

8 September 2020

Dear Member

Notice is hereby given that there will be an Annual General Meeting of Wellhouse Housing Association Limited on Wednesday 23rd September 2020 at 6pm to consider the agenda set out below. A Proxy Form is enclosed should this be appropriate.

The pre-notification letter of 19 August 2020 advised members that we will hold our AGM virtually, using Zoom Webinar. To attend you will have to be able to access Zoom from a tablet, phone or laptop. You will, therefore, have to let us know in advance if you intend to join the meeting. There was a form included in the pre-notification letter for this purpose or you can email us with your full name and email address at AGM@wellhouseha.org.uk, stating your intention to attend, no later than **Monday 14th September 2020**.

Whilst you will be able to virtually attend and watch the proceedings, unfortunately it will not be possible for you to take part. If you have any questions that you want to put to us, you will be able to send them in advance and we will ensure that you receive a reply, whether you attend the meeting or not.

Yours sincerely,



Martin Wilkie-McFarlane
SECRETARY

Agenda

1. Apologies
2. Chairperson's Welcome
3. Committee Report 2019/20
 - Progress to date & news
 - Chair's report
 - Director's report
4. Minutes 2019 AGM, for approval (approval form attached)
5. Annual Accounts and Auditor's Report (Summary of accounts attached)
6. Re-appointment of Auditors
8. Election of Management Committee

Review of Business

2020 Covid 19

As members will be aware, the office was closed to the public in late March and our staff began working from home from 23 March – this, whilst we had a few teething problems, went well and we received very positive feedback from residents about our service delivery and keeping people updated throughout this unprecedented time. Our regular residents survey reported to us in early September and satisfaction rates are running very high, I am delighted to report, especially with our estates team. We are seeing the re-establishment of services at the time of writing this report and we will be setting up our delivery of work over this time – currently we are working on late October for non-essential office work to return. Repair work continued to be delivered and the estates team worked tirelessly during the entire lockdown period, sometimes against huge challenges whilst council services were suspended. Our staff phoned all of our residents over the age of 70 (where we had the number) for welfare checks and worked closely with other organisations to ensure support was in place. Finally, your Management Committee continued to meet via Zoom and carry on business as usual. We also:

- Granted £1,000 to CCT as part of the greater Easterhouse Covid response team to deal with social isolation and deliver food parcels;
- Granted £2,000 to CCT as match funding to deliver a summer programme for Wellhouse's Young People;
- Secured £2,000 from STV which we grant aided to support fuel bills and food deliveries locally (we managed this ourselves);
- Secured £9,750 from Government to deal with those digitally excluded, which we are managing directly too.

I am very grateful to my colleagues on the committee and the staff team for ensuring the smooth running of the Association during this time.

The remainder of this report takes you through the main review of business – if you have any questions, email me at chair@wellhouseha.org.uk and I will ensure you get a response within 10 days of the AGM.

Regards

Darron Brown
CHAIR.

2019/20 Review of Business.

Any questions about this part of the report: ask Darron Brown, Chair. chair@wellhouseha.org.uk

1. Regulatory Engagement

- At the end of 2018/19, our engagement reduced to zero status and we have had positive feedback about our business plan, financial plans and asset management strategy;
- We continue to work with the Scottish Housing Regulator (SHR) in a positive and constructive manner – there is a new regulatory framework and we submitted an assurance

statement in October 2019, following our AGM. Due to the Covid 19 lockdown, the SHR have not issued a status assessment on any RSL;

- There has been zero expenditure on regulatory engagement or directly related costs since last year's AGM.

2. Governance. The committee in 2019/20

- Held 11 committee meetings in the year and our AGM;
- Scheduled 19 days of internal audit days in 2019/20 conducted by Wylie Bisset, reviewing the following subjects – Procurement; Statutory Instruments - Scotland Housing Act; Regulatory Standards – Assurance Statement; Data Retention and Follow Up Review, as well as our external audit processes;
- Had a business planning session to deliver our new 3-year plan and approve our updated asset management strategy. Copies of these have been submitted to the SHR and are formally reviewed by the committee each quarter – you will find them on the website.
- Conducted a fifth consecutive year of committee appraisals and are acting upon continuous improvement and our approved succession planning policy;
- Reaffirmed our approach to equalities & diversity, extending it to embrace human rights and promoted this to tenants, applicants, staff and stakeholders;
- Prepared for the introduction of Freedom of Information requirements;
- Submitted our returns timeously and accurately to the SHR, OSCR and the FCA;
- Held tenant scrutiny, supported by TPAS, through open session with a focus on value for money, had quarterly satisfaction phone surveys carried out and verified independently and joined the Next Steps pilot programme;
- Continued networking with our colleagues in EHRA which included campaigning and lobbying, service improvement and benchmarking performance, social welfare projects and initiatives, employment and training for local people and training for EHRA staff and committee; retained the Stonewall Scotland diversity champion; worked with EHRA to produce a film and provided the secretariat role to EHRA.
- represented you at EVH, SFHA, SHARE and EHRA events;
- attended a number of meetings with the Scottish Housing Regulator;
- attended meetings with the city council to explore future development options;
- worked closely with the Director and the management team in guiding and shaping the direction of Wellhouse HA;

3. Strategic Update 2019/20, we have –

Any questions about this part of the report: ask Martin, Director martin@wellhouseha.org.uk

- Focussed on Value for Money – we have cut the costs in a number of areas of the business and continue to keep this as a focus;

- Looked at rents and service charges – we have dropped the introduction of a service charge, following consultation, and asked TPAS to run conversations with tenants throughout 2019/20 to assess priorities for spend;
- Retained a number of charter marks from the Chartered Institute of Housing and other bodies;
- Worked to retain an interest in the vacant sites in Wellhouse to put us in a strong position for the future provision of new housing – once the issue with flooding is resolved, we will be able to progress;
- Confirmed our position as an ethical, not-for-profit business and registered social landlord, who operates solely for the community of Wellhouse.
- Focussed on operations and core business;
- Focussed on being the best we can be;
- Attained re-accreditation as an Investors in People Organisation, being upgraded to Silver;
- Embedded our new three-year strategic business plan for Wellhouse HA;
- Completed a full programme of policy reviews;
- Published all committee minutes from April 2019;
- Reported on our performance to tenants;
- Explored and progressed our options around developing new homes, in partnership with Glasgow City Council and Scottish Water;
- Produced a plan for common areas, bin shelters and back courts and begin expenditure on improvements;
- Produced a business plan for the Hub;
- Worked with Glasgow City Council on matters such as refuse collection; fly tipping; litter and dog fouling.

