

CITIZENS ADVICE NORTH SOMERSET

ANNUAL GENERAL MEETING

Held on Thursday 12 November 2020 at 2:30 p.m. via Zoom

Attendees Farid Saada (Chair), Philippa Clark (Vice Chair), Liz Fothergill, Roger Bailey, John Reeve, Ian Campbell, Gary Wright, Aminder Nijja Bryn Hatch; Catherine Gibbons; Ian Morrell; Nina Farr; Paul Lucock; Triliria Newbury; David Sheridan

In Attendance CANS: Fiona Cope, Chief Officer

Apologies for Absence Cara MacMahon; Councillor John Ley-Morgan; Councillor Mark Crosby; Helen Yeo, North Somerset Together; Ray Armstrong

1	Welcome and opening comments	Speaker
	<p>FS welcomed the attendees and said it was a pleasure to see so many people attending and thanked them for joining the AGM.</p> <p>FS confirmed that the Articles of Association state that the AGM can be held at such a time and place as the Trustees decide, which has allowed the AGM to be held today via Zoom.</p> <p>FS said 2020 had been an extraordinary year presenting challenges to all parts of society, CANS being no exception. The pandemic meant going into lockdown on 23 March 2020 and drastically changed working practices overnight, closing face-to-face venues such as the Sovereign Centre and introducing working from home. Despite the logistical challenges CANS was up and running within days and FS thanked everyone for their resilience and hard work in meeting clients' needs.</p> <p>We had to ensure quality and confidentiality and our advisers were trained and inducted on working remotely from home. A rota was set up to ensure the needs of clients were met and daily meetings were held to feed back on quality and operational updates. The meetings brought the team closer together and they continue to be held every morning.</p> <p>A further challenge was CANS move to 39 Oxford Street in the middle of the pandemic, so we now own our own premises and no longer need to change premises. FS thanked everyone for the hard work put into the move.</p> <p>CANS has demonstrated its commitment to the community and rebuilding for the future, which has led to the theme of the meeting today.</p> <p>CANS direction of travel has not changed. We are progressing with our strategic plans, supporting the social and financial wellbeing of our clients. Our contributions to our community are: £2.9m fiscal benefit, £18.4m public value and £15.4m personal value. We are proud of our contribution to the community.</p>	<p>Farid Saada (FS)</p>

	<p>Our finances continue to improve and we thank all our funders for their support and engagement.</p> <p>We have reviewed our management structure to enable us to meet the demands of our clients.</p> <p>FS thanked the Trustees, the Chief Officer, partners and local authorities, staff and volunteers for their dedication and commitment.</p> <p>FS recorded apologies for absence from: Cara MacMahon; Councillor John Ley-Morgan; Councillor Mark Crosby; Helen Yeo, North Somerset Together; and Ray Armstrong</p> <p>We have presented our members with six resolutions which are:</p> <ul style="list-style-type: none"> • To approve the minutes of last year's AGM • To appoint Albert Goodman as our auditors • Four resolutions to elect new trustees. <p>FS explained that to avoid having to cast votes via Zoom members were asked to cast their votes by proxy vote in advance. Fiona Cope confirmed that the meeting was a quorate and sixteen proxy votes had been received.</p>	
2	Minutes of previous AGM/matters arising	
	<p>There being no matters arising from the previous AGM, the minutes were approved as a true record.</p> <p>Proposer: Philippa Clark Seconder: Roger Bailey</p> <p>15 votes in favour 1 vote abstaining</p>	Farid Saada (FS)
3	Overview of the annual accounts 2019/2020	
	<p>Our annual audit and accounts have been prepared by Albert Goodman. FS thanked them for their help and support.</p> <p>Our strength has always been our diverse range of funders, large and small, and we thank all our funders for their continued support.</p> <p>FS introduced the chair of the Finance & Resource Committee, Liz Fothergill, to present the salient points of the accounts.</p>	Farid Saada (FS)
	<p>LF advised the meeting that the Board of Trustees is currently without a Treasurer but as Chair of the Finance & Resources Committee she will present the accounts for 2019/2020.</p> <p>CANS enjoyed another successful and very busy year – a year that required Management and Trustees to exercise careful management of the financial resources available to us. LF thanked her colleagues for their assistance.</p> <p>Total Income at £797,737 was 47% up on the prior year with Total Expenditure rising a more modest 15% to £651,912. The resultant Net</p>	Liz Fothergill (LF)

Surplus of £145,825 was an improvement from a deficit of £23,856 in 2019. However, this only tells part of the story, of which more in a moment.

