General Meeting
Tuesday 15th April 2025
In person at 249 Lewisham Way, SE4 1XF at 7.00pm
Open Minutes

Present in Person: SL- Chair (CM), MM – MRC (CM), GE- Treasurer (CM), RB (CM), JC (CM), ED (CM), MB (CM), LW (CM), PB, EU, EW, RG, HS, TG, AH, BF- P, KV- B, LM, SB, MA, DR & CR

In Attendance in Person: MC (Manager), SJ (Finance Manager), LB (Housing Officer) GO (Surveyor). SKU (Administrator and Minutes)

Agenda Item		Action approval Decision
1.	**Welcome and apologies:** The chair welcomed the prospective members and introduced the staff. Prospective members also received a warm welcome from existing members. SL clarified that the meeting is a general meeting, and all members have the right to vote on any decisions that need to be made. Unfortunately, prospective members can have their say but are not eligible to vote. All members were reminded to respect the code of conduct before the meeting started. **Apologies were received from:** SC -Vice Chair (CM), SF (CM), FJ (CM), BR (CM), AG (CM), JH, HL, LR, RD, TW, MD, SG, MF, KT, EH, BH, CM, BC, SH, IRJ-T, MP, MM, NS, & OA	
2.	**Declaration of Interest**- None	
3.	**Approve Minutes of 10th December 2024 General Meeting-**	

	Approved apart from adding BF- P to the minutes.	
4.	**Matters arising previous minutes:** None	
5.	**Action point updates:**	
13.09.22.8	No further updates to the progress of the allotments	
24.10.23.7	Away day action 5 - Tenancy Audits are on-going we have roughly completed a third of all members. Members are asked to work with us so that we can comply with the housing regulations and ensure we are offering services that are relevant to our services.	
24.10.23.7	Away day action 6 – We are waiting for the updates for the new laws that is going to affect cooperatives rules. Once the Law Commission releases their updates on the proposed new laws, we will be setting up a working group to thoroughly examine the implications and how they might affect our cooperative The existing rules and regulations are available online for those who wish to review them.	
16.01.24.6	We are waiting on planning permission to build a two-bedroom property in the long garden of one of our properties. The property is in a mews development, so we have had to be careful to ensure the design fits in with the existing character. We have received positive feedback from Lewisham council planning department. At the meeting they requested some minor amendments and once those are made to the plans, we have been informed that planning permission is very likely to be granted.	
17.09.24.7	We have had some success in our efforts to get money back from Hexagon.	
17.09.24.8	Home visits are underway which members are carrying out.	
10.12.24	Tree planting action still ongoing. We plan to get more trees planted as this was one of our 50th birthday plans.	
10.12.24	MC followed up with the CEO of the 999 Club regarding a potential development opportunity. Unfortunately, the 999 Club has put their plans on hold due to challenges in securing the necessary planning permission, specifically around the building's height. However, MC plans to reach out to the new Chief	

	Executive to establish a relationship, just in case their situation changes in the future. 21.01.25 SJ shopping around for investment accounts with high interest rates. 04.03.25.11 First Aid training is in MC's report and on agenda. She was tasked to look at costs and members were going to decide if we are going to provide funding or not.	
6	**Approve Budget 2025/2026:** GO provided an update on compliance matters related to damp and mould. We've seen an increase in the necessity for mould washes, damp work, and subsequent redecoration. Having reviewed the recent costs associated with this, GO has proposed an increase of £4,000 to the budget allocated for mould and damp treatment to ensure we can effectively address these issues. We've also noticed a rise in pest control needs, particularly in our converted properties. We began covering the costs for pest control at the start of the year. Each treatment ranges from £270 to £300, and to be effective, treatment in one flat often necessitates treating adjacent flats as well. GO has requested a £5,000 increase in the pest control budget to adequately address this growing issue. Following the discussion on increased costs for damp & mould and pest control, GO also proposed a 10% increase to the day-to-day budget, bringing it to £8,400. Chair said GO to come back to Committee later in year if he still thinks current budget will not cover costs. The Chair asked members to vote to approve the budget for 2025/2026. The were no objections or abstentions and the decision was carried unanimously	
7.	**Report back from the Voice group:** LM fed back on behalf of the Voice Group. For the benefit of the prospective members LM talked about what the Voice group do and how they formed to try and increase involvement. LM told them about the photographic project which was exhibited at the AGM last year. A photo booklet was created showcasing all	

