DRAFT (To be approved at the 2026 AGM)

MINUTE OF MILNBANK HOUSING ASSOCIATION ANNUAL GENERAL MEETING HELD ON THURSDAY, 18 SEPTEMBER 2025 IN WOOD STREET HALL, 15 WOOD STREET, GLASGOW AT 7.15PM

PRESENT ON PLATFORM:
Mr A Scott (Chair), Mr P Martin (Chief Executive Officer), Ms J Spence (Azets)

IN ATTENDANCE:
MHA Staff Members: Mrs L Sichi, Mr C Chalk, Mr J Gourlay, Mr M Smith, Miss C Anderson, Miss C Kyle, Ms P Munro, Mr H Gutsa, Miss L White, Ms P Hamilton, Ms S Pollock, Mr N Iqbal, Mr G Boylan, Mr C Boyle, Miss D Robertson, Ms S Robertson and Ms C Williams

Observers – Teresa Adams, Gloria Cockburn and Arthur Murray

The Chair welcomed everyone to the meeting, thanking them for their attendance and introduced those present on the platform.

1. APOLOGIES FOR ABSENCE

It was noted that multiple apologies were received, and these are listed at the end of the Minute.

2. MINUTE OF ANNUAL GENERAL MEETING ON 19 SEPTEMBER 2024

The above minutes were proposed for approval by Miss P Connelly, seconded by Mrs R Tinney and unanimously approved, without amendment, by the Members present. It was confirmed there were no matters arising.

3. CHAIRPERSON'S REPORT

The Chair presented his report, with provided an overview of key ongoing business.

The Chair highlighted that careful management of Milnbank Housing Association's (MHA) finances have been a priority, and through success in this area MHA have been able to progress with several important investment projects this year, including stonework repairs at Cardross Street and kitchen replacements.

MHA continues to move forward in the delivery of 48 new build affordable homes, on the former Haghill Primary School site. MHA awaits final confirmation of the level of grant funding being released from the Scottish Government, to help fund this development.

Performance in key areas of service remains strong, including improvements on rent collection, tenancy retention and repairs satisfaction. Performance is reported to the Scottish Housing Regulator on an annual basis, and the Chair was pleased to report that statistics continue to reflect the dedication of staff and volunteers.

Gaining value for money in everything MHA does, has been a main priority for the Management Committee and Leadership Team. Whether it has been in MHA's procurement methods or management of staff, MHA continually seeks efficiencies without reductions in service standards. This practice has allowed MHA to remain financially strong, whilst continuing to invest in its stock.

2025 marks MHA's 50th anniversary, and this has been celebrated throughout the year with a variety of local activities. The Chair thanked everyone concerned for making this year so special. Moving forward, MHA will strive for a secure future, where they continue to serve the community for the next 50 years and beyond.

To conclude, the Chair thanked the staff, volunteers, partners, tenants and owners, on behalf of the Management Committee. He highlighted that their continued support and involvement is what makes MHA a community-based housing association.

4. PRESENTATION OF ACCOUNTS AND AUDITOR'S REPORT

The Chair highlighted that the Association's accounts and auditor's report for the year is available on MHA's website, plus copies were available in the room on the night. He confirmed these have already been approved by the Management Committee, in line with MHA's rules and regulatory requirements.

The Chair introduced Ms Jennifer Spence, the Auditor from Azets, to the meeting and invited her to present the audit report.

Ms Spence presented her report, highlighting various key points and important information.

She reported that turnover had increased by £462k on the prior year. The main element of turnover was the income generated from rents and for the year ending 31 March 2025, rental income increased by £473k due to the rent increase applied from 1 April 2024.

Operating expenditure has decreased by £399k on the prior year, mainly due to a decrease in expenditure on wider role activities of £766k, including the CCTV service and the nursery, offset by increases in planned maintenance programme costs of £97k, reactive maintenance costs of £120k, alongside increases in costs in MHA's subsidiary, Milnbank Property Services, of approximately £171k.

Overall, a surplus of £984k was generated for the year ending 31 March 2025. Generation of cash surpluses is vitally important for MHA to continue investing in properties through planned maintenance and reactive repairs, as well as to meet day-to-day expenditure and repay existing loans.

Regarding MHA's financial position, housing properties overall have increased by £111k, because of investment in properties under development of £328k and component additions (that is kitchens, bathrooms, windows etc) of £598k. These additions are offset by a depreciation charge of £815k, which is an accounting adjustment made by the Association to write off the cost of all these properties over their lifetime.

