bridge

AGM 2026

Notice of Annual General Meeting 2026

The Collider
477 Pitt St, Haymarket
Wednesday November 2026

Acknowledgement of Country

We acknowledge Aboriginal people as the traditional owners of the land, and pay our respects to elders past and present.

Always was. Always will be. Aboriginal Land.

Bridge Housing Limited

2026 Annual General Meeting

Wednesday 25th November 2026

The Collider, Ground Floor, 477 Pitt St, Haymarket

In Person Registration from 9.30 am

Meeting time 10.00 am – 12.00 pm

Items of Business

1. Welcome to Country – Metropolitan Land Council
2. Chair - Stephen Bull presentation
3. CEO - Laurie Leigh presentation
4. Tenant presentation
5. Statutory requirements
    - Accept 2025 minutes
    - Re-election of Directors:
        - Stephen Bull
        - Liz Forsyth
        - Tina Tang
        - Jacqui Christie
        - Matt Knight
    - Note the continuing appointment of auditor BDO
    - Receive and consider the financial statements and reports – Matt Knight presentation and auditor BDO in attendance
6. Questions – on notice and from the floor
7. Thank you to retiring Director Jill Hannaford

Lunch to be served following the meeting.

NOTICE OF
ANNUAL GENERAL MEETING

Bridge Housing Limited ("Company") gives notice that the Annual General Meeting ("AGM") of members will be held on Wednesday, 25th November 2026 commencing at 10.00 am, with registration from 9.30 am.

The Explanatory Memorandum accompanying this Notice of Meeting provides additional information on matters to be considered at the AGM. The Explanatory Memorandum and annexures are part of this Notice of Meeting.

Business

Item 1 – Welcome to Country

Item 2 – Welcome by Chair: Stephen Bull

Item 3 – CEO Speech

Item 4 – Tenant presentation

Item 5 – Statutory requirements

Item A – Review and approve 2025 minutes

Item B – Re-election of Directors

To consider and, if thought fit, pass the following as an ordinary resolution of the Company:

"That Mr Stephen Bull, who was appointed as a Director of the Company in 2020 and who is standing for re-election in accordance with article 8.4 of the Constitution, being eligible, be elected as a Director of the Company for a three-year term from the conclusion of the Annual General Meeting."

The Directors, with Mr Stephen Bull abstaining, recommend that members vote "FOR" the re-election.

To consider and, if thought fit, pass the following as an ordinary resolution of the Company:

"That Ms Liz Forsyth, who was appointed as a Director of the Company in 2020 and who is standing for re-election in accordance with article 8.4 of the Constitution, being eligible, be elected as a Director of the Company for a three-year term from the conclusion of the Annual General Meeting."

The Directors, with Ms Liz Forsyth abstaining, recommend that members vote "FOR" the re-election.

To consider and, if thought fit, pass the following as an ordinary resolution of the Company:

"That Ms Tina Tang, who was appointed as a Director of the Company in 2023 and who is standing for re-election in accordance with article 8.4 of the Constitution, being eligible, be elected as a Director of the Company for a three-year term from the conclusion of the Annual General Meeting."

The Directors, with Ms Tina Tang abstaining, recommend that members vote "FOR" the re-election.

To consider and, if thought fit, pass the following as an ordinary resolution of the Company:

"That Ms Jacqui Christie, who was appointed as a Director of the Company in 2023 and who is standing for re-election in accordance with article 8.4 of the Constitution, being eligible, be elected as a Director of the Company for a three-year term from the conclusion of the Annual General Meeting."

The Directors, with Ms Jacqui Christie abstaining, recommend that members vote "FOR" the re-election.

To consider and, if thought fit, pass the following as an ordinary resolution of the Company:

"That Mr Matt Knight, who was appointed as a Director of the Company in 2023 and who is standing for re-election in accordance with article 8.4 of the Constitution, being eligible, be elected as a Director of the Company for a three-year term from the conclusion of the Annual General Meeting."

The Directors, with Mr Matt Knight abstaining, recommend that members vote "FOR" the re-election.

Item C – Financial Statements and Reports

The Company is required to have its annual financial report independently audited. BDO Audit Pty Ltd currently provides external audit services to the Company and is appropriately qualified to undertake this role. Ms Elysia Rothwell continues in this role, replacing Ms Leah Russell.

To receive and consider the Financial Report, the Directors' Report and the Independent Auditor's Report of the Company for the financial year ended 30th June 2026.

All members can view the Financial Report for the year ended 30th June 2026 on the Company's website at www.bridgehousing.org.au from early November. Following consideration of the Reports, the Chair will give members a

reasonable opportunity to ask questions about or comment on the management of the Company.

The Chair will also give members a reasonable opportunity to ask the Auditor questions relevant to:

- the conduct of the audit;
- the preparation and content of the Independent Auditor's Report;
- the accounting policies adopted by the Company in relation to the preparation of the financial statements; and
- the independence of the Auditor in relation to the conduct of the audit.

The Chair will also give the Auditor a reasonable opportunity to answer written questions submitted by members that are relevant to the content of the

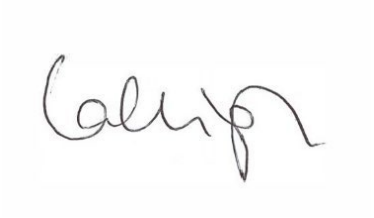
Independent Auditor's Report or the conduct of the audit. A list of relevant written questions submitted by members will be made available at the AGM and any written answer tabled by the Auditor at the AGM will be made available as soon as practicable after the Meeting.

Item 6 – Questions – on notice and from the floor

Item 7 – Thank you to Jill Hannaford and speech

Dated 26th October 2026

By order of the Board



Laurie Leigh
Chief Executive Officer

EXPLANATORY MEMORANDUM

To the 2026 Notice of Annual General Meeting ("AGM")

This Explanatory Memorandum has been prepared for the information of members of Bridge Housing Limited (the "**Company**") in relation to the resolutions to be considered at the Company's AGM to be held on Wednesday, 25th November 2026.

