



Minute of Annual General Meeting
Thursday 14th September 2023 at 2.00pm in the Inveraray Inn, Inveraray

Present:

Andrew Vennard, Valerie Shephard, Mike Brown, Jan Brown, Ann Finlayson, Cathy Grant, Margaret Hamill, Dan Hughes, Esther Hughes, Mark Irvine, Cecilia Keenan, Lorna Kerr, Jane Lindsay, Donald MacMillan, Iona MacPhail (by proxy), James McGrigor (by proxy), Ian McIntyre, Pat McVey, Jim Milne, Fiona Milne, Charlene Munro, Ian Liddell, Betty Rhodick, Mrs E B Shipley (by proxy)

In Attendance:

Michelle Mundie, Chief Executive
Bruce West, Director of Finance & IT
Phillip Morrice, Alexander Sloan (external auditor)
Sandra McLeod, Director of Customer Experience
Fiona Campbell, Director of Asset
Careen Hendry, Governance & Compliance Manager
Lesley Lindsay, PA to Board of Management (minute taker)

		Action
1.	<p>Introduction</p> <p>The Chair opened the meeting at 2.00pm</p> <p>The Chair thanked all members for attending.</p>	
2.	<p>Apologies</p> <p>Margaret Aikman, Stephen Allcroft, Konstantinos Athanasopoulos, Wendy Baldock, Norman Beaton, Colette Benham, John Bennett, Gwyneth Bodman, Andrew Brett-Smith, David Callander, Seonaid Cameron, Margaret Campbell, John Clark, Garrick Collier, Iain Crichton, Sue Dance, Colin Davie, Tony Davey, Fiona Devlin, Jack Diamond, John Docherty, Maisie Dunlay, Garry Farquharson, Lynda Freeman, Janice Gale, James Galloway, Alexandra Glazsher, George Grant, Graham Hardie, Eileen Hendrie, Robert Houston, Elaine Houston, Sandra Johnston, Elizabeth Kennedy, Jean Knowles, Linda Leggett, Arthur Lowe, Joyce Lowe, Mary MacAulay, John McCallum, Rosemary MacColl, Allan MacFadyen, Roddy McCuish, Margaret MacKay, Sandra MacKenzie, Jessie MacPhail, Tommy MacPherson, Bruce Marshall, Fiona Martin, Duncan Martin, Annie McDonald, Karen McFarlane, Stewart McGregor, Barbara-Ann McIntyre, Hugh McNeill, Moira McQueen, Elaine Middlemiss, Thomas Niblock, Winifred Nicholson, Bryan Passey, Lynda Paterson, Janet Speirs, Kirsty Sully, Angela Sutherland, Dugald Thomson, Jean Twort, Valerie Weight, Elaine Wilkins, Michael Wilkins, Michelle Wright, William Munro, Angela Sutherland.</p>	
3.	<p>Minute of Previous AGM – 21st September 2022</p> <p>Members unanimously approved the minute of the previous AGM as a true and accurate record of the meeting.</p> <p>Proposed by: Betty Rhodick</p>	

	Seconded by: Jim Milne	
4.	<p>Chairpersons Report The Chair gave her formal report (copy attached).</p> <p>The Chair advised members that news had very recently been received of various awards ACHA had been nominated/shortlisted for:</p> <ul style="list-style-type: none"> • National Energy Awards – ACHA nominated in the Multi Measure category • Chartered Institute of Housing (CIH) – Excellence in Tenant Scrutiny Award – finalist • Net Zero in Housing – Whole House Retrofit category • Net Zero in Housing – National Multi Measure Project of the Year • Tenant Information Service (TIS) – National Excellence Award – Excellence in Scrutiny Working in Partnership – the Your Voice Group shortlisted for the award. 	
5a.	<p>Appointment of Tenant Board Members The Chief Executive advised that as the number of tenant nomination forms received did not exceed the number of tenant vacancies, a ballot was not required.</p> <p>The Chief Executive confirmed the Tenant Board members appointed:</p> <p><u>Tenant Members</u> Cathy Grant Ian McIntyre Esther Hughes Dan Hughes Pat McVey</p> <p>Members NOTED the appointment of the Tenant Members onto the Board of Management.</p>	
5b.	<p>Appointment of Independent Board Members The Chief Executive advised 4 nomination forms had been received for 3 vacancies and announced the outcome of the ballot:</p> <p>Mark Irvine – 22 votes Sir James McGrigor – 4 votes Jim Milne – 20 votes Betty Rhodick - 20 votes</p> <p>Members unanimously APPROVED the appointment of the Independent Board members of the Board of Management as:</p> <p>Jim Milne Bruce Marshall Betty Rhodick Michael Brown Mark Irvine</p>	
5c.	<p>Appointment of Council Nominees The Chief Executive advised Argyll and Bute Council had nominated the following Councillors to serve on ACHA’s Board of Management:</p>	

