



*1986-2016: Celebrating 30 years working in the community*

Special General Meeting –  
Tuesday 25<sup>th</sup> August 2020 at  
5.30pm

# SGM Agenda

- Introductions and welcome to SGM via Zoom
- Members – sign in - names
- Secretary, Chairperson, Chief Executive
- 1. Apologies - **received from C Boyd, R Connelly, S McLeish, E and W Graham, B and D Richardson, L Hendry, A Devine, L Carr, J McShane, A Smith, J Ralston, A Hay, S and D Sweeney, C Baird, R Begley, M Carter, J and J Liddell, N McCluskey, D McKinney (21)**

# SGM Model Rules

- 2. Model Rules 2020
- Main Changes: from 2013 Model Rules
- Wording and legislative tidy up – minor tidy up to include typing errors and to update to Cooperative and Community Benefits Act 2014; Scottish Housing Regulator's increased powers; and Housing (S) Act

# Main Rule Changes

- Rule 20 – allows for virtual AGM (added)
- Rule 27.1 – chair not to hold proxies
- Rule 27.3 – proxies reduced from 10 to 5
- Rule 27.6 – remove use of postal voting
- Rule 37.8 – if Board member under investigation, leave of absence required
- Rule 40.3 – Gov Board can reject a nomination where they believe it is not in the best interest of the organisation

# Rule Changes

- Rule 59.5 – office bearers to be elected after each AGM
- Rule 37.1 – option to appoint fixed term positions for up to 3 places on the Board – total for BHA would be 15
- Removed Rule 42.3 to restrict partners joining the Governing Board
- Rules approved by our Governing Board – still need approval of FCA after tonight.

# Rule Changes

- Any questions before we go forward to vote?
- Vote: members need to approve the revised Model Rules
- Show of hands – vote Yes;
- Show of hands – vote No
- Voting results – we need three-quarters to vote in favour – confirm decision
- Close of meeting – please take a break and AGM will commence in 5 minutes

# AGM – 25<sup>th</sup> August 2020

- **Welcome to our 34th AGM via Zoom**
- **Members sign in - names**
- **Introductions – Secretary, Chairperson, Chief Executive**
- **External auditor Chiene + Tait, Jeremy Chittleburgh**
- **Agenda 1. Apologies – received from C Boyd, R Connelly, S McLeish, E and W Graham, B and D Richardson, L Hendry, A Devine, L Carr, J McShane, A Smith, J Ralston, A Hay, S and D Sweeney, C Baird, R Begley, M Carter, J and J Liddell, N McCluskey, D McKinney (21)**

# Agenda 2. Chairperson's report

- **Thanks - my fellow voluntary Board members, staff team especially senior team over recent difficult months.**
- **Welcome to new Board members Dianne Greig and Councillor Tony Buchanan (co-optee)**
- **Board resignations - Thanks to Claire Boyd for her long service and dedication to BHA over 20 years; Chris Baird for his passionate and dedication towards supporting vulnerable residents**
- **Zoom – video conferencing – new way of working and maybe here for the foreseeable future.**
- **Board business over recent months – much has been operational issues due to COVID-19 but we are now starting to work on business recovery**

# Chairperson's summary report

- **COVID pandemic - big impact on health and well-being of all; very sad loss of life;**
- **economic and financial downturns have started and much more to come;**
- **we will work harder than ever to support our residents and communities going forward.**
- **Services to tenants – have started to resume; many tenants were self-isolating and shielding;**
- **staff are in the office but it not yet open to the public –**
- **Must follow SG guidance – priority is to keep our customers and staff safe – next announcement due 11th September**

# Chairperson's summary report

- Resignation of Chief Officer, Shirley Robison
- 15 years – thanks for her hard work and dedication to BHA; wish her well as she moves to early retirement and new challenges
- Recruitment – now underway using a specialist recruitment consultancy and panel of Board members
- Hope to appoint new CEO September 2020

# Chairperson's Report

- Financial statements - hear tonight that these are strong, with surpluses generated and cash in the bank – which will be crucial for the difficult times ahead. More from Helen and Jeremy later.
- Governance – had positive feedback about our first Annual Assurance Statement and have worked with Scottish Housing Regulator over our future business plan and recruitment of new CEO.
- Planned investment – deadlines - good progress against our energy standards and commenced fire safety measures to every property

# Chairperson's Report

- Customer Services – worked hard to engage with tenants – rent arrears kept under control last year but now rising
- Wider community regeneration – very successful DIY Dunterlie project, thanks to Tracey Quinn and Bryan Dando.
- Successful in recent months in attracting almost £300,000 in additional income for wider community benefit

