

**SCANDINAVIAN VILLAGE ASSOCIATION**  
**MINUTES OF THE FORTY THIRD ANNUAL GENERAL MEETING OF THE**  
**SCANDINAVIAN VILLAGE ASSOCIATION**  
**HELD IN GLASGOW**  
**ON SATURDAY 2 NOVEMBER 2024**

**Present:**

Michael Daly, Dawn Macfarlane, Gordon Mejury, Eddie Monks (Chairman), Ross Scott and Jim Stewart.

**In Attendance:** Miriam Grant, Tammy Mackintosh and 52 owners and their partners of which 36 were first-named owners with voting rights.

**1. Welcome and Apologies:** Eddie Monks welcomed those in attendance and introduced the Committee Members. There were no apologies.

**2. Chairman's Report:** The Chairman's Report had been included in the AGM papers. Eddie pointed out that his report included some changed policies; particularly our policy on the death of an owner. In the past we have been strict about ownership passing to the estate of the owner but we now take a softer approach and allow licences to be terminated on death, on payment of a termination fee. He pointed out that changes of ownership, rentals, resales, deposits with exchange companies and details of short breaks on offer after shut down were also included in his report. Eddie called a moratorium on his comments on the poor attendance at AGMs. He then invited questions on his written report or his opening remarks. There were no questions.

**3. Matters arising from the Minutes of the Forty-third Annual General Meeting, held on Saturday 28 October 2023:** There were no questions or comments on the Minutes.

**4. Matters arising from the Accounts of Scandinavian Village Association for the year ended 31 December 2023:** There were no comments or questions on the accounts.

**5. Matters arising from the Unaudited Statutory Accounts of Scandinavian Village Limited for the year ended 31 December 2023:** There were no questions or comments on the accounts.

**6. Finance Report:**

**6.1** The Finance Report and the budget for 2025 were included in the AGM papers presented by Ross Scott, there were no questions on the papers as presented. Ross remarked that the format for the AGM papers had been changed to a flipping book format this year and he had added in some additional items: he encouraged anyone wishing to pay fees in instalments rather than the full amount of their Management Fees in a single payment to get in touch with the Member Services Manager. He reminded anyone wishing to deposit with an exchange company that they need to pay their fees in advance. He then welcomed any questions on finance from the members present.

**Question 1:** Why are we running with a deficit?

**Answer:** Ross answered that the deficit allows for some estimation error but also aims to protect the owners from a further rise in the Licence Fee and Levy. Any deficit comes out of our reserves. In past years the deficit has been much smaller than estimated. Ross pointed out that there will be an impact of £8,000 on the 2025 budget due to the unforeseen increase in employers NI contributions announced this week.

**Question 2:** How much is sitting in our reserves?

**Answer:** The book value of our investments is around £500,000.

**7. Facilities Report**

**7.1** The Facilities Report was included with the AGM papers. Gordon Mejury mentioned that one of the major items addressed was the roofing survey, the survey has shown that apart from a few minor issues the roofs are not requiring any major work for 4-5 years. In the meantime any minor issues are being addressed e.g. replacing slates.

**7.2** He also outlined some additional 2024 improvement works: the Housekeeping area has been upgraded to provide better toilet facilities for the staff; the completion of 10 apartment refurbishments will start next week, then the focus in 2025 will move to villa refurbishments; UPVC fascias are being put onto Block 3; three bathrooms are being renovated 27, 26, & 25; and the intention is to start modernising other bathrooms on site.

**7.3** Gordon gave a summary of the Major Projects. The intention is to start the refurbishment of villas. There have been owners asking when their villa will be refurbished and Gordon gave the timetable as follows:

Villas 10-14 in 2025

Villas 15-21 in 2026

Villas 22-27 in 2027

**7.4** Gordon mentioned however, that we do reserve the right to change the schedule if necessary, it depends how we get on with the 5 villas this year. Gordon said he was confident that the refurbishment of 5 villas could be achieved, the same construction team has been used for the last 5 or 6 years and they work well. He did point out that there were really only 4 weeks to achieve the refurbishments as the last week involved clearing up and getting the units ready for use again.

**7.5** Gordon hoped that everyone had seen the plans for next year in the flipping book, a comprehensive programme which includes not just changing wallaper but renewing furniture and refreshing the kitchens.

**7.6** The last project Gordon wished to highlight was the Reception Project, Gordon said Property consultants have been engaged to prepare plans for the 2-bedroom apartment aimed at people with disabilities. In two weeks time there is a meeting to finalise the plans prior to presenting them to Macdonald, the landlords for their approval and then presentation to Highland Council for planning approval.

