



Official Minute of the Annual General Meeting of Rural Stirling Housing Association Ltd held at Callander Youth Project, Callander and by Zoom on Thursday, 4 September 2025 at 7pm

Members in Attendance

Attendee Name	
F Boath, Chair	F Russell
A Faulk, Vice Chair (Zoom)	A Smith
L Anderson	M Vass (By Proxy)
M Begg	
K Butler	
V Cutler	
M Griffiths, Vice Chair	
A Hamilton	
S Macmillan	
N Macmillan	
R McElfatrick	
R Moyes	
M Nichol (Zoom)	
A Peters	

Staff in Attendance

Name	Job Role
Donna Birrell	CEO
Gerry Casey	Deputy CEO/Director of Finance and Corporate Services
Craig Wood	Director Housing and Property Services
Susan Mackay	Corporate Services Officer
Lesley McGregor	Housing Services Officer
Josh Graham	Finance and Corporate Services Adviser
Nicole Wiseman	Property Services Assistant
Jennifer Ritchie	Assistant Housing Services Officer

Invited Guests

Name	Organisation/Company
Gerry McGarvey	Councillor, Stirling Council
Allison Devine	Alexander Sloan
Ewan Macdonald	Macdonald and Cameron Ltd
Helen Pinn	Winner Good Neighbour Award (Tenant)
Ross Wilson	Ross Wilson PR

1. Introduction and Apologies

Fiona Boath, Chair, opened the Annual General Meeting of the Association and outlined the formal business to be dealt with. The Chair welcomed Members, our guest speaker Gerry McGarvey, Stirling Council and Allison Devine 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 29 apologies had been received and that one member had appointed a proxy to attend on their behalf. Apologies had also been received from 4 invited guests. Apologies are listed in Appendix 1 attached.

2. Minute of the Annual General Meeting held on 14 September 2024

The Minute was approved as an accurate record on a motion by Mark Griffiths and seconded by Linda Anderson.

3. Guest Speaker, Gerry McGarvey, Leader Stirling Council

The Chair introduced guest speaker, Stirling Council.

Gerry spoke about his personal connection with RSHA which was born back in 1990 born in Gartmore from a group of determined individuals meeting around a kitchen table into what it is now 35 years later. His continued support over the years of the work of RSHA and working in partnership with Stirling Council. A few highlights from the speech are as follows:

Reflecting on the past year Mr McGarvey spoke of the challenges: rising living costs, pressure on public services, and a changing climate that disproportionately affects rural areas.

Rural Stirling remains a beacon—delivering not just housing, but the infrastructure of hope. From energy-efficient homes to inclusive tenancy support,

For him It is a privilege seeing firsthand how meaningful housing transforms lives. The organisation's commitment to collaboration—whether with Stirling Council or community groups like East Loch Lomond Development Trust – embodies the spirit of genuine partnership and progress.

Housing is never just bricks and mortar. It's about belonging, dignity, and opportunity.

Vital work lies ahead and RSHA faces the same challenges **the council faces: sustainability targets, supporting younger families, addressing rural transport challenges, and ensuring older residents live safely and comfortably in their communities.**

Having served as both Convenor and currently Vice Convenor of the Community Wellbeing and Housing Committee, as well as Convenor of Finance, Economy & Corporate Support Gerry has experience in scrutinising the income and expenditure for the council's own housing stock and acknowledges that there are more areas to spend on to meet higher standards and a higher expectation from tenants in terms of the standards of home and the quality of housing.

Councillors want to see more new homes helping people on housing waiting lists. This largely depends on grant subsidy coming through from the Scottish Government for many more years to see a difference.

Key challenge is the increasing costs of building and maintaining homes which brings pressures in maintaining the affordability of social housing over the longer term.

Financial challenges should not lower the ambition of organisations like Rural Stirling.

