

DRAFT (To be approved at the 2025 AGM)

MINUTE OF MILNBANK HOUSING ASSOCIATION ANNUAL GENERAL MEETING HELD ON THURSDAY, 19 SEPTEMBER 2024 IN WOOD STREET HALL, 15 WOOD STREET, GLASGOW AT 7.00PM

PRESENT ON PLATFORM:

Mr A Scott (Chair), Mr P Martin (Chief Executive Officer), Mr S Wilson (Azets)

IN ATTENDANCE:

MHA Staff Members: Mrs L Sichi, Mr C Chalk, Mr K Notman, Miss D Robertson, Miss C Anderson, Ms P Munro, Mr H Gutsa, Ms C Williams, Ms P Hamilton, Ms L Strang, Mr N Iqbal, Mr A Honest, Mr C Boyle

Observers – Catherine Boyle, Gloria Cockburn, Madeline Warren and Jeanette Linden

The Chair welcomed everyone to the meeting, thanking them for their attendance and introduced those present on the platform.

1. APOLOGIES FOR ABSENCE

It was noted that several apologies were received, and these are listed at the end of the Minute.

2. MINUTE OF ANNUAL GENERAL MEETING ON 21 SEPTEMBER 2023

The above minutes were proposed for approval by Miss P Connelly, seconded by Mr J Campbell and unanimously approved, without amendment, by the Members present. It was confirmed there were no matters arising.

3. CHAIRPERSON'S REPORT

The Chair provided a snapshot of key ongoing business. MHA continues to cover a wide range of housing-related activities that are crucial to our role as a Community-Based Housing Association.

The Chair was pleased to report the significant progress made in improving Milnbank's financial position over the past year. After facing a challenging £1.5 million deficit, MHA have worked hard to turn this around, as reported by the Auditor, we now have a £400,000 surplus.

This turnaround allows MHA to begin investing in key projects such as new kitchens, boiler replacements and back court improvements.

We are continuing to develop plans for a new build programme in the Haghill area and are at advanced stages in developing the former Haghill Primary School site and also working on plans for a new build development at Todd Street. This programme represents our commitment to looking at the future and providing more social homes for rent.

We continue to provide practical support to our tenants and owners, this includes our food pantry, access to our income maximisation officers, and assistance from our community engagement team.

Next year marks our 50th anniversary. Since we were formed in 1975, MHA has grown from a small, community-based housing association into a successful organisation with the community at the heart of everything that we do. There will be a series of events next year to celebrate our success and we will ensure we recognise those who have worked with us over the years.

As we look to the future, our focus will remain on investing in our housing stock to ensure our properties meet the needs and expectations of our tenants and owners. We will also be working to ensure the customer experience is a top priority.

The Chair concluded by thanking the staff, Management Committee and volunteers for their commitment and hard work over the past year. It is their efforts that have made this year a success.

4. PRESENTATION OF ACCOUNTS AND AUDITOR'S REPORT

The Chair welcomed Mr Scott Wilson, the Auditor from Azets, to the meeting.

The audit report on the financial statements is unqualified and confirms that the financial statements show a true and fair view of the financial performance of the Group and the Association for the year ended 31 March 2024 and reflects the financial position in terms of the assets and liabilities of the Group and the Association as at the 31 March 2024. The audit report also confirms that the financial statements comply with all accounting and legal requirements.

Mr Wilson highlighted the surplus of £365k which had been generated. £485k was invested into existing housing stock in respect of new components and 4 housing units were acquired at a cost of £484k which was fully grant funded. £1.5m was spent on repairs and maintenance. 93k of loan interest was paid and £247k of bank loans repaid. £6.5m of cash at the bank and in deposit investments at the year end with £20.8m bank loans outstanding. Net assets at the yearend were £15m.

Finally, Members were asked if they had any questions, or comments to make on the Annual Accounts. It was confirmed that there were no matters to be raised, and the accounts were duly accepted by those present. Thereafter, the Chair thanked Mr Wilson for his attendance at the AGM.

5. ELECTION OF MANAGEMENT COMMITTEE MEMBERS

The Chair referred to the above and invited the CEO to address the meeting. The CEO advised that, in terms of Association Rules one-third of the Committee Members (or the nearest whole number) must retire annually. The retiring members for this year have sought re-election: Mrs J Donachy, Mrs A Jenkins, Ms G O'Hara, and Mrs R Tinney. Also standing for election this year is Ms S Love and Mrs A Strachan.