In 2020/21, Our plans focus on –

- The delivery of the business plan for the Hub, which was approved by committee in early 2020;
- The re-invigoration of our community activities with a new provider (having already completed all due diligence);
- Attaining a valuation (now attained) and Site Investigations for the St John Ogilvie Site;
- Updating Valuations for the Balado Rd Primary School Site;
- Providing significant investment in back court and bin area upgrades;
- Consult widely with tenants;
- Carry out a rent affordability exercise;
- Reinvest in our staff;
- Invest in the Hub in relation to maintenance work required.

At the time of writing, due to the unforeseen impact of the Covid 19 Pandemic, the delivery dates on these will be subject to significant change.

Housing Manager's summary

Any questions about this part of the report: ask Carol, Housing & Customer Services Manager
carol@wellhouseha.org.uk

Void/Allocation Performance 2019/20

- The Common Housing Register consists of 8 defined Housing Needs Groups and we allocate a percentage of properties to each group;
- There were 457 applicants on the Common Housing Register who had expressed an interest in being rehoused in Wellhouse HA;
- We let 35 properties;
- We took 14.46 days on average to let properties in 2019/20;
- Our void rent loss to the end of 2019/20 was 0.19%;
- 88.68% of new tenants sustained their tenancy for more than one year;
- 100% of new tenants who responded to our survey at their settling- in visit were happy with the standard of their home when they moved in.

Customer Satisfaction

Overall satisfaction indicators showed similar customer satisfaction rates across the range of indicators with the following exceptions:

- The two largest satisfaction increases were satisfaction with the overall service we provide which improved from 83.58% to 86.45% and satisfaction with repairs carried out is continuing to improve from 87.43% to 88.18%;
- The largest expressed drop in satisfaction was the opportunities to take part in our decision -making process. This had reduced from 91.04% last year to 85.84% this year.

Rental Income Performance

- Rent collected for 2019/20 was 98.37% of monies due;
- The gross rent arrears, (adjusted for technical and w/offs as per ARC Report) had increased to £286,241.68 (8.89% of rental income) at the end of 2019/20;
- At the end of 2019/20, 64 tenants owed more than £1000. The total debt of these cases was £153,013.69, which accounts for half the debt;
- Rental income continued to be affected by Welfare Benefit Reform and Universal Credit throughout 2019/20;
- Income Advice Officer continues to provide an excellent service and to date she has accessed in excess of £2.4m in financial gains for tenants and the Association and the Drop-in service proved to be a great success;

- The Income Advice Officer provided excellent assistance to 500 service users.

In 2020/21: -

We will continue to work with a variety of support providers to assist those affected by: -

- Domestic Violence;
- Numeracy and literacy issues;
- Mental health;
- Multiple debts including debts accrued or increased as a result of Covid-19;
- Alcohol and drugs misuse;
- Victim Support;
- People with Physical and Learning Difficulties;
- Support services for very young tenants.

Voids/allocations

- We are moving into our third year of operating the Common Housing Register with four of our neighbouring Housing Associations. However, we will be reviewing the Common Housing Register outcomes over the period, during this year, to ensure it is meeting the policy outcomes we wish to deliver and meeting the needs of our applicants;
- The targets we have set for 2020/21 are focussed on increasing lets to homeless applicants, whilst continuing to rehouse other priority groups. We have set an ambitious target of 35% for homeless households, up 10% from 2019/2;
- In addition, we will be reviewing Homeless Temporary Furnished Flat provision within our stock with Glasgow City Council, aimed at settling existing occupiers where this meets their housing needs and replacing some provision that has been in place for many years.

Customer Satisfaction

- We will continue to work throughout this year with TPAS and our tenants to deliver against an action plan developed as a result of our participation in the Next Steps Programme;
- We will continue to review our opportunities for consultation with our tenants and service users to ensure we consult widely.

Rental Income

- We will carry out a rent affordability exercise;
- We aim to reduce the numbers of tenants owing rent and we will focus our support to those individuals and families as well as those who have accrued debt over many years and the policy will be updated accordingly;

- To date we have 161 tenants who are in receipt of UC and collectively they owe around £154,607.56. The Income Advice Officer and Housing Officers will continue to support these tenants as well as those who have accrued rent arrears directly as a result of Covid 19;
- We aim to increase our rental income and to reduce our current arrears to the set target of 8.22%.

Maintenance Manager's summary.

Any questions about this part of the report: ask Bill, Maintenance & Assets Manager
bill@wellhouseha.org.uk

Works carried out 2019/20 included: -

- 96 Kitchens;
- 61 Bathrooms;
- 37 Boilers;
- New Doors and Screens Phases 1 & 2;
- New vinyl in 8 closes;;
- **3,275** repairs on average carried out per year
- 100% Gas servicing;
- Back court areas identified for new wheelie/euro bin roll out by GCC, joint visits with GCC and Staff work to be agreed and Tendered;
- Kitchen Replacements to Phases 3, 4G & 5;
- Bathroom Replacements to Phases 2A & 2B;
- Cyclical and Planned works due to start October / November;
- Smoke alarm upgrades to meet new legislation ongoing;
- Boiler Replacements;
- Procurement of Consultants.