Gerry commented that he was particularly excited to see homes in Balmaha being constructed. A difficult project to get to this point. Work continues with key partners including the national park on joint projects which need partnership working to deliver much needed new homes.

Current work consulting on the next Local Housing Strategy which sets out key actions to address housing issues across the Stirling Council area. Stirling Council will also be undertaking a housing need and demand survey to better understand the housing needs of our residents and both the Strategy and the Needs Assessments gives the opportunity for all of our residents to have their say on these important issues.

Gerry ended his speech by urging all to keep working together, listening closely, and building wisely. **With unity, resolve and continued partnership working, we can ensure every person in our rural areas has not just a house - but a place to call home.**

The Chair gave thanks to Gerry for a very supportive, insightful and encouraging talk.

4. Chairperson's Report / Annual Report 2024/2025

The Chair presented the annual report for 2024/2025 and highlighted the following:

- It is well recognised that constructing small developments in rural areas remains difficult. Despite ongoing support from the Scottish Government, the housing shortage persists, and the cost-of-living crisis continues to affect our tenants, customers, and the Association financially.
- Managing this situation requires significant effort from the staff. Thanks were given for their dedication in maintaining services over the past year.
- Staff continue to operate on a blended working model, from the office and from home. Board meetings are hybrid, allowing members to attend in person or via Zoom as needed; holding meetings online during winter helps avoid travel.
- The Annual Report provides a summary of the Association's work and achievements to the end of March 2025 and is available to view on our website, electronically and in print.

- The importance of building new affordable homes in our rural communities is well understood. This year 14 new properties at McQueen Way, Croftamie, tenanted in December '24 and funding for the Balmaha development was secured in Spring 2025.
- Development of 11 homes at Lampson Road, Killearn is due to complete Autumn 2025.
- RSHA continues to upgrade existing homes, replacing windows and doors at 34 homes, along with boiler replacement at a further 22 homes.
- The planned maintenance programme expenditure amounted to £500k with the ongoing economic and supply conditions in the construction industry having impacted on the delivery schedule.
- We continue to work in collaboration with Stakeholders, which is very important, relationships with Stirling Council & Loch Lomond and Trossachs National Park continue to be as strong as ever, RSHA is keen to maintain the connections with the Community Councils and Development Trusts across the rural Stirling area over the coming year.
- The Chair thanked Donna Birrell CEO, the Senior Management Team and staff team for their energy, enthusiasm, and dedication to RSHA. The Chair gave special recognition to Robert McGregor, the longest-serving member of the RSHA staff team, celebrating 25 years with the Association this year.
- The Board and staff team are looking forward to an exciting year ahead as RSHA reaches 35 years as a Registered Social Landlord (RSL) in December 2025, with a continued focus on delivering robust governance, value for money and continuing to improve customer services and tenant engagement.
- The Chair took the opportunity to thank everyone who has supported her in her first year as Chairperson. She thanked the current Vice Chairs Mark Griffiths and Andrew Faulk, CEO Donna Birrell and the Board of Management for their commitment and hard work. She also thanked all previous Board members who have helped her increase her knowledge of the wider housing sector. A special thank you to Margaret Vass, a valued mentor. The Chair also thanked retiring Board member Ken Butler, and gave a special thank you to long serving members Susan Macmillan and Linda Anderson who were also stepping down.
- She also expressed her sincere appreciation to our RSHA members for their invaluable support.

The Chair advised that no questions had been received in advance of the AGM.