Cash at bank and investments total £7.2m, an increase of £841k on the prior year. Total creditors have decreased by £337k, mainly due to the repayment of MHA's bank loans in the year. Overall, the statement of financial position shows MHA ended the financial year with net assets of £16m, which shows MHA's strong financial position, allowing to continue its activities into the future.

Ms Spence moved onto a summary of Azets audit process and findings, highlighting that they perform their audit in accordance with International Standards on Auditing for the UK. It was pointed out that Housing Associations continue to be heavily regulated, both from the SHR and numerous accounting and auditing legislation.

Ms Spence advised the audit opinion provided this year was a 'clean audit', which means that MHA fully complied with legislation, and the accounts show a true and fair view of the performance of MHA for the past 12 months.

During the audit work they found no frauds or irregularities, no issues with regards the legality of transactions undertaken, no issues in respect of going concern and no significant issues in respect of the internal controls and procedures in place.

Ms Spence thanked MHA's staff, particularly the Finance staff, for their assistance to complete the audit work.

Finally, Members were asked if they had any questions, or comments to make on the Annual Accounts. It was confirmed that there were no matters to be raised, and the accounts were duly accepted by those present. Thereafter, the Chair thanked Ms Spence for his attendance at the AGM.

5. <u>ELECTION OF MANAGEMENT COMMITTEE MEMBERS</u>

The Chair referred to the above and invited the CEO to address the meeting. The CEO advised that, in terms of Association Rules one-third of the Committee Members must retire annually and seek re-election. Nominations were invited in advance, and the names of the nominations had been circulated to members.

The retiring members, Nick Halls and Ellen Conwell, were thanked for their hard work and contribution, and it was noted they would not seek re-election.

It was confirmed that the number of nominations received was less than the number of vacancies available, therefore a ballot was not required.

Mrs May Hutchison, Mrs Maggie Smith, Ms Georgina O'Hara, Mrs Linda Marshall and Ms Susanne Richards were elected to the Management Committee. It was highlighted that biographical details related to each nominee were available in the room.

6. APPOINTMENT OF AUDITORS

The Chair advised the meeting that the Management Committee recommends the re-appointment of Azets as MHA's Auditors for the upcoming year. This re-appointment was proposed for approval by Mrs J Donachy, seconded by Mrs R Tinney and unanimously approved by the Members present.

Prior to bringing the meeting to a close, the Chair thanked everyone for their time and in supporting MHA. Finally, attendees were directed to a screen where a short video clip was shown, which celebrated MHA's 50th Anniversary, and included comments from staff, committee and tenants.

AGM Prize Winners

The winners of the prizes were as follows:

PRIZE WINNERS	
1	Margaret Keenan
2	Christine Smith
3	Allan Scott
4	Rose Tinney
5	Moyra Young (McNeil)
6	May Morrison
7	Patricia Connelly
8	Maureen McQueen
9	Irene Barrett
10	Tommy Stanway
11	Anthony Armstrong
12	Mervyn Arbuckle
13	Anne Ferguson
14	Sandra Madden
15	Ann McEwan

GOLDEN TICKET WINNERS	
1	Jeanette Hillicks
2	Kimberly Stanway
3	Danielle Cook
4	Zoe Hillicks
5	Elizabeth Sideserf

RAFFLE WINNERS	
1	Jeanette O'Donnell
2	James Elliott

AGM ATTENDANCE REGISTER 2025:

1	Mr Mervyn Arbuckle
2	Mr A Armstrong
3	Ms Irene Barrett
4	Marsalaidh Boag**
5	Mrs Anne Bowie

25	Mrs Jeanette Hillicks
26	Mr Brian Hillicks
27	Miss Zoe Hillicks
28	Mrs Marie Holmes
29	Alice Hughes

51	Ms O'Donnell
52	Miss Georgina O'Hara
53	Rosemary Palmer
54	Ms Aneta Piatkowska
55	Mr Christopher Fraser Piechowiak

6	Miss Elaine Bowie
7	Miss Susan Bowie
8	Miss Mary Brady
9	Mr William Bruce
10	Ms P Connelly
11	Charlotte Conway
12	Miss Danielle Cook
13	Miss Donna Cook
14	Mrs Elizabeth A Cox
15	Ms S Crace
16	Mrs J Donachy
17	Theresa Elliott
18	Mr James Elliott
19	Mrs A Ferguson
20	Mary Flannagan
21	Catriona Foote
22	Ms Susan Fraser
23	Elizabeth Gibb
24	Ann Gibson
25	Mrs Jeanette Hillicks
26	Mr Brian Hillicks

