

**MINUTE OF GLASGOW WEST HOUSING ASSOCIATION 42<sup>nd</sup> ANNUAL GENERAL MEETING  
HELD ON, TUESDAY 25 AUGUST 2020, 6.30PM, VIA VIDEO CONFERENCE<sup>1</sup>**

**Addressing the meeting from the platform**

Joe Heaney            Chairperson  
Elaine Travers        Chief Executive  
Anne Allan            Corporate Director

**Addressing the meeting remotely**

Donald Craig    Alexander Sloan, Accountants

**SEDERUNT: Appendix A**

- 0.0** Elaine Travers, GWA's Chief Executive thanked Members for taking the time to attend the 42<sup>nd</sup> AGM, the first ever in digital format; extending thanks also to SHARE for facilitating the Meeting, and the earlier Special General Meeting. The Chief Executive noted that the digital format ensured compliance with Government guidelines, keeping everyone safe, whilst allowing the AGM to take place in line with GWA Rules. As noted in the Information Pack, pertinent questions submitted in advance would be addressed at the Meeting, and all other questions would receive a response separately.

Before handing over to Joe Heaney, Chairperson, the Chief Executive encouraged feedback on the Event through the evaluation forms that would be issued within a few days.

**1.0 WELCOME AND INTRODUCTIONS**

At 6.33 pm and the meeting being quorate<sup>2</sup>, Joe Heaney, Glasgow West Housing Association's (GWA) Chairperson welcomed all shareholders to the 42<sup>nd</sup> AGM; recording 19 shareholders in attendance and 42<sup>3</sup> apologies from shareholders.

The Chairperson formally introduced the panel: Elaine Travers, GWA Chief Executive and Anne Allan, GWA Corporate Director; and welcomed Donald Craig, Auditor, Alexander Sloan, Accountants who would be attending remotely to present the Annual Accounts. The Chairperson then explained that the programme differed this year, focussing only on formal business, structured in accordance with the Rules.

1. Adopting the Minute of the 41<sup>st</sup> AGM
2. Receiving the Chairperson's Report
3. Electing the Management Committee
4. Presenting the Accounts and Auditors Report; and
5. Appointing the Auditor

**2.0 APPROVAL OF THE MINUTE OF THE FORTY FIRST AGM**

Minute of the quorate meeting held on Monday 24 June 2019 had been circulated in advance to all Shareholders. Approval of the minute was proposed by Nina MacNeill and seconded by Yushin Toda. The minute was then adopted as a true and accurate record and signed by the Chairperson.

**3.0 CHAIRPERSON'S REPORT**

The Chairperson opened with an acknowledgement of the wide reaching impact of the covid-19 global pandemic; saluting the front line and key workers for their dedication in these extraordinary times, and offering condolences to the families who had lost loved ones. The Chairperson commented that in the midst of this global pandemic it would be easy to lose sight of the association's many achievements, and he captured a few of these from page 1 of the Annual Report:

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<sup>1</sup> Hosted by SHARE via Zoom

<sup>2</sup> Attendance 19 (Quorum 15)

<sup>3</sup> 2 apologies received after event bringing total to 44

1. The successful delivery of initiatives including the launch of a repairs partnership with City Building; the pledge to the Chartered Institute of Housing's "Make a Stand" campaign against domestic abuse; and the launch of social media platforms for enhanced communications.
2. Prudent investment of the association's resources: over £1m invested in the housing stock, with 90% of properties achieving the SHQS<sup>4</sup> and 70% the EESSH<sup>5</sup>; and £20m+ investment planned for the next five years, following an inevitable period of post-lockdown recovery for the sector and the economy.
3. The significance of rent affordability, with Year 1 of the Rent Restructuring programme delivering affordable rents for 99% of GWHA households; and with almost 200 tenants (13.4%) responding to the annual rent review consultation; and 70% of those households supporting the rent proposal translating to an average 2.2% increase from 28th March 2020.
4. The link between rent payments and service provision, and the critical role of our in-house tenancy sustainment team in supporting tenants, many of whom are grappling with the benefits system for the first time as the country enters a period of recession.
5. Projects at Corunna Street and Burnbank House (the latter a collaboration with Queenscross Housing Association) moving at a pace that reflects the complexities of these sites; and whilst the Dover Street development has been delayed due to complex and protracted contractual negotiations and Covid-19 impact, the association remain optimistic that this development will be delivered by GWHA.
6. The Management Committee's important role in leading the organisation, in setting strategic direction, and in ensuring robust governance and compliance with the many statutory and regulatory requirements: with a refreshed mission statement; a "compliant" Annual Assurance Statement endorsed by the Scottish Housing Regulator; HR; and revised Rules a few examples of the work undertaken by the MC in the last year.

In closing, the Chairperson thanked his fellow Management Committee Members for their unwavering commitment and voluntary service; acknowledging in particular Moira Wadsworth and Jim Michael who are retiring with a combined 73 years' service. He also recorded thanks to Members attending the AGM, and to those who had participated in GWHA's consultative events and/or had provided feedback throughout the year. He acknowledged the importance of these partnerships in ensuring we continually learn, improve and build on the high standards our service users rightfully expect, and he encouraged Members to consider participation in the Committee Training Forum and nomination to Management Committee to influence service priorities and activities.

