

LOCHABER HOUSING ASSOCIATION LTD

MINUTES OF THE ANNUAL GENERAL MEETING HELD ON MONDAY 15TH SEPTEMBER, 2008 AT CAOL COMMUNITY CENTRE, CAOL, FORT WILLIAM

Members Present Di Alexander, Irene Christie, David Cottier, Hugh Donaldson, Keith Gadsby, Alison Gainsford (Chairperson), Cllr Allan Henderson, Catriona Hunter, James Colin Lynn, David MacLaren, Maggie Mackenzie, Pat MacKenzie, John MacLeod, Christina MacLugash, Cllr. Brian Murphy and Jean Sinclair.

In attendance Blair Allan (Director), Alison Boyle, Dawn Callison, Lindsay Cameron, Maureen Cameron, Sean Doherty, Margaret Gillies, Alister Kennedy, Jenny MacKay, Brenda Sandison, David Smith and Finlay Taylor.

4 Tenants & 22 Guests.

Welcome and Introductions

Blair Allan welcomed the members, tenants, sharing owners and invited guests to the Association's 20th Annual General Meeting. He introduced the main contributors to the business of the meeting.

1. Apologies

Apologies were received from the following members: RI Browning, Sheena Coull, Anne Davis, Mr H Haining, Mrs H Haining, Patricia Jordan, Mrs A Laidler, Mrs Isobel MacFarlane, Mr Tearlach MacFarlane, Mrs H MacLean, Ann Martin, Catherine O'Hare, V Phillips, Brian Strachan and Rev. Thomas Wynne.

2. Minutes of previous AGM held on 10th September 2007.

The Minutes of the AGM held on 10th September 2007 were unanimously approved (Proposed by Di Alexander and seconded by Jean Sinclair).

3. Annual Report

The Chairperson invited Blair Allan, Director to present the Annual Report. In presenting the Report, the Director explained that, as a copy of the Annual Report was included in the pack given to all those attending the meeting, he would only highlight the principal issues of interest and importance. He also suggested that any areas of interest to those present that he did not cover could be addressed through questions at the end of the report.

The Director provided a brief overview of the Chairperson's report, which focused on the major themes of the Association's work over the last year. The Association's first objective had been to comprehensively review its 30 year financial projections. This review enabled the Association to be confident about its ability to maintain and improve the housing stock over the long term and that this could be done without compromising the Association's financial viability. This exercise had meant that there had to be a critical examination and control of management costs, a

review rent levels, a decision to dispose of some properties that were less than viable as well as an examination of new ways of procuring maintenance services.

The Association's second big objective during the year had been to improve and maintain performance across key performance indicators, particularly in delivering a responsive and timely repairs service to tenants. Also worthy of particular note again this year was the sustained improvement in the collection of rent arrears. These successes had been due in very large measure to the commitment and hard work of our housing management and maintenance teams. The Director pointed to the pages of the Annual report that detailed the Association's performance figures, stating that these clearly illustrated how successful we had been in maintaining and improving the quality of our core services.

The Director also drew attention to the information in the Annual Report relating to income and expenditure during the year and the growth in the development programme, which had reached £5,274,844 - the highest amount that the Association had ever spent on development in one year.

In concluding his introduction of the Annual Report, the Director extended the Association's thanks to its numerous local and national partner agencies for their support and assistance over the last year, in particular to The Highland Council and the Scottish Government. He also thanked all of the Association's contractors, consultants and suppliers, listed on the Annual Report, which had kindly jointly sponsored the production of the Annual Report. Special thanks were also extended to Messrs Morham & Brotchie, Quantity Surveyors, for their generous sponsorship of the buffet and refreshments, which all participants at the AGM were invited to enjoy at the conclusion of the meeting.

The Director invited questions from the floor regarding the Annual Report.

There were no questions forthcoming in relation to the Annual Report. However, Tina MacLugash raised issues in relation to specially adapted housing for people with special or support needs. She confirmed that, while she was delighted with her Lochaber Housing Association adapted home, she did feel that there was an outstanding design fault at the threshold of her patio doors that required some further examination. In addition, she felt there was a low wall in her garden that presented a hazard. Ms. MacLugash asked whether the Association was still progressing its plans to involve disabled persons in its design team discussions at planning stages. The Director welcomed both Ms. MacLugash's positive and critical comments, stating that while he did not have a direct answer to her questions at that time, he would follow up the points raised and revert to her as soon as possible.

