



MINUTES OF THE ANNUAL GENERAL MEETING
Thursday 5 September 2024, The Mercure Hotel, Livingston

1.	WELCOME The Chairman of the Association, Adam Turner, introduced himself and welcomed all in attendance.
2.	NOTIFICATION OF APOLOGIES The list of apologies received will be added to the minute of the meeting.
3.	PREVIOUS MINUTES The minutes of the Annual General Meeting held on 7 September 2023 were proposed as an accurate record by Diane Brady and seconded by Julie Riley.
4.	MATTERS ARISING FROM THE MINUTES There were no matters arising from the minutes of the previous AGM.
5.	CHAIR'S REPORT 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 fourth year as Chair of the Association and also introduced the Board members who were in attendance. The Chair moved on to acknowledge the Associations strong performance whilst also providing a consistent high level of service which is something that Almond HA has a long and proud history of doing and as we move forward, this will remain a core focus. On a more challenging note, the Chair referred to some unexpected issues that arose throughout the year mainly referring to the discovery of the increased risk associated with Reinforced Autoclaved Aerated Concrete (RAAC) in some of our properties. Having reacted quickly to assess the scale of the issue, it is inevitable that responding appropriately to the discovery will bring additional cost pressures to the business, but we will continue to keep those tenants affected informed and we will work hard to make the process of any required remedial work as smooth as possible for each individual home. During the year we continued to focus on the delivery of excellent Homes and Services and on having a positive impact on the local community. The Chair also noted that 2024 see's the delivery of the final year of the Associations Business Plan and as such our thoughts now turn to planning the next Business Plan period from 2025 onwards. In addition to incorporating the key themes from our most recent satisfaction survey we would welcome members thoughts on what they believe should be the areas of focus.

	<p>This brought the Chair on to acknowledge Almond HA's 30th year as a Housing Association. We have been marking the occasion in several ways throughout the year and asked those present to continue to look out for details on how they can get involved. There was also a short video at the end of the meeting that marks some of the key milestones across the Associations 30 year journey.</p> <p>To close, the Chair thanked his fellow Board members, Almond HA colleagues, and all of our customers for their continued support.</p>
6.	<p>PRESENTATION OF ACCOUNTS FOR YEAR ENDING 31 MARCH 2024</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 £900k to £13.633m. This increase is in line with the inflationary rent increase together with additional sums that were received for the Growing Together and fuel projects. We also secured an additional £100k for the fuel project throughout the year that was passed on directly to our tenants, to support them with the higher energy costs.</p> <p>Additional income that was received throughout the year was utilised to undertake planned improvement work on a number of AHA properties. There were also properties that were identified that would not achieve the needs of our tenants and therefore these were sold, resulting in additional £275k income for the year. 2024 also saw the Association continue with the rebuilding of the properties at Katherine Street which are due to be completed around May 2025, together with the acquisition of the Blackburn shopping centre site which will provide 20 properties, also anticipated to be completed in 2025.</p> <p>Craig closed by thanking the Associations external auditors, Chiene and Tait and our internal auditors, Wylie & Bisset, for their assistance throughout 2023/24 and also all staff for their hard work to enable the production of the financial statement.</p>
7.	<p>RE-APPOINTMENT OF AUDITORS</p> <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 are himself, Victoria Bluck and Craig Morton and all three were re-elected unopposed. The Chair also advised that both Natalie Cryans and Simon Davies were standing for election this year and were also elected by the members present.</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 RAAC and the member asked if the Association knew which properties were affected. In response IT advised that a comprehensive survey has been undertaken and the tenants who are affected have been notified and are being kept informed of decisions that are being made and of the work that is planned to remove the RAAC from their homes.</p> <p>There were no further questions.</p>

10.	<p>AOCB</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>
11.	<p>CONCLUSION</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 – 2024	
Isabel Balmer Mary Boyall Elizabeth Dempster Sylvia Devine EJ Fraser Elizabeth Harknes Martin Joyce Sandra Lawson Darren Lewis Peter Lowrie Margaret MacKnight Elaine Paxton Maria Robertson Caroline Rodgers Dominic Soosay Andrew Saunders Mary Titterington	