#### **4.0 ELECTION OF THE MANAGEMENT COMMITTEE 2020/21**

The Chairperson handed over to Elaine Travers, Chief Executive to introduce Members standing for election to the Management Committee and those who were continuing service. Members noted Steve Jenkins' and Hanif Mirza's retirement from Committee during the year, thanking them for their service to GWHA and wishing them both well.

In accordance with rule 39.2, one third of current Committee Members stood down immediately before the AGM, along with those who had been appointed to fill casual vacancies. Three Committee Members standing down and not seeking re-election were: Jim Michael, Moira Wadsworth and Tony Keane; and the one casual vacancy seeking re-election was Susan Mosedale. Two nominations were received in accordance with Rule 40.2: Anila Ali and Billy Robertson.

With six Members continuing service: Joe Heaney, Joginder Makar; Nina MacNeill, Yushin Toda, Anne Campbell and Issie Gracie, the Chairperson declared the three Members duly elected, without the need for a ballot.

The Management Committee for 2020/21 was confirmed as: Anila Ali; Anne Campbell; Issi Gracie; Joe Heaney; Nina MacNeill; Joginder Makar; Susan Mosedale; Billy Robertson and Yushin Toda.

The Chief Executive echoed the Chairperson's earlier message, encouraging anyone interested in finding out more about joining the Management Committee to contact the office. She then handed back to the Chairperson.

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<sup>4</sup> Scottish Housing Quality Standard

<sup>5</sup> Energy Efficiency Standard for Social Housing

## 5.0 RECEIVE THE AUDITED ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2020

The Chairperson confirmed that in accordance with the Rules, the Annual Accounts had been approved by GWHA's Management Committee Meeting 23/06/20; and were presented to the meeting. He introduced Donald Craig of Alexander Sloan, Accountants and advised that questions received in relation to the accounts would be addressed after the presentation:

Directing Members to their copies of the accounts, Donald Craig highlighted key points, including:

**Income:** Principal income is from rents £6.6m (84%) increased by 2.2% on the previous year. Amortised grants (13%) accounts for the majority of the remaining income.

**Expenditure:** Principal costs are attributed to managing and maintaining properties: management £2.7m (42%) and maintenance £1.9m (30%) of total expenditure

Total Revenue for the year was £7.7m. Operating Costs amounted to £6m, resulting in an operating surplus of £1.7m. The overall surplus for the year, after adjusting for interest received/paid and gain on sale was £1.97m. Revaluation of the SHAPS pension scheme posted a surplus of £1.085m. The auditor stressed that this is not cash.

**Balance sheet:** Strong balance sheet, financially very sound. Net value of housing properties £37m; Net current Assets £24.8m. Revaluation of the pension scheme changed the £1.164m deficit at March 2019 into a nil position.

Donald Craig then referred to the principal Auditors report, confirming the auditors are satisfied that:

1. the accounts give a true and fair view
2. the accounts are prepared in accordance with relevant rules and regulations
3. proper books and records are kept by the Association
4. satisfactory system of controls and procedures
5. unqualified audit opinion

Members were reminded that GWHA's finance team prepare the accounts, and the auditor's job is to audit them. He was pleased to present an unqualified audit report and clean management letter confirming everything is in order, proper books and records are kept and efficient systems of financial and internal control are in place.

- Q1.** Over the last two years GWHA annual accounts have referred to "affordable" rather than "social" rents. "Affordable" rents are in fact 20% higher according to Joseph Rowntree Foundation than "social" rents. GWHA is a Social Housing Association. Given the surplus of over £1m why can rents not be maintained at the appropriate level?
- A1.** GWHA rents are set in line with our Rent Policy which takes account of (a) our costs (b) affordability and (c) comparability. In 2017 the Scottish Federation of Housing Association's (SFHA) "moderate incomes" approach to assessing rent affordability was adopted; and 99% of GWHA's current rents are assessed to be affordable against the more challenging of the two affordability measures. The Management Committee are satisfied that GWHA rents are affordable for social housing tenants on Scottish Secure Tenancies, and that the current rent restructuring process will further serve to ensure consistency, equality and transparency in rent setting.
- Q2** What percentage of GWHA pay "service Charges"?
- A2** In 2020/21, 75% of GWHA tenants pay service charges, in comparison to 46% in the previous year, with the number increasing due to the rent restructuring process whereby certain charges are now identified separately from the rent in Hyndland and St Vincent Terrace.
- Q3** Is the income from "service charges receivable" retained by GWHA or passed to the Services Provider?
- A3** 97% of service charges receivable income is passed on to service provider.
- Q4** West of Scotland Housing Association (WoSHA) is an organisation providing social housing.  
(a) What proportion of tenants pay "social housing rent" as opposed to "affordable rent"?

(b) How are they determined?

