



**Official Minute of the Annual General Meeting of
Rural Stirling Housing Association Ltd held at
McLaren Leisure Centre, Callander and by Zoom on
Thursday, 14 September 2023 at 7pm**

PRESENT:

L Anderson	M Beaton
F Boath	T Buik
K Butler	M Earl
T Elliot	D Frood
S Macmillan	N Macmillan
L McColl	O McKee
A McLaren	R Moyes
M Robertson	J Salcedas
A Smith	D Twigg
M Vass	
R Boath by proxy	
L Cameron by Zoom	H Dales by Zoom
A Faulk by Zoom	R McElPatrick by Zoom

IN ATTENDANCE

D Birrell	CEO/Company Secretary
G Casey	Deputy CEO/Director of Finance & Corporate Services
C Wood	Director of Housing and Property Services
J Leeds	Housing Services Manager
S McPhee	Governance & Compliance Officer
Lesley McGregor	Housing Services Officer

INVITED GUESTS

Councillor G McGarvey	Stirling Council
N Hutchison	Alexander Sloan
D Fettes	Killin/Ardeonaig Development Trust
M McDonald	East Loch Lomond Community Trust
E Macdonald	Macdonald & Cameron Ltd
C Grant	Killin Community Council

1. Introduction and Apologies

Mark Griffiths, Chair, opened the 33rd Annual General Meeting of the Association and outlined the formal business to be dealt with. The Chair welcomed Members, our guest speaker Gordon Watson, CEO from Loch Lomond and Trossachs National Park

and Nicola Hutchison from Alexander Sloan, Auditors to the meeting. For GDPR reasons, the Chair also advised that we would be taking photographs throughout the evening.

The CEO advised that 25 apologies had been received and that 2 members had appointed Proxies to attend on their behalf. Apologies had also been received from 6 invited guests. Apologies are listed in Appendix 1 attached.

2. Minute of the Annual General Meeting held on 15 September 2022

The Minute was approved as an accurate record on a motion by Theresa Elliot and seconded by Fiona Boath.

3. Guest Speaker, Gordon Watson, CEO Loch Lomond and Trossachs National Park

The Chair introduced guest speaker, Gordon Watson CEO from Loch Lomond and Trossachs National Park who was appointed the CEO of the National Park in 2015 and was a founding Director when the National Park was created in 2002.

Gordon gave a presentation on Housing Delivery in the National Park and highlighted the following

- Draft National Park Partnership Plan includes housing as one of the main issues.
- Challenges of rural housing
- Key issues the National Park and communities are facing – Restoring nature, creating a sustainable low-carbon destination and enabling a greener economy and sustainable living.
- Arneil Johnston Housing Market and Demand study commissioned in 2022 concluded that affordability is extremely challenging at market entry level across the park area.
- Issues faced by the National Park in providing more affordable housing includes topography, infrastructure constraints and the ability to achieve affordable housing as proportion of the overall housing development when developing smaller sites.
- Between 2017-2021 approval was given for the development of 396 homes, however, only 216 were actually built.
- Of the homes approved for development only 158 were for affordable housing with only 135 of these being built.
- Need to engage and work in partnership with local communities and RSHA.
- Over the coming year the National Park will be finalising the National Park Partnership Plan as well as preparing the evidence base for the Local Development Plan.

The Chair gave thanks to Gordon for a very informative and thought-provoking presentation.

4. Chairperson's Report / Annual Report 2022/23

The Chair presented his annual report for 2022/23 and highlighted the following

- New challenges each year including the continued fall-out from the Ukraine war together with post-Covid supply chain issues which have driven up inflation and resulted in the cost-of-living crisis. This has had a severe financial impact on everyone including the Association.
- Annual Report for 2022/23 has been published and is available on our website and in print.
- Association continues to be ambitious, and this is evidenced by our continuing development programme despite tough times.
- 9 new homes at Burngreen in Kippen were completed last Autumn and this year 4 new cottage flats were completed in Strathblane.
- Currently working with contractors to finalise arrangements for developments in Killearn (11 homes), Croftamie (14 homes) and Balmaha (22 homes)- and a further 30 homes in conjunction with a developer at Gartness Road, Drymen.
- Improvements to our current housing stock with the installation of new kitchens, bathrooms, windows and doors and heating systems.
- Looking at ways to improve two-way communication with our customers.
- With the increase in inflation, the Board and Association continue to work very hard to control costs while maintaining services, however future planning continues to be difficult.
- Finances remain sound and important that they remain so for our tenants.
- Relationships with our Stakeholders including Stirling Council and the National Park are as strong as ever. This is also the case with the various Community Councils across the area and the Association are keen to build on these relationships over the coming year.

The Chair introduced and welcomed the new Deputy CEO/Director of Finance and Corporate Services, who replaced Kirsty Brown, who left the Association last year.