The purpose of this Explanatory Memorandum is to provide members with information that is required by members to decide how to vote upon the resolutions.

The directors of the Company ("**Directors**") recommend that members read this Explanatory Memorandum in full, together with the accompanying Notice of Annual General Meeting of members. This Explanatory Memorandum is a part of that Notice.

Except where it is noted that a Director has abstained (chosen not to vote), the Directors all vote in favour of the Resolutions and **unanimously recommend** that members vote in favour of the Resolutions.

If there are any proxies appointed which do not have a direction on how to vote, the Chair will vote with those proxies in favour of the Resolutions.

ITEM A – DIRECTORS

Item A is an ordinary resolution. To be passed, more than 51% of votes cast by members entitled to vote and voting at the meeting must be in favour of the resolution.

The Company currently has five directors eligible for re-election: Mr Stephen Bull and Ms Liz Forsyth, who were appointed in 2020, and Ms Tina Tang, Ms Jacqui Christie and Mr Matt Knight, who were appointed in 2023.

In accordance with Rule 8.4 of the Constitution, Directors are elected for three-year terms and may seek re-election at the conclusion of each term, subject to a maximum tenure of nine years.

All five Directors' current terms conclude at the end of this AGM, having served three years since their last election. Each director has nominated for re-election and will abstain from voting on their own re-election.

Non-executive directors receive remuneration in accordance with a special resolution that was passed at the 2025 AGM. As disclosed in the Financial Report 2026, the total Director's fees in the period were $120,000 (six months of the total pool of $240,000).

The Board recommends that members vote in favour of the resolution.



About Stephen Bull

BCom, BPsyc(Hons)

Director since 2020

Chair
Member, Investment and Development Committee
Member, Finance, Risk and Audit Committee

Skill Area: Real estate development and management, Finance, Community development, People and culture

Stephen has over 30 years' experience in real estate, community creation and finance roles. In his executive career he held senior roles at Westfield, AMP and Stockland. The last five years of his executive career were as Group Executive and CEO of Stockland's Retirement Communities business. Prior to his real estate career in Australia, Stephen spent several years working in investment banking in London. Stephen holds Bachelor of Commerce and Bachelor of Psychology (Hons) degrees, is a member of Chartered Accountants (Australia and New Zealand), the Australian Institute of Company Directors, and the Institute of Directors New Zealand. He is currently a Non-Executive Director on the Board of Summerset Group Holdings Ltd (SUM.NZ/SNZ.AX), Capital Prudential Group and Parramatta Leagues Club Ltd. Stephen is also currently a Board Member of the ACT Government City Renewal Authority.



About Liz Forsyth

BSW

Director since 2020

Director
Member People, Innovation and Customer Committee

Skill Area: Housing and human service policy; Strategic planning, Service delivery and implementation, Government administration, Professional services consulting

Liz is the Global Lead and founder of Forsyth Clement, a global advisory firm focused on the provision of advisory services in the Government, Human Services, Justice and Health sectors. Previously, Liz lead APM's Aged Care and Disability Services business along with its Strategic Growth function for two and a half years and is a member of the APM Advisory Board. Liz also holds Board memberships with Relationships Australia (NSW) Limited, Stride Mental Health Services, Amicis Aged Care and Aruma Pty Ltd.

Prior to this role, Liz was KMPG's Global Industry Lead for Infrastructure, Government and Healthcare, Global Sector Head for Government and Global Human Services Lead. Liz has a passionate interest in working with vulnerable people and communities. Her professional career has concentrated in this arena, and Liz has worked in Australia and a range of countries (including in

the United Kingdom, Canada, United States, India, Kingdom of Saudi Arabia, New Zealand) and a global level (e.g. with the United Nations and World Bank).

Liz's training as a Social Worker enables her to bring valuable skills in all aspects of her work. Across her career, Liz has been dedicated to producing better outcomes for citizens, improving access to opportunities for all and to support communities to be inclusive and welcoming of difference.



About Tina Tang

BArch, GAICD, Cert Appl. Finance (SIA)

Director since 2023

Director
Chair, Investment and Development Committee

Skill Area: Finance, Risk, Real Estate Development and Funds Management

Tina has 35 years of experience in the property industry, working on mixed-use developments across all sectors in London, Hong Kong, and Australia. She began her career in Australia, then moved to London to work on boutique commercial developments and the Jubilee line Extension Project. In Hong Kong, she managed major mixed-use development parcels above and around the airport railway. Returning to Australia in 1997, Tina became Project Director at Lend Lease, managing the Aurora Place development, before joining Brookfield Multiplex where she secured key anchor tenants to the King Street Wharf precinct. In 2008, she became Group General Manager of Commercial Development at Investa Property Group, overseeing the growth and strategic direction of the Developments business. Tina now runs her own strategic property advisory business, Jattca property solutions, serving clients from the government, institutional, and private sectors.



About Jacqui Christie

B Ec/ LLB (Hons)

Director since 2023

Director
Member Investment and Development Committee

Skill Area: Law, Governance, Property Development and Procurement

Jacqui has over 20 years of experience in legal and commercial roles across mergers & acquisitions, corporate governance, and strategic projects. Jacqui was a partner of a leading national law firm and subsequently held senior positions within NSW Treasury delivering transactions for the NSW Government. She is currently a commercial director leading project development in the energy sector. Jacqui holds Bachelor of Economics and Bachelor of Laws (Hons) degrees. Jacqui is passionate about bringing commercial expertise to improve social outcomes.



About Matthew Knight

LLB/ LLM, CA ICAEW, Dip. Social Leadership

Director since 2023

Director

Member of the Finance, Risk and Audit Committee

Skill Area: Finance, Risk, Real Estate Development and Funds Management

Matt has over 25 years of professional experience in the real estate and infrastructure industries working in a variety of roles across finance, funds management and development management including experience in Australia, UK, USA and Japan. He previously worked at Galileo Funds Management Group, Stockland, Rawson Property Group, Sydney Airport and Centennial. Matt is a qualified Chartered Accountant and is currently the Executive General Manager of Finance & Investment of Landcom.