**7.7** Gordon mentioned he had no further comment to make on the dualling of the A9.

**7.8** Feedback is welcome from owners and guests and Gordon asked for any questions.

**Question 1:** Does the landlord have to give permission for the Reception Project to go ahead? Would our objection to the plans Macdonald have for the car park impact on our request for permission?

**Answer:** Yes, they do have to give permission. Gordon didn't think it would impact on our request, the planning permission has already been granted by Highland Council and the likelihood is they will sell the land for development.

**Question 2:** Will there no longer be Reception?

**Answer:** Yes, there will continue to be no staffed reception desk, just as there has been since the start of Covid.

**Question 3:** With regard to the refurbishment of the bathrooms in the villas on the gable ends of the blocks, there was talk of retaining a bath and a shower, has there been a decision made on that?

**Answer:** Gordon clarified that there were three longer bathrooms on site due to them being over the pends, there is space for a possible en-suite or to retain a bath and shower. Gordon intends putting this out for consultation.

**Question 4:** There is nothing wrong with the new sofa bed in Villa one, however, because an armchair has been taken out this is leaving a shortage of chairs and is it a double bed or single bed?

**Answer:** Gordon accepts the feedback regarding the sofa bed, but the feedback so far has been that they are not a success. It is a double bed. We are looking at a different option. We have also widened the legs on the dining table to allow for three seats at each side but the table top is the same size. The questioner mentioned that he couldn't sit at the ends of the table. Gordon thanked him for his feedback and said he would look into it.

**Question 5:** One member considered having no Reception is a step backwards. The owner had a problem with a shower door coming off while her husband was exiting the shower, on phoning Reception there was no reply so left a message on the answering service, there was no reply in five minutes, they called another number and got Tammy who arranged for someone to fix it within half an hour.

**Answer:** Gordon said that would need to be looked into. Reception is manned during the day and there may be times when the person on duty may be dealing with someone else, having lunch or a comfort break. However phoning can often be quicker and Reception was not always manned previously anyway.

**Question 6:** Will the new apartment bring in income and what is the payback time?

**Answer:** There was a vote and the result was carried unanimously to convert the area to an apartment for the use of less able people. Gordon said the pay back time was envisaged to be about three years after which there will be income from it.

**Question 7:** Why was Reception closed? Could reception duties be combined with another function to still have reception?

**Answer:** Covid was the reason for closing it down, and when we started back up there were restrictions. Reception was only used infrequently and the staff found they were mostly dealing with issues over the phone rather than face to face. Reception was a wasted asset and at the moment we cannot offer any facilities for people with a disability. It would be good to be able to offer that and gives us the chance to rent it for income which will help towards refurbishment, major projects or the roofing which may require work in 2030.

**Question 8:** Will the new furniture retain the Scandinavian look?

**Answer:** Yes, it does. Gordon suggested that the next time the questioner is at Scandinavian Village they contact the office and if there is a unit empty they may be able to see the changes for themselves. They are broadly the same but not the blond of the old furniture, but we are trialling the new finish.

**Question 9:** One owner said that he wouldn't like the committee to think that everything was going to hell in a basket (sic). He remarked that they'd never had any problems and had found that it was a terrific service and they were more than happy with the maintenance around the site.

**Answer:** Gordon said it was all to do with Miriam and her team and their hard work.

**Question 10:** The owner who asked Question 5 said that she had no problem with the maintenance team's response to the broken shower.

**Answer:** Gordon said that he recognised there were problems with the sliding doors and they are very hard to maintain and parts for the rollers are hard to find so they tend to be recycling parts. He said he was really glad that there were no complaints regarding the maintenance team.

**Question 11:** The owner who asked Question 5 was of the opinion that the problem is not with the maintenance regime which seems fit for purpose but with the communication of issues which is broken. That is the bit that needs concentrating on. People get stressed out when things go wrong and need a response.

**Answer:** Gordon said that with Reception going, phones are always answered but there may be a delay occasionally due to the member of staff dealing with something else or being otherwise occupied.

**Question 12:** The kitchens in the apartments are lovely, are the kitchen table and kitchen units new?

**Answer:** The tables are original and the kitchens were refurbished about 10 years ago. The kitchens are not being refurbished as part of the ongoing works at this stage.

**Question 13:** Block one now has four parking spaces on one side and six spaces on the other, why are there ten parking spaces when there are only nine villas? It would give more space between cars; the owner's wife is disabled and needs more space to get out of the car. Could the number be reduced?

**Answer:** Gordon replied he didn't know why the car park was conformed in that way, it was before his time. There are extra spaces available and parking is at a premium in the busy times. He promised to look into it but couldn't guarantee how it would be resolved.