2020/21: the year ahead –

- Deliver £1.1m of planned maintenance investment;
- Continue to work with Scottish Water in a positive manner on the drainage impact assessment for the area;
- Procure several contracts delivering community benefits and value for money including;
- Repairs and Voids;
- Cyclical Painting, Electrical testing;

- Gutter Cleaning, roof anchor testing/installation .

With the ongoing Pandemic and restrictions on working practises we may find that what we have budgeted for may not be deliverable, either through unforeseen cost rises or length of time to procure and complete a project due Social Distancing and changed methods of delivery. The Construction Industry Coronavirus (CICV) Forum has published several updates to the Building Industry one of which stated “It would be insanity to enter into contracts on normal terms at normal prices knowing what lies ahead for at least the short and likely medium term.” As part of this they are advising clauses in new contracts to cover any delay, disruption or suspension of the works due to any published government guidance, updated risk assessments or operating restrictions or changes in legislation in relation to a pandemic, which we as the client would incur. We will continue to work closely with our existing Contractors as well as review updates and advice from the Government, Regulator and Housing Sector to ensure we obtain the best quality and value for money for our Tenants and prioritise what Contracts we pursue as we move forward.

Finance & Corporate Services Manager Summary

Any questions about this part of the report: ask Gordon, Finance & Corporate Services Manager
gordon@wellhouseha.org.uk

Highlights from 2019/20 Accounts

- Turnover - £3.9 million;
- Operating Costs - £2.8 million;
- Surplus for Year - £1.2 million;
- Housing Properties - £40.9 million;
- Cash - £2.0 million;
- Housing Loans - £8.2 million;
- Revenue Reserves - £6.6 million;
- Loan Financial Covenants Compliance.

Value for Money (VFM)

- New Value for Money policy approved by Committee and now appearing on website;
- Continuing commitment to saving money through lower costs and efficiency savings;
- Procurement policy requires competitive tendering for new contracts.

Freedom of Information (FOI)

- Wellhouse Housing Associations is now covered by Freedom of Information legislation as of 11th November 2019;
- A Model Publication Scheme has been adopted and Scottish Information Commissioners guidance is being followed;
- Wellhouse website has been updated to reflect the updated guidance on Open All Hours Framework;
- Quarterly statistical reporting to Scottish Information Commissioner.

2020/21: the year ahead:

- Consolidate the Value for Money function and ensure it is reviewed regularly and remains fit for purpose;
- Consolidate the Freedom of Information function and continue to look for improvements in the way this function is carried out;
- Carry out a full review of the IT function and introduce new software/hardware where appropriate.

We will see you all at the AGM and look forward to a face to face meeting in due course with residents and members.

All the best,

Staff and Committee of Wellhouse Housing Association.

WELLHOUSE HOUSING ASSOCIATION**DRAFT MINUTES OF THE 24TH ANNUAL GENERAL MEETING HELD ON WEDNESDAY 25 SEPTEMBER 2019 IN THE HUB, 49 WELLHOUSE CRESCENT, GLASGOW G33 4LA**

Sederunt: Edward Andrews, Grace Andrews, Matthew Armstrong, Irene Blackwood, Darron Brown, Helen Buchanan, May Cameron, Irene Cochrane, Janet Crawford, Kathleen Gould, Linda Granger, George Hagan, Vanda Cooper, Roberta Hagan, Charles Harris, Jean Hay, Thomas Heeps, Jane Heppenstall, Ester Iregbeyen, Sarah Morris, Maureen McCormick, Deborah McKenna, Clare Monteith, Maureen Morris, Thomas Morrison, William Mulligan, Agnes Murray, Tracey Murray, Sandra Running, Wilma Strang, Carol Torrie, Josephine Wotherspoon, Maureen Wotherspoon.

In attendance: Martin Wilkie-McFarlane (Director), Gordon Kerr (Finance & Corporate Services Manager), Bill Black (Assets & Maintenance Manager), Carol Hamilton (Housing & Customer Services Manager), Jennifer Spence (Scott Moncrieff, Auditors), Scott Fernie, Adam Robertson (Saltire) Sgt Stephan Dorson (Police Scotland) and Linda Logan (Minute secretary)

The Chair informed members of housekeeping arrangements and fire alarm procedures should the alarm sound.

1. Apologies for absence.

Jim Gould, Robert Boyd, Lesley Copeland, Kathleen Boyce, Tom Lucas.

2. Chairpersons welcome.

The notice for calling the 24th Annual General Meeting of Wellhouse Housing Association on 25th September 2019 was accepted by members' present. Maureen Morris (Chair) called the meeting to attention and welcomed members present.

The Chair introduced Martin Wilkie-McFarlane (Director), Gordon Kerr (Finance & Corporate Services Manager), Bill Black (Assets & Maintenance Manager), Carol Hamilton (Housing & Customer Services Manager), Jennifer Spence (Scott Moncrieff, Auditors).

She stated that to report to members on progress to date and for the year ahead, the Director and Management Team would provide updates during this part of the meeting. She highlighted the purpose of the AGM was to report to the membership on what the elected committee had achieved on their behalf during the year, a responsibility which the committee considers very seriously. She provided members with an overview of the agenda for the meeting and asked members to place their questions on the post-it notes provided, which would be responded to on the website and our next newsletter.

Some members objected, stating that they wanted to ask questions during the meeting. The Chair reassured members that there would be an opportunity for this later in the meeting, including following the formal AGM where staff and committee would be available to answer questions and who would welcome all feedback.

The Chair highlighted that at the end of 2018/19 our regulatory engagement with the Scottish Housing Regulator (SHR) reduced to zero status and we have had positive feedback about our business plan, financial plans, and asset management strategy. The Association continues to work with the SHR in a positive and constructive manner and our annual assurance statement is due for submission by 31/10/19. The Chair assured members that there had been zero expenditure on regulatory engagement or directly related costs since the last AGM.