QUESTION FORM

How to ask a question at Bridge Housing 2026 AGM

We encourage you to submit questions about the Bridge Housing 2026 Annual General Meeting before the meeting.

Your questions should relate to matters relevant to the meeting's business, as outlined in the Notice of Meeting.

All questions must be submitted by **10.00 am (AEDT) Wednesday 18th November 2026** (5 business days before the AGM). Your questions can be submitted via this form using any of the following methods:

By email to: agm@bridgehousing.org.au

By post to: AGM Bridge Housing
PO Box 20217
World Square NSW 2002

Delivered in person to: Bridge Housing Limited
Level 9, 59 Goulburn Street,
Sydney NSW 2000
Attention: AGM 2026

Online: https://bridgehousing.snapforms.com.au/form/agm-forms

QR Code:

During the AGM, the Chair of the meeting will address the most frequently raised questions by members. However, there may not be sufficient time available to address all questions raised.

My question relates to

- Performance or financial reports
- Future direction
- Sustainability / Environment
- General suggestion
- A resolution being put to the AGM
- Other

Your question

PROXY FORM

How To Complete This Proxy Form

For your vote to be effective, the Proxy Form must be received by **10.00 am (AEDT) on Monday 23rd November 2026.**

Appointment of Proxy

If you wish to appoint the Chair of the meeting as your proxy, please **mark box** 1.

If you wish to nominate someone other than the Chair, please print the name of that person **in box** 2.

If you leave this section blank, or your proxy does not attend the meeting, the Chair will be your proxy. If no direction is given on all the items, or if you complete both Box 1 and Box 2, your vote may be passed to the Chair of the meeting as your proxy.

Voting

You can direct your proxy how to vote by marking one box associated with each resolution. If you mark more than one box for one item, your vote will be invalid for that item.

Signing Instructions

You must sign the form in the space provided, box 3.

How to Lodge this Proxy Form

This Proxy Form may be lodged

By email to: agm@bridgehousing.org.au

By post to: AGM Bridge Housing
PO Box 20217
World Square NSW 2002

Delivered in person to: Bridge Housing Limited
Level 9, 59 Goulburn Street,
Sydney NSW 2000
Attention: AGM 2026

Online: https://bridgehousing.snapforms.com.au/form/agm-forms

QR Code:

Appointment of Proxy

I, _____ of _____
being a member of Bridge Housing Limited (the Company) and entitled to attend and vote appoint:

1 ☐ OR **2** _____

(mark with an 'X')

(Name of the person you are appointing as your proxy)

or failing the person/ named, or if no person is named, the Chair of the Meeting as my proxy to act on my behalf and to vote in accordance with the following directions in respect of all of my votes at the Annual General Meeting of the Company to be held on 25th November 2026 at 10.00 am at The Collider, 477 Pitt St, Haymarket 2000.

Proxies will only be accepted by the Company if they are received no later than 48 hours before the meeting.

Voting Directions

I direct my proxy to vote in respect of each resolution to be considered as indicated with an X below. If no direction is given, I authorise my proxy to vote or abstain as my proxy thinks fit in respect of each resolution (including any procedural resolution) to be considered by the meeting and any adjournment of the meeting.

Resolutions

Ordinary Resolution 1	For	Against	Abstain
Re-election of Stephen Bull	☐	☐	☐
Re-election of Liz Forsyth	☐	☐	☐
Re-election of Tina Tang	☐	☐	☐
Re-election of Jacqui Christie	☐	☐	☐
Re-election of Matt Knight	☐	☐	☐

*If you mark the Abstain box for a particular item of business, you are directing your proxy not to vote on your behalf on a show of hands or on a poll and your votes will not be counted in computing the required majority on a poll.

3. Signature of Member — This section must be completed

RULES OF THE MEETING

Chair

The Chair of the meeting will be Mr Stephen Bull.

Eligibility to vote

For the purpose of determining a person's entitlement to vote at the Annual General Meeting, a person will be recognised as a member of the Company if that person is registered as a member at **10.00 am on Tuesday 27th October 2026**.

The Chair has decided that each resolution will be decided on a show of hands.

Each member shall have one vote.

Voting on resolutions

Each of the resolutions set out in this Notice of Meeting will be decided by a show of hands during the meeting.

No online voting is to be undertaken.

Proxy

A proxy is someone who votes on your behalf.

If you are a member entitled to vote but unable to attend the meeting, you may appoint a proxy to vote on your behalf. A proxy does not need to be a member of Bridge Housing.

IMPORTANT: For an appointment of a proxy for the meeting to be effective, the following must be received by **10.00 am on Monday 23rd November 2026** (at least 48 hours before the meeting):

- the proxy's appointment (i.e. the completed Proxy Form); and
- if the appointment is signed by the appointer's attorney – the authority under which the appointment was signed (e.g., a power of attorney) or a certified copy of it.

The Proxy Form provides you with choice of appointing the Chairperson or a member of Bridge Housing Limited as your proxy, to cast your vote on the two resolutions.

Proxies must be received at least 48 hours before the meeting using one of the

following methods:

By email to: agm@bridgehousing.org.au

By post to: AGM Bridge Housing
PO Box 20217
World Square NSW 2002

Delivered in person to: Bridge Housing Limited
Level 9, 59 Goulburn Street,
Sydney NSW 2000
Attention: AGM 2026

Online registration: If you prefer to RSVP, complete your proxy form, send questions to the meeting, or choose your document delivery preferences online, you can use the following QR Code or visit the following link:

Link: https://bridgehousing.snapforms.com.au/form/agm-forms

If you need help completing the forms online, please let us know and we can assist you to do so over the phone or in person.

Email: agm@bridgehousing.org.au

Phone: Customer Care Hub 8324 0800

You can choose how your proxy votes.