We continued to receive much needed support from our Local Authority, the four Town Councils and many of our Parish Councils with several providing increased funding this year. Income from Charitable Activities also increased; in large part a result of our engagement with the national Help to Claim programme but also from a number of new projects where we continue to pursue every opportunity to help those most in need across North Somerset.

Expenditure has inevitably risen to meet the increased demand for our services. Additional paid staff have been recruited to deliver the new projects, supported by our amazing volunteers. With staff costs accounting for 68% (up from 63%) of total expenditure on charitable activities, this represents almost the entirety of the increase in costs and demonstrates careful management of all areas of expenditure.

As I alluded to, however, the income and expenditure accounts do not reveal the whole story.

In July 2019, after a difficult period during which we had to leave our main office and client-facing premises in Weston-super-Mare and rely upon the incredible support of our friends, particularly WSM Foodbank and Baker Dolphin, we purchased our own freehold premises. 39 Oxford Street was purchased with the aid of donations large and small and a £135,000 mortgage from HSBC. The property required extensive renovations and refurbishments which began in January 2020 and, although the pandemic caused some disruption, we moved into our new home during the early summer – socially distanced, of course.

This activity is reflected in the Statement of Cash Flow – page 18 in the accounts. This shows how the Net Surplus of £145,825 and more has been spent with the extraordinary item being the £344,261 purchase of fixed assets.

This milestone in the 80-year history of Citizens Advice in North Somerset was funded by the aforementioned net surplus and bank mortgage, a modest adjustment in working capital, and a temporary reduction in cash reserves of approximately £40,000.

A consequence of this strategy is a significantly different look to the Balance Sheet this year. Total Charity Funds are up £145,000 at £361,672 – of which the Premises Fund represents 60% and Restricted Funds are now less than 7%. The bank mortgage is over a 15-year term with a fixed interest rate for the first 10 years, thereby removing any risk of interest rate fluctuations. It appears as a new longer-term creditor. Creditors falling due within one year increased due to the inclusion of an element of that mortgage and accrual of the final stage payment on the building works. Regular instalments have seen a material reduction in the VAT creditor which will be all but cleared in the current financial year.

	<p>The 2019/2020 financial year was a unique, exciting and challenging year – to say the least! However, with the support of our staff, our volunteers, our friends and our funders, I am pleased to report a positive financial outcome for the year. 2020/2021 is, of course, presenting new challenges and additional demands for our services. Consequently, the Board of Trustees and Senior Management remain focused on developing our income streams and building reserves to ensure we continue to meet the needs of our community.</p>	
5	Appointment of Auditors	
	<p>LF recommended the appointment of Albert Goodman as CANS’ auditors for the coming year. They have now completed their second year as auditors and a review is held every three years.</p> <p>Proposer: Liz Fothergill Seconder: Roger Bailey</p> <p>16 votes in favour 0 votes against 0 votes abstaining</p>	Liz Fothergill (LF)
4	Election of Trustees	
	<p>FS was pleased to say that our Board of Trustees is growing in strength and diversity and in the last year we have co-opted on to the Board John Reeve and Ian Campbell and we have two further new trustees to elect today, Gary Wright and Aminder Nijjar</p> <p>Our members have received our Trustees’ Profiles in advance.</p> <p>Proposer: Philippa Clark Seconder: Liz Fothergill</p> <p>Gary Wright and Aminder Nijjar - 16 votes in favour Ian Campbell - 15 votes in favour / 1 vote abstaining John Reeve - 15 votes in favour / 1 vote abstaining</p> <p>FS congratulated all four Trustees and welcomed them to the Board of Trustees.</p>	Farid Saada (FS)
7	Overview of the Annual Report and Impact Report 2019/2020	
	<p>FC explained that the Report related to the previous year, i.e. the year ending on 31 March 2020, just as we went into lockdown.</p> <p>Many people think CANS is simply an advice agency, but it is far more:</p> <ul style="list-style-type: none"> • CANS is a local charity but a member of a national charity. • We are an advice agency. • It is a volunteer agency. There are currently over 40 active volunteers. Pre-covid there were over 80 volunteers. The team is actively working to bring more volunteers back on board in the remote working setting. 	Fiona Cope (FC)

