

**WHEATLEY HOUSING GROUP LIMITED****GROUP AUDIT COMMITTEE****MINUTE OF MEETING held on 19 November 2025 at 10am****Online by Microsoft Teams**

**Present:** Caroline Gardner (Chair), Allan Clow, Iain Macaulay, Maureen Dowden and Ken Barclay

**In attendance:** Anthony Allison (Group Director of Governance and Business Solutions), Ranald Brown (Director of Assurance), Steven Henderson (Group Chief Executive), Pauline Turnock (Group Director of Finance), Jillian Campbell (Head of Audit and Inspection – item 5 only) and Sharon Wearing (Executive Director, City Building)

**1. Apologies for absence**

Apologies were received from Alison McLaughlin and David Rockliff.

**2. Declarations of Interest**

There were no new declarations of interest.

**3. Minutes of Audit Committee meeting of 13 August 2025 and matters arising**

**Decided: The Committee approved the minutes of 13 August 2025.**

**4. Risk Management update**

The Committee was provided with a summary of the proposed update to the strategic risk register, which reflected the plans for changes in the relationship with Wheatley Care.

The Committee discussed the proposed additional risks, noting that it was discussed in detail by the Group Board who also reviewed the risk mitigation. It was noted that the risk profile would be monitored as we progress through the change. It was agreed that the risk should also take into account this transition risk.

The Committee discussed the risk associated with cyber security and particular threats now being deployed by criminals including bribery or blackmail of employees. It was explained that we have mitigations which protect us, such as segregation of duties, 24/7 monitoring of activities for suspicious patterns or actions and time bound permissions/one-time codes which can be used at administrator level.

The Committee discussed our cyber response and resilience position, seeking and receiving assurance that we have an established playbook, including a communication plan, and that it is well linked into our business continuity planning.

The Committee was provided with a detailed update on the risk relating to damp and mould, in particular how we anticipate this risk evolving as the legislative requirements are introduced. The Committee discussed the key role City Building (Glasgow) (“CBG”) play in our risk mitigation for damp and mould and the continued need for it to be appropriately resourced, skilled and working with our own teams collaboratively.

The Committee discussed the level of investment its recently approved IT strategy identified as required and agreed this should be a contextual factor for risks where there is a direct connection to CBG IT capacity.

The Committee sought an update on the progress with the CBG accounts and any risk that they will not be filed by the deadline. It was confirmed that based on progress to date we expect the accounts to be filed by the filing deadline.

The Committee discussed the risk in relation to senior staffing recruitment and noted that succession planning was a linked consideration to this risk and should be considered upon the next review of this risk by management.

**Decided: The Committee noted the content of this report and recommend the proposed changes to the Strategic Risk Register for approval by the Group Board.**

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**6. Group Assurance update**

The Committee was provided with an update on the three matters raised under the Group’s Fraud, Corruption and Bribery Policy since the last Committee meeting.

The Committee was provided with a summary of the reviews concluded since the last meeting and the recommendations raised.

The Committee was updated on our response to the business continuity review findings, in particular that cyber, fire and weather events are our highest priority areas. The Committee was advised that we recently held a dynamic business continuity test in relation to fire safety, and the organisational response met our expectation.

The Committee discussed the damp and mould review, in particular how our approach and policy evolve as the new legislative requirements become clearer. The Committee was updated on potential areas our policy will expand to cover, such as additional tenants’ rights, and our preparation for new compliance reporting requirements. It was reiterated that damp and mould is a key priority and that all areas of the organisation are focused accordingly.

The Committee discussed in detail the use of independent expertise in relation to damp and mould, where this may be appropriate and how their remit can be clearly defined from our own and the tenant’s perspective.

The Committee was updated on progress in completing follow-up actions with a specific update on the very small proportion that were overdue.

**Decided: The Committee noted the contents of this report.**

**7. Rolling Internal Audit Plan**

The proposed rolling internal audit plan and reviews for the next period were set out to the Committee. The Committee discussed the proposed areas of focus and agreed they remained relevant

**Decided: The Committee noted the contents of this paper and approved the rolling internal audit plan.**

**8. AOCB**

There was no other competent business.

**Signature:** ..... **Chair**

**Date:** .....