure private finance for the amount detailed in the previously circulated report.*

**9. Human Resources Update**

The HR Director provided Committee with a previously circulated report to bring them up to date with the progress in various areas. Some key points were highlighted below, and the remainder of the report was noted.

The HR Director reported that Q3 PDRs are mostly completed, and Managers should be working towards setting staffs objectives for 2026-27.

The workforce and succession planning will be discussed at the upcoming staffing meeting.

Work is continuing with Fyne Futures staff, supporting them through the closure process with considerable time has been put in to consulting with the employees about the planned cessation of activities.

The discussion regarding the additional Bank Holiday, will be discussed at the end of the meeting to allow staff to remain in the meeting.

**Resolution**

*The Committee noted the remainder of the HR update.*

**10. Subsidiary Update**

A report prepared by the CEO was previously circulated for Committee's information and noted.

**11. Policy Review/Deferrals**

**Resolution**

(a) Committee approved the undernoted policy:

- (i) *HR.03 Alcohol & Drugs Misuse Policy*
- (ii) *HR.23 Relocation Policy*
- (iii) *C.14 Scheme of Delegation*
- (iv) *C.31 Entitlements, Payments & Benefits*
- (v) *C.46 Committee Structure and ToR*

(b) Committee approved to defer the undernote policy:

- (i) *H.34 Tenancy Management Policy*

(c) *Policy Timetable 2026-27*

The Committee noted the previously circulated policy timetable for 2026-27.

**12. Secretary Report**

- (i) *Share Members To Be Cancelled*

**Resolution**

*Membership Cancellations were approved for Shares No 487,280,752,765 and 899 to be cancelled.*

**13. Committee Update**

- i) *Schedule of Annual Returns*

The Committee noted the previously circulated schedule of 2026-27 annual returns for the Association.

- ii) *Strategy Day*

A date has been set for 12<sup>th</sup> March, with the Committee reviews and Business Plan on the agenda for the day.

- iii) *Collaborative Working*

A report was previously circulated to update Committee on the various Boards staff serve on as Fyne Homes employees. The Committee were asked to consider whether they still consider it appropriate collaborative working for the Fyne Group.

**Resolution**

*The Committee approved the continuation of the presented collaborative working.*

**14. Donations Request**

From a previously circulated report the Committee discussed the request for donations from the Bute Shinty Club, Brandane Bulls and Mid-Argyll Music Festival.

**Resolution**

*Following detailed discussions, the Committee approved the following in line with the donations policy:*

- *Brandane Bulls - £50*
- *Bute Shinty Club - £250*
- *Mid Argyll Music Festival - £180*

**15. Notifiable Events**

The Committee were given a verbal update on the status of notifiable events by the CEO.

Agneda items 16-18 are subject to a confidential minute.

**16. Confidential – Management Exit Plan****17. Confidential – Community Distribution Agreement****18. Confidential – Transfer of Assets Agreement****19. Minute of Management Team Meeting 13<sup>th</sup> January 2026****20. Minute of Staffing Committee Meeting 29<sup>th</sup> January 2026****21. Minute of Health & Safety Meeting 29<sup>th</sup> January 2026**

The above minutes were circulated for information and noted. In relation to the Staffing minutes on a proposal from J Thomson and seconded by J McMillan the minutes were accepted as a true and accurate record of proceedings.

**22. AOCB*****i) Staff Day***

The HR Director noted that the proposed staff day would be held on 30<sup>th</sup> July 2026, Committee noted the date.

***ii) SHN – Communities of Practice***

The CEO updated Committee that Fyne Homes have been invited to speak at the SHN Rural Housing Forum on 26<sup>th</sup> March 2026. The discussion will be around community energy projects in rural settings; Berwickshire Housing Association have also been invited to attend.

**18.00pm** – J McAlister, Y Angus, S Cole, J MacCallum and I MacPhail left this meeting at this point.

09. Human Resources Report – Continued

From a previously circulated report the HR Director explained that First Minister John Swinney proposed an additional holiday to allow people, businesses, and other organisations in Scotland to celebrate after the team’s opening game against Haiti, which kicks off Sunday 14<sup>th</sup> June at 2am UK time. It was highlighted that the additional holiday was not mandatory for businesses and some Councils, including Argyll and Bute have confirmed they will not be granting the day to their employees.

The HR Director noted that Fyne Homes have 17 public holiday fixed for 2026-27.

**Resolution**

*After further detailed discussions the Committee agreed to not grant the additional bank holiday to staff.*

**23. Date of Next Meeting: Wednesday 4<sup>th</sup> March 2026.**

With no further business the meeting closed at 18.15pm

Signed.....

Date.....