

CITIZENS ADVICE NORTH SOMERSET

ANNUAL GENERAL MEETING

Held on Friday 15 November 2019 at 2:30 p.m. at Weston Museum

Attendees (members)	Liz Fothergill – Trustee (Chair) Farid Saada – Trustee (Vice-Chair) Philippa Clark – Trustee Roger Bailey – Trustee John Penrose MP	Catherine Gibbons – North Somerset Council Bryn Hatch – Clevedon Town Council David Sheridan – individual Robert Payne – Weston Town Council Paul Lucock – VANS
In Attendance	Fiona Cope, Chief Officer Gary Wright, Finance & Resources Manager	John Penrose MP Cllr David Shopland Cllr Mark Canniford
Apologies for Absence (members)	Greg Davey - Trustee Richard Dobson - Trustee Liam Fox MP	Cara MacMahon - individual Nina Farr – Vision North Somerset Triliria Newbury – MFA

<p>Prior to the commencement of the meeting, FC introduced the film compiled by Wendy Fletcher to celebrate the 80th birthday of CANS and advised the meeting that an exhibition of items illustrating 80 years of Citizens Advice in North Somerset was on display at the Community Room of the Museum.</p>	
1 Welcome and opening comments	Speaker
<p>LF welcomed everyone to the meeting and was delighted to see so many people attending – partners, funders, councillors, staff (paid and volunteers) and local residents. She welcomed Cllr David Shopland and Cllr Mark Canniford and explained that John Penrose MP was delayed but would join the meeting as soon as possible. All three would address the meeting shortly.</p> <p>LF commented that CANS had been particularly busy during the past year, added to which were two premises moves and the purchase of 39 Oxford Street, which is being refurbished. She gave particular thanks to Bakers Dolphin and WSM Foodbank who provided office space at the Food Bank offices in North Street, and North Somerset Council for their support in providing Unit 3, Sovereign Centre which will provide the face-to-face advice venue. She praised staff at all levels, whether paid or volunteers, who maintained the service in North Somerset to such a high standard.</p> <p>LF confirmed that apologies for absence had been received from Greg Davey, Richard Dobson and Liam Fox MP. It was confirmed that the meeting was quorate.</p>	Liz Fothergill (LF)

<p>2 Minutes of previous AGM/matters arising</p>	
<p>There being no matters arising from the previous AGM, the minutes were approved as a true record.</p>	
<p>3 Overview of the annual accounts 2018/2019</p>	
<p>Citizens Advice North Somerset’s annual statutory accounts were prepared by Albert Goodman.</p> <p>Total income has remained consistent, increasing slightly from £521,128 in 2018 to £543,430 in 2019 – this includes £27,000 (£38,000 in 2018) towards the move to new premises. However, the streams of income have changed with an increase in income from Town and Parish Councils and the Money Advice Service; a material new funding stream for Help to Claim and a reduction in the MAS Rural Outreach funding to zero.</p> <p>Overall, total expenditure has increased by £79,388 (16%) in the year. This mainly relates to:</p> <ul style="list-style-type: none"> • The inclusion of a one-off irrecoverable VAT liability due to HMRC of £45,776 • An increase in staff wages costs of £10,273 • An increase in legal & professional fees of £5,048; and • An increase in allocated support costs of £16,971. <p>Consequently, the accounts show a total deficit for the year of £23,856 compared to a surplus of £33,230 for 2018.</p> <p>As a result, the charity carried forward Unrestricted Reserves of £115,667 and Restricted Reserves of £100,180 into the new financial year. We had £246,939 of available cash at the year-end thereby demonstrating continued strong liquidity. This cash balance has obviously reduced since the year-end following the purchase of premises at 39 Oxford Street and associated costs.</p> <p>There is a contingent liability, as yet unquantified, noted in the accounts. This relates to a potential liability for dilapidations relating to rented property that the charity moved out of post financial year-end.</p> <p>Although not a requirement for charities with an annual income of less than £1m, the Trustees again chose to have the accounts audited in order to provide an additional level of reassurance. The audit was carried out by Albert Goodman, Chartered Accountants.</p>	<p>Gary Wright (GW)</p>
<p>4 Election of Trustees</p>	
<p>LF explained that as she is also up for re-election she would hand over to FS to conduct this item.</p>	<p>Liz Fothergill (LF)</p>

