

ANNUAL GENERAL MEETING		THURSDAY 4 TH SEPTEMBER 2025
AGENDA ITEM:	4	APPROVAL OF MINUTES OF PREVIOUS MEETING

CRAIGDALE HOUSING ASSOCIATION MINUTES OF THE ANNUAL GENERAL MEETING HELD ON THURSDAY 5TH SEPTEMBER 2024 AT 6.30PM AT THE BIRGIDALE COMPLEX

MEMBERS PRESENT:

Ann Booth	Isobel Brannigan	Alice Matthews
Morag Cameron	James Brannigan	Claire Taylor
Louise Bacon	James McIlroy	Michael McKinney
Susan Caldwell	Kevin Boyle	Helen Bayne
Des Phee	Claire Keenan	Stephen Baxter

IN ATTENDANCE:

Linda Chelton	Chief Executive Officer (CEO)	
Frances Cunningham	Corporate Manager (CM)	(Minute Secretary)
Lisa Campbell	Senior Housing Officer (SHO)	
Daniel Murray	Housing Officer (HO)	
Jaclyn McMahon	Assistant Housing Officer (AHO)	
Karha Hughes	Housing Assistant (HA)	
Linda Burns	Receptionist (R)	
Jasneet Singh Arora	Chiene & Tait (CT)	

1. Chief Executive's Remarks

The Chief Executive Officer (CEO), Linda Chelton welcomed everyone to tonight's AGM and thanked the membership for giving up their time to join us tonight.

The CEO highlighted to the Membership that a full copy of the Audited Accounts is available on our website, we also have a couple of spare copies here tonight or if you let Frances know she will send out a full copy.

The CEO introduced everyone at the top table:

- Des Phee, Chairperson
- Jasneet Singh Arora – CT Auditors
- Frances Cunningham, Corporate Manager (Minute Secretary)

The CEO highlighted that most of the Board and Staff are at tonight's meeting.

The CEO extended a huge thank you to the Board & Staff for their hard work & commitment to Craigdale & for the support they have given her throughout the year.

Before I hand you over to the Chairperson, I would just like the membership to note that there will be a chance towards the end of the AGM for you to ask questions and that there will be a cash draw at the end of the AGM tonight.

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2. Chairperson's Remarks

The Chairperson, Des Phee thanked everyone for their attendance tonight and welcomed them to our 2024 AGM.

3. Apologies for Absence

The Chairperson asked if any apologies had been tendered for tonight's meeting. The CM advised that apologies had been received on behalf of the following members.

Lee Kerr	Christine Leitch	Rona Day
Andrew Stevenson	Hilary Tennant	Lucy Madigan
Ann Strain	Pat Bowden	Marie Wallace
Stephen Kelly	Scott Loudon	Dorothy McMahon
Christine McCormack	Jean Robertson	Ian Cameron
Georgina Reddie		

4. Approval of the Minutes from the Annual General Meeting of Thursday 14th September 2023

The Membership approved the minute as a correct record of the Annual General Meeting held on Thursday 14th September 2023.

Proposed By: Claire Taylor **Seconded By:** Morag Cameron

5. Matters Arising from Previous Minutes of the Annual General Meeting – Thursday 14th September 2023

The Chair asked if anyone had any matters arising from the previous minute of Thursday 14th September 2023. There were no matters arising from previous minutes.

6. Chairperson's Report

Des thanked and welcomed everyone to our Annual General Meeting which constitutes the 35th Annual General Meeting of the Association. I really appreciate that shareholding members have made the effort to attend the AGM this evening.

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When I recall sitting here last year, I talked about a number of factors which had created a really difficult operating environment for the Association, things like record high rates of inflation, interest rates, and spiralling cost of living and energy costs. One year on and although the wider operating environment in terms of some of those larger economic indicators have returned to something less turbulent, there still exist some real challenges for us a landlord and for our members and tenants.

We are still seeing really big rises in costs to the Association in terms of both day-to-day repairs and major repairs and investment works. We are also having to deal with other challenging cost factors with regard to energy costs, insurance and materials/supply chain costs

Within that challenging contexts we are being asked to do less with more, balance finances and new build and planned investment programmes with keeping rents affordable. We have to look at how we are able to meet exacting new energy efficiency and net zero targets in relation to our homes, and we are being asked to step in to provide services that local authorities have retreated from. So, the environment is challenging.

Within that context that I've just set out I'd like to highlight some key areas, and some achievements from the past year.

Governance

We are governed by an effective Board who provide leadership and strategic direction. Our Board is a mixture of Craigdale tenants and other members who bring a range of skills, knowledge and talents to the Board. One key role of the Board is in obtaining assurance that we comply with all the Standards of Governance and Financial Management and Regulatory Requirements set out by the Scottish Housing Regulator. The Association were able to confirm that we are fully compliant via submission of our Annual Assurance Statement to the SHR last October.