	<p>Councillor Jan Brown Councillor Alastair Redman</p> <p>Members NOTED the appointment of the Council nominees onto the Board of Management.</p>	
<p>6.</p>	<p>Presentation of Group Accounts 2022/23</p> <p>The Director of Finance & IT advised his report summarised the key points from the Group Accounts for 2022/23. He stated that following his report, share members would hear from the External Auditor.</p> <p>He took the meeting through his report and highlighted:</p> <ul style="list-style-type: none"> • There had been an increase in turnover • There had been a decrease in costs • There had been an increase in the value of assets • There had been an increase in the cash balance • There had been a significant improvement in the pension valuation and the deficit had been eliminated <p>He took the opportunity to advise the areas he had highlighted were an accounting net worth and not “cash in the bank” as it was locked up in the housing stock.</p> <p>Share members NOTED the content of the report.</p> <p>There were no questions or comments.</p>	
<p>7.</p>	<p>External Auditor’s Opinion and Overview</p> <p>The External Auditor advised ACHA remained in a strong position and stated he had nothing to draw members attention to.</p> <p>He stated it was the Board of Management’s responsibility to ensure accounts were prepared and issued to share members.</p> <p>The External Auditor advised it was their responsibility to ensure the accounts represented a true and fair view of the Association. He stated that true essentially meant mathematically correct and fair mean they were not misleading in any way.</p> <p>The External Auditor advised it was Alexander Sloan, Accountants and Business Advisors opinion the account were true and fair and had been properly prepared in accordance with the International Standards on Auditing. He further advised Alexander Sloan, Accountants and Business Advisors were happy to provide a clean audit report and confirmed the Association had kept proper books and records and there were no matters to bring to members’ attention.</p> <p>The External Auditor thanked the Director of Finance & IT, the Finance Manager and the rest of the Finance team for their assistance during the audit process.</p> <p>There were no questions or comments and the meeting NOTED the External Auditor’s Opinion and Overview.</p>	
<p>8.</p>	<p>Adoption of Group Annual Accounts for 2022/23</p> <p>The Director of Finance & IT advised the Group Accounts for the financial year 2022/23 had been available on the Association’s website</p>	

	<p>and had also been distributed to members in attendance at the beginning of the Annual General Meeting. He further advised he had prepared a report on the Group Accounts that had also be distributed at the start of the meeting and covered under Item 6 on the agenda.</p> <p>The Director of Finance & IT stated the meeting had heard from Alexander Sloan, Accountants and Business Advisors, the appointed external auditor, on the outcome of the audit of the Group Accounts.</p> <p>The Director of Finance & IT invited the share members in attendance at the Annual General Meeting to adopt the Group Accounts for 2022/23.</p> <p>The meeting unanimously APPROVED the Group Accounts for the period 2022/23 for adoption.</p> <p>Proposed by: Cathy Grant Seconded by: Mark Irvine</p>	
<p>9.</p>	<p>Appointment of Auditors</p> <p>The Director of Finance & IT advised Alexander Sloan, Accountants and Business Advisors, had been appointed to audit the Association’s Financial Statements for the year ended 31 March 2023. He advised their appointment had followed completion of a tender exercise for external audit services. He stated that following an assessment qualitative and quantitative aspects, the tender submitted by Alexander Sloan, Accountants and Business Advisors, had been assessed as the winning tender and were awarded with a 3-year contract with an option to extend for a further period of up to 2-years. He advised the initial 3-year contract covered the financials years 2021/22 to 2023/24.</p> <p>The meeting noted there was a requirement at each Annual General Meeting for the approval of the external auditor and the Director of Finance & IT as the meeting to appoint Alexander Sloan, Accountants and Business Advisors, as external auditors for the year ending 31st March 2024.</p> <p>Share members in attendance unanimously APPROVED Alexander Sloan, Accountants and Business Advisors be appointed as the external auditors for the financial year 2023/24.</p> <p>Proposed by: Betty Rhodick Seconded by: Mark Irvine</p>	
<p>10.</p>	<p>A.O.C.B. None</p>	
<p>11.</p>	<p>Close of AGM The meeting closed at 14.20</p>	

Following the AGM, the Direct Debit prize draw took place with the winner being announced as Miss McColl from Islay.

The raffle for the TV donated by ACHA’s contractor, Pro-Cast took place and the winner was announced as Ann Finlayson of Helensburgh.

The Chief Executive thanked everyone for attending and stated she hoped to see everyone next year.

Chair's Report – 14th September 2023 – Annual General Meeting

Dear ACHA Members

Could I start by thanking you for taking the time out of your busy lives to attend ACHA's Annual General Meeting. The AGM is a very important event and the more Share members that can attend the better.