- It is also a training agency. Skills and knowledge are quite niche so we have to do in-house training.
- Citizens Advice is a campaign agency, gathering intelligence and statistics and actively try to change the system, for instance with Universal Credit which has actually led to CANS being well placed to advise on Universal Credit.
- CANS is an equality, diversity and inclusion champion. We challenge discrimination and this threads through everything we do, from our business plan through to our training and front line.
- CANS is a business and is an employer, having just employed its thirtieth member of staff. We anticipate recruiting more members of staff as the work is there.
- CANS is accredited and quality marked, being audited on the quality of advice. We have to make sure all our systems, structures, governance and risk management are in place. We are proud of the quality marks we have been awarded.

Even pre-covid it has been an interesting and challenging year. We moved our offices six times, including to remote working. The back office moved from the Badger Centre to the Foodbank in April 2019 with the support of the Foodbank and Bakers Dolphin. The face-to-face service moved to the Sovereign Centre in May 2019 with the support of North Somerset Council. This was set up within a week, overcoming the problems of providing confidentiality. This location has proved very popular with staff and clients and increased footfall from 7,000 to over 10,000. It was closed because of covid as it was not feasible to ensure covid safety, but hope to go back.

CANS celebrated its 80th birthday in 2019. It started 81 years ago in Oxford Street but in June 1942 the building was destroyed by bombing. We have now moved back to Oxford Street in very challenging times, in the middle of the lockdown.

39 Oxford Street has an accessible ground floor and is close to the Job Centre, Town Hall and transport links. There are six dedicated interview rooms, two of which are currently being used (covid-safe) for the most vulnerable who are unable to access CANS' services any other way. Some of the other rooms are being used for virtual face-to-face meetings. There are 24 staff workstations which would probably not be enough if all staff were able to return to the office, so home working will probably continue to a certain degree. There is a rota in place for staff in the office so we can ensure we are covid-compliant.

FC thanked the many supporters who have provided much needed funds to give CANS a permanent home. A list of them will be displayed in the foyer of Oxford Street.

FC highlighted that the clients are the most important aspect of everything CANS does. FC gave some instances of the praise received from clients who had been assisted in very varied ways. One comment referred to CAB; FC said

that although the name had been changed to CANS in 2015 but to many clients we will always be CAB.

FC introduced a video of Jane, a volunteer for twelve years, who outlined her role working on the advice line whilst remote working, including the difference covid made to the type of enquiries received, citing a case study to illustrate the involvement of CANS with other providers to bring about a resolution. Everyone has had to work hard to provide what is effectively a new way of serving clients.

Our value in 2019 is shown by handling 10,674 clients and 27,000 issues. That was an increase of 3,000 clients from the previous year with no increase in funding.

CANS are specialists and cover a spectrum of advice, representing people at welfare rights tribunals, offering money advice, housing advice, family law and are DRO intermediaries. We are the only organisation in North Somerset which is accredited to give money advice. Employment advice has increased because of covid.

As previously mentioned by FS, CANS has had a financial benefit to the local economy as a whole:

Fiscal £2.9 million

Public 18.4 million

Value to People £15.4 million

FC explained how the figures were calculated to ensure the credibility of them. They are conservative figures so our funders can be assured CANS value is at least the figures shown.

FC referred to the closure of all 21 face-to-face locations and thanked all the mutual aid groups and community groups for their assistance.

FC presented a video featuring members of staff and volunteers detailing their roles and how they dealt with the pandemic.

FC then dealt with questions put forward by attendees.

Trevor asked whether CANS benchmarked its services against other local offices. FC displayed a graph indicating the kind of benchmarking that is done. The response from people working at CANS showed that CANS is often a better place to work than nationally. Clients' responses show that CANS is at least as good as, if not better, than the national figure.

