DRAFT (TO BE APPROVED AT THE 2027 AGM)

MINUTE OF MILNBANK HOUSING ASSOCIATION ANNUAL GENERAL MEETING HELD ON THURSDAY, 17 SEPTEMBER 2026 IN WOOD STREET HALL, 15 WOOD STREET, GLASGOW AT 7.15PM

PRESENT: Mr A Scott (Chair), Mr P Martin (Chief Executive Officer), Ms C Herd (Azets)

IN ATTENDANCE:

MHA Staff Members: Mrs L Sichi, Miss L Smith, Mr C Boyle, Mr M Smith, Mr H Gutsa, Mrs L Willox, Mrs P Munro, Ms P Hamilton, Mrs L Strang, Miss A Williamson, Mr P Needham, Mrs D Robertson, Mrs S Pollock, Mr J Gourlay

OBSERVERS: Barry Black, Catherine Boyle, Eileen McGinnis, Margaret Taylor, Margaret Thomson

The Chair welcomed everyone to the meeting and thanked members for their attendance. It was confirmed that 90 members were present against a quorum requirement of 61. The meeting was therefore duly constituted.

1. APOLOGIES FOR ABSENCE

It was noted that apologies had been received in advance of the meeting. Members were invited to provide any additional apologies to staff for inclusion in the final minute. A full list should be appended from the AGM records.

2. MINUTE OF ANNUAL GENERAL MEETING HELD ON 18 SEPTEMBER 2025

The minute of the Annual General Meeting held on 18 September 2025 had been circulated in advance and was available on the Association's website. The minute was proposed for approval by Mrs Anne Strachan, seconded by Mrs Rose Tinney and unanimously approved, without amendment, by the members present. There were no matters arising.

3. CHAIRPERSON'S REPORT

The Chair advised that this would be his final year as Chair and that he would stand down from the position following the meeting. He had served on the Management Committee for 30 years, including three separate five-year terms as Chair, and hoped to continue contributing as a Board member.

The Chair reported a year of strong progress, careful financial management and continued investment in homes and services. The Association had strengthened its financial position, improved services and governance, and progressed the priorities in its Business Plan 2026–2029.

During the year, £1.3 million had been invested in existing homes, including boiler replacements, kitchen improvements, medical adaptations, reactive repairs, void works and stonework repairs. Progress had also continued on the

former Haghill Primary School development, which would provide 48 new energy-efficient homes for social rent.

Performance remained positive across key service areas. Overall satisfaction with MHA services was above the Scottish average, repairs performance remained strong, rent collection improved, arrears remained well managed and the Association maintained a strong gas-safety record.

The Housing and Wider Role teams continued to support tenants to sustain their homes, obtain advice and participate in community activities. The Income Maximisation Team generated £2.91 million in financial gains for residents. Tenant feedback was gathered through complaints, compliments, Annual Tenancy Visits and the first Tenant Panel meeting, helping to identify improvements, particularly in communication and contractor management.

The Chair thanked staff, volunteers, partners, tenants and owners for their continued support. He confirmed that the Association would remain focused on value for money, investment in homes and services, and positive outcomes for customers.

4. PRESENTATION OF ACCOUNTS AND AUDITOR'S REPORT

The Chair confirmed that the Annual Report and Financial Statements for the year ended 31 March 2026 and the Auditor's Report were available on the Association's website and in the meeting room. These had already been approved by the Board in accordance with the Association's Rules and regulatory requirements.

The Chair introduced Ms Chloe Herd, Audit Manager at Azets, who presented the main financial and audit findings.

Turnover had increased by £580,000 compared with the previous year, mainly due to the rent increase applied from 1 April 2025. Operating expenditure had increased by £1.557 million, principally because of increased planned repairs and maintenance, stonework associated with window replacements, and general supplier price increases.

The Association generated a surplus of £110,000 for the year ended 31 March 2026. Housing properties increased by £575,000, reflecting investment in properties under development and component additions, including kitchens, bathrooms and windows. These additions were offset by depreciation of £849,000. Cash remained at approximately £7.3 million and net assets were £16.3 million.