<p>FS requested the appointment of Philippa Clark as trustee.</p> <p>Proposer: Liz Fothergill</p> <p>Secunder: Farid Saada</p> <p>In favour – 7 member votes and 3 postal votes</p> <p>FS confirmed that Philippa Clark had been appointed as Trustee</p> <p>FS requested the appointment of Richard Dobson as trustee.</p> <p>Proposer: Liz Fothergill</p> <p>Secunder: Roger Bailey</p> <p>In favour – 7 member votes and 3 postal votes</p> <p>FS confirmed that Richard Dobson had been appointed as Trustee</p> <p>FS requested the re-appointment of Liz Fothergill as trustee.</p> <p>Proposer: Greg Davey</p> <p>Secunder: Farid Saada</p> <p>In favour – 7 member votes and 3 postal votes</p> <p>FS confirmed that Liz Fothergill had been appointed as Trustee</p> <p>FS explained that Simon Britton and John Peake have resigned as Trustees and he thanked them for their many years of service to the organisation.</p>	<p>Farid Saada (FS)</p>
<p>5 Appointment of Auditors</p>	
<p>A motion was put forward to re-appoint Albert Goodman as auditors.</p> <p>Proposer: Roger Bailey</p> <p>Secunder: Catherine gibbons</p> <p>In favour - 7 votes and 3 postal votes.</p> <p>LF confirmed the re-appointment of Albert Goodman as auditors.</p>	<p>Liz Fothergill (LF)</p>
<p>6 Overview of the Annual Report and Impact Report 2018/19</p>	
<p>FC gave an overview of CANS. CANS is a local charity but part of a national charity. It is an advice agency for a wide-ranging number of issues, such as Debt Relief Orders, Court appearances and insolvency. There are currently 80 volunteers.</p>	<p>Fiona Cope (FC)</p>

It is also a training agency, providing 13 weeks training plus on-the-job training. Citizens Advice has been campaigning through identifying problems and influencing locally, regionally and nationally for the last 80 years. It is an equality and diversity champion, ensuring everyone has access to help.

CANS takes pride in being a fair and good employer, although it cannot compete with salaries. It is accredited and quality marked, being audited on the quality of advice. It is the only organisation locally who carry the accreditation to give debt advice.

CANS has a three year rolling strategic plan which aims to make CANS more accessible, more influential and achieve sustainable and effective funding. It has a presence at 21 locations, 20 across North Somerset and one at Shirehampton, endeavouring to be where people need us. CANS consistently sees 7,000 clients with as many as 20,000 issues between them, offering a whole spectrum of advice. It has a financial benefit to society as a whole:

Fiscal	Public	Value to People
£2.3m	£12.5m	£13.6

The value of volunteers if paid amounts to £327,932.

With regard to premises, footfall has increased by 42% since moving face-to-face advice to the Sovereign Centre. The Oxford Street premises should be available in July 2020.

FC introduced Les Masters, a valued volunteer who has written an ode to the Badger Centre 'Our Badger's Been Culled'.

