



AGENDA
35th ANNUAL GENERAL MEETING (AGM) 2026
Wednesday 23 September 2026 7pm

1. Quorate
2. Apologies
3. Minutes of Previous Meeting of 2025
4. Chairperson's Report
5. Annual Accounts and Auditor's Report
6. Appointment of Auditors
7. Repairs & Housing Targets for the Year – Presented by the Operations Manager
8. Garden Competition Winners
9. Raffle prizes: £10, £30 & £50
10. Close of AGM

Provanhall Housing Association Limited
Minute of Annual General Meeting
Held on Wednesday 17 September 2025 at 7.00pm
In The Connie Centre



In Attendance:

Linda Cameron, Chairperson
Alan Hume, Director

Staff

Mark Tedford, Operations Manager
Heather Elder, Corporate & Governance Officer
Andrew Dickson, Senior Finance Officer
Peter Boyle, Repairs & Asset Officer
Diane Miles, Housing Officer
Danielle Keenan, Housing Assistant
Dovydas Kuliešas, Temporary Administrator

External

Jane Skeaping, Assistant Manager, Azets

1 Sederunt

1.1 A total of 47 people were in attendance comprised of 40 Members and 7 Non-members as follows:

Members

Aimee Leigh Turnbull	Jean Cotter	Jane Docherty
Yemisi Agbola	Ashley Bedi	James Baillie
Selina Inglis	Rhoda Gibson	Mohamed Seid Ahmed
William Blunn	Patricia Walker	Clarice Spaine
Ayodeji Olorunsogo	Deborah Anderson	Veronica Fitzpatrick
Linda Cameron	George Reid	David Carse
Wendy Reid	Margaret Kenna	Tracy Coutts
Elizabeth McGregor	Pauline Jeffrey	Christine Morris
John Leeche	Charles Inglis	William McClelland
Henry Stirling	Gabriel Agbola	Daniel Hughes
Jean Logan	James Nwokedi	Elizabeth Kirkcaldy
David Kirkcaldy	Ann-Marie Finnigan	Elizabeth Shields
Sharon Smith	Elizabeth McEwan (By Proxy)	
Roua Kamal Hassan Bakhit (By Proxy)		Claire McKay (By Proxy)

Non-members

Helen Campbell	Priscillia Enwenye	Robert Jeffrey
Margaret Gibson	Donald Montgomery	Agnes McMahon
Laura Devine		

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1.2 Quorum

Alan Hume (Director) welcomed all along to the meeting and confirmed quorum had been achieved for the meeting to proceed.

2 Apologies

2.1 Apologies were submitted by:

Claire Mckay	Tom Irving	Elizabeth McEwan
Margaret Stewart	Roua Kamal Hassan Bakhit	

3 Minute of Previous Meeting Held on 18 September 2024

3.1 No matters arising.

3.2 The minute of the previous Annual General Meeting held on Wednesday 18 September 2024 was proposed by Deborah Anderson and seconded by Gabriel Agbola.

4 Chairpersons' Report

4.1 The Chairperson advised that this year, Provanhall Housing Association (PHA) launched a £5.2 million Capital Programme to improve homes over the next four years. Adapted 23 homes to meet medical needs, helping residents live safely and independently. Introduced a new multi-trade contractor and secured a new gas servicing contract, both of which are already delivering better value and service.

4.2 PHA has made significant savings too. Including £34,000 a year from the bin-pull service, and a staff restructure that will save £147,000 annually from 2025/26. These changes help PHA keep rent levels low — in fact, our rents for 2 and 3 apartment homes remain among the lowest in Easterhouse.

4.3 Supporting our tenants remains at the heart of what PHA does. Over the past year, PHA helped 349 households maximise their income, securing £1.5 million in benefits. Distributed over £33,000 in fuel support and provided Christmas vouchers to 250 children through our Cash for Kids partnership.

4.4 PHA has invested in better systems too. Launching a new Housing Management System and a simplified housing application portal to improve service delivery and efficiency. PHA hasn't forgotten the importance of wellbeing. The Caravan Project gave 7 families a much-needed holiday, and we secured £28,000 in grant funding to support local initiatives like the Connie Centre, Help with heating costs and Cash For Kids.

4.5 PHA has also made progress in governance and planning. Refreshing our 3-Year Business Plan, strengthening our Management Committee, and continuing our commitment to being a Disability Confident Employer.