A proxy form may specify the manner in which the proxy is to vote in respect of a particular Resolution (for example, the proxy may be instructed to vote for or against a particular Resolution) and, where a proxy form provides, the

proxy is not entitled to vote on the Resolution except as specified in the proxy form.

If the proxy form does not specify how to vote, your proxy can choose how they vote.

A proxy has the authority to vote on the member's behalf as they think fit, on any motion to adjourn the Annual General Meeting, or any other procedural motion, unless the member gives direction to the contrary.

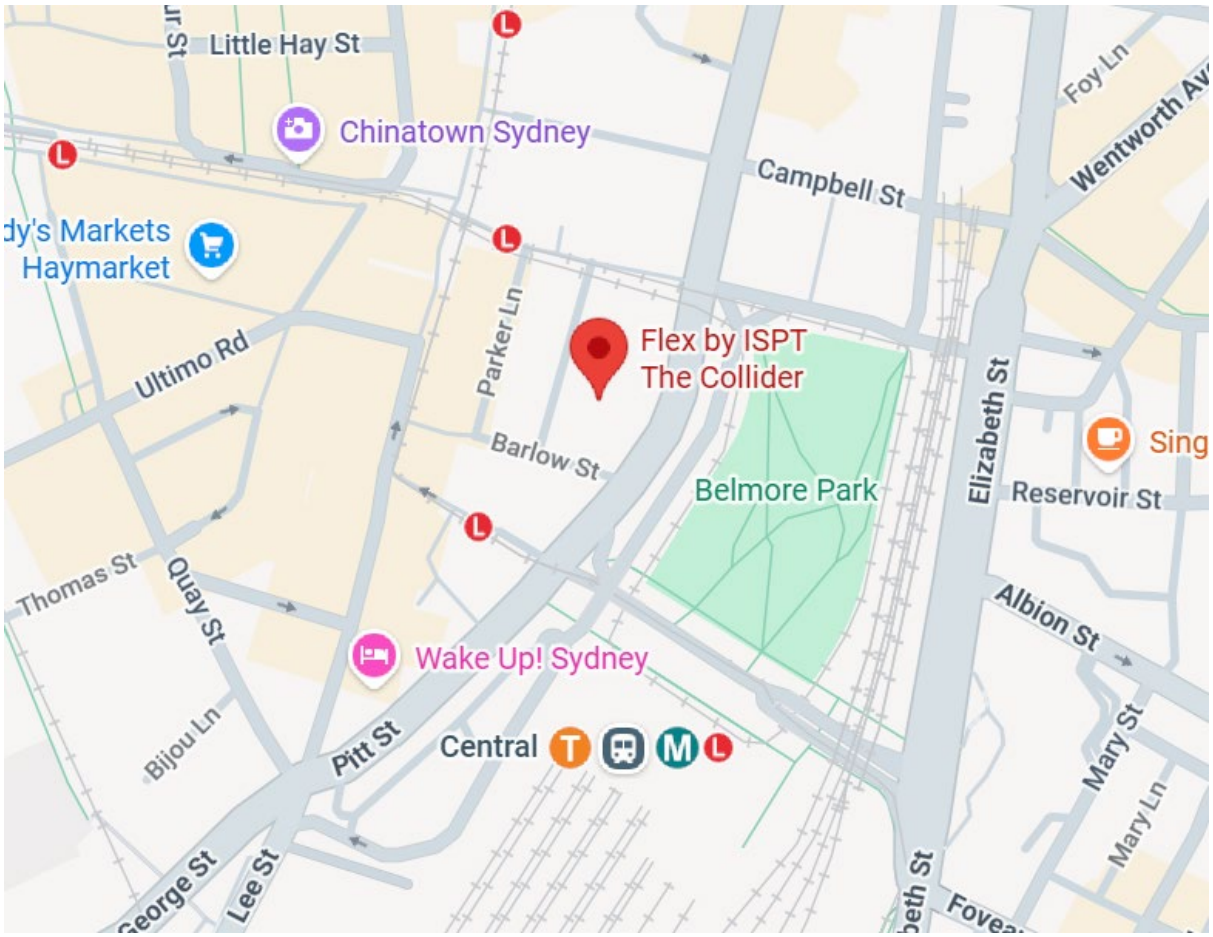
IMPORTANT: If you appoint the Chair of the meeting as your proxy, or the Chair becomes your proxy by default, and you do not direct your proxy how to vote on resolutions, then by submitting the proxy form you will be expressly authorising the Chair to exercise your proxy on the relevant resolution.

Asking Questions

Members attending the meeting may ask questions of the Chair, who can direct the question to the appropriate person. However, members are highly encouraged to send their questions before the meeting. If you have a specific question that you would like to send to the Chair, please send your question to: agm@bridgehousing.org.au.

The Collider

Address: 477 Pitt St, Haymarket 2000



(Map from Google Maps)

Accessibility

The Collider at 477 Pitt Street entrance pathway includes a wide concrete path and has step-free access. The doorway includes automatic doors opening 1.96m wide. There are lifts available for access to the venue level if needed, located near the entrance.

Travelling by car

There is no dedicated on-site accessible parking at **The Collider. There** are no on-street mobility parking spaces near **The Collider**.

