

ANNUAL GENERAL MEETING

MINUTE RECORD

Tuesday 14 September 2021, 6.30pm held at Golden Friendships Club, Dalmuir.

See Sederunt – Appendix A

NO.	ITEM	ACTION
1.0	WELCOME TO THE AGM The Chairperson introduced himself, staff, and the External Auditor. He welcomed all members to the annual general meeting, then took a roll call and confirmed the quorum had been achieved, with 21 members in attendance and 4 by Proxy . The Chairperson noted that photographs would be taken during the meeting for use in the association's publications and of a prize draw at the end of the meeting.	
2.0	APOLOGIES The Chairperson read the apologies from 24 members (See Sederunt).	
3.0	MINUTE FROM PREVIOUS AGM (9 SEPTEMBER 2020) The minute was proposed by G Laurie and seconded by J Henderson and approved by members, subject to the following amendments: No indication of who was the Chairperson. Minute to be updated to indicate who was the Chairperson at the meeting.	PM
4.0	MATTERS ARISING FROM MINUTE OF PREVIOUS MEETING There were no matters arising from the previous minute.	
5.0	PRESENTATION OF THE CHAIRPERSON'S REPORT ON THE ACTIVITIES FROM 2020/2021 The Chairperson commenced their report to members reflecting on the impact of COVID -19 during his first year as Chair. The Chairperson offered his sincere condolences to families and friends of people who passed as a result of COVID-19 and, his thanks to the NHS and key workers for keeping our communities safe during these most challenging of times. Members were advised that during COVID-19 most staff worked from home while continuing to deliver DPHA services. Staff were given thanks for juggling their home and work life during this challenging period. The Chair confirmed that Care Services staff continued working throughout the pandemic delivering essential services to 70 sheltered housing tenants. Members were advised that staff at Dalmuir Out of Schools Care Group were furloughed whilst the primary schools were closed, however this valued service was operational again.	

The Chairperson offered a thank you to tenants and customers who supported DPHA during these difficult times.

The Chairperson explained that DPHA, working in partnership with the Golden Friendships Club and Trafalgar Housing Association had received over £50k of funding from Cash for Kids, National Lottery, the Scottish Government's Communities Recovery Fund and Connecting Scotland to support tenants and their families during these difficult times. In partnership with Clydebank & Knowes Housing Associations around £100k of additional funding was secured to employ a Tenancy Sustainment Officer on a fixed term contract.

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

- Approval of new Rules and became known as the Board of Management.
- Carrying on with business-as-usual during the pandemic and transitioning to on-line meetings and embracing IT.
- Continued with already high tenant satisfaction levels. 97.8% of our tenants were satisfied with the overall service provided by DPHA in 2020/21.
- Receiving an updated Engagement Plan from the Scottish Housing Regulator confirming we comply with all our regulatory and legal requirements.
- Obtained Investors in People Silver status.
- Continued to deliver our Strategic Business Objectives.
- Continued with our Feasibility Study into the development of a Dalmuir Child Care Facility.
- Procured a new digital community alarm system for our two sheltered housing complexes.
- Recruited 4 new members on the Board.

The Chairperson explained to members that DPHA's planned maintenance programme was not complete due to COVID-19 with works that were unable to be completed last year will be carried over into this current year's planned maintenance programme. Members were advised that had achieved the following:

- Completed phase one of our boiler replacement programme.
- Continued to instal heat and smoke detectors.
- Cleaned the gutters.
- Replaced the roof at 10 Adelaide Court.
- Entered into 4-year framework agreements for window, kitchen and bathroom replacements.
- Achieved 100% gas safety compliance
- Approved our Asset Management Strategy and maintained our programme of policy reviews.
- Concluded our Customer Services Team staff structure review placing customers and service delivery and improvement at the heart of the process and employing a new Team Leader.

Members were advised of further information regarding DPHA's achievements during 2020/21 in the annual accounts.

The Chairperson thanked the Board for continuing their involvement in 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 a period of uncertainty and change.

6.0 PRESENTATION OF THE ANNUAL ACCOUNTS AND AUDITORS REPORT FOR 2020/2021

The Finance Agent presented a summary of the Association's Financial Statements to 31st March 2021, 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 £3.88m which is an increase of almost £4k on the previous year.
- Operating Costs amounted to just under £3.40m, a decrease of £477k on the previous year, mostly due to the constraints on expenditure caused by the pandemic.
- Operating Surplus of £484k, an increase of almost £480k on the previous year.
- Interest Receivable decreased from last year to £600. This is due to the current economic climate with continuing low interest rates.
- This provided the Association with a Surplus for Year of £482,568. However, the Association had Total Comprehensive Income for the year of £320,568 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 over £19.2m, showing a decrease from last year's £19.9m.
- Current Assets, which is made up of monies owed to the Association together with Cash at Bank and in Hand is almost £3.0m.
- Current Liabilities, monies owed within one year by the Association of £0.7m.
- This brings the Association's Total Assets Less Current Liabilities to £21.5m.