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- 4.6 All of this is only possible because of the strong partnership between our staff, committee, and most importantly our residents and members.
- 4.7 The Chairperson thanked everyone for being part of our community. Encouraged others to join the Association and become a member for just £1. Members can help shape the future of PHA's services and the direction of the Association. Blank membership forms were available for anyone interested.
- 4.8 PHA continues to work with, and develop, EHRA, the partnership of seven local Community Based Housing Associations and undertake joint lobbying and training with them.
- 4.9 The Chairperson thanked the Management Committee for their hard work and service along with the full staff team at PHA who have delivered excellent performance results with our rent being the second lowest in Easterhouse. The Chairperson strongly encouraged anyone who would like to join the Management Committee to ask for details at the end of the meeting.

5 Annual Accounts and Auditor's Report

- 5.1 An update on some of the key points was provided by Jane Skeaping (JS), Audit Manager from Azets who are the Associations auditor.
- 5.2 Financial Statements, Statement of Comprehensive Income - Turnover is up by £126k on the prior year. The main element of turnover is the income generated from rents. For the year ended 31 March 2025 rental income increased largely due to the rent increase and the additional income generated from the 5 properties acquired in the year to March 2024.
- 5.3 Operating expenditure – this has increased by £371k on the prior year due mainly to the following reasons:
- An increase in staff costs from additional staffing requirements, an increase in planned maintenance programme due to the planned works for 23/24 being executed in 24/25 and general inflation for materials and labour within the trade sector.
 - There has been an actuarial gain on the pension scheme in the year of £10k. It is important to note that this is an accounting movement and not a cash movement and it is likely to change annually.
- 5.4 Overall surplus to be carried to revenue reserves of £125k. The Association needs to ensure that it generates cash surpluses in order to:
- Continue the investment in the Association's properties through its planned repairs programmes as well as potential new developments in the future;
 - Meet its day to day expenditure; and
 - Repay its existing borrowings and pension deficit.

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- 5.5 Statement of Financial Position - Housing properties overall have increased by £426k. The main movements were £771k was spent on component additions, £273k was spent on property acquisitions, offset by component disposals of £286k and depreciation of £332k which is the Association writing off the cost of the assets, including the property itself over its life.
- 5.6 Cash balances are healthy at £3.5m.
- 5.7 Overall the statement of financial position shows that the Association ended the financial year with net assets of £9.2m. The Association are going in the right direction and overall sitting in a healthy position.
- 5.8 Brief summary of our audit process and findings - in terms of the audit we have performed our audit in accordance with International Standards on Auditing for the UK. As we say every year Housing Associations are heavily regulated both from The Scottish Housing Regulator and numerous accounting and auditing legislation.
- 5.9 The audit opinion given this year was what we call a clean audit one which means that Provanhall fully complied with legislations and the accounts show a true and fair view of the performance of the Association for the past 12 months.
- 5.10 During our audit work, we found
- No frauds
 - No irregularities
 - No issues with regards to the legality of transactions undertaken
 - No issues in respect of going concern.
 - No significant issues in respect of the internal controls and financial procedures in place.
- 5.11 JS thanked Andrew Dickson, Alan Hume, Graeme Bruce and the rest of the team for being available throughout the audit to answer all their questions and help them get through the testing.
- 5.12 JS asked if anyone had any questions for her. There were none.
- ** JS left the meeting.

6 Appointment of Auditors

- 6.1 The Director confirmed a competitive tender was carried out this year for our External Auditor Service. Azets were appointed in January 2025 for a period of 5 years. The Director asked for anyone against the proposal to appoint Azets to raise their hand. No one raised their hand and Azets were appointed.