Business Plan 2024-2027

The Association's new Business Plan sets out our strategic objectives, what we want to achieve, and very importantly that we have the financial planning in place to ensure that the Business Plan is a viable one. Our Business Planning process involves Board members and staff and involves looking at risks and threats, and also opportunities that we may want to address or take advantage over the next three years. Accompanying the Business Plan and those objectives that we want to achieve is a comprehensive delivery plan for how we are going to achieve them.

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Rents and Affordability

Linked into the review of the Business Plan, we had to look at and revise our approach to our annual rent increase. Our Business Plan is predicated on annual rent increases of CPI+1%. Now I spoke earlier about the rate of inflation which has now settled around 3%, at the time when we set out our plans for the next year last October CPI was at 4.6%, our rent increase of 6.6% represented a CPI+2% increase – the reason for that is that as an Association we need to recover from those successive years where we decided on increases way below inflation. We realise that this may have represented a heavy hit among those other financial challenges we all face, but our rents still benchmark very well in terms of affordability in comparison with other Castlemilk housing associations and within the sector in Scotland.

Housing Management Performance

The Association's staff team had another very busy but on the whole successful year, despite the challenges caused by the cost-of-living crisis and all the other things I've mentioned. When measured against other Registered Social Landlords our performance fares very well.

I would like to highlight just some of the Team's key achievements for the year:

- 27 properties were let during the year.
- Our average time to re-let an empty property was 2.48 days, the Scottish average was nearly 57days.
- Gross rent arrears were 3.21% and we are working really hard to support people in paying their rent during this tough time, whilst still stressing that in order for us to maintain service levels it is really important to maintain the income level.
- Tenants reported 444 emergency repairs.
with our average time taken to complete emergency repairs just under 2 and a half hours.
- Tenants reported 958 non-emergency repairs.
and our Average time taken to complete these was 3.42 days which is a slight reduction on last years' performance.
- 96.9% of the Association's reactive repairs were completed right first time against the Scottish average of 88.4%.

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Staffing Update

We have had a couple of changes to staffing during the year, A new Housing Assistant, Karha Hughes and new part time receptionist Lynne Miller both joined us in August and Allana Hammell joined us late last year as part time Corporate Assistant. These three new appointments complete the new structure, and this is being trialed for six months to ensure it is fit for purpose.

Community Involvement.

Once again this year we held our children's Halloween party and both our adult and child Christmas parties went ahead with an excellent attendance at all three events.

The Welfare Rights Officer supported a total of 350 people at our Tuesday surgeries throughout the year and helped people access over £239,736 of additional benefits. One other bit of good news on this front is we have successfully accessed funding to provide energy advice to complement our already successful welfare rights service and we have also provided energy saving equipment such as thermal curtains, air fryer and high tog duvet sets.

We are also involved in a Human Rights lived experience group pilot with the other Castlemilk RSLs, which has been a really interesting and eye-opening experience so far with another meeting to come on 17 September.

New Build

We had the official opening of our new build site at Glenacre Terrace last June where we had the Housing Minister Paul McLennan in attendance. Tenants have all settled into each of those 36 fantastic new homes which were the first new build for the Association since 2007

We will always look to explore further new build opportunities, it is part of the raison d'être for us as a housing provider, but this will always be taken with an eye on financial risk appraisal, and also balanced with investment in our current homes. We have a few opportunities that we may want to explore over the new few years, so its really a case of 'watch this space'.

Summary

The staff have again been brilliant in the past year even with staff shortages and a much-increased workload. This really came to the fore last October when we had a serious fire incident which badly affected people and their homes on Birgidaile Road, the response from staff and indeed the local community was really something else. I want to take this opportunity to thank them for all their efforts on behalf of the Board. We pride ourselves on our staff and know through our tenant satisfaction surveys how well you

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our tenants rate them.

I want to thank my fellow Board members, for their huge amount of time and commitment. Our Board are passionate about Craigdale and are committed to moving forward and meeting all of the challenges, which lie ahead. We feel that Craigdale has a bright future and through the hard efforts of our staff we hope that we can have another successful year, despite all of the challenges that we face.

And to you, our members, for your commitment to Craigdale, we thank you and hope you and your families remain safe now and in the future.

And to you, our members, for your commitment to Craigdale, we thank you and hope you and your families continue to consider Craigdale as the place to be and the home of good housing.

7. Presentation of Annual Accounts, Balance Sheet and Auditors Report.

Jasneet Singh Arora presented the Report and Financial Statements for the year ended 31st March 2024. Jasneet explained that he would discuss our income & expenditures, balance sheet and specific notes.