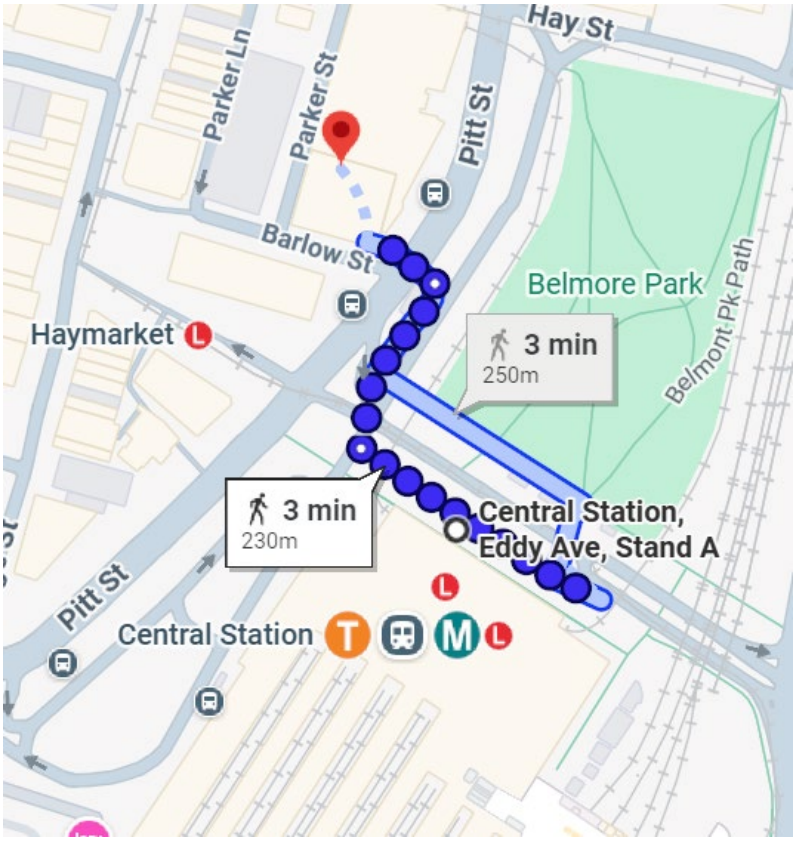
Travelling by Taxi or Ride Share Service

There are no dedicated set down areas for taxis and ride share services. Any taxi or ride share service will need to drop-off their passengers along Hugo Street.

Travelling via public transport

There are bus and light rail stops close to The Collider, as well as Central Train and Metro Station for public transport options.

Trains and Metro



The closest train or metro station is Central Train Station. It is a 3 minute walk from Central Station via Eddie Avenue to The Collider.

(Map from Google Maps)

Direction from Central Station

(Directions from Google Maps)

Central Station, Eddy Ave
Haymarket NSW 2000

↑ Head northwest on Eddy Ave

140 m

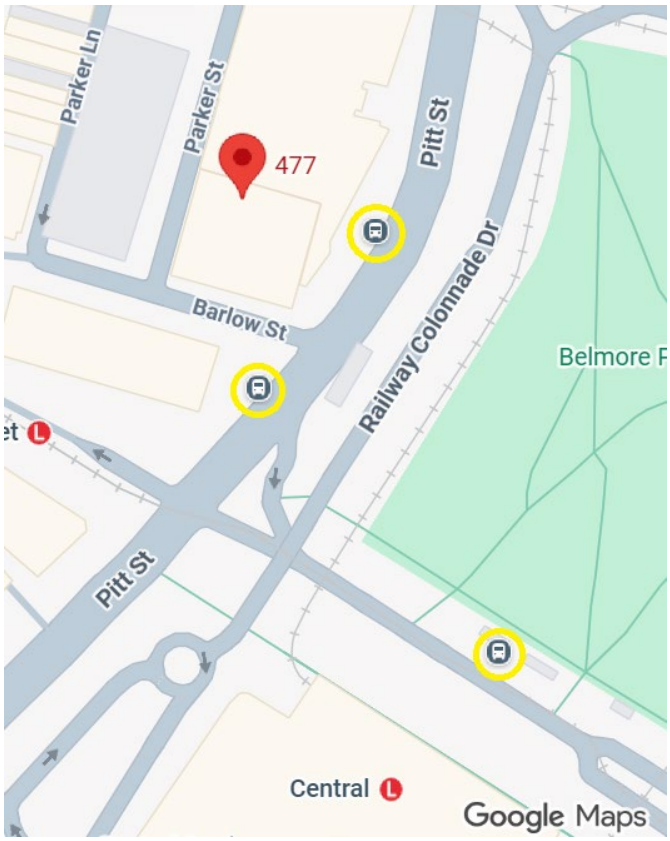
↱ Turn right onto Pitt St

76 m

↰ Turn left onto Barlow St

20 m

477 Pitt St
Haymarket NSW 2000

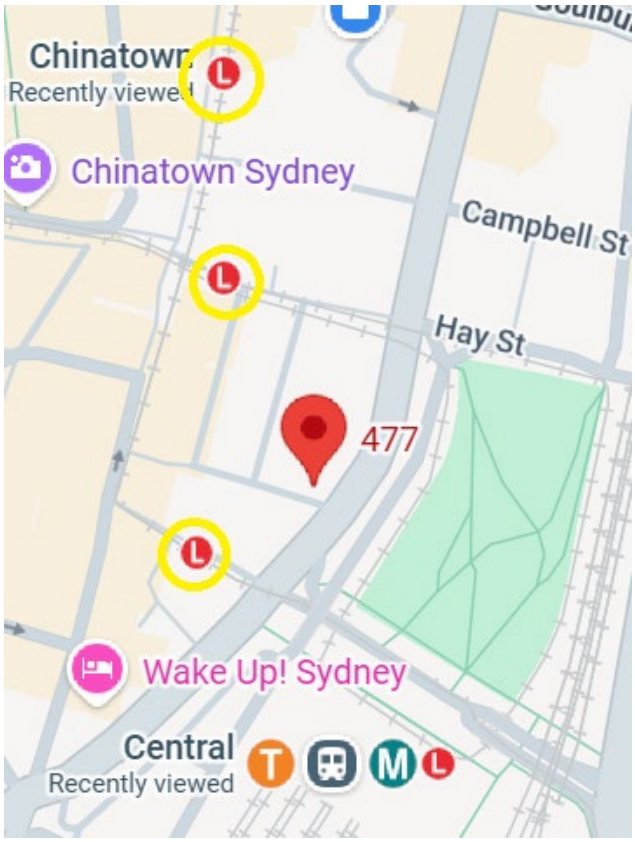


Bus information

Bus services operate directly on Pitt Street and Central Bus Interchange. The Pitt Street before Hay Street stop is closest to the venue.