She reported that we held 10 committee meetings during the year and our AGM. In addition, 2 audit and risk sub-committee meetings had been held and 19 days scheduled for an internal audit conducted by Wyllie Bisset to review Value for Money – Estates, Rental Income, Maintenance, GDPR, Connect Community Trust and follow-up reviews, as well as our external audit processes. A business planning session was held to deliver our new 3 year plan and to approve our updated asset management strategy which had been submitted to the SHR and formally reviewed by the committee each quarter. It was noted that the Business Plan and Asset Management Strategy was available on our website.

Committee appraisals had been conducted for a fourth consecutive year and we continue to act upon continuous improvement and our approved succession planning policy. We reaffirmed our approach to equalities and diversity extending it to embrace human rights and promoted this to tenants, applicants, staff and our stakeholders. We have prepared for the introduction of Freedom of Information requirements and submitted our returns timeously and accurately to the SHR, Office of the Scottish Charity Regulator (OSCR) and the Financial Conduct Authority (FCA). In addition, tenant scrutiny events had been convened, supported by The Tenant Participation Advisory Service Scotland (TPAS) through open sessions with a focus on value for money and quarterly satisfaction phone surveys which were carried out and verified independently.

The Chair highlighted that we continue to network with our colleagues in EHRA which included campaigning and lobbying, service improvement and benchmarking performance, social welfare projects and initiatives, employment and training for local people and training for EHRA staff and committee and becoming a Stonewell Scotland diversity champion. In addition, we updated our website based upon our values and the “open all hours” report by the SFHA and firmed up all approaches to the accessibility of information via leaflets, newsletters, open events and social media. The Chair highlighted that the committee has represented the Association at numerous events, attended several meetings with the SHR and explored future development options with Glasgow City Council (GCC).

She invited Martin Wilkie-Macfarlane, Director, to report on progress and the year ahead.

Directors Report:

The Director thanked members for attending.

He highlighted that in 2019 we have focussed on Value for Money, cut costs in several areas of the business, with an emphasis on spending less money, which will in the future become a formal area of regulation for the Association. He was pleased to inform members that we have dropped the introduction of additional services charges, following consultation with our tenants and have asked TPAS to consult throughout 2019 to assess priorities for spending.

The Director discussed our continued interest in the vacant sites in Wellhouse and progress towards the purchase of these sites for the future provision of new housing. It is hoped we will progress with new development once the flooding issues in Wellhouse have been resolved with Scottish Water.

He provided an overview of the new three-year strategic business plan for Wellhouse and informed members that as of April 2019 all committee minutes had been published to our website and from November 2019 committee reports will also be published. The Director provided an explanation of the General Data Protection Regulation framework and the Freedom of Information framework which the Association will be subject to from November 2019.

The Director stated that in 2019/20 we will focus on the implementation of the 3 year strategic plan. He discussed our options around developing new homes and consultation in partnership with our tenants as to the type of homes they would like to see developed. He highlighted on-going discussions with the Council and Baille Ballantyne concerning improvements for common areas, refuse collection, fly-tipping,

bin shelters and backcourts and the proposed expenditure on improvements. In addition a new business plan for the Hub will be produced to examine essential maintenance costs and to ensure effective use of the building.

He asked the Management Team to provide a summary of progress during the year.

Assets & Maintenance Manager:

The Assets and Maintenance Manager took members through the works carried out in 2018/19. He highlighted that on average 2900 repairs had been carried out during the year. In 2019/20 per legislation, 100% of gas servicing had been completed. He informed members of on-going discussions and joint visits with Glasgow City Council to identify backcourt areas for the new wheelie/euro bin roll-out by GCC, works to be tendered and potential planning permission requirements.

He highlighted the renewals schedule unit numbers and cyclical and planned works due to start in November. Smoke alarm upgrades to meet new legislation will be completed to ensure compliance and will be completed by our gas engineers, Saltire, who will also complete the boiler replacement works.

The year ahead will require the procurement of several contracts to deliver community benefits and value for money including repairs and voids, cyclical painting and gutter cleaning. He highlighted that the Association will deliver £1.1M of planned maintenance investment and will continue to work with Scottish Water positively, to address the drainage impact assessment for the area.

Housing & Customer Services Manager:

The Housing & Customer Services Manager informed members that the Association was in the 2nd year of operating the Common Housing Register in conjunction with our neighbouring Housing Associations to allocate a percentage of properties to each group. She highlighted the government's requirement for housing associations to focus on increasing lets to homeless applicants and explained the rapid rehousing transition plan.

She provided an overview of void/allocation performance, with 52 properties let and void rent loss of 0.22% 100% of new tenants who responded to our survey at their settling in visit were happy with the standard of their home when they moved in. She highlighted that customer satisfaction indicators have improved across a range of indicators except for tenants who were satisfied with the opportunities given to them to participate in the Associations decision-making process and those who felt that their property represented good value for money.

The Housing & Customer Services Manager advised that 97.6% of monies due from rental income had been collected. Gross Rent Arrears continues to be a cause for concern, increasing to £219,476 in March 2019 although they had reduced to £195,352 as at August 2019. She highlighted that around 70 tenants owe more than £1,000 and we are focusing our support to those individuals and families, as well as those who have had rent arrears for many years.

She highlighted that rental income continues to be affected by Welfare Benefit Reform and Universal Credit. She discussed the difficulties for tenants' who receive Universal Credit, our focus to offer support and the knock-on effect on rent arrears.

She commended the Income Advisor, who to date had accessed over £1.5M in financial gains for tenants and the Association. The drop-in service continues to be a huge success with 317 service users being provided with assistance during the year.

The Housing & Customer Services Manager informed members that we have been working with a variety of providers to assist service users affected by a range of issues. She stated that a list of services

provided will be posted on our website, however, she encouraged tenants to drop in and speak to their housing officer, who would provide the necessary support.