Votes were counted and verified during the meeting recess by the auditor and MHA's Director of Finance. The votes for each candidate were as follows:

- 65 - Mrs R Tinney
- 63 - Mrs J Donachy
- 59 - Mrs A Jenkins
- 46 - Mrs A Strachan
- 45 - Ms S Love
- 39 - Ms G O'Hara

The following members were duly elected to the Management Committee. Mrs J Donachy, Mrs A Jenkins, Mrs R Tinney, and Mrs A Strachan.

The Chair thanked Ms G O'Hara for her hard work during her time on the Management Committee and reminded the members that anyone who is interested in participating in MHA to contact the Deputy CEO after the meeting.

6. APPOINTMENT OF AUDITORS

The Chair advised the meeting that the Management Committee recommends the re-appointment of Azets as MHA's Auditors for the forthcoming year. This re-appointment was proposed for approval by Mrs J Donachy, seconded by Mrs R Tinney and unanimously approved by the Members present.

Finally, the prize raffle was drawn, and members were reminded that staff are available to deal, privately, with any individual issues they wish to raise.

The winners of the prize draw were as follows:

<u>PRIZE WINNERS</u>	
1	Jean Hanratty
2	Isobel Reynolds
3	Ann Cox
4	Maureen Hughes
5	Graham Boag
6	Catherine Rogan
7	Loretta Bowman
8	Sandra Love
9	Allan Scott
10	Pearl Stewart

AGM ATTENDANCE REGISTER 2024:

1	Mr Mervyn Arbuckle	36	Ms Maureen Hughes	72	Ms Sharon Robertson
2	Miss Margaret Baxter	37	Ann Jenkins	73	Ms Denise Robertson
3	Ms Bell	38	Mrs Janette Joyce	74	Mr Andrew Robertson
4	Mrs Anne Bowie	39	Margaret Keenan	75	Lorna Robinson
5	Miss Elaine Bowie	40	Mr Frazer Kirkland*	76	Catherine Rogan
6	Miss Susan Bowie	41	Miss Sandra Love	77	Mr Allan David Scott
7	Loretta Bowman	42	Mrs Sandra Madden	78	Mrs Joanne Shaw
8	Mr Thomas Boyle	43	Mr William Madden	79	Ms Elizabeth Sideserf
9	Mr William Bruce	44	Isobel McCall	80	Mr Gerrard Smith
10	Mr Ian Andrew Burnside	45	Mrs Marie McCann	81	Mrs Margaret Smith
11	Mr James Campbell	46	Mr Kevin McDaid	82	Miss Christine E Smith
12	Ms P Connelly	47	Mary McDonald	83	Mr Thomas Stanway
13	Ellen Conwell	48	Mrs Elaine McDougall	84	Mrs Elaine Stevenson
14	Miss Danielle Cook	49	Mrs Ann McEwan	85	Mrs Margaret Stewart
15	Miss Donna Cook	50	Miss R McGilp	86	Mrs A Strachan
16	Mrs Elizabeth A Cox	51	Ms Roseann McGlone	87	Mrs K Sweeney
17	Elaine Croly	52	Mrs Catherine McGuire	88	Ms L Sweeney
18	Janice Cruickshank	53	Mr Alexander McLellan	89	Mrs Rose Tinney
19	Mrs J Donachy	54	Vanessa McMullan	90	Mrs Aileen Torrance
20	Mr George Duncan	55	Mrs Maureen McQueen	91	Ms Walker
21	Margaret Duncan	56	Christine Millar*	92	Tina Warren
22	Mrs Margaret Edwards	57	Ms May Morrison	93	Mrs Louise Williams
23	Mrs Frances Falloon	58	Mrs R Mosedale	94	Ms Carol Williams
24	Mrs A Ferguson	59	Annette Muir	95	Mrs M Wilson
25	Miss Chanel Ferguson	60	Mr John Norval	96	Moyra Young
26	Mary Flannagan	61	Mr J O'Donnell	97	Marsalaidh Boag
27	Ms Susan Fraser	62	Mrs Anne O'Donnell	98	Ian McDougall
28	Mr N Halls	63	Ms O'Donnell	99	Denise Burke
29	Mrs Jane Hanratty	64	Miss Georgina O'Hara	100	Gary McDougall
30	Miss Gemma Hay	65	Miss Andrea Ormiston	101	Robert Carson
31	Mrs Jeanette Hillicks	66	Mrs Petrucci	102	Adrian McAulay
32	Mr Brian Hillicks	67	Catherine Pollock	103	Elizabeth Sideserf
33	Miss Zoe Hillicks	68	Mrs Isobel Reynolds	104	Bill Gallacher
34	Mrs Marie Holmes	69	Mrs Sheena Richardson	105	John McGuire
35	Alice Hughes	70	Rae Richardson	106	James Elliot
		71	Mrs Jean Robertson	107	Teresa Elliot