## 8 Voting Results:

8.1 Eddie thanked everyone for having voted and declared the results as follows:

	PROXY	FOR	AGAINST	ABSTAIN	TOTAL
Resolution 1	34	270	0	2	306
Resolution 2	34	271	0	1	306
Resolution 3	34	249	20	3	306
Resolution 4(a)	34	264	0	8	306
Resolution 4(b)	34	261	0	11	306
Resolution 4(c)	34	261	0	11	306
Resolution 4(d)	34	261	0	11	306
Resolution 4(e)	34	261	0	11	306
Resolution 4(f)	34	261	0	11	306
Resolution 4 (g)	34	260	0	12	306
Resolution 4(h)	34	261	0	11	306
Resolution 4(i)	34	261	0	11	306
Resolution 4(j)	34	261	0	11	306
Resolution 4(k)	34	260	0	12	306
Resolution 4(l)	34	260	0	12	306
Resolution 4(m)	34	261	0	11	306
Resolution 4(n)	34	257	0	15	306
Resolution 4(o)	34	261	0	11	306
	<b>Total number of owners who voted</b>			176	

8.2 Eddie intimated that no voting had been required this year for the appointment of Committee members. There were two vacancies due to be filled by rotation and Ross had applied in writing by the due date. Dawn overlooked the closing date of 31 August and was therefore not re-elected. Eddie said that he was retiring from the Committee at the end of the meeting and Rita Cowan who had submitted a nomination would fill the vacancy created by Eddie

9. **Auction of SVA weeks:** Eddie offered an auction of weeks, there was no interest in any of the weeks offered.

**10. AOCB:** As there was no other competent business, the Chairman opened the meeting to general questions of a relevant nature.

**Question 1:** What happens if someone doesn't pay their fees?

**Answer:** We pursue the debt and if required we go through a court process and follow it through so that everyone is treated equally and if that doesn't work the licence is terminated and ratified by the owners through the voting process.

**Question 2:** Is the court process a cost?

**Answer:** Yes, it is, but individually it is a very low cost, if we are successful we recover the cost from the debtor but if not then it is an administrative cost.

**Question 3:** There was a proposal recently for the check-in day to a Friday, is there any intention of that going ahead?

**Answer:** The main reason for that was the difficulty in recruiting cleaning staff, that difficulty has been resolved and the issue no longer exists. We have the detail of that vote but the implementation of the change was going to be extremely difficult. It has been shelved indefinitely.

**Question 4:** What happens to the unit if the owner dies?

**Answer:** In the past we have been strict about ownership passing to the estate of the owner but we now take a softer approach and allow licences to be terminated on death, on payment of a termination fee.

**Question 5:** Will the 30-year ownership offer of terminating units for a fee be re-introduced?

**Answer:** There is no plan to re-introduce this offer in the foreseeable future. Eddie pointed out that a minimum of 30 years ownership was a criterion for a licence being considered for termination – owning for 30 years does not give owners a right to walk away. The best option is for owners to sell the unit themselves as Scandinavian Village has limited resources for selling on behalf of owners but we hold a list of resales.

**Question 6:** Who will take over as Chairman after you stand down Eddie?

**Answer:** The Committee will meet immediately after the AGM and will appoint a Chairman of the Association.

**Question 7:** A number of years ago there was a connection with Macdonald's leisure facilities where we had a levy to allow us to use the facilities, is that not worth revisiting or is there no interest?

**Answer:** It was revisited a number of years ago and they doubled the cost of this and it wasn't worth the while.

**Question 8:** If my Mum was to die suddenly and I was left with the ownership, I would be upset.

**Answer:** Your mother knew that was the case when she bought it and the death of an owner has already been covered in question 4.

**Question 9:** The key box works very well but 5 o'clock is too late. Is there any chance it could be changed to 4 o'clock? Other timeshares abroad make every effort to get you in early.

**Answer:** The staff work very hard to get the units cleaned and ready. 5 o'clock is the earliest time for entry but the key box gives the owners the opportunity to enter the unit whenever they wish on or after 5 o'clock.

**Question 10:** Is there the possibility of asking Macdonald if they would sell the freehold if they are considering selling the car park?

**Answer:** Eddie said that in the past, about 27-28 years ago there was the opportunity to buy but the Committee at that time decided against it as the price was too high, which was perhaps a mistake.

Gordon added that when renegotiating the ground rent in May 2022, we asked the question but Macdonald was not minded to sell the freehold to Scandinavian Village at this time.

**Vote of Thanks:** An owner stood up and thanked Eddie for all his work over the years to a round of applause.

There were no further questions.

**Closing comments**

In closing the meeting Eddie thanked the committee for all their work over the years, and the past year and he thanked Miriam and her staff for their hard work and continuing sterling efforts to keep everyone happy and hoped everyone would continue to enjoy the use of their units at Scandinavian Village

**Signed** \_\_\_\_\_ **Chairman**

**Date** \_\_\_\_\_