30	Ms Maureen Hughes
31	Ms Gillian Hurding*
32	Mrs M Hutchison
33	Ann Jenkins
34	Margaret Keenan
35	Mrs Sandra Madden
36	Linda Marshall
37	Mr Adrian McAulay**
38	Isobel McCall
39	Mrs Marie McCann
40	Mrs Elaine McDougall
41	Mrs Ann McEwan
42	Miss R McGilp
43	Mrs Maureen McQueen
44	Christine Millar*
45	Ms May Morrison
46	Mrs Roseanne Mosedale
47	Annette Muir
48	Mrs G Murray
49	Mr J O'Donnell
50	Mrs Anne O'Donnell

56	Catherine Pollock
57	Mr Gabor Raffai
58	Mrs Isobel Reynolds
59	Susanne Richards
60	Mrs Jean Robertson
61	Ms Sharon Robertson
62	Ms Denise Robertson
63	Mr Andrew Robertson
64	Lorna Robinson
65	Lorraine Rodgers
66	Catherine Rogan
67	Mr Oluwatoyin Samuel**
68	Mr Allan David Scott
69	Mrs Joanne Shaw
70	Ms Elizabeth Sideserf
71	Mr John Sideserf
72	Mrs Smith
73	Mr Gerrard Smith
74	Mrs Margaret Smith
75	Miss Christine E Smith
76	Mr Thomas Stanway

77	Miss Kimberley Stanway
78	Mrs A Strachan
79	Christine Taggart
80	Ms Carla Tartaglia
81	Miss C Timmins
82	Mrs Rose Tinney
83	Mrs Aileen Torrance
84	Henrieta Vanegas*
85	Ms Walker
86	Mrs Louise Williams
87	Ms Carol Williams
88	Mrs M Wilson
89	Mr Alex Young
90	Moyra Young

*Attended remotely
**Proxy

AGM APOLOGIES LIST 2025:

1	Mr Raymond Stevenson
2	Mrs Margaret Edwards
3	Miss Anna Bryden
4	Mrs Agnes James
5	Mrs Roseanne Thomson
6	Mr Ian McDougall
7	Mrs Jean Gallagher
8	Mr James Campbell
9	Miss Agnes Nicholson
10	Mr Andrew Gibson
11	Miss Lillian E Elder
12	Mrs Petrucci
13	Mrs Louise Strang
14	Ms C Keenan
15	Mrs Linda MacDonald
16	Mr Kenneth Robertson
17	Mrs Abraham
18	Mr Charles O'Hagan
19	Mrs Sandra Crilley
20	Mrs Joanne Scott
21	Mrs Elaine Stevenson
22	Mr J McCann
23	Mr A McGeachie
24	Ms Sharon Robertson
25	Mr Gary McDougall
26	Mrs Carol Carruth
27	Ms Coggans
28	Mr N Halls
29	Mrs McCabe
30	Ms Janette Malloy
31	Mr J Jeffrie
32	Miss C Timmins
33	Ms A Brown
34	Roberta Anderson
35	Lorraine Young
36	Mr Peter Jamieson
37	Mr Smith
38	Mrs Janette Joyce
39	Angela Fulton
40	Mr Gerard Farren
41	Elizabeth Hamilton
42	Jessie Johnstone
43	Mrs Mary Young
44	Mr Frazer Kirkland
45	Mr Alfonso Perez
46	Stella Smith
47	Vanessa McMullan
48	Alison Day
49	Loretta Bowman
50	Mr Robert Ross
51	Miss Deanna Elliott
52	Mr Peter McSorley
53	Rose Devine
54	Jenna Main
55	Angela Curran
56	Mrs Mary Coleman
57	Mr Alan Carruth
58	Mr Michael Mearns
59	Mrs Agnes Stanway
60	Margaret Duncan
61	Mary McDonald
62	Mr Michael Lambe
63	Agnes Etherson
64	Marika Zacharzewska
65	Janice Cruickshank
66	Mr David Hutchison
67	Jennifer Hill
68	Mr Edward Irving
69	Nikolinka Kasova
70	Jacqueline Babb
71	Amanda Smith
72	Mr Martin Sumner
73	Anna Greenshields
74	Mary Clark
75	Marie Belshaw
76	Mr Thomas Coyne
77	Mr Martin Docherty
78	Mr Dean Hutcheon
79	Mr Alastair Strachan
80	Mr Stephen Robinson
81	Helen Mulligan
82	Anne Roberts
83	Mr Ronald Ormiston
84	Ann Thomson
85	Miss Frances McManus
86	Ms Karen Craig
87	Mr Scott Mattinson
88	Lesley Mattinson
89	Mr Peter Burke
90	Mr David Hutchison
91	Mrs Brenda Young
92	Miss Melanie Boyle
93	Miss Audrey Helen Smith
94	Mr Burhan Tanis
95	Mr Azad Sheikhehpour
96	Miss Catherine Elliott
97	Miss Marianne McGinn
98	Mr Martin McDonnagh
99	Mrs McDonnagh
100	Ms Zoe Randles
101	Mr Christopher Thomson
102	Miss Tracey Beaton
103	Mr Henry Nocher
104	Ms Laura Carney
105	Mr Alastair Ian Innes Reid
106	Ms Ann Timmins Dickson
107	Mr Martin Benedetti
108	Miss Chloe Rennie
109	Mrs Delia McKinnell
110	Ms Beverley Herdman
111	Mr Scott Hutcheon
112	Miss Karen McEwan
113	Miss Marion Litster
114	Mr Robert Millar
115	Mr Daniel McCabe
116	Mr David MacLean
117	Miss Amy Muir
118	Miss Teresa Scott
119	Miss Caitlin Longman
120	Ms Annabel Simpson