In conclusion, she sought support from tenants to expand our Customer Opinion Panel to scrutinise our services and our policies and processes. She advised that funding had been secured from the Scottish Government for the “Next Steps” programme which will provide training in conjunction with the independent Tenants Advisory Service to members of the Customer Opinion Panel. She encouraged members to approach her following the meeting to volunteer as a member of the Customer Opinion Panel.

Finance & Corporate Services Manager:

The Finance & Corporate Service Manager provided a brief overview of the accounts from 2018/19 and noted that turnover for the year was £3.8M. Operating costs for the year were £2.8M and the Association remained in a relatively strong financial position with a surplus for the year of £669K. He reflected that housing properties had increased to £40.7M which in the main was due to component replacements within properties. Cash had increased to £1.8M and capital repayments of £220,000 had reduced housing loans to £8.4M. He asked members to note that the Association had complied with its financial loan covenants for 18/19.

He advised that in addition to the Value for Money Statement which was published on our website, a new value for Money Policy has been finalised and will also appear on our website. He recalled our commitment to saving £30,000 as part of the 2018/19 rent-setting exercise. He was pleased to report that these savings had been achieved with the majority recurring year on year which will not affect future cash flows. In addition tendering for new contracts will be subject to competitive tendering as per the requirements of our procurement policy.

The Finance & Corporate Services Manager provided information on the General Data Protection Regulation (GDPR) which came into force in May 2018. He highlighted as part of our commitment to implement GDPR the Association had completed an exercise to dispose of old records, data cleansing and introduced a new approach to record keeping to ensure we don't retain unnecessary information.

The Chair concluded by highlighting the committee's commitment to ensure that Wellhouse is “the Place to Be” and our vision that people agree Wellhouse is an attractive place, feel happy and safe, benefit from have a good home environment and feel proud to be part of a vibrant community. She reiterated our values and strategic objectives.

4. Question Time.

The Chair asked members to note that the AGM was not a public meeting and questions should relate to the general business of the Association. She encouraged members with specific non-relevant questions to address these queries to the relevant staff following the formal AGM business. She advised as per our Rules members will be limited to ask one question.

The Director advised that all committee meetings are recorded. Recordings are retained for a maximum of 7 days before deletion.

1. Willie Mulligan sought confirmation that Wellhouse HA committee was doubling the rent of the Innerzone?

The Director reiterated that the purpose of the AGM was to discuss the business of the Association. He stated that the two governing bodies of Wellhouse HA and Connect Community Trust were currently in communication over a whole range of relationship issues. He reminded Mr. Mulligan that committee had given written notice to CCT two years ago of the proposed rent increase for CCT's

office at Newhills Road. Mr. Mulligan recalled discussions at a meeting of the joint governing bodies where the minute stated that WHA would probably do something else rather than increase the rent. The Chair intervened to confirm that committee was not doubling the rent for the Innerzone young peoples' services as asked by Mr Mulligan. She reiterated that the rent increase was for CCT's business office at Newhills Road.

Non related questions were posed. The Director stressed that questions should relate to the business of the Association.

2. **Tracey Murray stated that she had also been in touch with the Council with regards maintenance of the estate. She considered that housing staff had not been monitoring the estate. She reiterated that the area was overrun with water voles and informed members of her contact with various organisations and her request that the Association assist her as she could not fight this on her own. She considered that the area was run down and that she was not proud to live in this community.**

The Director stated that he was more than happy to assist Tracey. He informed her of his discussions with Baille Ballantyne. He stated that he would be happy to organise a meeting with the Councillor and invite Tracey to attend. He reassured her that staff were out inspecting the estate, including himself. He reiterated that she could rely fully on our support and we were trying to accomplish the same outcome. Tracey stated that there had been no communication with her regarding our discussions with the Council. The Director apologised if this had not been communicated to Tracey. The Director invited Tracey to have further discussions with him following the meeting. Tracey was in agreement.

3. **Eddie Andrews stated that the Director may find it interesting that he had received an email from DRS today stating that there was no interest in the school site and that it was off the market and that there would not be anything happening until 2025. He stated that he had also heard that there had been no approach to acquire the Archdiocese site.**

The Director thanked Eddie, stating that DRS's claims of no interest in the school site was news to him. DRS has already funded site investigations. He assured Eddie that his claim that there had been no approach to acquire the Archdiocese site was categorically untrue as he had written to them himself. He stated that he would call DRS tomorrow and speak to Kenneth Crilly from the Archdiocese. The Chair confirmed that Baille Ballantyne had also written to the Archdiocese.

Eddie Andrews offered to forward the email from DRS to the Director.

There were no further questions.

5. Minute of the AGM – 9 September 2018.

The minutes of the 23rd Annual General meeting held on 27th September 2018 were approved as an accurate record of the proceeding by Clare Monteith and seconded by Darron Brown.

6. Matters arising.

There were no matters arising that were not covered by subsequent agenda items.

7. Annual Accounts & Auditors Report.

Jennifer Spence, Scott Moncrieff, explained the purpose of the auditor's report was to determine that the financial statements of Wellhouse Housing Association show a true and fair view, which reflect

the Association's performance during the year in terms of its assets and liabilities at the year ended 31 March 2019.

She highlighted that during their audit work they found; no actual or alleged fraud, no irregularities, no issues with regards the legality of transactions undertaken and no material weaknesses in internal controls.

The financial statements had been prepared in accordance with FRS 102 and the RSL SORP. She discussed the summary report which included the Statement of Comprehensive Income and Statement of Financial Position and the main variances between 2018 and 2019 results were as follows:

Turnover increased by £132,000 to 3.8M. This was due in the main to rental income and the release of some capital grants. Operating expenditure remained stable during the year at £2.8M. She noted that part of the operating expenditure that the Association spent £709,000 on maintenance. Interest charges and finance charges were £291,000 of which £282,00 was actual interest paid to the Association's lenders and £9,000 due to pension finance costs.

