

**LOCHABER HOUSING ASSOCIATION
MINUTES OF BOARD OF MANAGEMENT MEETING
HELD ON TEAMS ON THURSDAY 04th
SEPTEMBER 2025 AT 2.00PM**

Present: Andrew Carr
Di Alexander
John Cooney
Cathy Osborn
Moir MacVicar
Mary Philip
May Tosh

In attendance: Margaret Moynihan, Chief Executive
David Smith, Financial Advisor
Kim MacIsaac, Customer Services Officer

1. Apologies

Apologies had been received from Rosemary Bridge and Nigel Patterson.

2. Lending Review *Some of the detail within this report is deemed to be commercially sensitive and is therefore not available at this time.*

Davis Smith presented to the Board a report with updated information in relation to our current and future lending.

The Board **noted** and **agreed** with the recommendations.