*Attended remotely

AGM APOLOGIES LIST 2024:

1	Elizabeth Anderson
2	Roberta Anderson
3	Mr A Armstrong
4	Mr David Arnott
5	Nicola Atkinson
6	Adisah Azumah
7	Irene Barrett
8	Mr Berry
9	Mr Mark Blackmore
10	Rachelle Boyaka
11	Louise Boyce
12	Mr Anthony Boyce
13	Maureen Brogan
14	Miss A Brown
15	Roisin Brown
16	Annie Bryden
17	Mr Peter Burke
18	Peter Burke
19	Audrey Burleigh
20	Ms E Burleigh
21	Mrs Margaret Burns
22	Mrs Moira Byers
23	Miss Leeanne Cairns
24	Mr Allan Campbell
25	Alan Carruth
26	Carol Carruth
27	Mark Charters
28	Mr Colin Dunnachie-Churher
29	Mr James Dunnachie-Churher
30	Mr Craig Cloy
31	Miss Zoe Connell
32	Wendy Cook
33	Mr James Cross
34	Catherine Dearie
35	Catherine Devine
36	Mrs M Docherty
37	Rachael Eynon
38	Elaine Fegan
39	Mr Gerard Gallagher
40	Elizabeth Gibb
41	Mr David Gray
42	Mr Jim Gray
43	Mrs M Green

44	Mrs Florence Hamid
45	Mrs Hamilton
46	Phoebe Harkins
47	Mary Hirshall
48	Miss Niamh Hughes
49	Mrs Ada Hughes
50	David Hutchison
51	May Hutchison
52	Mr Peter Jamieson
53	Mr J Jeffrie
54	Pauline Kane
55	Nikolinka Kasova
56	Catherine Keenan
57	Michael Francis Lambe
58	Mr Paul Lavery
59	Mr Jie Lin
60	Caitlin Longman
61	Mr Craig MacKenzie
62	Stuart MacKenzie
63	Irene Mackie
64	Ian MacMillian
65	Mr Gordon James MacRobert
66	Ms Janette Malloy
67	Linda Marshall
68	Barry Mayers
69	Joseph McCabe
70	Mr J McCann
71	Mrs Joan McCaw
72	Ms McCord
73	Mr Frank McCrindle
74	Mrs C McDonald
75	Mrs Agnes McDonnell
76	Victoria McGarvey
77	Yanette McGlame
78	Mrs Susan McGurk
79	May McGurn
80	Mr Kevin McIlhiney
81	Mrs Evelyn McIlhiney
82	Miss Marie McKay
83	Eileen McKell
84	Frances McManus
85	Mr Alastair McNab
86	Mr D McPherson

87	Mr Brian McWilliams
88	Michael Mearns
89	Ms Iman Mezban
90	Mr Robert Moffat
91	Miss Tammy Molloy
92	Mr Daniel Mulholland
93	Helen Mulligan
94	Denise Murphy
95	Gillian Murphy
96	Mr W Murphy
97	Geraldine Murray
98	Miss Denise Murray
99	Agnes Nicholson
100	Mr William O'Neill
101	Sandra O'Neill
102	Mr Robert Orr
103	Mrs Maryam Pariz
104	Mrs Dorothy Pearson
105	Ms Alex. Picken
106	Laura Pirie
107	Mr Bernard Ponsonby
108	Pearl Rennie
109	Jean Reynolds
110	Mr Scott Richardson
111	Annie Roberts
112	Allyson Robertson
113	Kenneth Robertson
114	Marie Robertson
115	Miss Daryl Robertson
116	Sharon Robertson
117	Mr Robert Ross
118	Joanne Scott
119	Anne Searle
120	Miss C Shannon
121	Ms Ann Sherlock
122	Mr Paul Simpson
123	Mr Andrew Smillie
124	Mrs Kim Smillie
125	Elsie Smith
126	Mrs Agnes Smith
127	Mr William Sodden
128	Ms Margaret Speirs
129	Mr Douglas Stewart
130	Miss Justyna Szostek

131	Burhan Tanis
132	Carla Tartaglia
133	Vita Teiserskiene
134	Mrs E Thomson
135	Mrs Isabel Thomson
136	Marinaioana Vaka
137	Mr William Wallis
138	Miss Fangfang Wang

139	James Sarah Watson
140	Jay Webster
141	Mr Timothy Welsh
142	John Wilson
143	Mr Donald Wilson
144	Mr Robert Wilson
145	Ms Alison Wilson
146	Mr Stephen Wood

147	Pamela Wright
148	Alex Young
149	Lorraine Young
150	Mary Young
151	Jake Burke
152	Ms Deana Elliot
153	Ms Catherine Elliot