

ANNUAL GENERAL MEETING

MINUTE RECORD

Tuesday 13 September 2022, 6.30pm held at Golden Friendships Club, Dalmuir G81 4AU

Minutes prepared by K Tennant, Corporate Services Officer

See Sederunt – Appendix A

NO.	ITEM	ACTION
1.0	WELCOME TO THE AGM	
	<p>The Chairperson introduced themselves, staff, and the External Auditor. They welcomed all members to the annual general meeting, then took a roll call and confirmed the quorum had been achieved, with 19 members in attendance and 2 by Proxy.</p> <p>The Chairperson noted that photographs would be taken during the meeting for use in the Association's publications and of a prize draw to be made at the end of the meeting.</p> <p>The Chairperson also mentioned that in October 2021 colleague Margo MacPherson, Housing Services Officer had passed away. M MacPherson had worked with the Association for 28 years. A thank you was extended from the Board of Management and staff to our tenants and customers for their kind words and gestures over M MacPherson's passing.</p>	
2.0	APOLOGIES	
	<p>The Chairperson read the apologies from 4 members (See Sederunt).</p>	
3.0	MINUTE FROM PREVIOUS AGM (14 SEPTEMBER 2021)	
	<p>The minute was proposed by A Williamson and seconded by I Lennox and approved by members.</p>	
4.0	MATTERS ARISING FROM MINUTE OF PREVIOUS MEETING	
	<p>There were no matters arising from the previous minute.</p>	
5.0	PRESENTATION OF THE CHAIRPERSON'S REPORT ON THE ACTIVITIES FROM 2021/2022	
	<p>The Chairperson commenced their report to members advising that the after effects of COVID-19 was still within our Communities and continues to be felt by us all. The war in Ukraine, the energy crisis and the cost of living crisis are all having major impacts on our tenants, customers and our community.</p> <p>For the Association a lot of our contractors are experiencing backlogs of work due to shortages of materials and staff and as a result we are now seeing significant increases</p>	

in material costs of around 30%. The Association did continue with its investment plans, although works have been slower than anticipated due to the global market situation.

Members were presented with the DPHA's main achievements for the last year including:

- Our care services staff have continued throughout the year to deliver services to our 70 sheltered housing tenants.
- Our Dalmuir Out of Schools Care Group has been fully reopened since the start of the last school year accommodating 50 kids with their breakfast club and out of school care, as well as running playschemes during the school holidays.
- During the last year we have managed to secure almost £60k of funding from Scottish Government's Communities Recovery Fund and Connecting Scotland to help and support our tenants and their families during these continued difficult times.

Members were advised that with this funding the Association was able to:

- Provide a dignified response to food poverty through food-based events delivered by Golden Friendships, the sheltered housing lunch clubs; free daily fruit to DOSCG and securing an allotment and refurbishing it for the use of DOSCG.
- Reduce social isolation and improving wellbeing by bringing 4,000 people together at the various events delivered through Golden Friendships in a fun and friendly environment.
- Create new partnerships with the 3 local primary schools and enhanced established community partnerships with the Golden Friendships Club, Trafalgar HA and DOSCG.
- Increase skills, training and employment prospects of local volunteers who took part in the project.

Other highlights during the year included:

- We continued to maintain high tenant satisfaction levels with 91.9% of our tenants satisfied with the overall service provided by DPHA in 2021/22.
- We collected 98.6% of rent due from our homes.
- We were issued with an updated Engagement Plan from the Scottish Housing Regulator confirming we continue to **comply** with all our regulatory and legal requirements.
- Continued to deliver our Strategic Business Plan Objectives.
- Procured and installed a new digital community alarm system for our two sheltered housing complexes.
- As an organisation we are trialling hybrid working for a period of 1 year.

The Chairperson explained to members that DPHA's planned maintenance programme had been impacted by COVID-19 with Members being advised that the Association despite the impacts had achieved the following:

- 49 Kitchens
- 38 Bathrooms
- 45 new boilers
- New smoke and heat detectors installed in all of our properties.

Members were advised in addition to the above the Association also:

- Replaced roofs at Ailsa Drive, Dumbarton Rd, Riddell street, and the old School House on Singer Road.
- Maintained our programme of Policy reviews.
- Started a 5-year rolling programme of electrical safety testing.
- Started ongoing consultation with owners in terms of our stonework repair and insulation programme at 824 to 830 Dumbarton Road and 10 Scott Street.

The Chairperson thanked the Board for their contributions to the Association during the last year and for volunteering their time, and gave thanks to all the Association's staff team for their hard work during continued challenging times.

6.0 PRESENTATION OF THE ANNUAL ACCOUNTS AND AUDITORS REPORT FOR 2021/2022

The Finance Agent presented a summary of the Association's Financial Statements to 31st March 2022, confirming that the accounts were for noting.

Members were given an update on the Statement of Comprehensive Income was given to members on the following:

- Turnover for the year amounted to £4.13m which is an increase of almost £242k on the previous year.
- Operating Costs amounted to just under £3.50m, a increase of £101k on the previous year, mostly due to the expenditure on reactive repairs.
- Operating Surplus of £625k, an decrease of almost £141k on the previous year.
- Interest Receivable increased from last year to £710. This is due to the current economic climate with continuing low interest rates.
- This provided the Association with a Surplus for Year of £563,678.

