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MINUTES OF THE ANNUAL GENERAL MEETING
Thursday 1 September 2022, The Mercure Hotel, Livingston

1.	WELCOME <p>John Davidson, Chief Executive and Secretary of Almond Housing Association, welcomed everyone to Almond's first in person AGM since 2019. John acknowledged the work that had been done over the years by [REDACTED] who no longer works for the Association and also [REDACTED], who had sadly passed away suddenly earlier this year. John also thanked the Board for their support over the year and the staff for the work that has been carried out. Working throughout the Covid pandemic had been challenging however John also acknowledged that we are moving into more challenging times given the current cost of living crisis.</p> <p>At his point in the meeting, the Chairman of the Association, Adam Turner, introduced himself and welcomed all in attendance.</p>
2.	NOTIFICATION OF APOLOGIES <p>The list of apologies received will be added to the minute of the meeting.</p>
3.	PREVIOUS MINUTES <p>The minutes of the Annual General Meeting held on 30 September 2021 were proposed as an accurate record by [REDACTED] and seconded by [REDACTED]</p>
4.	MATTERS ARISING FROM THE MINUTES <p>There were no matters arising from the minutes of the previous AGM.</p>
5.	CHAIR'S REPORT <p>The Chair delivered the report and also acknowledged that this was the first in-person meeting to take place since 2019 and hoped that it is a sign that this is how it will continue in years to come.</p> <p>The Chair moved on to acknowledge the work that has been done since the new Chief Executive was appointed. He has taken the reigns and a new business plan has been approved which details how AHA plan to engage with its customers and improve the services that it provides. There are several challenges that the Association now face, however, Almond HA are fortunate to be in a secure financial position and the Chair passed on his thanks to the finance team for the work that they have done.</p> <p>The Chair acknowledged the fire that took place earlier this year at the block within Katherine Street and noted how this reinforces the importance of working together and helping each other.</p>

The Chair also extended a warm welcome to the three new Board members who were present on the night, Julie, Darren and Tricia.

The Chair concluded his report by thanking everyone for attending.

6. PRESENTATION OF ACCOUNTS FOR YEAR ENDING 31 MARCH 2022

This was presented by Craig Porter, Director of Finance and Business Support.

Craig opened by advising that the Association's financial statements have been given unqualified audit opinion by our auditors, Chiene and Tait.

Craig reported an increased turnover during the year of around £264K to £13.121m. This increase is in line with the inflationary rent increase together with additional income from 2 new properties purchased on the open market within blocks maintained by the Association.

Craig also acknowledged the impact that Covid 19 has again had on the Associations results for the year. The Association undertook to clear the backlog of reactive repairs which had been delayed in 2020/21 due to the Covid restrictions that were in place and as a result saw increases in reactive repairs expenditure above pre-pandemic levels.

Throughout 2021/22, Almond were able to invest £2.96m into its stock and he thanked Almond tenants, Board, staff along with the Associations suppliers and contractors for enabling this to happen. Craig then moved on to advise that during the year, Almond were able to continue to provide new homes within West Lothian therefore increasing Almonds number of properties through 2 open market purchases. Almond also continued its development activity site at Polbeth which was unfortunately delayed due to impacts of the pandemic, but this was completed early in 2022-23 and Craig advised that this development housed 25 families in total.

Craig moved on to note that the Association continues to have a strong balance sheet that will support its ongoing activities and facilitate its improvement programme, and highlighted plans to progress further development opportunities that may become available.

Craig also stated that it is likely that pressure will continue on the Associations income and expenditure in the coming year, including the effects of the cost-of-living crisis that will effect everyone, which is not only effecting the costs of energy but also having an impact on building materials, supply chain deliveries and general costs including labour costs. He emphasised that due to the Associations strong financial position, Almond is in a position to deal with such pressures, and the Board along with the senior management team are considering how they can assist our tenants in the coming year. He highlighted that there were no issues raised by the auditors, who were satisfied with the financial statements being prepared on the going concern basis of accounting.

Craig finished his report by thanking the external auditors, Chiene and Tait and the internal auditors, TIAA, for the assistance through-out the year and also the AHA finance staff for their hard work in producing these statements.

Craig asked if members had any questions about the accounts.

There were no questions from the members present.

7. RE-APPOINTMENT OF AUDITORS

	<p>Craig moved on to the re-appointment of auditors. The recommendation was to appoint Chiene & Tait following a tender exercise earlier this year where they were successful.</p> <p>The recommendation was approved by Members present.</p>
8.	<p>ELECTION OF BOARD MEMBERS</p> <p>In line with the rules of the Association, one-third of Board members retire annually. The Chair stated that the three Board Members due to stand down this year Adam Turner, Jeremy Hewer and Christopher Boyle. All three were elected unopposed.</p> <p>Darren Lewis, Julie Riley and Tricia Hill had all been co-opted to the Board and all were elected unopposed.</p>
9.	<p>QUESTIONS</p> <p>At this point the Chair opened the meeting to questions from the floor.</p> <p>A question was asked in relation to the garden maintenance scheme and it was noted that it was felt that the current contractor is not providing a value for money service. Sandy Young, Director of Housing Management, advised that there are currently 2 contractors who provide this service on behalf of Almond HA and the senior management team have been made aware that the level of service being provided differs depending on which contractor is involved and action is being taken internally regarding this matter. Sandy also acknowledged that the garden scheme is going to be reviewed as costs are increasing and the Association cannot pass these additional charges onto tenants. A consultation is going to take place with tenants regarding how this contract will progress.</p> <p>A question was asked with regards to the fencing upgrades that have been taking place in Fremantle Street and it was noted that where owners have upgraded fencing themselves, the contractor has only upgraded part of the fencing. Iona Taylor, Director of Asset Management, advised that she would take this up with the Capital Projects Team directly.</p> <p>It was noted that the some of the doors within Craigshill have been painted and a query was raised as to when the doors within Melbourne Street will be upgraded. Iona advised that she would review the planned programme of work and would contact the member directly to discuss further.</p> <p>A question was asked with regards to the communal door replacements in Howden where there are owners involved and the possibility of having a partial upgrade completed that would benefit tenants. Iona advised that a consultation has taken place regarding replacing the entire system and it became apparent that some parts have become obsolete but Almond HA will carry out replacements where we can. Iona also advised that she would check the specifications around that specific door and would report back.</p> <p>A query was asked as to whether there were any plans to install more solar panels throughout the Associations stock. IT confirmed that there would be and that her team were in the process of reviewing the programme.</p> <p>There were no further questions.</p>
10.	<p>AOCB</p> <p>None.</p>
11.	<p>CONCLUSION</p> <p>The Chair advised that this marked the end of the meeting and he thanked everyone for attending.</p>

Stuart Murray Georgina Neill	
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