The auditor reported a clean audit opinion. The financial statements gave a true and fair view, and no fraud or irregularities, unlawful transactions, going-concern issues, or significant weaknesses in internal controls and procedures had been identified. The auditor thanked the Finance Team, in particular Heather Ann and Jim, for their assistance in completing the audit within the required timescale.

Members were invited to ask questions on the accounts. No questions were raised and the accounts and Auditor's Report were noted and accepted by those present. The Chair thanked Ms Herd for her attendance and presentation.

5. ELECTION OF BOARD MEMBERS

The Chair invited the Chief Executive Officer to address the meeting. The CEO advised that, in accordance with Rule 39.1, one-third of Board members must retire each year and may seek re-election. Nominations had been invited in advance and the names and biographical details of nominees had been made available to members.

As the number of nominations received was fewer than the number of vacancies, no ballot was required. The following nominees were elected to the Board: Mrs Rose Tinney, Mr Alex Young, Mrs Josephine Donachy and Ms Ophelia Duah.

6. APPOINTMENT OF AUDITORS

The Board recommended the re-appointment of Azets as the Association's external auditors for the coming year. The appointment was proposed by Mr James Campbell, seconded by Mrs May Hutchison and approved by the members present.

7. CLOSE OF FORMAL BUSINESS

The Chair thanked members for attending and supporting the Association and declared the formal business of the AGM closed. A short video featuring volunteer and Board member Linda Marshall was then shown, followed by a presentation and informal question and answer session led by the CEO.

8. CEO PRESENTATION

The CEO provided updates on the former Haghill Primary School development, resident safety, Annual Tenancy Visits, wider-role services, Milnbank Property Services, welfare and energy advice, estate management, bulk uplift, stonework investment and the proposed Armadale backcourt pilot.

It was reported that the Haghill development was progressing and was expected to deliver 48 energy-efficient homes. Apart from the former janitor's house, the remaining 47 homes would be allocated in accordance with the Association's Allocations Policy, with no special allocation arrangements.

Members were reminded to report concerns involving electrical items, e-bikes and batteries, to provide access for annual gas-safety checks and stock-condition surveys, and to engage with Annual Tenancy Visits. Updates were also provided on the Community Food Pantry, plans to refurbish the hall at Ballindalloch Drive and relocate Millie's Café there, and access to welfare, energy and income-maximisation advice.

DRAFT

9. QUESTION AND ANSWER SESSION

After the formal meeting had closed, an informal questions and answers session took place. The main matters raised and responses provided are summarised below.

Matter raised	Response / assurance provided
Kitchen and bathroom replacement programmes	Members asked how properties are prioritised and raised individual cases where kitchens, bathrooms and related repairs had been outstanding. The CEO explained that stock-condition surveys are used to assess and grade components and asked residents to provide access. Staff would confirm the grading and position for the individual cases raised after the meeting.
Closure of the Alexandra Park Sports Hub	A member asked why the Hub had closed and highlighted the loss to local schools and the community. The CEO explained that the facility had previously been a Council facility and that MHA could not continue underwriting it from rental income after external funding ended. The decision had been taken to protect the Association's financial position. Discussions had taken place with Glasgow Life regarding another provider potentially operating the facility.
Staff changes and outsourcing	Concerns were raised about the loss of local knowledge when staff leave and the outsourcing of close-cleaning and estate services. The CEO advised that staff departures had been individual decisions and that MHA seeks to retain and develop staff. The use of contractors was not new and decisions were informed by value-for-money and regulatory requirements.
Communication and access to printed information	Members said the closure of the Hub and other decisions had not been communicated effectively and that online-only information disadvantaged residents without reliable digital access. The Association confirmed that the Milnbank Messenger and Annual Report are available online and that hard copies can be requested. It was agreed that the Board would reflect on the points raised, including the timing, availability and cost of printed information and accessible-format requests.