Robert Paine asked if CANS was seeing an increase in cases of domestic abuse as a result of lockdown. FC asked Katherine Hutton (KH) (Advice Services Manager) to answer this. KW responded that there had definitely been an increase. This may be because people are now contacting CANS by email, webchat and telephone advice rather than by drop-in and they may find it

	easier to disclose their problems in this way. There is also an increase in family issues in general, which may indicate domestic violence.	
8	Speaker from The Wellbeing Collective – Paul Lucock	
	FS thanked FC for her comprehensive report. FS introduced Paul Lucock for his presentation.	Farid Saada (FS)
	<p>PL thanked FS, the Trustees and FC for the opportunity to speak at the AGM.</p> <p>PL has been supported by advice and guidance services throughout his life and has been personally impacted by the work of Citizens Advice and other charities in the past but now, as the Chief Officer of Voluntary Action North Somerset, is able to work with CANS to ensure other people are able to access the advice and support they need.</p> <p>PL spoke of his own journey and how he had been helped and referred to the positive impact the partnership of providers has in North Somerset.</p> <p>PL uses paper planes to demonstrate how service users are like paper planes, once they land guidance services can help them straighten their wings and fly again. This reflects the role of Citizens Advice and partners across North Somerset.</p> <p>PL demonstrated how, with care, love and attention, the paper plane can go on to fly many times. The advice services can help rebuild, reform and reshape the plane and help it get to its chosen destination.</p> <p>PL was born with health complications and his family received help and support from voluntary organisations throughout his early years. During his teens he received help from charities including counselling, mental health support and Alzheimer’s Society.</p> <p>At the age of 19 PL had his first interaction with Citizens Advice when he lost his job and approached Citizens Advice for advice. They provided independent advice and helped him to eventually win his case. They also provided him with money, debt and housing advice.</p> <p>PL went on to become a careers adviser and is passionate about helping people find their path in life.</p> <p>Four years’ ago, PL moved from Cornwall to North Somerset to work on the development of people-focussed services, particularly in employment and skills. There is a huge disparity between the most and least affluent communities in the region. The last few months have been particularly challenging for people in need. One of the real positives has been the groundswell of support for people in need. In particular, in North Somerset this has happened under the auspices North Somerset Together banner. Since April 2020 7,500 referrals have come directly through North Somerset Together for support with shopping and prescription collections with thousands of individuals supported by over 5,000 volunteers. Over 600 registered charities and community interest companies provide a plethora of support within communities and employs approximately 3,000 people across</p>	Paul Lucock (PL)

	<p>the region. For the local economy this support is the equivalent of £230 contributed for every person living here.</p> <p>PL is in the position of heading up Voluntary Action North Somerset which oversees and interacts with all the voluntary organisations across North Somerset. PL is also a part of the newly established North Somerset Wellbeing Collective, which is a collaboration of independent groups who all share the common goal of improving the health and wellbeing of people in the area.</p> <p>To continue the paper plane theme, by working together with a person centred approach we can propel those planes and help them get further and for longer, and if they do hit the ground we can pick them up faster, straighten them up quicker and get them back to their chosen destination.</p> <p>PL asked everyone to consider the impact they will have on that plane and how important they are in helping people make that journey.</p> <p>PL thanked everyone for listening to him today.</p>	
9	Vote of Thanks	
	<p>FC gave a vote of thanks for the way PL summed up his own journey and used the metaphor of the plane. FC was grateful for the way PL articulated the workings of the Wellbeing Collective. FC thanked PL and Voluntary Action North Somerset for the support given in the charity-to-charity negotiations when purchasing 39 Oxford Street, CANS could not have done it without you. Thank you for being our keynote speaker.</p>	Fiona Cope (FC)
10	Closing Remarks	
	<p>FS echoed FC's thanks to PL for his support and his ethical support to the community and helping clients.</p> <p>FS thanked everyone who attended today and everyone who had helped organise and set up the AGM.</p> <p>FS thanked all the staff and volunteers for the contributions they make to the service and the community at large.</p> <p>Thank you for being with us to share our successes and our vision for the future. It has been exceptional year for all of us. Thanks to the dedication of our staff, the commitment of the Board and the support from the community stakeholders we are able to sustain CANS in its mission and put solid and robust foundations for rebuilding the future. Thank you all.</p>	Farid Saada (FS)
	There being no other business, the meeting closed at 4:30 p.m.	