

MINUTE OF ANNUAL GENERAL MEETING OF CALEDONIA HOUSING ASSOCIATION LTD

HELD AT McDIARMID PARK, PERTH ON TUESDAY 17 SEPTEMBER 2013

Present	Ian McMillan	Chair	John Merrilees
	Bill Robertson	Vice Chair	William Miller
	Robin Grant	Treasurer	James Murdoch
	Alistair Barrie		Sheila Paterson
	James Brunton		Roseanna Patullo
	Margaret Burns		Thomas Patullo
	Mike Cheesewright		Tom Potter
	Penny Coburn		William Ogilvy
	Robert Cook		Andrew Ramsay
	Kathleen Flood		Norman Renfrew
	David Grant		James Robertson
	John Gray		Mary Robertson
	Ian Green		June Shaw-Violet
	Graham Harvey		Thomas Smith
	Arthur Lynch		Gavin Stewart
	Ian McLaren		James Thoms
	James Marmion		Robin Valentine
	Margaret Marmion		Edward Walsh
	Kay Mechri		Constance Whitney
	Eliza Merrilees		Maciej Wiczynski
	Apologies for Absence	Octavia Airley	
Henrietta Anderson			Pat Macdonald (on behalf of Inner Wheel Club of Perth)
Ann Arnold			Joan McEwen
Norah Balfour			Mr McGeachy
Tom Band			Mrs McGeachy
Mr F Barrie			Miss M McHattie
Mrs S Barrie			Elsie Mackay
Elizabeth Beats			Maureen McKay
Jack Beats			Alice McLaren
Gordon Boyd			Mrs A T McNaughton
Aileen Brown			Andrew Mackie
Andrew Brown			Ken Martin
Janet Brown			Irene Mawhinney
Arthur Bruce			Barbara Milner
Mr J W Bruce			David Mitchell
Andrew Campbell			Elizabeth Mitchell
Mrs M Carr			Stephen Mooney
Father Peter Conniffe			Eleanor Muir
Catherine Currie			Charles Myatt
Annie Cuthbertson			Isabel Ness
Lindsay Darroch			Elaine O'Brien
Gordon Deuchars			Sheila Ogilvy
Thomas Devaney			Anne Pearson
Mary Duncan			Joan Pollock
Mrs E Dundas			Ian Purvis
Gottfried Flaschberger			Stuart Ramsay
Dr J Forsyth			Loretta Ramsay
Mrs C Fraser			Jim Reith
Mark Gallacher			Brian Render
Michael Gallagher			Margaret Render
Roy Golby			Alistair Robertson
Tom Gorham			Mrs Lili Robertson
Thelma Gorrie			Mrs D Rollo
Provost Elizabeth Grant (on behalf of Perth & Kinross Council)		Eilidh Scott	
Elizabeth Gray		Veronica Scott	

Marjory Gray
James Haggart
Karen Haggart
David Harris
Lilias Harris
Janet Henderson
Dorothy Herd
Gordon Herd
Margaret Heron
Mrs J Ingram
Robert King
Nicki La Cock
Gordon Laing
Mrs E Lauder
Mr I Lauder
Margaret Lauder
Mr C Layland
Mrs N Layland
David Logan
June McAra

Greg Skeet
Annie D Smith
David Smith
George Smith
Julia Smith
Maureen Smith
Jenny Steele
Mrs E Taylor
Mary Taylor
Mr T Taylor
Joyce Thomson
Mary Walsh
Winifred Weir
Mary Whitehead
Roy Whitehead
William Williamson
Charles Wilson
Stuart Wright
Raymond Young

In Attendance

Claire Monaghan
Julie Cosgrove
Ron Hunter
Garry Savage
Tim Calderbank
Jenny Dalton
Vicki Nicolson
Jenny Cameron

Baker Tilly
Chief Executive
Finance Director
Business Services Director
Operations Director
Executive Officer
Marketing & Communications Officer
Business Services Assistant

The Chair welcomed the members to the 2013 Annual General Meeting of the Association.

1 Apologies

The Chair advised that apologies had been received from 111 members of the Association.

2 Minutes of Caledonia Housing Association's Annual General Meeting held on Tuesday 18 September 2012

The Association members agreed that the minutes were a true and accurate record. This was proposed by Kay Mechri, seconded by John Gray and **APPROVED** by the meeting.

3 Chair's Report

The Chair highlighted a number of areas that had been progressed by the Association over the last year including improvements to the customer services team and the expansion of tenant participation, including the creation of a Tenants Scrutiny Panel to work alongside the Management Board.

Caledonia now had over 4,000 properties in its ownership with 96 new homes in Bridge of Earn, Perth, Montrose, Inverness, Kenmore and Arbroath being completed over the last year and a further 54 homes due for completion this year. This was a considerable achievement for Caledonia given the current constraints in housing grants and restrictions in borrowing across the housing sector.