I would like to highlight some significant achievements over the past year:

The former Grade C listed Millknowe Stores in Campbeltown was transformed into 2 x 2-bedroom dementia-friendly homes, the first of its kind in Campbeltown. Each flat was carefully designed by architects in consultation with Argyll and Bute Council and Argyll's Health & Social Care Partnership colleagues to make sure the flats were suitable for tenants with an early dementia diagnosis or for tenants with sensory issues.

A local firm was appointed to build 4 new homes, 3 of which were designed to meet specific needs, in the Eton Avenue area of Dunoon. The homes were designed to a high standard of energy efficiency, including air source heat pumps.

10 new homes were built in Inveraray

A 10-year repairs and maintenance with ACHA's subsidiary, Argyll Homes for All was agreed. A key driver of the strategy was investment in repairs and maintenance for the future of the stock. An important outcome of the strategy was to ensure the right workforce were in place which resulted in AHFA budgeting for 5 apprentice posts for young people.

Our customer portal is operational and gives access to update personal details, update contact details, check rent balances, make rent payments, check the status of existing repairs and report new repairs.

It has been another difficult year. It feels like we started getting back on track following the Covid pandemic, only to be hit with a cost of living crisis. Over the last seven or eight months in particular, the cost of living has been squeezing household budgets to breaking point. People are really struggling, with 1 in 3 finding bills unaffordable and half a million people in Scotland cutting back on food in order to pay bills. I would like to take the opportunity at this point to remind our tenants that ACHA have a Welfare Rights Services to help with all aspects of Income Maximisation, including benefit advice. In addition to our Welfare Rights Services, ACHA asked its contractors and suppliers for donations to fund Warm Packs for tenants in need during the winter due to the cost of living crisis. Our contractors and suppliers, gave generously helping us to raise over £9,600, which enabled us to purchase 420 warm packs. Some of the Warm Packs were passed to Carr Gomm, to help with getting the packs to the tenants who need them most. I would like to thank all contractors and suppliers for their contributions to the initiative.

As well as the Warm Homes Packs, ACHA has received grant funding to help mitigate the ongoing difficulties for households. £20,000 was received from the National Lottery Community Fund – Community Anchors, to date £19,981 has been spent helping 373 customers, £2.38million from the Home Energy Efficiency Programme for Area Based Schemes (HEEPS/ABS) and £1.092m from the Social Housing Net Zero Heat Fund. We know we can't resolve all the pressures people are facing but as an Association we are trying our best to help where ever we can. In addition, we have just been offered a grant of £28,457 from the Social Housing Fuel Support Fund which will be put to good use helping in the upcoming year.

Our Project Manager Warm Homes Team, Lachlan Wood, was awarded the National Energy Champion of the Year at the National Energy Efficiency Awards in Birmingham. Our thanks go to Lachlan and all staff involved for delivering some of the Association's largest projects including the Warm Homes Argyll, BEIS Social Housing Decarbonisation Demonstrator programme, Home Energy Efficiency Programme, Area Based Schemes (HEEPS) and Social Housing Net Zero fund.

As well as the National Energy Efficiency Awards, ACHA were nominated for two awards at the Scottish Energy Efficiency and were successful in winning the Regional Large Project of the Year category, along with receiving highly commended in the Regional Landlord/Housing Association of the Year category.

Another positive for Argyll and Bute is that partnership working with the other Registered Social Landlords in Argyll and Bute, Argyll and Bute Council and the Health & Social Care Partnership are all being driven forward which can only be of benefit to everyone involved.

Looking forward to the end of 2023, ACHA are currently working with the Ukrainian Resettlement Team at Argyll and Bute Council to identify prospective tenants for 24 properties at Drumfork Court, Helensburgh following a successful bid for funding worth just over £400k from the Scottish Government's Ukraine Longer Term Resettlement Fund. The funding will allow us to bring the vacant properties up to standard and back into use having been empty for a considerable period of time.

During the meeting, ACHA's Director of Finance & IT, along with the Association's External Auditors, Alexander Sloan, will present the Group Accounts for 2022/23 for adoption, along with the External Auditors Opinion and Overview, during which share members will be provided with the opportunity to ask questions.

I'd like to give a warm welcome to two new members of the Senior Management Team, Sandra McLeod, Director of Customer Experience and Fiona Campbell, Director of Assets and Sustainability, who will be working hard alongside their colleagues to continue improving the existing housing stock and services to tenants and customers.

I would like to finish off with some well-deserved thank you's; to the Group staff, could I thank you on behalf of the Board of Management for your hard work and commitment, to ACHA's tenants and customers for your continued support and to the Group's Governing Body for their time, hard work and dedication. Without everyone there would be no ACHA Group so a huge thanks to you all.

Cathy Grant, Chair