	the exhibited photographs which was circulated for all members to view. The photo booklets have been hand delivered to all the members who took part. It was noted that there was a further opportunity to show the photos at a Hexagon training event all about coops. Plans are also in place for the photos to eventually be hung up in the BTC office. The next coffee afternoon is scheduled for Saturday 7th June at the Hill Sation café. These informal gatherings are intended to provide a relaxed setting for cooperative members to connect and build relationships. The summer beach trip to Broadstairs is on the Saturday 16th August. Ticket reservations will be available from the end of June. Members were asked to design a discreet window sticker to stick on their window if they wanted to be recognised as part of our community. The Voice group have had no entrants for the window sticker competition so they will include a template in their next newsletter so that people can take the template and draw on it. The winner of the competition will be announced at the AGM. MC also suggested that if there are no entries submitted beforehand, the templates can be brought to the AGM, where she will have an art table set up for the children to contribute their artwork for the time capsule. LM confirmed that the Endwell Road tree had been planted. The Voice Group have offered funding for a further two trees from their budget – it's about £400 per tree. The group have a fun request for everybody. They have asked if people could get creative and take pictures of any BTC merchandise in strange places. LM reminded members to contribute material for the time capsule. MC provided examples of items already received by members including old rent statements and documents from the past. Members are encouraged to submit any material they wish to include in the time capsule. The deadline for all contributions is the AGM on the 27th July 2025.	

	The next Voice Group meeting is scheduled for Sunday the 11h May 2pm on zoom all are welcome to attend. The coffee afternoons will be held at the Hill station café in the summer because of the view and park. They will find an alternative venue for autumn and winter. LM provided the prospective members with an overview of the Voice Group's activities. This group was formed after Covid as a way to encourage greater participation within the coop. They organise two main events annually: a summer outing and a theatre trip. They also produce a regular newsletter and actively encourage members to contribute content. LM stressed that anyone is welcome to join the Voice Group, including our prospective members. The recent photo exhibition and accompanying booklet were both put together by the Voice Group.	
8.	**First Aid training:** MC with the help off SC found some first aid courses that were affordable. Unfortunately, they were unable to find any courses running on a Sunday. MC went through her findings on locations and prices for first aid training. The ambulance service offers pop-up first aid courses at various locations. Details and times can be found on their website. Lewisham Adult Education Centre, located in Brockley Rise, runs a one-day Emergency First Aid course every month on a Saturday. This course is subsidised by Lewisham Council, making it very affordable at just £51 Red Cross offer free online workshops for those unable to attend in person. Members felt it is more effective to do this type of course in person. St Johns Ambulance run a one-day course at £308.40, Safe Haven run a one-day course for £144, and Safety First run a one-day course for £125.16 MB raised a point about encouraging and supporting our elderly and vulnerable members to get Link Line, highlighting their effectiveness. MC assured MB that staff do this as the process is not straight forward.	

	Following the discussion about first aid training, there was a general consensus among the group that providing first aid training specifically for people living in shared buildings with vulnerable neighbours would be valuable. Members considered the advantages and disadvantages and discussed whether funding such training would be beneficial and effective for the co-op. It was also noted that first aid needs to be renewed every three years, as people can forget the procedures, especially in stressful situations. So, if it is funded this year we will need to fund it again. The Chair then called for a vote on the proposed course at the Brockley Rise Centre. The decision to proceed with this course was carried, with 13 votes in favour and three against. Finally, the Chair inquired about setting a limit on the number of people who could undertake the training. It was agreed that the training would be open to five people. We already have four members who have expressed interest, so anyone else who would like to participate should contact the office to register their interest.	
9.	**Managers' report:** SKU has started a free apprenticeship in Data Literacy this will help make best use of the technology available to us. It is free through the Apprenticeship Levy which will get more skills into the office. Hexagon are going to be getting a routine visit by the regulator of social housing this a in-depth visit. We manage properties on behalf of Hexagon along with seven other coops. We are doing an event with those seven coops to promote coops within hexagon to their board and senior managers and their staff. The monthly surgeries are on-going which is improving communication with Hexagon. We haven't got far with the management agreement it's a work in progress. MC still talking to GLA about their small sites schemes. She has come across another one of their initiatives	