(Image taken from Google Maps)

Light Rail information



There are 3 light rail stops are located nearby:

- Capitol Square
L1 Dulwich Hill Line

- Haymarket
L2 Randwick Line and L3 Kingsford Line

- Chinatown
L2 Randwick Line and L3 Kingsford Line

(Map from Google Maps)

Bridge Housing Limited

(ACN 135 570 955)
("**Company**")

Minutes of the Annual General Meeting
Held on Wednesday 19 November 2025 at 10am

Meeting held in person, National Centre of Indigenous Excellence
166/180 George Street, Redfern NSW 2016

Present: Stephen Bull (Chair); Graham Monk; Vivienne Yu; Tina Tang; Matthew Knight

Apologies: Karen Cooper (Deputy Chair); Jill Hannaford; Liz Forsyth; Jacqueline Christie

In attendance
As set out in Attachment 1.

Apologies
As set out in attachment 2.

Meeting opening

The Chair, Stephen Bull, tabled a notice of Annual General meeting of the Company and noted that due notice of the meeting had been given in accordance with the Company's constitution. Having confirmed that a quorum was present, the Chair declared open the 2025 Annual General Meeting ("AGM" or "Meeting") of Bridge Housing Limited at 10.22am and welcomed members and guests to the Meeting.

Welcome to Country – Metropolitan Land Council

Guest, Uncle Raymond Weatherall, of the Metropolitan Land Council, welcomed Bridge Directors, staff and tenants with a smoking ceremony, and unfortunately had to depart prior to providing a Welcome to Country. Stephen thanked Uncle Raymond for his time.

Chair – Stephen Bull Presentation

Stephen welcomed all attendees and acknowledged the Traditional Custodians of the land on which the meeting was held – the Gadigal People of the Eora Nation, and pay his respects to their elders, past and present.

Stephen welcomed the special guests that were present, thanking the Bridge team and leadership who coordinated and organised the Meeting. He also acknowledged the apologies – in particular, the Bridge Housing Directors Karen Cooper, Jill Hannaford, Liz Forsyth and Jacqui Christie.

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Stephen noted the importance of relationships and partnerships throughout the work that Bridge does and highlighted the importance of the key stakeholders who were also present at the meeting.

Stephen gave a presentation in which he spoke to the changing landscape and in particular the Federal Government funding through the Housing Australia Future Fund (HAFF) and the enormous impact that government grants have on Bridge and other community housing providers to deliver, build and create new social and affordable housing for those who are in need. It was noted that as a result of the successful HAFF grants received, Bridge is now on the path to delivering over 1000 new homes over the next few years. In order to effectively protect the Bridge entity, Stephen explained how new subsidiary companies have been formed to mitigate any risk that Bridge Housing Limited was exposed to and emphasised the Board's ongoing commitment to keeping tenants the highest priority.

Although the HAFF funding is a great opportunity for Bridge to deliver more housing, Stephen also reiterated the importance of tenant feedback and Bridge's commitment not to neglect the needs of current tenants. Stephen highlighted his interactions with tenants at various Tenant Advisory Groups and Tenant Reference Groups, noting the importance of tenant involvement and sharing their thoughts, including potential areas of improvement.

Stephen then called on the Chief Executive Officer, Laurie Leigh, to present her report.

CEO – Laurie Leigh Presentation

Laurie acknowledged the Traditional Custodians of the land and thanked key stakeholders for taking the time to be present at the Meeting today.

Laurie provided her report for the 2024-2025 financial period which included the following key matters:

- Tenant satisfaction increased to 79% (+1%) – the tenant satisfaction survey gives us a vital snapshot on tenants are feeling. Laurie noted that the implementation of the Customer Care Hub and the introduction of the handyman on the Northern Beaches both received positive feedback. Laurie also expressed her sincere apologies for the distress caused at Elger Street in connection with the proposed telecommunications licence, noting the importance of listening to tenants as their feedback is highly valued.
- There were 243 new tenancies, including HomeGround.
- 98% of tenants were sustained for at least one year.
- 530 applications for social housing were submitted.
- As Stephen mentioned earlier in the Meeting, Laurie also spoke to the new properties added in the 2024-25 financial year. This included the

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four HAFF submissions secured by Bridge, and the new properties at Dee Why, Narrabeen and HomeGround.

- Laurie noted that tenant outcomes were positive and the importance of building community is an influencing factor. Community events such as the Spring Picnic and the Christmas party helps to build this connection within the community, providing tenants with a greater experience.

Laurie then spoke to Bridge's strategy over the next five years, highlighting that housing is currently a changing environment – with increasing housing prices, it is becoming increasingly difficult for people to access safe and affordable housing. Both the state and federal governments have agreed that housing is a crisis and this is an issue that needs to be addressed.

With this in mind, Bridge's vision consists of 'changing lives now and into the future through more homes and quality services'. To achieve this, there are four key pillars focusing on people and communities, homes and places, sustainable business and systems change, to ensure that tenants can access the choices, freedom and opportunity that stable housing enables whilst maintaining a strong position on sustainability and advocacy to keep pushing for more housing.

Laurie also emphasised Bridge's ESG successful efforts during this financial year, as winners of the National Sustainability Award for Small to Medium enterprise leadership and State Awards for SME Leadership and Placemaking.

Laurie thanked the Directors, staff and tenants for all their positive contributions throughout the year.

Tenant presentation

Stephen welcomed Moyi to reflect on his experience as a Bridge tenant.

Moyi gave a personal and moving account, sharing his experience of relocating from the Congo to Australia without any community. Moyi highlighted that upon moving to Australia, he had to start afresh as he did not know how to speak English and his qualifications as a nurse weren't transferable.

When asked what having a safe and secure home means to Moyi, he advised that having a safe place to live means to have peace and an opportunity to renew hope. Having a place to live gives people the confidence and self-esteem to achieve their goals and maintain their responsibilities.