# Neilston 12 new homes, Aug 2020



# Chairperson's report

- Development of new build – started on sites:
- Neilston Taylor Wimpey site – completed 12 new homes in August 2020
- Blackbyres Belway site – now underway and 10 new homes will be completed next summer
- Working on three other local sites to produce 55 new homes in partnership
- Happy to take questions later

# Agenda item 3. Approval of Minutes

- **AGM 3<sup>rd</sup> September 2019**
- **Proposer and seconder required**
- **Any matters arising from the Minutes?**

# Agenda 4. Chief Executive's final report

- **Given the last 5 months it's hard to look back at the year ending 31<sup>st</sup> March 2020 as the current COVID pandemic has been so devastating**
- **However, by end of March 2020 we had:**
  - **updated Business plan 2019-2024 with succession planning and strategic options appraisal**
  - **Updated our 30 year financial forecasts to show a viable business that can meet our costs**
  - **Updated our Business Continuity Strategy (not COVID)**
  - **Targets – ESSH (Dec) and fire safety (Feb 2021)**
  - **Good governance and leadership – good progress against self assurance**
  - **Cash is King – healthy bank balance**
  - **Private loan with Triodos to support our new build programme**
  - **GDPR and FOI – data breaches are mainly low risk human error issues; FOI hasn't been significant – Data Protection Officer in place**

# Main spend items

- Loan interest repaid £348,417
- Staff costs £840,000 exc pensions
- New build costs (12) £1,376,552  
(uncompleted- site closed at lockdown)
- Reactive and void repairs £391,732
- Cyclical spend £376,829
- Planned maintenance spend £526,095
- Cash grown to £4.8m (up from £4.2m)

# Key Performance- Social Housing Charter

- **934 properties (1 sharing owners)**
- **22.5 staff members (BHA and LPS)**
- **51 members**
- **Average weekly rent £89.46**
- **Rent increased by 1.5% in April 2020**
- **Total annual rent due £4,213,140**
- **UC and housing costs paid direct £2,155,054 received from 497 tenants, 53%**
- **£176,196 spent on 79 medical adaptations/on average 24.9 days to complete**

# Key Performance

- **Rent arrears - £122,097- 2.89% (£121,252 last year)**
- **122 tenants on Universal Credit (now increased to 226 end July)**
- **Rent loss on empty homes – 0.26% (0.25%)\***
- **3229 repairs**
- **Emergency repairs -2.23 hrs (1.91 hrs)\***
- **Non E repairs 3.81 days (4.25 days)\***
- **Repairs Completed first time 84% (82.96%)\***
- **99% gas safety certificates in place – one COVID fail due to tenant self isolating (100%)\***

# Key Performance

- **Quality of stock – 98.5% (98.4%) compliance – same 14 properties don't meet the quality standard – door entries**
- **Energy efficiency – 98.3% (88.3%) meet 2020 target \***
- **69 (50) properties re-let, 8 to homeless applicants; 5 at sheltered housing complex**
- **1 eviction non-payment; 1 property abandoned**
- **Time taken to re-let property – 12.26 days (15.6 days)\***
- **63 formal complaints (50)– Stage 1-89%/stage 2-100% within target**
- **131 anti-social behaviour complaints (104) majority about general noise, noisy neighbours, and pet nuisance**

# Key updates

- Allocation policy – review completed
- New housing app and new online application
- Tender-Single term contractor – Everwarm
- Cyber Security accreditation
- New phone system
- Updated Business continuity Strategy (!!)
- Updated Risk Strategy
- Sheltered housing – risk assessment
- Internal audits on financial controls and GDPR/FOI

# COVID-19 PANDEMIC

**Lockdown – 23<sup>RD</sup> March 2020**

**Office closed to public 19<sup>th</sup> March 2020 – staff quickly moved to homeworking**

**Following SG route map out of lockdown – next review 11<sup>th</sup> September.**

**August – we've been testing out the office and propose to have some front line staff in, two teams but not open to the public; staff will continue to work from home 50% of their time**

**Services maintained - emergency repairs; gas servicing; landscaping and close cleaning – gas servicing failures have occurred due to COVID issues.**

**However, services are resuming where contractors and staff follow Health and Safety guidance and tenants are allowing access – catching up with repair backlogs, re-starting painter-work contract, fire safety, and bathroom contract soon**

# Moving forward:

- **Fire Safety – all 934 properties to be fitted with a new integrated heat sensors and smoke alarm system by Feb 2021 – completed about third before lockdown and contract has only just re-started**
- **Further improvements (car parking area/common room) at the sheltered housing complex will continue – funding in place**
- **5-year investment plan in place but being reviewed**
- **IFLAIR procurement framework – with almost 100 contractors, 8 separate frameworks, this will be in place by October 2020**

