

**MINUTES OF THE ANNUAL GENERAL MEETING OF AYRSHIRE HOUSING (“the
Company”) HELD AT RAMADA JARVIS HOTEL, DALBLAIR ROAD AYR
ON 28 SEPTEMBER 2005 AT 7:00 PM**

Present:

Community Members

Margaret Scott (Chairperson)
Mary Graham
James Ledgerwood
Louise Laurie
Jean Clarke
George McGeehan
Anne Cameron
Stephen White
Charlie Donnelly
Stuart Reid
Margaret Imrie

South Ayrshire Council – Represented By

Gordon Muir

Tenant Members

Gordon McDines
John Scott
Linda Allan (proxy on behalf of Lesley Imrie)
Donna Beattie

In Attendance:

Jim Whiston
Alan Park
David McGivern
Sharon Ritchie
Carol Young
Zoe McGrady
Jim Sinclair
Cllr Winifred Sloan
Nancy Agnew

Apologies:

Cllr John McDowall
Pearl Boyd
John McKerchar
Linda Aird
Anne Bontke
Willie Russell

1. Notice

The Chair noted that a quorum was present.

2. Minutes

The Minutes were approved on a motion proposed by Margaret Scott and seconded by George McGeehan.

3. Postal Ballot

The postal ballot, for the election of three Community Members was conducted with the single transferable voting system this year. Jim Sinclair, External Auditor, presented the results.

The successful candidates for the Community category were as follows: James Ledgerwood, Mary Graham and George McGeehan (re-election).

There being three candidates for the three vacancies in the Tenants category Sarah Douglas, Gordon McDines and John Scott were appointed without the need for a postal ballot this year.

4. Report by the Board

The Chair provided a brief of a busy and successful year for Ayrshire Housing, supported with an illustrative presentation of our recent developments, events and competitions.

She noted that the financial position is very healthy and has allowed the rent increase to be pegged at 4%, half a per cent less than the maximum allowed. It is also the lowest of any social landlord in Ayrshire.

The recent completion of an independent postal survey of our tenants' views highlights high levels of satisfaction with our services and the quality of our houses.

Over 200 households were accommodated from our waiting list or through nominations by South Ayrshire Council.

Ayrshire Initiatives, subsidiary company of Ayrshire Housing, manages a very successful project providing support to people in their own homes now with 10 staff.

The Chair thanked Linda Aird, Barbara Bryan and Willie Russell who have decided to retire from the Board at this AGM after years of valuable service. She is also noted that Lesley McInnes and Jane Lynch, the first two employees of the Company tendered their resignations earlier in the year and she wished them both well in their careers.

5. Accounts

Alan Park presented the accounts of the Company to the period 31 March 2005. Alan covered highlights from the Income and Expenditure Account, Balance Sheet and Key Financial Indicators.

Alan concluded that Ayrshire Housings' financial position is a strong one. A good second year for the organisation both operationally and in financial terms, annual turnover is now £3.1 million, 70 new homes added to our stock, bringing it to almost 1100. The Development programme is appears likely to continue at current levels for the foreseeable future. Rent Arrears at 10.2% of the rent roll remain a cause for concern, however, The Housing Management team is working hard to reduce this. The company has introduced an integrated housing management and financial computer system which has improved operational efficiency.

6. Audit Report

Jim Sinclair, External Auditor at Armstrongs reported that the findings illustrated in the Audit Report, as per the statement on the Company's System of Internal Financial Control, was a true and accurate statement and are in accordance with guidance which does not contradict the governance.

7. Re-appoint Armstrongs as auditors

The motion to re-appoint Armstrongs as auditors, proposed by Charlie Donnelly and seconded by Gordon McDines. This was unanimously accepted.

8. To consider amendments to the articles

The Chair confirmed that a copy of the draft amended articles had been made available to the members prior to the meeting.

A vote was taken by show of voting cards. The Chair confirmed that the majority was in favour and that the amended articles adopted subject to the formal consent of Communities Scotland.

9. General discussion

Jean Clarke expressed her concern over the increase in Rent Arrears and asked Alan Park to comment. Alan confirmed that although 10.2% appeared high it was

distorted by former tenant rent arrears. The Housing Management Team is focusing on current rent arrears and when compared to external benchmarks we are doing reasonably well. £28,000 this year will be written off as bad debts, £10,000 provisionally set aside in the budget and noted this is the first time bad debt has been written off in a long time. All debt that we cannot collect is passed to a debt agency. We are working hard to reduce this.

John Scott raised a problem of parents parking at the entrance to Glenhead, Coynton when going to and from the primary school. David McGivern confirmed that he would raise this issue with the school and also speak to the police about the matter.

Mary Graham asked for clarity of the business and priorities for the year. Jim confirmed that the new Board would meet briefly after the AGM to elect a chair and to receive a verbal report from Charlie Donnelly.

Cllr Winifred Sloan bid a fond farewell, to Margaret Scott, Chairperson, who after many years of service retires from the Board. Winifred thanked Margaret for her invaluable contribution in the establishment of South Ayrshire Homes and then the successful transfer of engagements from Carrick Housing Association. Winifred presented Margaret with a bouquet of flowers as an appreciation of her commitment and dedication.

Both were well received by Margaret who thanked Winifred, Jim, his staff and Board members for making her time worth while and enjoyable.

There being no other business the Chairperson closed the formal business of the meeting.

Meeting closed 8:20pm

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Chairperson