



**MINUTES OF THE ANNUAL GENERAL MEETING**  
**Thursday 7 September 2023, The Mercure Hotel, Livingston**

<b>1.</b>	<b>WELCOME</b> <p>The Chairman of the Association, Adam Turner, introduced himself and welcomed all in attendance.</p>
<b>2.</b>	<b>NOTIFICATION OF APOLOGIES</b> <p>The list of apologies received will be added to the minute of the meeting.</p>
<b>3.</b>	<b>PREVIOUS MINUTES</b> <p>The minutes of the Annual General Meeting held on 1 September 2022 were proposed as an accurate record by Jane Marnie and seconded by Maria Robertson.</p>
<b>4.</b>	<b>MATTERS ARISING FROM THE MINUTES</b> <p>There were no matters arising from the minutes of the previous AGM.</p>
<b>5.</b>	<b>CHAIR'S REPORT</b> <p>The Chair delivered the report and acknowledged how great it was to see so many members in attendance, both familiar faces and some new ones. He noted that he was entering his third year as Chair of the Association and also introduced the Board members who were in attendance.</p> <p>The Chair moved on to note that both the Board and everyone at Almond HA have worked hard over the past year to respond as positively as possible to the Cost-of-Living challenge brought on by high inflation, high energy prices and rising food costs that we have all faced. It means that the Board had to take some tough decisions earlier in the year in order to protect the resilience of the Association and do what we could to mitigate the need to increase rents even further in light of rising costs.</p> <p>He also advised how Almond remains an organisation in good health that is able to sustain its services and focus on improving them for the future. He acknowledged the strong performance within the Association and also noted how pleased he was to see that this has allowed Almond HA to provide significant support to its customers during the year both directly and by working in partnership with local agencies.</p> <p>The Chair confirmed that we are committed to delivering our Business Plan priorities to deliver excellent Homes and Services and to have a positive impact on local communities. Whilst this has in no doubt been made more challenging given the economic climate, we continue to prove our resilience and commitment as an organisation and are well placed to deliver against these priorities for our customers into the future.</p>

	<p>Adam referred to two of the Associations Board members who are standing down from the Board this evening, Jeremy Hewer and Anne Gault. Jeremy is a long-standing Board member who is stepping down to enjoy his well-earned retirement. He has served the Board and housing sector more generally as a passionate advocate over many years and he will be missed. Anne is also a long-standing Board member and has been the tenant representative bringing the voice and perspective of our customers to the boardroom. Very deservedly, she steps down from her formal duties as a Board member and Adam thanked her for all of her support and commitment to the Board over many years, however, she has agreed to take up a new role as the liaison between our Tenant Focus Group and the Board.</p> <p>This brought the Chair on to tenant representation, and he advised how important it is to hear the voice of our tenants in the boardroom. We would very much welcome interest from any tenants who can help us to focus on the right things whether as a Board member or via other routes. If you would like to be part of that voice then he would encourage members to contact the team at Almond HA to find out more about how you could participate.</p> <p>To close, the Chair thanked his fellow Board members, Almond HA colleagues, and all of our customers for their continued support.</p>
<p><b>6.</b></p>	<p><b>PRESENTATION OF ACCOUNTS FOR YEAR ENDING 31 MARCH 2022</b></p> <p>This was presented by Craig Porter, Director of Finance and Business Support.</p> <p>Craig opened by advising that the Association’s financial statements have been given unqualified audit opinion by our auditors, Chiene and Tait.</p> <p>Craig noted how the financial statements show an increase in our turnover during the year of around £512k to £13.633m. This increase is in line with the inflationary rent increase together with significant grant income which the Association were able to secure to assist our tenants with the Cost-of-Living crisis that was faced, especially during the winter months.</p> <p>Craig reported an increase in spend and informed our members that during 2022/23 we were able to invest £3.8m into our stock, which is almost £1m more than during 2021-22. We also increased the number of new homes within West Lothian with the site at Polbeth completed early in 2022/23. This development housed 25 families in the area. There continues to be pressures on our income and expenditure in the coming year including the effects of the Cost-of-Living crisis we are all living in, which is affecting the costs and impacting on building new homes.</p> <p>Craig closed by thanking the Associations external auditors, Chiene and Tait and our internal auditors, Wylie &amp; Bisset, for their assistance throughout 2022/23 and also all staff for their hard work to enable the production of the financial statement.</p>
<p><b>7.</b></p>	<p><b>RE-APPOINTMENT OF AUDITORS</b></p> <p>Craig moved on to the re-appointment of auditors. The recommendation was to appoint Chiene &amp; Tait following a tender exercise earlier this year where they were successful.</p> <p>The recommendation was approved by Members present.</p>
<p><b>8.</b></p>	<p><b>ELECTION OF BOARD MEMBERS</b></p> <p>In line with the rules of the Association, one-third of Board members retire annually. The Chair stated that the four Board Members due to stand down this year Jeremy Hewer, Anne Gault, Neil Tulloch &amp; Martin Joyce. Both Neil Tulloch and Martin Joyce were re-elected unopposed, and the Chair confirmed that Jeremy Hewer and Anne Gault were stepping down from the Board.</p>

<p><b>9.</b></p>	<p><b>QUESTIONS</b></p> <p>At this point the Chair opened the meeting to questions from the floor.</p> <p>A question was asked in relation to changes that were made to the garden scheme earlier in the year. The member noted that her current gardener is unable to manage the work that is involved in maintaining the garden and she queried whether there was scope to widen the criteria of who can benefit from the garden scheme or possibly offer a subsidised service. In response to the question, SY advised how a lot of tenants had to be removed from the scheme, however, there are other options available to them. Tenants who have been affected by the changes should speak to the housing team to see if there is anything that can be done to help. He noted that we may not be able to mirror the service that was previously provided, but there is the option to obtain one off cuts and our subsidiary, Almond Enterprises Limited (AEL), are also providing a service. Also, our Community Engagement Officer is working with other agencies, and they are in the process of setting up a service which is similar to a tool library that can be utilised.</p> <p>Following SY's update, another member noted that they had made contact with AEL to see if they could help him with his garden. However, as he lives in Bathgate, the costs involved were going to be in the region of £30/£40 which is unaffordable. SY advised that he would take this matter up directly with the Manager of AEL.</p> <p>There were no further questions.</p>
<p><b>10.</b></p>	<p><b>AOCB</b></p> <p>The Chair reiterated his point regarding the importance of the tenant voice. He noted that many of the tenant focus group members were in attendance tonight and he thanked them for their input throughout the year.</p>
<p><b>11.</b></p>	<p><b>CONCLUSION</b></p> <p>The Chair advised that this marked the end of the meeting and he thanked everyone for attending.</p> <p>The meeting was then brought to a close.</p>

**APPENDIX 1**

MEMBER APOLOGIES – 2023	
Elizabeth Dempster Mary Earl Euphemia Fraser Elizabeth Harkness Peter Lowrie William Mitchell Elaine Paxton Steven Prevost Andrew Saunders Shirley Anne Temple Mary Titterington Neil Tulloch	