The Chair thanked all the members of the Board for their voluntary efforts and welcomed three new members to the Board, Lynda McColl, Richard McElfatrick and Alison Smith. Also, thanks were conveyed to members Martin Earl, Scott Fitzpatrick, Mike Morrice and Theresa Elliot who have stepped down, for their valuable service to the Association.

The Chair advised that two questions were received from members as follows:

Question One:

Concerned a complaint which had previously been responded to by the Association.

Question Two:

Association's involvement in immigration. A copy of the Allocation Policy was provided which explains how we allocate our housing.

5. Annual Accounts and Auditors' Report

The Chair introduced Gerry Casey, Deputy CEO/Director of Finance and Corporate Services and Nicola Hutchison from the Association's Auditor's Alexander Sloan.

Gerry Casey thanked the Chair for the introduction and welcome to the Association and proceeded to highlight the following from the Annual Accounts presented for 2022/23:

- Significant challenges during the year but remained strong financially at the end of 2022/23.
- Annual income was £4.25m which included income from rent from the new build properties completed during the year.
- Surplus at the end of the year was £197k
- Despite the financial challenges the Association continues to be financially sound.

Nicola Hutchison presented the findings from the Audit of the Annual Accounts and advised that their Audit found a True and Fair view of the annual accounts with no concerns raised.

The Auditor confirmed that the audit found all accounts to be clean and unmodified.

The Chair thanked Gerry and Nicola for the work by both teams during the year and throughout the Audit process.

6. Appointment of the Auditor

The Chair explained that the Board of Management had agreed to recommend to the AGM that Alexander Sloan be re-appointed as the Association's auditor for financial year 2023-24. This was approved on a motion from Margaret Robertson and seconded by Kenneth Butler

7. Election of Board Members

The Association's Chief Executive, Donna Birrell explained that:

- The Rules provide for up to 15 members of the Board of Management and that there are currently 14 elected Members.
- Our Rules require that one third of the existing Board is required to retire each year by rotation, equivalent to 4 Board members. Those longest-serving members due to retire this year were: Fiona Boath, Mark Griffith, Andrew Faulk and Kenneth Butler
- Theresa Elliot had decided to stand down but not to seek re-election.
- As per the Rules members who are casual or co-optee appointments to the Board are also required to step down and be elected. This year Richard McElfrick, Lynda McColl and Alison Smith all stood down and were seeking election to the Board

As there were 7 nominations for the 9 vacancies all were declared to have been duly elected.

The Chair noted that the Board still had two vacancies and encouraged anyone who was interested to consider becoming involved in the Board in future particularly a tenant member. Anyone who was interested was invited to contact the Chair or Chief Executive for more information.

The Chair then presented a token of the organisation's appreciation to Theresa Elliot who was standing down from the Board after 10 years' service.

The Chair then presented the results of the annual Garden Competition and Good Neighbour Awards.

Garden Competition Winners are as follows:

Best Individual Garden

1st - Mrs Elston, Killin

2nd – Ms Petrie-Coutts, Killin

3rd – Miss Ambrose, Doune

Best Vegetable Garden

1st – Mr McLaren, Kippen

Best Shared Garden

Joint 1st Mr & Mrs McLeod, Callander

Joint 1st Mr Edmunds, Callander

Good Neighbour Award

J Kelly, from Killin.

The Chair thanked all entrants and also thanked the Garden Competition Judge, Bill Tait.

Any Other Business

A member raised the issue of poor sound during the meeting and that to make sure at future meetings it is ensured that arrangements are in place to ensure all members can hear.

The Chair invited everyone to stay and enjoy refreshments. The staff team were on hand to answer questions and the development proposals were on display also.

The Chair thanked Donna and Sandra for organising the event, and thanked everyone for attending the 2023 AGM. He wished everyone a good night and brought the meeting to a close.

Apologies for AGM 2023 from Members

	Name
1	L Johnston
2	R Thomson
3	J Thomson
4	W Oswald
5	B Luti
6	C McNab
7	E Brown
8	B Francis
9	A Hamilton
10	A Kilgour
11	R Lygate
12	E Stevenson
13	A Jude
14	H Petrie-Coutts
15	F Elston
16	E Kilgour
17	E Morton
18	J Lygate
19	M Begg
20	Mr Cameron
21	Mrs Cameron
22	Mr Spleen
23	M Rae
24	F Hamilton
25	D Coleman

Apologies for AGM 2023 from Invited Guests

Councillor Henke	Stirling Council
Graham Gillespie	Wylie & Bissett
Grant Fraser	SME Real Estates
Jim Davidson	Hill & Robb Limited
Michelle Bennett	Fintry Community Council
Sharon Brady-Wardrope	Forth Housing Association