*The Badger was our workplace a dozen years or more,
With countless vivid memories left for us to store,
Engaging with clients we've only just met,
Helping with homelessness, dealing with debt,
Solving their problems, easing their stress,
Making their burden of worry feel less.*

*So many changes took place in those years,
All to be coped with by us volunteers.
Changes in benefits, changes in rules,
Requiring adjustment to digital tools,
Changes in systems and methods and laws,
Which had to be taken on board without pause.*

*The three lady lawyers I so much admired,
Who came to my rescue whenever required.
Long training sessions which Annabel ran.
Annual quizzes concocted by Ann.
Too many stairs made my aging legs ache,
While outside the smokers were taking a break.*

*To work there was a challenge which I'm very glad I met –
A late-life education which hasn't finished yet.
That building house a charity which alters people's lives
And now in other premises flourishes and thrives.*

To illustrate the ongoing and diverse work undertaken by CANS, FC presented three case studies:

Case Study 1

Client's husband had prostate cancer. She had been working but lost her job while caring for her husband. CANS has had an eight year partnership with MacMillan and CANS Macmillan liaison, Trish Nicholls, visited the client at Christmas to find she was without heating or food. FC authorised £100 on each meter to ensure heating over the Christmas period. Bailiffs for Council Tax arrears were put on hold and client referred to First Steps. A Macmillan grant was awarded and food obtained from the Food Bank. After Christmas the client received debt advice to enable her finances to be sorted out and benefits claimed.

Case Study 2

Client is a single mother of twins who had been suffering domestic abuse and evicted the abuser through the Courts. She occupied a three bedroom property and the under occupancy charge amounted to half her rent. UC do not apply rules of vulnerability. CANS acted as a "critical friend" and explained the situation but UC did not listen. CANS contacted John Penrose and persisted until benefits were resolved.

Case Study 3

CANS works with Bristol Hope Project. The Hope Project are able to provide support workers, CANS offers practical advice. This was a case of Council Tax arrears and the bailiffs were not co-operative. Richard Muff arranged for the bailiffs to be put on hold for this vulnerable client until he was able to make payment.

<p>7 Speakers</p>	
<p>LF invited John Penrose, Cllr David Shopland and Cllr Mark Canniford to say a few words</p>	
<p>John Penrose – Conservative Prospective Parliamentary candidate for Weston-super-Mare.</p> <p>John Penrose praised the work carried out by CANS, it is tremendously important and communities would be impoverished without CANS as shown in the case studies. National policy decisions are good on paper but do not always work in practice. CANS helps people when those policies fail and is needed to pick up the pieces. Referring to the strategic plan – this is an impressive list of projects CANS is involved in. It is progressively given new tasks as it is good at what it does and people trust them. Policy makers would be stuck without CANS’ feedback, essential information would not get through. He thanked everyone for their work.</p>	
<p>Cllr David Shopland – Chair, North Somerset Council</p> <p>David Shopland praised the film showing CANS presence in Weston-super-Mare over the past 80 years. He had been Chair of North Somerset Council when the Badger Centre opened.</p> <p>CANS provides information and advice in a kind and friendly manner to help ordinary people survive. Long may it continue and he trusts North Somerset Council will continue to help. He thanked everyone for all CANS does.</p>	
<p>Cllr Mark Canniford – Mayor of Weston-super-Mare</p> <p>Mark Canniford referred to the 80 years CANS has been operating and thanked everyone from the people of Weston-super-Mare. It saves people’s lives. Equality is not new, from prisoners of war onwards. We all have issues but try to get it right – CANS does get it right. Puts a lot of money into the economy. CANS is needed and glad to support them as politicians do not always understand.</p>	
<p>8 Vote of Thanks</p>	
<p>FS offered a formal vote of thanks to John Penrose, Cllr David Shopland and Cllr Mark Canniford.</p> <p>FS was honoured to give thanks to all guests and supporters. He is impressed with the passion of CANS.</p>	<p>Farid Saada (FS)</p>
<p>9 Closing Remarks</p>	
<p>LF thanked the speakers and also FC and GW for their presentations.</p>	<p>Liz Fothergill (LF)</p>

<p>LF also thanked everyone who had helped to plan today's event and also all staff – paid and volunteer – for the contribution they make to the service and to the community.</p> <p>LF reminded everyone that it would be appreciated if the feedback cards were completed and returned and that the 80th birthday exhibition was still displayed at the museum.</p>	
<p>There being no other business, the meeting closed at 4:30 p.m.</p>	