4. Audited Accounts

The Chairperson introduced David Smith, Accountant who provided an overview of the Annual Audited Accounts for 2007/08.

The annual audit for the year had gone well. David Smith thanked Baker Tilly, Glasgow which had carried out its first audit for the Association. Although all those present had a copy of the abbreviated accounts, full sets of accounts were available. In overall terms, 2007/2008 had been another strong year. In particular, David Smith pointed to the following notable matters.

- (i) The Association's income had increased and there had been a turnover of over £1.5 million during the year, with an operating surplus of nearly £200,000.
- (ii) The Association had spent less on direct property costs compared with the previous year. However, he commented that the cost of major repairs over the next 30 years had been planned to be significant.
- (iii) Overheads had gone up over the last year due in part to an increase in consultants' fees, which was in significant part due to the move to new premises, as well as the setting costs of the Highland Housing Register. In addition, there had been initial costs associated with setting up Lochaber Care & Repair.
- (iv) Telephone costs were significantly lower than the previous year because a particularly beneficial tariff had been negotiated with an alternative supplier.

David Smith noted that, while the Association was in a healthy financial position, it was becoming more difficult to finance new development, with the Management Team and Management Committee working to ensure that, despite restrictive grants, the Association could continue to viably develop.

The Chairperson thanked David Smith for his assistance in the preparation of accounts and Baker Tilly for producing the Audited Accounts. The Audited Accounts were then unanimously approved by the meeting.

5. Appointment of Auditor

The Chairperson advised the meeting that it was the recommendation of the Management Committee that Baker Tilly was re-appointed as the Association's Auditors for the financial year 2008/2009. This was unanimously agreed.

6. Election of Management Committee for 2008/2009

The Chairperson invited the Director to introduce this item. The Director confirmed that the current Management Committee comprised 13 members. The maximum number of members, including co-optees was 15. Under the rules four members were to retire. These were Alison Gainsford, Donald Gillies, Patricia Jordan and John MacLeod. This meant that there were up to seven vacancies to be filled through the electoral process.

Donald Gillies had decided not to stand for re-election. However, the other three retiring members had all indicated that they wished to continue to serve and, therefore, to be re-elected. With no further nominations there were, therefore, three members of the Association standing for election or re-election to the Management Committee. This was fewer than the number of vacancies, which were 7.

Accordingly, all candidates were elected without the need for a vote. Therefore, the Management Committee for 2008/09 consisted of: Alison Gainsford, Di Alexander, John MacLeod, Neil Clark, Hugh Donaldson, Keith Gadsby, Catriona Hunter, Patricia Jordan, Ann Martin, Drew MacFarlane-Slack, Jean Sinclair and Co-optees Provost Cllr Allan Henderson & Cllr Brian Murphy.

Blair Allan confirmed that the first meeting of the new Management Committee would be held on 6th October. At this meeting the Management Committee would elect its Chairperson and other Office Bearers.

This concluded the formal business of the Annual General Meeting. Before the meeting would be brought to a close, however, the Director introduced the principal guest for the evening, Mr. Sandy Mackenzie of Lorne Developments Ltd.

Blar Mhor, Caol - Development - Presentations by Lorne Developments

Mr MacKenzie addressed the meeting in relation to the proposed development of over 300 properties on the Blar Mhor. Mr MacKenzie delivered a PowerPoint presentation, giving an outline and overview of the proposed development. At the conclusion of the presentation, Mr. MacKenzie answered a number of questions from the floor.

The Chairperson thanked Mr. Mackenzie for his presentation, which had been interesting, informative and topical.

Gardening Competition

The Chairperson introduced the results of the Association's Annual Garden Competition, confirming that David Cottier, Development Manager together with Management Committee Members Jean Sinclair and Keith Gadsby, had viewed all of the gardens that had been entered during August. This had taken them to Inverlochy, Caol, Claggan, Spean Bridge, Fort William, Morar, Strontian, Ardgour and Achaphubuil. (15 gardens in total)

The Chairperson announced that the winning garden belonged to Kirsty Turner from Dal Nam Mart, Strontian. Ms Turner had, unfortunately, not been able to attend. The winner of best tub/pots was Joe Wilson from the Malt Barn, Fort William. The winners were presented with vouchers for a local gardening centre by Keith Gadsby and Jean Sinclair.

Close of Meeting

The meeting was closed by the Chairperson at 7.30pm. She thanked everyone for their attendance at the meeting.