# Moving forward

- **New funding:**
- **Supporting Communities fund to support our third sector organisations - £100,000 including vouchers for fuel poverty £10k (CAB), IT/digital poverty £4k (VA-ER) distributed to local residents**
- **Climate Challenge funding - £98,000 – food waste and help with cooking**
- **National Lottery funding - £100,000 – to expand on the success of DIY Dunterlie across Barrhead**

# 15 years – thank you

- I've enjoyed my 15 years at BHA and leave the organisation in a much stronger position – well able to face the difficult times ahead and with a much improved reputation locally and across the housing sector
- Big thanks to Governing Board who show tremendous support to the senior officer
- Big thanks to the staff team – I operate a tight ship and make no apologies for the hard working culture I've created – the staff show great commitment to the organisation and to the communities we serve
- BHA should be proud of its achievements - best wishes to everyone going forward – stay safe in these difficult time

# Annual General Meeting 25<sup>th</sup> August 2020

- **Agenda item 5**
- **Auditors Report and presentation of Financial statements for year ending 31<sup>st</sup> March 2020**
  - **presentation by Helen Sutherland, Director of Corporate Services and Secretary;**
  - **overview and feedback from Jeremy Chittleburgh, Chiene + Tait, external auditor**

## Statement of Comprehensive Income

	<u>2020</u>	<u>2019</u>
	'000	'000
Operating Surplus	£1,353	£1,372
Operating Surplus after Interest pd/Rec'd	£1,014	£577
Total Income for Year	£1,861	£462
<p>That large difference in income - due to accounting adjustments for the value of the pension liability.</p>		
Total Turnover from letting	£5,207	£5,039
Total Operating Costs from Letting	£3,825	£3,615
<p>Main cost increase:</p>		
Planned and Cyclical maintenance costs	£641	£524
Reactive Maintenance Costs	£415	£404
Overheads, salaries, property insurance	£1,245	£1,203
Interest and Financing Costs	£369	£360

# Statement of Financial Position

	<u>2020</u>	<u>2019</u>
	'000	'000
Fixed Assets	£46,215	£45,820
The increase comes from :		
Asset replacements (medical adaptations, bathrooms, boilers etc)	£414	
New Build	£1,430	
Cash Position	£4,848	£3,867
Bank Balance has increased by £981k placing the HA in a good position to finance future asset replacements/ improvements in the housing stock		
Net Current Assets	£3,552	£2,856
Current Ratio	3.2	3.1
Loan Balance	£10,108k	
Repaid in Year	( £935k)	
New Loan	<u>£500k</u>	
Loan Balance C/Fwd	£10,002k	
Net Asset position continues to strengthen	£12,169	£10,307

## Performance

- Continues to perform well
- Continued Investment in our properties
- Pro active in Housing development
- A positive cash inflow required for future investment
- Meeting all our banking covenants
- Continuing to look for efficiencies to improve the performance further

# Auditor's Report

We have audited the financial statements of Barrhead Housing Association for the year ended 31 March 2020.....The financial reporting framework that has been applied in their preparation is applicable law and the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'

In our opinion the financial statements :

- Give a true and fair view of the state of the association's affairs as at 31 March 2020 and of its income and expenditure for the year ended;
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- Have been prepared in accordance with the requirements of the Co-operative and Community Benefit Societies Act 2014, Part 6 of the housing (Scotland) Act 2010 and the Scottish Housing Regulator Determination of Accounting Requirements (December 2014)

# Annual General Meeting 25<sup>th</sup> August 2020

- **Agenda item 6**
- **Approve the appointment of auditors, Chiene + Tait as auditors for 2020/21 (Year 6, extended by one year only – due to be re-tendered)**
- **Proposer?**
- **Secunder?**

# AGM Agenda 7, election of Governing Board

- **We have a total of 12 places**
- **Have 10 currently filled, including co-optee, Councillor**
- **Third longest standing required to stand down- David McCready, Rena McGuire, Michael Muhktar – all re-nominated. Dianne Greig filled a casual vacancy and also stands for election**
- **Board members with 9-year service need Board approval to stand for election – were David, Rena and Michael.**
- **No new nominations so no elections required**
- **This leaves 2 vacancies – no-one has been nominated for the AGM from membership but we have approached two local residents to consider filling casual vacancies**

# AGM Agenda 8 donations

- **No donations were made during the year**
- **Community Hardship fund – we have set this up for tenants who can access up to £250. Paid out £4000 during year so far.**
- **Positive feedback - many small gifts chocolates and biscuits handed in from tenants – much appreciated – all recorded in our Register**

# Agenda 9 Members questions

- Any questions?

Annual General Meeting – Agenda  
10. close of business. Thank you  
for listening.