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 £nil for the previous year.
- Deferred Income relates to grants received which are now reduced over the life of the property, these sit at over £13.6m compared with the previous year of £14.2m.
- Bringing Net Assets to almost £7.8m, an increase of £321k.

Members were informed of specific donations made over the year totalling £1,700k,

No questions were raised by members and the Financial Statements to 31 March 2021 were **noted**.

The Association's Auditor I Mann, of French Duncan presented the Auditor's report.

Clarification was given to members of the role of the Auditor, confirming that they reported to the Board ensuring corporate governance management was being adhered to in line with legislation by the Association.

I Mann 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 2021/22

The Secretary 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 2021/22.

The Chairperson proposed the appointment of French Duncan for the year 2021/22 was approved by members.

8.0 ELECTION TO BOARD MEMBER VACANCIES

The Secretary reported to members that the Board currently had 12 members and under Rule 39.1, one third of the Board members, those being the longest serving members have to retire from the Board each year. During the year 3 new members were appointed to the Board to fill casual vacancies. Under Rule 39.3 casual Board members also need to retire.

Members were advised that 6 Board members would retire at the AGM. This included the 3 casual Board members: Gemma Connell, David McIndoe, and Nicola Gerrard. The 3 longest serving Board members retiring are: Gordon Laurie, Craig Edward and Jordan Henderson. All 6 Board members are seeking re-election.

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 12 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: Gordon Laurie, Craig Edward, Jordan Henderson, Karen Johnson, Loraine Lester, Ian Lennox, Michelle Donnelly, Melanie Cameron, Gavin Waddell, Gemma Connell, Nicola Gerrard and David McIndoe.

9.0 ANY OTHER BUSINESS

The Chairperson announced the garden competition winners as follows:

Best Garden

1st – Mrs Murphy - 65 Nairn Street

2nd – Mrs Hudson - 497 Dumbarton Rd

3rd – Julie Kinloch on behalf of the tenants of 404 Dumbarton Rd

Best Balcony

1st – Anne Colford - 12 Nairn Place

2nd – Catherine McIvor - 21 Nairn Street

3rd – Sandra Aitken

Best Newcomers

1st – Frances Stewart - 59 Nairn Street

2nd – Catherine Robertson- 13 Nairn Place

The Chairperson drew the raffle for £50 Love to Shop voucher with the prize being won by D Vogan.

Members raised questions regarding operational housing, maintenance and care services matters that the Chairperson directed to D Wilson and A McNairn to address once the meeting was closed.

Members were thanked for their attendance and the meeting was closed at **7.20pm** with a vote of thanks to the Chairperson.

Signed C Edward Date 12.09.2022

(Chairperson)

Appendix A – AGM Sederunt 2021

APOLOGIES		ATTENDEES		REPRESENTED BY PROXY		STAFF
7	M Birnie	521	M Cameron	377	Isabella Gibson	AM Brown, Chief Executive & Secretary
356	C Bradley	519	K Johnson	528	Nicola Gerrard	G Bruce, Finance Agent
527	G Connell	483	C Edward, Chairperson	527	Gemma Connell	D Wilson, Customer Services Team Leader
363	F Davidson	512	G Laurie	517	Jack Marshall	A McNairn, Housing Support Assistant
505	J Docherty	518	J Henderson			P McDaid, Corporate Services Assistant (Minute)
528	N Gerrard	425	J Kinloch			J Shute, Corporate Services Assistant
377	I Gibson	497	J Lennox			
346	I Gill	520	L Lester			
52	J Gilleece	121	F MacKay			AUDITOR
290	G MacDougall	358	K McKay			I Mann, French Duncan
319	J Mackie	529	D McIndoe			
57	G Macmillan	387	E McInnes			
392	Y H Man	390	M Murray			
517	J Marshall	464	I Petrie			
451	J McDonald	429	P Rice			
506	M Milne	503	S Smith			
507	A Milne	414	G Steadward			
462	N Mowatt	385	D Vogan			
516	S Preston	526	G Waddell			
514	M Reid	502	A Williamson			
282	J Robertson	508	J Chalmers			
430	L Scott					
399	E Tonner					
284	W Wigmore					
Total = 24		Total = 21		OBSERVERS		
					J Kerr	
					Mrs Murphy	
					J Steadward	