- A4 Questions 4 – 6 refer to WoSHA and this is presumed to be an error
- (a) The rent payable by c. 60 GWHA tenants (5% of total tenancies) are set by the Rent Registration Service. The remaining 95% of rents are set directly by GWHA in line with the Rent Policy.
  - (b) As outlined in the response to Q1, the rents payable by GWHA tenants on Scottish Secure Tenancies are social rents. The rents are set by GWHA, and the annual rent review takes account of costs, affordability and comparability.
  - (c)
- Q5 Factoring: A subdivision of factoring is normally to allow housing associations to factor properties they do not own.
- (a) How many calls out of the total are from properties not owned by WoSHA?
  - (b) Are repairs to its own property under the separate factoring arrangements?
- A5 Glasgow West Enterprises was established in 2010 as a subsidiary of GWHA. At the end of March 2020 GWEn factored 580 non-GWHA residential and commercial premises.
- (a) Statistics on GWHA v GWEn calls are not collected.
  - (b) From April 2020, GWEn is the nominated contracting entity for all common repairs in mixed tenure properties where there are GWHA and non-GWHA properties.
  - (c)
- Q6 Service charges.
- (a) How and why are these charged in addition to rent?
  - (b) What proportion of tenants are charged?
  - (c) Are any of them paying social rent?
  - (d) On what basis are tenants selected to pay service charges?
- A6
- (a) Service charges are applied for services that are provided in addition to the rent. The most common examples are stair-cleaning and back-court/garden maintenance.
  - (b) In 2020/21, 75% of GWHA tenants pay service charges. As indicated at Q4 95% of all GWHA rents are social rents set directly by GWHA for tenants on Scottish Secure Tenancy Agreements. The remaining 5% of rents are set by the Rent Registration Service.
  - (c) The principles applied by GWHA for setting service charges apply to both.
  - (d) For new build developments service charges are introduced as standard. In our traditional tenemental properties, service charges have been in place, in some cases, for around 25-30 years. In some instances residents have approached the Association to request the introduction of services, and in other cases, for example, where there is conflict over stair cleaning/back-court maintenance, the association may encourage the introduction of services.

The Chairperson thanked Donald Craig and his team; and Anne Allan and her team for their industrious efforts; delivering an efficient turnaround of the accounts, within a very tight timescale. Members were informed of Anne Allan's impending retirement after 26 years of dedicated service and the Chairperson wished her well on behalf of the committee and staff.

## 6.0 APPOINTMENT OF AUDITORS FOR 2020/21

The Chairperson invited a formal proposal to reappoint Alexander Sloan & Company. This proposal was moved by Nina MacNeill; seconded by Yushin Toda.

## 7.0 CLOSE

In closing the Chairperson again extended his thanks to Members present for taking the time to attend the meeting; tenants who have contributed to consultative forums over the year and the voluntary Management Committee and staff Members for their good work throughout the year.

**SEDERUNT**

A	Ali	987
T	Anwar	828
A	Campbell	980
S	Carmichael	960
I	Gracie	984
J	Heaney	927
L	Hegarty	974
M	Hegarty	973
P	MacLeod	942
D	MacNeill	941
J	Makar	453
K	McMinigal	979
S	Mosedale	936
W	Robertson	988
B	Stewart	872
D	Tognarelli	977
Y	Toda	789
M	Wadsworth	189
G	Yadav	986

**TOTAL 19**

**OBSERVERS**

No Observers

DRAFT

## APOLOGIES

A	Cavana	537
N	Charleson	861
J	Charsley	120
A	Clarke	850
A	Curtis	909
M	Diamond	758
M	Doran	374
C	Elliott	388
K	Foley	271
S	Gildea	888
I	Gilmour	708
A	Gray	122
J	Gray	750
M	Jacobs	784
R	Kenna	676
S	Kidd	773
J	Leitch	833
T	Li	951
J	Macdonald	667
M	Macleod	684
C	Macmillan	725
M	Maniez	762
J	Mcguire	981
M	Mcintosh	932
O	Millen	28
E	Moore	536
F	Moore	957
I	Moreno	976
T	Moulds	462
F	Nakabachi	815
H	Reilly	921
W	Shepherd	170
D	Sim	215
H	Sim	953
A	Simpson	480
H	Simpson	479
C	Spence	245
N	Stirling	699
D	Symon	521
K	Taylor	923
I	Thomson	840
M	Trzeciak	969
L	Watkins	985
D	Zapala	933

**TOTAL 44**

## IN ATTENDANCE REMOTELY

K Booth Alexander Sloan, Chartered Accountants

**TOTAL 1**

### STAFF ATTENDING

E Travers Chief Executive  
A Allan Corporate Director  
C Nicol Corporate Officer

### STAFF ATTENDING REMOTELY

J Barrow Services Director  
R Black HR & Governance Manager  
S Fallon Services Officer (Welfare Rights)  
D Wedge Services Director

**TOTAL 7**

### ICT FACILITATORS

Pauline Munro SHARE  
Rachel Mallon SHARE

**TOTAL 2**