Stephen thanked Moyi for sharing his story and expressed the view of the Board that he should feel proud of the choices he has made.

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Financial Report – Vivienne Yu

Stephen welcomed Vivienne to discuss Bridge's financial performance and the 24-25 financial report.

Vivienne advised that a copy of the audited financial highlights are available in the financial report, which can be accessed from the Bridge Housing website. Vivienne noted that Leah Russell, Partner from Bridge's auditors at BDO, would be able to help answer any financial questions if raised.

The financial statements are presented to the members each year for a better understanding of Bridge's financial position and to provide members with the opportunity to ask questions.

Vivienne reported the following key financial highlights:

- Bridge's operating profit is currently $5.4m, an increase from $5m in the 2023-24 financial year.
- There is an ongoing high level of investment maintenance of $14.8m.
- Bridge met all key operational and financial KPIs and there are strong financial forecasts entering into the new financial year.
- Bridge has a strong governance and internal audit regime with no 'red issues'.

Vivienne explained that Bridge attracts its revenue from rental income (65%), government grants (34%) and other operating income (1%). Although Bridge does generate profit, this is all invested back into the business to provide for the needs of tenants.

Vivienne reiterated that Bridge has a strong balance sheet and cash flow to support the current business activities.

Questions and comments: From the floor

This item was moved to earlier in the agenda.

Q1: Where are the locations of the new HAFF projects?

A: Merrylands, Lakemba, Maroubra and Mascot.

Q2: Tenants at Elger Street have raised concerns about how the decision regarding the rooftop aerials was made, particularly given the building housing elderly and disabled residents. How does Bridge respond to these concerns?

A: Bridge acknowledges the concern and appreciates it being raised. The issue of aerials is complex and opinions differ widely. It's important for Bridge to fully understand the needs and views of tenants in each specific building, as every community is different. While Bridge cannot commit that aerials will never be installed anywhere, it can commit to better communication and

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engagement in the future. Individual views are respected, and tenant feedback will be taken into account before decisions are made.

Q3: Has there been better cooperation with Homes NSW tenants and estate management?

A: Bridge acknowledges the work of the former CEO, Rebecca Pinkstone, in this space. Home NSW continues to keep arrangements largely separate, and Bridge receives no special treatment. There are several estates where the government owns all the properties and Bridge manages the under long-term agreements. The challenge is that Bridge believes outcomes would improve if it were allowed to manage the whole portfolio, and it continues to advocate for this. Cooperation is improving but stull a work in progress, and Bridge needs Homes NSW to fully come on board.

Stephen also addressed the various comments made from the floor, including:

- Housing types should not be treated differently – everyone should feel safe in their housing and should be able to 'walk through the front door'. Tenant participation and advocacy plays a significant role in addressing this stigma, and it is time for leaders to adequately advocate for and support tenants.
- A tenant spoke to their experience with the recent distress at Elger Street. They thanked Stephen and Bridge Housing, and commended the team for listening to the tenants that were impacted. This demonstrated a link between tenant engagement and advocacy in a real way, as solutions were based on facts, not just opinions.
- A consideration was raised that a tenant representative should be on the Board at next year's AGM to bring lived experience into governance. Stephen acknowledged that Bridge are not against tenants applying for Board roles when they become available – regulatory, compliance and risk requirements are increasing and hence, Board membership must align with the skills matrix. Although Bridge does not currently have a tenant Board member, the TRGs and TAG provides a strong tenant voice and lived-experience perspective, which remains central to the organisation's work.

Statutory requirements

i. Accept 2024 minutes

Stephen advised that a copy of the minutes of the Annual General Meeting held on 13 November 2024 was provided with the notice of Meeting to all members. Members were provided an opportunity to raise questions about the minutes and no questions were recorded.

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Stephen also encouraged eligible attendees who were not currently members to consider registering for next year's AGM.

ii.Ordinary resolution: Re-election of Vivienne Yu

Stephen provided a brief background regarding Director tenure, noting that Vivienne Yu was up for re-election.

Stephen advised that resolutions would be voted by show of hands, as indicated in the Notice of Meeting.

A summary of the votes are shown in the table below.

Vote type	Count
In favour (show of hands)	18
In favour (by proxy)	9
Total in favour	**27**
Abstentions	1
Against	0

iii.Special resolution: Constitutional amendment

Stephen provided a brief background on Director remuneration, highlighting that the main reasons as to why our Board should be remunerated is because this is in line with industry norms, it is good governance, and due to the increasing workload, there is an increased risk and personal accountability that each Director holds in their position.

Stephen noted that there has been an increase of meetings held – Bridge Housing Limited Board meetings are now held monthly (formerly every second month) and Directors now sit across Bridge subsidiaries which holds meetings every second month.

Stephen advised that an independent review was completed to establish industry standards and what would be considered as reasonable and fair, and that given the nature of the resolution, the Directors – although eligible – will be abstaining from the vote.

Stephen addressed the questions on notice.

Q1: Where does the money for the pooled fund come from?

A: Director fees would be drawn from the existing pool of Bridge funds.

Q2: Taking into account all of the recommendations mentioned in regard to the Board remuneration review, and if all resolutions are passed, what will be the total cost to the company?

A: Director fees would equate to the amount approved by special resolution. The proposed pool fund is $240,000, to be distributed amongst Directors. The

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pooled fund is distinct from each Director portion of that pool – the pool acts as a protection against future Boards and future Director, as the Director fees would be drawn from this pool (i.e. the more Directors, a smaller portion is distributed to each Director).

Q3: Approximately how many hours do Directors spend solely on Bridge Housing business?

A: This is a difficult question to answer because it varies between each Director in their role on the Board. Each Director also sits on one of the three Subcommittees who meet once every second month. There are also selected Directors who sit on the Boards of the subsidiary companies who also meet once every second month.

Management prepares the material and distributes this to the Directors one week prior to the meeting – the Directors then take this week to read the material and consider whether anything needs to be raised at the meeting.