However, the Association had Total Comprehensive Income for the year of £628,678 as a result of an Actuarial loss in respect of the Association's pension scheme.

A report was given on the Statement of Financial Position:

- Non-Current Assets –the Association’s housing properties, offices and furniture and equipment, stood at almost £18.9m, showing a decrease from last year’s £19.2m.
- Current Assets, which is made up of monies owed to the Association together with Cash at Bank and in Hand is almost £6.2m.
- Current Liabilities, monies owed within one year by the Association of £0.7m.
- This brings the Association’s Total Assets Less Current Liabilities to £24.4m.

In addition, the Finance Agent reported the following:

- As a result of the Actuarial loss in respect of the Association’s pension scheme, calculated by the pension provider, shows a net pension liability of £105k. This compares to £105k for the previous year.
- Deferred Income relates to grants received which are now reduced over the life of the property, these sit at over £13.0m compared with the previous year of £13.6m.
- Bringing Net Assets to almost £8.4m, an increase of £629k.

Members were informed of specific donations made over the year totalling £1,855.

No questions were raised by members and the Financial Statements to 31 March 2022 were **noted**.

The Association’s Auditor T Bates, of French Duncan presented the Auditor’s report.

T Bates reported that there was nothing in the financial statements to bring to the attention of shareholders, advising members that French Duncan had given the Association a clean audit report.

7.0 APPOINTMENT OF AUDITORS FOR 2022/23

The Chairperson advised members that a task of the AGM is to appoint the Association’s auditor for the coming year. In 2018 French Duncan were appointed through a competitive tender process, and were awarded the contract for providing the Association’s External Audit Services for a 5-year period, subject to approval by the shareholders at each AGM.

Confirmation was given to members that the Board were satisfied with the service French Duncan provide and proposed the reappointment of French Duncan as Auditors for 2022/23.

The Chairperson proposed the appointment of French Duncan for the year 2022/23 was approved by members.

8.0 ELECTION TO BOARD MEMBER VACANCIES

AM Brown, the Secretary reported to members that the Board currently had 14 members; 11 elected 2 co-optees and one appointed member, Members were advised

under Rule 39.1, one third of the Elected Board members retire from the Board at the end of the AGM. That means 4 Elected Board members need to retire or step down. The two co-opted members and the one appointed member also need to step down at tonight's AGM.

Members were advised that there were 4 Board members retiring at this year's AGM and not seeking re-election. These Board members are: Craig Edward, Gordon Laurie, Melanie Cameron and Gemma Connell. Because there are 4 Elected Board members are stepping down from the Board this evening there is no need for any other Board members to retire to make up the one third required to comply with Rule 39.1.

The two co-opted members stepping down are Anita Williamson and Francis Polding and both are seeking election to the Board this evening, as is Gavin Waddell whose current appointment ended today, Tuesday, 13 September 2022.

The Secretary explained that DPHA Rules allow for a maximum of 15 people, including Co-optees to be on our Board and as this was less than the maximum number of 15 places available on the Board, declared on behalf of the Chairperson, that the 10 Board members are elected without the need for a vote at the AGM.

In accordance with Rule 40.1, it was declared by the Secretary the following members as duly elected to the Association's Board till the next AGM: Jordan Henderson, Karen Johnson, Loraine Lester, Gavin Waddell, Ian Lennox, Michelle Donnelly, Gavin Waddell, Nicola Gerrard, Francis Polding and David McIndoe.

9.0 ANY OTHER BUSINESS

9.1 AM Brown announced the garden competition winners as follows:

Garden

- 1st – Mrs Murphy of Nairn Street
- 2nd – Mrs Hudson of Dumbarton Rd
- 3rd – Mrs Stewart of Nairn Street

Best Balcony

- 1st – Ms Pearson of Nairn Place
- 2nd – Ms D Christie of Nairn Street
- 3rd – Ms S Aitken of Nairn Street

Best Close

- 1st – Ms Scott and Ms McInnes of Iona Crescent
- 2nd – Mr McMillan of Iona Crescent

9.2 C Edward drew the raffle for £50 Love to Shop voucher with the prize being won by A Williamson.

9.2 Shareholder asked AM Brown what the intentions were for the rent increase for the forthcoming year given the current economic situation with energy prices increasing, inflation rising and the increased cost of living.

AM Brown advised that the Board will not start to consider the review of rents and services charges till the end of the year. Shareholders were advised that the annual rent consultation lead by the Customer Services Team will take place around December with the outcome reported to the Board at the start of the New Year.

- 9.3 AM Brown presented small gift to the former Governing Body members, G Laurie, C Edward and M Cameron, for their effective and valued contributions and continued support whilst during their time on the Board.
- 9.4 Shareholders were thanked for their attendance and the meeting was closed at **7.15pm** with a vote of thanks to the now former Chairperson.

Signed _____ *G Waddell* (Vice Chair) _____ Date _____ *05/09/2023* _____

(Chairperson)