The Association generated a healthy surplus for the year of £858K, an increase of £204,000 from 2018. She asked members to a one of charge of £191,00 in respect of the SHAPS pension liability, the scheme is closed to future accrual.

Jennifer took members through the Statement of Financial position. The Statement of Financial position shows a healthy bank balance of £1.8M and net assets of £5.4M and shows that the Association remains in a strong financial position.

She highlighted the importance of the Association ensuring that it continues to generate cash surpluses in order to continue the investment in the Associations properties, meet the day to day expenditure and to repay its existing borrowing.

Jennifer stated she was happy to answer any questions posed by members. None were posed.

8. Re-appointment of Auditors

It was proposed that Scott Moncrieff be re-appointed as external Auditors to Wellhouse Housing Association.

Darron Brown proposed and Clare Monteith seconded the proposal to re-appoint Scott Moncrieff.

9. Election of the Management Committee.

The Chair informed members a new committee has been elected in accordance with the Rules. Because there are fewer nominations than places on the Committee, all those seeking election have been properly elected.

She advised that under Rule 38, one third of the Management Committee was obliged to stand down at each AGM these members are Maureen Morris, Tom Lucas and Jane Heppenstall.

The Chair advised that the aforementioned members were eligible to seek re-election without nomination.

Under Rule 41.1 members were appointed as co-optees in the course of the preceding year and as such were required to seek election at this AGM, these being Sarah Morris and Vanda Cooper. David

Robb who was also co-opted in the course of the preceding year has indicated that he will retire from committee. Newly elected members will be added to the Share Register.

The Chair advised that the aforementioned members were eligible to seek election without nomination.

There are up to 12 places on the Management Committee. No new nominations for election to the committee had been received. We have 4 vacancies. Members were encouraged to submit their name if they were interested in serving on the committee.

The new committee is:

Clare Monteith
Maureen Morris
Tom Lucas
Jane Heppenstall
Michelle Harrow
Darron Brown
Vanda Cooper
Sarah Morris

The Chair concluded by advising that the business of the AGM had now concluded.

Garden competition winners:

All of the garden competition winners will receive a fabulous 6 piece hand tool set in a handy carry bag for their gardens and a selection of 101 spring flowering bulbs. The judging was carried out by Baille Elaine Ballantyne who was very impressed with the standard on show.

The Chair was delighted to announce and congratulated the winners of this year's garden competition.

Best overall garden – Mr & Mrs Hinshelwood
Best veranda/balcony – Krystyna & Andrzej Chudy
Best container garden – Margaret McMahon

Refreshments and members free raffle:

The Chair thanked our generous sponsors MCN, Scotia Plumbing, Saltire, MTS Drainage, GFS Facilities, Gold Seal Home Care Ltd and GES. She asked members to note that Wellhouse Housing did not purchase any of these gifts, they were all donations from our partners mentioned beforehand.

Raffle prize winners were as follows:

Matthew Armstrong, Wilma Strang, Charlie Harris, Carol Torrie, Darron Brown, Tommy Heeps
Linda Granger, Irene Cochran, Ellen Fountain, Sarah Morris, Debbie McKenna, Josephine Witherspoon x 2, T Murray, J Hay, Vanda Cooper.

The Chair congratulated all of our raffle winners.

She highlighted that this year we had a new competition following on from the overwhelming positive feedback from residents when TPAS carried out consultation about how people feel about living here and about their neighbours. We had sought nominations for the 2019 Good Neighbour Award. The Chair was delighted to announce the 2019 winner was Josephine Witherspoon.

The Chair invited members to enjoy the buffet provided. She thanked members for attending and supporting their housing association.

Meeting closed: 7:30pm

I certify the above minute has been approved as a true and accurate reflection of the proceedings.

Signed: (Chair) _____ Date: _____

DRAFT

WELLHOUSE HOUSING ASSOCIATION LIMITED
REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2020

WELLHOUSE HOUSING ASSOCIATION LIMITED

MANAGEMENT COMMITTEE, EXECUTIVE OFFICERS AND ADVISERS FOR THE YEAR ENDED 31 MARCH 2020

MANAGEMENT COMMITTEE

Darron Brown	Chair (elected 25/9/2019)
Maureen Morris	Vice Chair (elected 25/9/19)
Clare Monteith	Committee Member
Michelle Harrow	Committee Member
Jane Heppenstall	Committee Member
Sarah Morris	Committee Member
Shona McKenna	Co-optee (co-opted 24/10/2019)
Carol Torrie	Co-optee (co-opted 30/01/2020)
David Robb	Committee Member (resigned 24/10/2019)
Tom Lucas	Committee member (resigned 02/03/2020)
Vanda Cooper	Co-optee (deceased 20/01/2020)

EXECUTIVE OFFICERS

Martin Wilkie-McFarlane	Director & Secretary
Carol Hamilton	Housing & Customer Services Manager
Gordon Kerr	Finance & Corporate Services Manager
William Black	Assets & Maintenance Manager (Appointed 29 July 2019)

REGISTERED OFFICE

The Hub
49 Wellhouse Crescent
Glasgow
G33 4LA

EXTERNAL AUDITOR

Scott-Moncrieff Audit Services
Statutory Auditor
25 Bothwell Street
Glasgow
G2 6NL

INTERNAL AUDITOR

Wylie & Bisset
168 Bath Street
Glasgow
G2 4TP

BANKERS

Clydesdale Bank plc
49 Main Street, Baillieston,
Glasgow
G69 6SQ

SOLICITORS

TC Young
7 West George Street
Glasgow
G2 1BA

WELLHOUSE HOUSING ASSOCIATION LIMITED

REPORT OF THE AUDITOR TO THE MANAGEMENT COMMITTEE OF WELLHOUSE HOUSING ASSOCIATION LIMITED ON INTERNAL FINANCIAL CONTROL FOR THE YEAR ENDED 31 MARCH 2020

In addition to our audit of the Financial Statements, we have reviewed your statement on pages 10 and 11 concerning the Association's compliance with the information required by the Regulatory Standards in respect of internal financial control contained within the publication "Our Regulatory Framework" and associated Regulatory Advisory Notes which are issued by the Scottish Housing Regulator.