- Revenue rose from £2.01m to £2.32m and cost grew in line from £1.85m to £1.94m. The increase in costs is represented by general costs over the period. Due to that there is an operating surplus of £386k
- The interests received has increased due to improved rate of interests and better treasury management
- The surplus for the year is £226k and Net Assets stands at £7.75m
- Actuarial losses are just an accounting adjustment made on the basis of the pension reports
- Craigdale has maintained the housing stock, and the Net book value has stayed at £20.74m. This due to the component replacement, general depreciation and additions in work in progress.
- There is a healthy cash balance period end £615k which is lower from the previous year end balance

Audit Report:

Jasneet explained in terms of the audit they have performed our audit in accordance with.

- We would like to record our appreciation for the assistance provided by the Craigdale Housing Association team during the audit
- We conducted our audit of the financial statements of Craigdale Housing for the

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period ended 31st March 2024 in accordance with International Standard on Auditing (UK) and applicable law

- In our opinion, the financial statements:
- give a true and fair view of the state of the Association's affairs as at 31st March 2024 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been properly 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 Determination of Accounting Requirements - 2024.
- From our audit testing there were no control issues noted in the current year that we would wish to bring to your attention
- There were some minor presentational and disclosure changes which arose during the course of the audit which are reflected in the financial statements but there was no other audit adjustments made.
- In auditing the financial statements, we have concluded that the Management Committee's use of the going concern basis of accounting in the preparation of the financial statements is appropriate. Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Association's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue

I'd like to thank Frances, FMD and the rest of the team for being available throughout the audit to answer all our questions and help us get through the testing.

Jasneet asked if anyone had any questions on the statement of comprehensive income.

No questions were asked.

The membership confirmed the approval of our financial statement for 31st March 2024.

Proposed By:

Kevin Boyle

Seconded By:

Claire Taylor

The membership confirmed the approval of our financial statement for 31st March 2024.

8. Appointment of Auditors for Following Year.

The Chairperson explained that the Association is required to confirm the appointment of our Auditors for the 2024/25 finance year.

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The Board of Craigdale Housing Association would like to recommend to the Membership the appointment of CT (formerly Chiene & Tait) Audit Services as our External Auditors for the finance year 2024/25.

Proposed By:

Michael McKinney

Seconded By:

Morag Cameron

The membership confirmed the appointment of our Auditors CT for the forthcoming finance year.

Linda thanked Jasneet and the CT Team for all their help and support over the past year.

9. Election of Board Members.

The Chairperson invited Linda to take the remainder of the meeting.

Linda highlighted to the membership that a huge vote of thanks goes to the Board for the time they give up attending meetings, training and reading legislation with a special vote of thanks going to our chairperson.

Linda explained that in accordance with the Association's Rules at the end of every AGM one third of the current Board Members must retire (co-optees are not included in this number). The retiring Board Members are the longest serving since the date of their last election. Co-optees must also retire but do not need to be nominated.

Based on the above Des Phee, Hilary Tennant and Louise Bacon are the Board Members stepping down.

Des Phee and Louise Bacon have been nominated for re-election. As there are vacancies on the Board their nominations have been accepted and approved by the Board. However, Hilary Tennant has decided to step down from the Board this year.

No further nominations have been received and I am pleased to inform the Membership that our Board will now consist of the following members:

Christine McCormack, Morag Cameron, Claire Taylor, Des Phee, Louise Bacon, Stephen Baxter, Kevin Boyle, Stephen Kelly and Lucy Madigan.

Linda asked the Board to remain behind after tonight's AGM for a short Board Meeting.

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10. A.O.C.B.

Linda asked the Membership present if they had any questions they wished to raise.

a) Hilary Tennant

The CEO highlighted that Hilary Tennant has decided to step down from the Board after 5 years' service. We would like to thank Hilary for all her hard work, dedication and support that she has given to the Board, Staff and the Association. Being a Board member isn't just about turning up for a monthly meeting, it is about taking time to read through minutes, reports, attend training and ask questions which Hilary has done diligently over the past 5 years. Hilary will be greatly missed from the Association and Board, and we thank Hilary for all her support and have purchased a gift as a small token of our appreciation.

a) Questions & Answers

- Ann Booth asked if there were any improvement projects scheduled for this year. Linda advised that our Phase 3 properties (Dougrie Gardens & Dougrie Road) were due new bathrooms and Phase 1 & 2 properties (Downcraig Drive, Road & Birgisdale Road) are due new house doors however this project will take place over 2024/25 and 2025/26.
- Linda also advised that we will be procuring Ground Maintenance & Close Cleaning in the Autumn with the contracts starting 1st April 2025.

b) Prize Draw

There was no other business for discussion the CEO invited Jasneet Singh to assist with drawing the raffles. The winners were:

- | | |
|-----------------|----------------|
| 1 st | James McIlroy |
| 2 nd | Ann Booth |
| 3 rd | Alice Matthews |
| 4 th | Claire Keenan |

Finally, Linda thanked everyone for their attendance and concluded this year's Annual General Meeting.

The meeting concluded at 7.02pm