Q4: How often will Directors be paid?

A: The frequency of payment has not yet been discussed, as this would be discussed only if the resolution was passed.

Stephen then gave an opportunity for attendees to ask questions that had not yet been covered.

Q1: Given Bridge's expansion, new funding opportunities, and increasing workload for staff and the Board, what services might fall away due to limited resources, and how is Bridge addressing funding for tenant participation and mental health support?

A: Bridge does not expect any services to fall away. As revenue grows, staffing grows with it, and new funding bids always include the resources required to deliver the work. Some roles are funded on an ongoing basis, and tenant participation funding is built into submissions – though success varies. Bridge reviews current work, consults with TRGs and TAGs, and incorporates this into the annal budget and future bids.

Mental health support is considered as part of a broader organisational approach, often delivered in partnership with other organisations. Each year Bridge looks at available funding pools and, where funding isn't available, refers tenants to external services. While mental health needs are increasing, Bridge is a housing provider and cannot replace government mental health services. Instead, it focuses on ensuring sufficient Housing Manager capacity, reviewing its partnership strategy, and embedding support funding into crisis and transitional accommodation models where possible.

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There being no further questions, Stephen called for the vote. A summary of the votes are shown in the table below.

Vote type	Count
In favour (show of hands)	18
In favour (by proxy)	6
Total in favour	24
Abstentions	9
Against	0

iv.Setting the remuneration pool

Stephen gave a brief explanation on setting the proposed remuneration pool and gave an opportunity for attendees to ask questions. There being no questions, Stephen called for the vote. A summary of the votes are shown in the table below.

Vote type	Count
In favour (show of hands)	18
In favour (by proxy)	0
Total in favour	**18**
Abstentions	9
Against	0

v.Questions and comments: On notice

Stephen addressed the questions and comments on notice.

Q1: What does Bridge have planned for the next five years?

A: Bridge's five year plan is covered in 2025-2030 strategy and focuses on four key areas:

1. People and community – strengthening the customer strategy by improving how the organisation listens to tenants and design services with tenants at the centre.
2. More homes – leveraging opportunities such as the HAFF to contribute to addressing the housing crisis and increasing the supply of homes.
3. Efficient organisation – ensuring the organisation has the right people, the right systems, and a financially sustainable operating model.
4. Advocacy and leadership – positioning Bridge as a stronger advocacy voice t government, particularly on the delivery of affordable housing.

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Q2: How does Bridge manage tenants who engage in illegal activity?

A: Illegal activity is primarily a police matter, and incidents should be reported to the police. Tenants or neighbours can support this by keeping notes, photos or video evidence where safe to do so. Housing Managers are not law enforcement, but if they become aware of illegal behaviour, they can speak with tenants about the consequences and address issues within tenancy rules.

A comment was given from the floor, highlighting the changing needs of Aboriginal women as they age. Laurie addressed this by clarifying that this is currently a live conversation within Bridge – tenants have retained their tenancies for a significant amount of time and with this, tenant's needs evolve. Bridge's current work on the partnership strategy aims to help identify the right partners to become involved with helping this cause. It is about making homes safe and comfortable for varying needs, and this is being factored into Bridge's expansion plans.

vi.Thank you to retiring Director Graham Monk

Graham Monk's devoted service and nine year tenure on the Bridge Housing Limited Board, the Chair of the Finance Risk and Audit Committee and more recently, Director on Bridge's subsidiary companies was gratefully celebrated.

Graham thanked Stephen, the Board, Bridge Housing staff and most importantly Bridge Housing tenants for their involvement in building this community.

vii.Other business

The Chair provided an opportunity to raise any other business; it was noted that no other business was discussed.

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viii.Close of meeting

The Chair thanked Members and Guests for their attendance and declared the formal meeting closed at 12.05pm.

Minutes of Annual General Meeting held 19 November 2025 confirmed correct.

Chair Date

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Attachment 1. Attendance

Members (Tenants)

Armen Koopelian
Brett Barker
Elizabeth Youssef
Ericka Jayne-Boidin
Isaac Cepeda
Lee Smith
Norbert Kisnorbo
Philippa O'Keeffe
Ronald Murray MacRae
Shane Tredinnick
Virginia Cepeda
Barbara Tamata
Christine Madden
Emmanouil Harilaou
Felix Morgan
Jonathan Gordon Fould
Lorna Zappa
Pamela Pryor
Priscilla Johnson
Rosario Pangallo
Tania Thompson
William Tamata

Attachment 2. Apologies

Members (Tenants)

David Brett Coutts
Leslie-Anne Power
Trevor Stafford

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NOTICE TO MEMBERS

RIGHT TO RECEIVE DOCUMENTS IN SPECIFIC FORM

Members have a choice

Members may choose how to receive documents relating to meetings. This may be in physical form (sent hard copy, by post) or in electronic form (by email). Members may also choose not to be sent the annual financial reporting information of the Company.

Making your choice

Members can choose how they receive documents relating to meetings by contacting us:

By email to: agm@bridgehousing.org.au

By post to: AGM Bridge Housing
PO Box 20217
World Square NSW 2002

Delivered in person to: Bridge Housing Limited
Level 9, 59 Goulburn Street,
Sydney NSW 2000
Attention: AGM 2026

Online: https://bridgehousing.snapforms.com.au/form/agm-forms

QR Code:

You can change your choice by contacting us again and letting us know your new choice. e

Documents this applies to

This notice relates to s110K of the Corporations Act 2001 (Cth) (Corporations Act) and does not apply to housing management and tenancy information.

The documents this applies to are:

- documents relating to a meeting of the members of the Company, such as notices of meeting, proxy forms or voting forms.
- documents disclosed annually through Bridge Housing's Annual Report (this includes the financial report, the directors' report and the auditor's report);
- a notice of members' rights under section 110K of the Corporations Act (such as this notice); and
- any other documents prescribed by relevant regulations.