Basis of Opinion

We carried out our review having regard to the requirements on corporate governance matters within Bulletin 2009/4 issued by the Financial Reporting Council. The Bulletin does not require us to review the effectiveness of the Association's procedures for ensuring compliance with the guidance notes, nor to investigate the appropriateness of the reasons given for any non-compliance.

Opinion

In our opinion the Statement on Internal Financial Control on pages 10 and 11 has provided the disclosures required by the relevant Regulatory Standards within the publication "Our Regulatory Framework" and associated Regulatory Advisory Notes issued by the Scottish Housing Regulator in respect of internal financial control and is consistent with the information which came to our attention as a result of our audit work on the Financial Statements.

Through our enquiry of certain members of the Management Committee and Officers of the Association, and examination of relevant documents, we have satisfied ourselves that the Management Committee's Statement on Internal Financial Control appropriately reflects the Association's compliance with the information required by the relevant Regulatory Standards in respect of internal financial control contained within the publication "Our Regulatory Framework" and associated Regulatory Advisory Notes issued by the Scottish Housing Regulator in respect of internal financial control.

Scott-Moncrieff Audit Services, Statutory Auditor

Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006

25 Bothwell Street
Glasgow
G2 6NL

Dated: 27 August 2020

**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF WELLHOUSE HOUSING ASSOCIATION
LIMITED ON THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2020**

Opinion

We have audited the financial statements of Wellhouse Housing Association Limited (the 'association') for the year ended 31 March 2020 which comprise the Statement of Comprehensive Income, the Statement of Changes in Capital and Reserves, the Statement of Financial Position, the Statement of Cash Flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

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 then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the Co-operative and Community Benefit Societies Act 2014, Part 6 of the Housing (Scotland) Act 2010 and the Determination of Accounting Requirements 2019 issued by the Scottish Housing Regulator.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the association in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Conclusions relating to going concern

We have nothing to report in respect of the following matters in which the ISAs (UK) require us to report to you where:

- the Management Committee's use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the Management Committee has not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the association's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The Management Committee is responsible for the other information. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF WELLHOUSE HOUSING ASSOCIATION
LIMITED ON THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2020**

We have nothing to report in respect of the following matters where the Co-operative and Community Benefit Societies Act 2014 require us to report to you if, in our opinion:

- a satisfactory system of control over transactions has not been maintained; or
- the association has not kept proper accounting records; or
- the financial statements are not in agreement with the books of account; or
- we have not received all the information and explanations we need for our audit.

Responsibilities of the Management Committee

As explained more fully in the Statement of the Management Committee's Responsibilities set out on page 9, the Management Committee is responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Management Committee determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Management Committee is responsible for assessing the association's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Management Committee either intend to liquidate the association or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under the Co-operative and Community Benefit Societies Act 2014 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

WELLHOUSE HOUSING ASSOCIATION LIMITED

**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF WELLHOUSE HOUSING ASSOCIATION
LIMITED ON THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2020**

Use of our report

This report is made solely to the association's members, as a body, in accordance with Section 87 of the Co-operative and Community Benefit Societies Act 2014. Our audit work has been undertaken so that we might state to the association's members, as a body, those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the association and the association's members, as a body, for our audit work, for this report, or for the opinions we have formed.

Scott-Moncrieff Audit Services, Statutory Auditor

Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006

25 Bothwell Street

Glasgow

G2 6NL

Date: 27 August 2020

WELLHOUSE HOUSING ASSOCIATION LIMITED

STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED 31 MARCH 2020

	Notes	2020 £	2019 £
Turnover	4	3,863,455	3,830,198
Operating expenditure	4	(2,805,620)	(2,754,053)
Operating surplus	4	1,057,835	1,076,145
Release of negative goodwill	15	38,134	38,134
Gain on sale of property, plant and equipment	10	-	3,541
Interest receivable and other income		7,322	5,881
Interest and financing costs	11	(256,912)	(290,942)
Movement on fair value of commercial properties	13	-	25,000
		(211,456)	(218,386)
Surplus before tax		846,379	857,759
Taxation	12	-	-
Surplus for the year		846,379	857,759
Other comprehensive income			
Initial recognition of multi-employer defined benefit scheme	24	-	(172,000)
Actuarial gain/(loss) in respect of pension scheme	24	309,524	(17,000)
Total comprehensive income for the year		1,155,903	668,759

The results for the year relate wholly to continuing activities.

The notes form part of these financial statements.

WELLHOUSE HOUSING ASSOCIATION LIMITED

**STATEMENT OF CHANGES IN CAPITAL AND RESERVES
FOR THE YEAR ENDED 31 MARCH 2020**

	Share Capital £	Revenue Reserve £	Total Reserve £
Balance at 1 April 2019	196	5,404,225	5,404,421
Total comprehensive income for the year	-	1,155,903	1,155,903
Issue of shares	4	-	4
Cancellation of shares	(82)	-	(82)
	<u>118</u>	<u>6,560,128</u>	<u>6,560,246</u>
Balance at 31 March 2020			

**STATEMENT OF CHANGES IN CAPITAL AND RESERVES
FOR THE YEAR ENDED 31 MARCH 2019**

	<i>Share Capital £</i>	<i>Revenue Reserve £</i>	<i>Total Reserve £</i>
Balance at 1 April 2018	308	4,735,466	4,735,774
Total comprehensive income for the year	-	668,759	668,759
Issue of shares	6	-	6
Cancellation of shares	(118)	-	(118)
	<u>196</u>	<u>5,404,225</u>	<u>5,404,421</u>
Balance at 31 March 2019			

The notes form part of these financial statements.