DRAFT

Matter raised	Response / assurance provided
Repairs, contractor monitoring and close cleaning	A member raised a repair first reported in November, concerns about contractor quality, repeat visits, leaks, the reporting app and close-cleaning standards. The CEO agreed to obtain the member's details, investigate the history and provide a written response. Members were encouraged to report specific service failures so that they could be monitored and addressed.
Stonework at Cardross Street	A member asked how blocks were prioritised and whether mixed-tenure blocks were being delayed because owners were involved. The CEO stated that the pilot at 134 Cardross Street had been selected to assess the condition and scope of works. Mixed-tenure blocks were not being sidelined, but statutory owner-consultation and funding processes had to be followed. Cardross Street remained a priority and staff would provide further information after the meeting.
CityFibre installations and damage	Members raised concerns about damage and unsightly cabling in common areas and sandstone. The CEO confirmed that providers should obtain permission from the factor and submit appropriate proposals or method statements before accessing common areas. The specific cases raised would be followed up with CityFibre and the factoring team.
Grounds maintenance following hedge removal	A member reported that areas around Stafford Street, Culloden Street and Coventry Drive had not been made good after bushes were removed, leaving stumps and potential trip hazards. The CEO asked the team to obtain the specific details and investigate.
Tenant participation	A member encouraged tenants to raise their own concerns and make use of opportunities to engage with the Association. The Chair thanked everyone for their contributions to the discussion.

DRAFT

10. FOLLOW-UP ACTIONS ARISING FROM THE Q&A

No.	Lead	Action
1	Asset Management	Confirm stock-condition grading and programme position for the individual kitchen and bathroom cases raised.
2	CEO / Housing and Estates	Investigate the repair and contractor-monitoring case raised and provide a written response to the resident.
3	Board / Leadership Team	Review the points raised about communication, printed newsletters, accessible formats and the timing of AGM papers.
4	Asset Management	Provide further information to the resident at 70 Cardross Street on stonework prioritisation and the next phase of consultation and works.
5	Milnbank Property Services / Asset Management	Follow up the CityFibre concerns and confirm whether permissions and suitable installation methods were used.
6	Estates Team	Inspect and address the reported stumps, trip hazards and unfinished landscaping around Stafford Street, Culloden Street and Coventry Drive.

11. LONG-SERVICE PRESENTATIONS

Presentations were made to recognise Mrs Rose Tinney's 20 years of service and the Chair, Mr Allan Scott's 30 years of service to the Association.

12. AGM PRIZE DRAW

Ten £50 Association prizes were drawn. The winners announced were: Kimberly Stanway; Sandra Madden; Joseph Smith; Jim Campbell; Theresa Elliott; Linda Marshall; Georgina Ndisiro, Josephine Donachy; Jeannie Robertson; and John O'Donnell.

The Macmillan Cancer Support hamper was won by Cathy Paul. Members were then invited to tea and coffee. Board members were asked to attend a short meeting to elect the Association's office bearers before the prize bingo commenced.

DRAFT

AGM ATTENDEES

1.	Mrs Olywatoyin Abaniwonda *
2.	Teresa Adams
3.	Adisah Azumah *
4.	Mrs Anne Bowie
5.	Miss Elaine Bowie
6.	Loretta Bowman
7.	Mr Thomas Boyle
8.	Mr William Brisbane **
9.	Mr William Bruce
10.	Miss Carole Burke
11.	Mr James Campbell
12.	Mr Robert J Carson
13.	Ms P Connelly
14.	Mrs Elizabeth A Cox
15.	Joanna Dearie
16.	Mrs J Donachy

17.	Margaret Duncan
18.	Mrs Margaret Edwards
19.	Mr Joseph Elder **
20.	Miss Deanna Elliott **
21.	Miss Catherine Elliott **
22.	Mr Hugh Elliott **
23.	Theresa Elliott
24.	Ophelia Duah
25.	Mr James Elliott
26.	Mrs Frances Falloon
27.	Mrs A Ferguson
28.	Mary Flannagan
29.	Catriona Foote
30.	Ms Susan Fraser
31.	Mrs Jeanette Hillicks
32.	Mr Brian Hillicks

33.	Miss Zoe Hillicks
34.	Mrs Marie Holmes
35.	Ms Maureen Hughes
36.	Mrs M Hutchison
37.	Mr David Hutchison
38.	Ms Nikolinka Kasova *
39.	Mr Frazer Kirkland
40.	Miss Sandra Love
41.	Mrs Sandra Madden
42.	Linda Marshall
43.	Mr Adrian McAulay **
44.	Caitline McAulay **
45.	Amy McAulay **
46.	Mrs Marie McCann
47.	Rona McLachlan
48.	Vanessa McMullan
49.	Mrs Maureen McQueen
50.	Ms Christine Millar *