121	Miss Gemma Hay
122	Mr Neil Park
123	Ms Elizabeth Collins
124	Mr John Wilson
125	Ms Sandra Tonner
126	Mr Steven Bennie
127	Mr Michael Harley
128	Ms Amy Stewart
129	Miss Lisa Gordon
130	Ms Maxine McCreadie
131	Mr Graeme McDougall
132	Ms Christine Cunningham
133	Mr Kingsley Azubuike
134	Mrs Brenda McMillan
135	Rae Richardson
136	Raymond Prenty

Questions & Answers Session:

After the meeting was closed an informal questions and answers session took place.

Question 1: A member advised that MHA previously used City Electrics and BW Heating & Plumbing as repairs contractors for years. Both contractors were very good, hardworking, respectful and had good existing relationships with residents. It was queried why these contractors had not been kept. The member also stated MHA have brought in Timetra, whom they've had issues with.
Answer 1: the CEO highlighted that MHA's repairs and maintenance contracts are tendered, and documents regarding this are publicly available, should anyone wish to look at this information. It was pointed out that the contractors named are on MHA's approved contractors list, therefore, if they are not being used, it may be down to that specific contractor's availability. It was confirmed that MHA use Timetra as a multi-trade contractor, and if tenants experience issues with them, these should be raised with

Question 2: A member complimented MHA for their good financial performance. A thank you was also extended to the Director of Housing & Community Initiatives, for all his hard work.

Question 3: In relation to the Duke Street area of Haghill, a member stressed that work carried out in previous years to the backcourts enhanced the area, however, he felt the backcourts were now a tip. In particular, he felt the removal of the Polly-Tunnels has made things worse.
Answer 3: The CEO recognised that this was a loss, however, highlighted that use of the Polly-Tunnels had significantly reduced, plus they contributed to the vermin issues in the area, therefore, the removal was necessary to assist with vermin control. MHA carry out regular checks/inspections, and it is MHA's view that the backcourts are not in poor condition.

Question 4: In relation to rats, a member stated that residents in the Armadale area are unable to gain access to the bin stores. This has resulted in residents dumping rubbish bags anywhere. Residents will therefore need keys to the back close doors / bin areas.
Answer 4: The CEO advised that this is being looked at, and MHA's position is to fit thumb-turn locks, so anyone can access/unlock the doors from the inside. In general, where on-street bin hubs are in place, the vermin issues have improved. MHA have found that where residents feed birds and/or have storage facilities in communal areas, these contribute to the problem. It was advised that any individual/specific issues should be brought to a staff member's attention.

Question 5: A member raised the issue of garden hedges being removed, and the fences not being painted.
Answer 5: The CEO explained that it would be ideal to paint the fences immediately after the hedge have been removed, we have a programme for painting works which is for fences and other areas. MHA has also found that

some repair work has been required to railings, and this must be carried out before the painting. Members were assured that MHA have not forgotten about the fences and will get round to completing necessary works.

Question 6: A member queried if any works would be carried out to better insulate the older sandstone style tenemental properties.
Answer 6: The CEO advised that this is something the MHA and our Director of Asset Management has been working on. It was noted that some Housing Associations have carried out cavity wall insulation, but it was felt that the result of this this may be questionable, with potential issues established further down the line. MHA are being careful and assessing the situation, as to avoid potential issues that the cavity wall insulation has caused for other landlords. MHA are assessing things, working with architect specialists in this area, and considering other potential options. However, we currently don't have a definitive solution. It is hoped that by the AGM next year, a positive solution, and access to funding, will be found.

Question 7: A member thanked the Assistant Estates Co-Ordinator, Estates Team, Income Maximisation Staff and Community Engagement Staff for their hard work; stressing that they are a credit to the Association