The merger process between Perthshire and Servite Housing Associations was now almost complete and the Management Board was delighted with the way the Executive Management Team and its staff had implemented the merger. The Chair referred to an article in the recent Tenants Newsletter concerning a potential partnership with Cordale Housing Association. He advised that although Cordale HA was a small Association compared to Caledonia, a partnership with them would create a number of development opportunities for Caledonia in the Dunbartonshire area. Should the partnership go ahead, Cordale would become a subsidiary of the Caledonia Housing Group. It would

retain a degree of independence but would report to Caledonia. Negotiations were ongoing however it was hoped that the partnership would be finalised in late autumn.

There were a number of questions from the floor regarding estate management, service charges and planned maintenance work that were answered by the Operations Director and Asset Management Director respectively

4 Treasurer's Report

The Treasurer presented his report on the Association's Annual Accounts.

He explained that the increase in turnover was due to a combination of the increase in the number of houses owned by the Association and the average rent increase of 4% in 2012/13. This rent increase was less than a number of other comparable housing associations and both Dundee and Perth and Kinross Council, The Treasurer advised that this was possible due to the financial strength of the Association.

The Association continued to have a very strong balance sheet which would support its' existing activities and facilitate expansion and new development opportunities that may arise in the medium term. The Treasurer stressed that although the operating surplus at the end of March 2013 was circa £4 m, that this was not cash but he also advised that there was ever-increasing pressure on the Association's resources in particular from the effects of the welfare benefits reform and the pension scheme deficit.

Following a query from members on how the welfare benefits reform had impacted on the Association, the Operations Director advised that 240 of the Association's tenants had been affected by the introduction of the "bedroom tax" in April 2013 with £20,000 being added to the rent arrears total as a result. The Association was doing all it could to minimise the impact by offering mutual exchanges to smaller properties where possible and by providing the services of the Benefits Advice Officer to maximise tenants' income.

Following a question on the increase in the Chief Executive's salary, the Chair advised that the Remuneration Committee had employed external consultants to advise on increases to the Executive team's salaries. This had been done in order to assure the Scottish Housing Regulator that there had been no bias on the part of the Board or involvement by the Executive team in making a decision on executive salaries. The Chair recommended that any member wishing further information should speak to the Chair of the Remuneration Committee, Bill Robertson.

The Treasurer also provided further information on the SHAPS pension scheme deficit and explained that a full account of the situation was available in the Annual Accounts.

The Treasurer concluded his report by thanking the Finance Director and his team for their hard work throughout the past year. He also thanked the External Auditors Baker Tilly and Internal Auditors Wylie & Bisset for providing an excellent service.

Arthur Lynch proposed acceptance of the Annual Accounts for 2012/13, and this was seconded by James Robertson. The Accounts were then duly **APPROVED**.

5 Election of Management Board

The Chair advised that since the Notice of the AGM was issued to members, Liz Brown had resigned from the Management Board, leaving 9 Board members in place.

Under the Rules of the Association, one third of the Management Board was obliged to retire each AGM and that retiring members should be those who had served the longest on the Board since the date of their last election.

Having served on the Management Board longest since last being elected, Ian McMillan, Robin Grant and Penny Coburn were required to seek re-election under this Rule.

The Chair advised that he had recently intimated his decision to resign from the Management Board with effect from this AGM, leaving Robin Grant and Penny Coburn to seek re-election.

Gavin Stewart, who had served as a co-opted tenant representative on the Board since 2008 was also standing for election as a full Board member.

The Chair advised that under the Rules of the Association, if the numbers of members standing for election was less than or equal to the number of vacant places, then they could be elected without a vote. As this was the case with these members, the Chair declared Robin Grant, Penny Coburn and Gavin Stewart elected to the Management Board.

Three co-opted places were reserved on the Board for tenant representatives nominated annually by the Tenant Scrutiny Panel. The Panel met on Tuesday 3 September 2013 and agreed to nominate Elaine O'Brien to one of the co-opted places however the Panel decided not to fill the two remaining places at present and intended to work with the Board over the coming year to determine the working relationship between them.

Taking account of the above, there remained 3 vacancies on the Management Board that were not reserved for tenant co-optees; however, as the Rules of the Association state that co-opted members must not make up more than one-third of the total number of Board members at any one time, this left 2 vacancies on the Board which the Board could agree to fill on a co-opted basis at any point over the next year.

6 Appointment of Auditor

The Chair advised that since the last AGM, Findlay & Co had resigned as the Association's Auditor and, after a full tender process, had been replaced by Baker Tilly of Edinburgh.

Kay Mechri proposed that Baker Tilly be appointed as Auditors. This was seconded by Graham Harvey and duly **APPROVED**.

The Vice Chair then presented the Chair with a small gift on behalf of the Association to mark his retiral. He also commended the Chair for his contribution to the Board over the years.

The Chair concluded by advising that the business of the AGM had now concluded and thanked members for their attendance.

Chair's Signature