DRAFT

51. Ms May Morrison
52. Mrs Roseanne Mosedale
53. Annette Muir
54. Mrs G Murray
55. Mr Arthur Murray
56. Ms Georgina Ndisiro
57. Mr J O'Donnell
58. Mrs Anne O'Donnell
59. Ms O'Donnell
60. Miss Georgina O'Hara
61. Catherine Pollock
62. Mr Gabor Raffai
63. Susanne Richards
64. Mrs Jean Robertson

65. Ms Denise Robertson
66. Mr Kenneth Robertson **
67. Ms Sharon Robertson **
68. Mr Andrew Robertson
69.Mr Kenneth Robertson **
70.Dorothy Rodgers
71.Mr Allan David Scott
72.Mrs Kathleen Scott
73.Ms Elizabeth Sideserf **
74.Mr John Sideserf **
75.Mrs Smith
76.Stella Smith
77.Mrs Margaret Smith
78.Miss Christine E Smith

79.Miss Kimberley Stanway
80.Mrs Margaret Stewart
81.Mrs A Strachan
82.Theresa Thomson
83.Mrs Rose Tinney
84.Mrs Aileen Torrance
85.Mrs Louise Williams
86.Ms Carol Williams
87.Mrs M Wilson
88.Mr Fatawu Yahaya
89.Mr Alex Young
90.Moyra Young

* ONLINE

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AGM Apologies – 2026	
1.	Suciati Ahmad, 91 Corsock Street 1/2
2.	Elizabeth Anderson, 42 Aberfeldy Street 2/1
3.	Barry Atkins, 100 Cardross Street 0/2
4.	Susan Bowie, 6 Walter Street 2/1
5.	Anna Bryden, 123 Alexandra Park Flat 1/1
6.	Peter Burke, 59 Roebank Street Flat 2/1
7.	Alan Carruth & Carol Carruth, 130 Roebank Street Flat 3/1
8.	Angela Curran, 110 Duke Street Flat 3/1
9.	Shiela Crace 38 Aberfeldy Street Flat 0/1
10.	Janice Cruickshanks, 233 Armadale Street Flat 0/1
11.	Catherine Devine, 9 Crinan Street 1/1
12.	George Duncan, 10 Circus Drive 1/2
13.	James Gardiner, 129 Alexandra Park Street
14.	Andrew Gibson, 170 Roebank Street, Flat 0/2
15.	Anne Gibson, 111 Alexandra Park Street
16.	Kal Gormley, 15 Armadale Path 2/1
17.	Alice Hughes, 54 Cathedral Square
18.	Dean Hutcheson, 41 Irongray Street 0/1
19.	Scott Hutcheson, 41 Irongray Street Flat 0/1
20.	David Hutchison, 251 Aitken Street
21.	David Hutchison, 110 Duke STreet
22.	Dale Johnston, 96 Finlay Drive 1/1
23.	Janette Joyce, 120 Roebank Street
24.	Catherine Kennan, 18 Armadale Path flat 0/2
25.	Margaret Keenan, 11 Bannatine Avenue
26.	Juliana Khatab, 54 Cathedral Sq flat 5

DRAFT

27.	Emma McAllister, 19 Armadale Path Flat 2/1
28.	Joe McCann, 54 Cathedral Square
29.	Elaine McDougall, 110 Roebank Street
30.	Ann McEwan, 10 Aitken Street Flat 0/2
31.	Mr McGeachie 24 Walter Street Flat 0/1
32.	Frances McManus, 120 Roebank Street
33.	Michael Mearns, 120 Roebank Street Flat 2/1
34.	Lucy Morton, 64 Cardross Street 1/2
35.	Paul Mowat, 31 Harcourt Drive 0/1
36.	Linda Owens, 32 Walter Street Flat 3/1
37.	Rae Richardson, 340 Golfhill Drive Flat 14
38.	Robert Ross, 247 Meadowpark Street
39.	Joanne Scott, 110 Duke Street 5/2
40.	John Smith, 3 Crinan Street
41.	Marinajoana Vaka 32 Walter St Flat 0/1.
42.	Dilyan Vasilev, 71 Irongray Street, Flat ½
43.	William Wallis 3 Firpark Terrace Flat 1/2.

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