	not on her report to do with carbon zero accelerator. GO will be going on a free course with them in May. Xim still keen to get people involved in the gardening club and anyone interested can get her number from MC. We are doing new rounds of fire risk assessments and recommendations from these assessments will be followed. Awaab's law will impose strict timetables and will be rolled out to other issues under the Health & Safety Act. Anyone interested in joining the Policy group should contact MC. Tenant satisfaction surveys are due again, as it's been two years since our last one. MC has obtained two quotes for conducting these surveys. The first quote is from Aquity, they have quoted £4,556 to survey both our Brockley and Hexagon properties, or £3,741 to survey just the Brockley properties. We used Aquity last year, and they surveyed both Brockley and Hexagon properties. The second quote is from Housemark. They are slightly more expensive, quoting £5,000 to survey just the Brockley properties, or £5,000 (inclusive of VAT) to survey both Brockley and Hexagon properties. MC pointed out that Hexagon will still need to conduct their own separate surveys on their properties. The Tenant Satisfaction Measures (TSM) survey requires us to ask 12 specific questions, and in our last survey, we added an additional four questions. One of the questions we included was about damp and mould. MC will bring the proposed questions for the upcoming survey to the next MANCOM meeting for discussion. **Finance Managers report:**	

	SJ still looking at high interest accounts, noting that interest rates have unfortunately dropped this year. The term 'Oncost' was explained. SJ clarified that for any maintenance work exceeding £1,500, Hexagon is charged the cost of the work plus an additional 5% administration fee. On a positive note, SJ has successfully saved us £5,000 in insurance costs this year. Furthermore, she anticipates achieving additional savings by applying for the Small Employer Relief, which is increasing to £13,500 **Housing Officers report:** Rent arrears have gone down and LB has a few cases she will be taking to court. She also highlighted an important point for tenants receiving Housing Benefit or Universal Credit: it's crucial to notify them of any rent increases as soon as possible, as they no longer backdate these payments. Regarding migration to Universal Credit, LB informed members that anyone currently on Housing Benefit will be in the process of moving over to UC. Anyone struggling to use the system can contact her for assistance. LB is continuing with tenancy audits and visits. Recognising that in-person visits might not always be convenient, she will soon be contacting people by telephone to conduct these audits. She is also actively working to help and support our elderly tenants in accessing Link line **Maintenance report** By the end of the year all of our properties will be double glazed. The office managed to secure a fantastic deal with Nationcare Windows, getting the double-glazed windows at half price, which is a significant saving. We budgeted for four boiler replacements, but we did nine in the last financial year and upgraded six kitchens and five bathrooms. Our plans this year	

	include upgrading windows to 16 dwellings, consisting of seven houses. We have also budgeted for the replacement of five boilers. Our loft insulation programme is continuing to make good progress. To maximize efficiency and cost-effectiveness, we are coordinating external repairs and decoration to take place while the scaffolding is already in place for the window upgrades. We are also making further improvements to communal areas, which includes integrating emergency lighting and smoke alarm systems within the flats. This is a necessary requirement that we are implementing. GO expressed confidence in the current condition of our property roofs, indicating that we likely won't need to undertake many replacements. However, another survey will be conducted next year to reassess. In the meantime, we will continue to carry out reactive repairs as needed. Finally, GO highlighted that the increasing instances of damp and mould will likely lead to higher expenditure, and we will need to be mindful of managing these costs.	
10	**Away Day:** The 'Away Day' has been booked at Bromley Court Hotel for Saturday 27th September. MC has visited the venue which is very easy to get to and wheelchair friendly too. She has booked Raj and William again as they know the co-op very well and she will be meeting with Raj at the end of May. On our last 'Away Day' we looked at risk, unconscious bias and governance issues. MC will bring share the details of her discussion with Raj to the next meeting and has asked for ideas to cover for the next 'Away Day'.	
11.	**AOB:** none	

Signature.....Date.....26/7/2025.....