WELLHOUSE HOUSING ASSOCIATION LIMITED

STATEMENT OF FINANCIAL POSITION
AS AT 31 MARCH 2020

	Notes	£	2020 £	£	2019 £
Tangible fixed assets					
Housing properties – depreciated cost	13(a)		28,300,716		28,874,845
Other non-current assets	13(b)		1,343,643		1,376,927
			<u>29,644,359</u>		<u>30,251,772</u>
Negative goodwill	15		(1,067,759)		(1,105,893)
			<u>28,576,600</u>		<u>29,145,879</u>
Current assets					
Debtors	16	263,913		128,912	
Cash and cash equivalents	17	2,018,751		1,768,920	
			<u>2,282,664</u>	<u>1,897,832</u>	
Creditors: amounts falling due within one year	18	(1,322,355)		(1,514,924)	
Net current assets			<u>960,309</u>		<u>382,908</u>
Total assets less current liabilities			<u>29,536,909</u>		<u>29,528,787</u>
Creditors: amounts falling due after more than one year	19		(22,976,663)		(23,767,802)
Pension defined benefit liability	24		-		(356,564)
Net assets			<u>6,560,246</u>		<u>5,404,421</u>
Capital and reserve					
Share capital	21		118		196
Revenue reserve	22		6,560,128		5,404,225
			<u>6,560,246</u>		<u>5,404,421</u>

The financial statements were approved by the Management Committee on 27 August 2020 and signed on their behalf by:

Darron Brown

Chair

Maureen Morris

Vice Chair

Martin Wilkie-McFarlane

Secretary

The notes form part of these financial statements.

WELLHOUSE HOUSING ASSOCIATION LIMITED

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2020

	Notes	£	2020 £	£	2019 £
Net cash generated from operating activities	28		1,169,795		1,532,319
Cash flow from investing activities					
Purchase of components for housing properties		(443,818)		(726,067)	
Proceeds of sale of other property, plant and equipment		-		3,541	
Government Capital grants received		-		-	
Interest received		7,322		5,881	
Net Cash outflow from investing activities			(436,496)		(716,645)
Cash flow from Financing Activities					
Interest paid on loans		(248,912)		(281,942)	
Loan principal repayments		(234,560)		(230,854)	
Share capital issued		4		6	
Net cash outflow from financing			(483,468)		(512,790)
Net change in cash and cash equivalents			249,831		302,884
Cash and cash equivalents at 1 April	17		1,768,920		1,466,036
Cash and cash equivalents at 31 March	17		2,018,751		1,768,920

(i) Analysis of changes in net debt

	At 1 April 2019 £	Cash flows £	Other non- cash changes £	At 31 March 2020 £
Cash and cash equivalents				
Cash	1,768,920	249,831	-	2,018,751
	1,768,920	249,831	-	2,018,751
Borrowings				
Debt due within one year	(219,625)	(1,713)	-	(221,338)
Debt due after one year	(8,169,783)	236,273	-	(7,933,510)
	(8,389,408)	234,560	-	(8,154,848)
Total	(6,620,488)	484,391	-	(6,136,097)

The notes form part of these financial statements.

Annual General Meeting	23 September 2020
Agenda Item	5
Title of Paper	Election to Committee
Author	Linda Logan, Corporate & Governance Officer
Attachment	none

FOR APPROVAL

1. Under Rule 38.1 of the Association's Rules, at least one third of the Committee or the nearest whole number thereto, and who have served the longest on the Committee since the date of their last election, must retire.

Under Rule 38 the following members have stood down and are seeking re-election, they do not require nomination. Because there are fewer nominations than places on the committee, all those seeking re-election will be properly elected

Darron Brown
Michelle Harrow

2. Under Rule 41.1 members appointed as co-optee's in the course of the preceding year are required to seek election at this AGM, these being;

Shona McKenna – Co-optee
Carol Torrie – Co-optee
Stewart McIntosh- Co-optee

They do not require nomination.

3. There were no Appointee's in the course of the preceding year.

There are up to 12 places on the Management Committee. No new Nominations for Election to the Committee have been received. We have 3 vacancies.

WELLHOUSE HOUSING ASSOCIATION LIMITED**APPENDIX 1****ANNUAL GENERAL MEETING 2020****APPLICATION FOR PROXY VOTE**

Iam a member of Wellhouse Housing Association Limited.

My address is

I hereby appoint

Who lives at

To be my representative and vote for me at the Association's AGM on 23rd September 2020 and any other date that the meeting may continue on.

Your Name

Signature

Date

The completed form **must** be returned to the Association by Wednesday **16th September 2020** at the latest.

**WELLHOUSE HOUSING ASSOCIATION LIMITED
THE HUB, 49 WELLHOUSE CRESCENT
WELLHOUSE, GLASGOW, G33 4LA
FAO: Linda Logan, Corporate & Governance Officer**

Any forms not returned by the closing date are not valid

WELLHOUSE HOUSING ASSOCIATION**DRAFT MINUTES OF THE 24TH ANNUAL GENERAL MEETING HELD ON WEDNESDAY 25 SEPTEMBER 2019 IN THE HUB, 49 WELLHOUSE CRESCENT, GLASGOW G33 4LA**

Dear Member

Enclosed within your pack is a copy of the Draft Minutes from the AGM of 25 September 2019. Whilst you will be able to virtually attend and watch the proceedings, unfortunately it will not be possible for you to take part. As such we would be obliged if you could approve the minute and return this form, along with the voting form for the New Model Rules, in the envelope provided.

Please return this form by **Wednesday 16th September 2020** to:

Mail: Your return can be placed in the drop box on the front gate of the Hub

Linda Logan, Governance & Corporate Services Officer
Wellhouse Housing Association
The Hub, 49 Wellhouse Crescent
Glasgow G33 4LA

or email AGM@wellhouseha.org.uk .

I certify that I approve the minutes of the AGM of 25 September 2019 as a true and accurate reflection of the proceedings:

Name:

Signed

Date:.....