5. Annual Accounts and External Auditors' Report

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

Gerry Casey thanked the Chair for the introduction and proceeded to highlight the following from the Annual Accounts presented for 2024/2025:

- The full audited financial statements are available from the Association's website.
- A surplus of £138k, which is an increase of £121k from 2024 which was £17k.
- The income increased due to additional rent being received from the completed developments. The properties completed in 2024 at Strathblane have been included for a full year and the 14 new properties in Croftamie generating rental income from January 2025. This combined with the inflationary uplift gave an increase of 6% in our income.
- We are continuing to see increasing costs with the operating expenses for the year increasing from £3.8m to £4.2, an increase of £358k or 9%.
- During the year we sold our share in 3 Shared Ownership properties and 1 Mortgage To Rent property. These sales generated a gain of £202k.
- The continuing investment in our existing stock saw the value of our Housing Stock, after depreciation, increase by £2.35m. The increase reflects the work to replace heating systems, windows and doors in existing properties during the year in addition to the spend developing new properties.
- We also purchased the remaining share of a Shared Ownership property. Owning the property outright meant that we added it to the properties that we have for social rent.
- The cash balance was strong at the year end with a balance £1.8m.
- The overall financial position as shown in the Statement Of Financial Position is that the Association has net assets of £6.7m.

Allison Devine 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 Allison for the work by both teams during the year and throughout the Audit process.

6. Appointment of the Auditor

The Chair advised that the Board of Management had agreed to recommend to the AGM that Alexander Sloan be appointed as the Association's Auditors for the coming financial year 2025/2026.

This was approved by Ken Butler and seconded by Linda Anderson.

7. Election of Board Members

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

- The Rules provided for up to 15 members of the Board of Management and that there were currently 13 elected Members.
- The Rules required 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: Ken Butler, Andrew Faulk, Mark Griffiths and Richard McElfatrick.
- Ken Butler had advised that he did not wish to stand for re-election.
- As per the Rules members who are casual or co-optee appointments to the Board were also required to step down and be elected. This year Vicki Cutler, Fiona Whyte and Moray Nichol also stood down and were seeking election to the Board
- Two additional existing Board Members Susan Macmillan and Linda Anderson had also decided to stand down but not to seek re-election.
- Ken, Susan and Linda were thanked for their invaluable contribution to the Board and RSHA over the years.
- There were therefore six members for election who were all duly elected, and 11 vacancies in total.

The Chair noted that the Board encouraged any member who wanted to know more about what is involved in being on the Board, to contact either herself or Donna Birrell who would be able to provide more information. She advised that there would be a recruitment campaign during the year and tenant members would be particularly welcomed.

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

Garden Competition Winners were as follows:

Best Individual Garden

1st – Mr & Mrs Elston, Killin

2nd – Mrs Ritchie, Aberfoyle

3rd – Mr McLaren, Kippen

Best Vegetable Garden

1st – Mr McLaren, Kippen

Best Communal / Shared Garden

There were no entries for this category.

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

Good Neighbour Award

H Pinn - Doune

The Chair thanked everyone for attending and gave thanks to Donna, Sandra and Susan for their part in organising the event.

Presentations to Board Members

The Chair, before closing the meeting, presented leaving gifts to Board Members Ken Butler who had served 4 years; Susan Macmillan, 10 years; and Linda Anderson who had an outstanding 21 years' service and thanked all of them for their commitment and hard work over the years.

The meeting closed at 7.50pm.

Apologies for AGM 2025 from Members

Name	
1.	K Archibald
2.	M Archibald
3.	A Bell
4.	I Bell
5.	R Boath
6.	T Buik
7.	L Cameron
8.	M Earl
9.	F Elston
10.	R Fleming
11.	D Holmes
12.	E Holmes
13.	E Kilgour
14.	A Kilgour
15.	P Linton
16.	R Lygate
17.	J Lygate
18.	A McLaren
19.	C McNab
20.	A Miller
21.	W Oswald
22.	H Petrie-Coutts
23.	M Rae
24.	H Robertson
25.	E Robertson
26.	M Robertson
27.	D Rose
28.	J Stallard
29.	L McColl

Apologies for AGM 2025 from Invited Guests

Name	Organisation/Company
Councillor Elaine Watterson	Stirling Council
Sharon Brady-Wardrop	Forth Housing Association
Ann Dickson	Chair, Forth Housing Association
Grant Fraser	Bank of Scotland