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7 Repair & Housing Targets

- 7.1 The Director confirmed that after our previous Housing Services Manager and Technical Services Manager left, we looked at the structure and now have an Operations Manager, Mark Tedford. The Director confirmed that Housing Officers Julie Smith and Tracy Campbell no longer work for PHA and we wish them all the very best. The new Housing Officer is Diane Miles and the new Housing Assistant is Danielle Keenan.
- 7.2 The Operations Manager (OM) ran through repair performance for 2024/25 and confirmed the targets for 2025/26.
- 7.3 The OM confirmed that in relation to Repairs Targets, PHA is consistently outperforming both our internal targets and the National Averages.
- 7.2 The only exception is for the average time to complete adaptations. However the council made a significant cut to the adaption funding this year. As a result PHA made a contribution to this budget which did enable us to get to the end of the year with no one who had applied for an adaptation still waiting for one.
- 7.3 Medical adaptations are vital because they support independent living, so if anyone needs grab rails or walk-in shower then to contact us.
- 7.4 An attendee said that they have windows nailed shut. The Director confirmed the OM will meet with them after the meeting to discuss.
- 7.5 New Windows – the majority within the current phase of installations is complete. There are 10 or 11 properties that have still to provide access for surveys. OM asked for tenants to provide access to Sidey when requested so they can inspect and measure up. New windows can't be installed without that.
- 7.6 The council is responsible for repairing and maintaining the close lighting. PHA gets an annual charge from the council for the electricity, repair and upkeep.
- 7.7 PHA has funds in place for boiler replacements and work at Balcurvie Road is due to start soon.
- 7.8 An attendee asked if there are any planned works for Balfluig Street, New to the area and not aware of any planned works for the street. The OM said we are carrying out stack condition surveys. The aim is to have a survey of each property completed by the end of March next year. The information from these surveys will drive forward our program of works. OM again asked that if residents have been contacted requesting access for the survey to be completed, to please provide it. Without the information on the condition of components like kitchens and bathrooms, we are unable to plan when they will require replacing. Knowing exactly what needs done feeds into rent

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increase calculations. The Director advised we anticipate this years rent increase to be more in line with inflation which is currently running at 3.8%.

- 7.9 An attendee said that only the top of one of their new windows opens and can't reach planters on the outside. Asked if PHA can assist with getting them removed. The OM agreed to speak to them after the meeting.

8 Garden Competition Winners

- 8.1 This year's garden competition was judged by new Committee Member, Tom Irving.
- 8.2 Congratulations and a big thanks to all residents who take the time and effort with their gardens. And also a thank you to our Estates Contractor Clyde Valley Landscapes who sponsor this competition.
- 8.3 After deliberating, Tom decided the overall winner this year of the £100 cash prize was Mr McLaughlin from Conisborough Road. He was unable to attend this evening and has already collected his prize.
- 8.4 Second place prize of £75 went to Mr & Mrs Kirkcaldy from Balfluig Street. Mr & Mrs Kirkcaldy came forward to collect their prize.
- 8.5 Third place prize of £50 went to Mr Baillie of Balfluig Street. Mr Baillie, came forward to collect his prize.

9 Raffle Draw

- 9.1 Raffle prize winners were:
- £50 won by Jean Logan
 - £30 won by Helen Campbell
 - £10 won by Ashley Bedi
- 9.2 The Director advised that PHA is participating in a joint Gala Day next year to celebrate PHA's 35th Anniversary.

10. Questions

- 10.1 An attendee said they were told the bins were emptied weekly, then every 3 weeks then back to every week. Fed up with bins being missed and not emptied. Wants PHA to do something about it. The Director confirmed that PHA does not provide that service. Tenants pay for that through their council tax to the council. Therefore any complaints about their service need to be reported by residents directly to them. Also recommended that they speak to their local councillor. Whilst we empathize, PHA cannot tell the council what to do. Tenants can also consider making formal complaints to the council. The OM confirmed it is easy to report issues to the council through their App. The more issues raised within an area, the more attention the council will pay to it.

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- 10.2 An attendee said there has been a lot of staff changes and can someone tell them who they are. The Director confirmed all staff changes are included in our quarterly newsletter and are on our website. All staff and contractors carry ID badges. We encourage all residents to verify anyone asking to enter their home. They can all the office if that would help.
- 10.3 An attendee asked how long it takes to get a meeting with the Director. Emailed in 3 years ago and still waiting. The Director said that is unusual. His mobile number is at the bottom of his emails. He is in the office during the week and has also been at all AGM's the past 3 years. The Director is happy to speak to her at the end of the meeting.
- 10.4 An attendee said they appreciate it is the council, but wants them to be more careful when pulling the bins out as they are damaging his daffodils. The Director said this is partly why the move is being made to On Street bins. It removes the need for wheelie bins. They don't need to tie up communal garden space, be dragged through the closes spilling bin juices or causing damage to the close. Changes to emptying cycles would not affect things either. The council are moving to On Street bins and it makes more sense to get behind that and make the change than spend money making upgrades or fixing damage. We have passed over all feedback received from tenants to the council and will provide an update in the next newsletter.

11 Close of meeting

- 12.1 The Chairperson brought the meeting to a close at 7.54pm by thanking everyone for their attendance.

Signed:

A handwritten signature in blue ink, appearing to read 'A. James', is written over a faint, dotted rectangular box.

Date: 23 September 2026