

**The Minutes of the CAB Cornwall Annual General Meeting held on Tuesday
25th November 2014 at 7.00 pm at the St Erme Community Centre, St Erme,
Castle Field, Trispen, Nr Truro TR4 9BH**

Present: Sue Swift – Chair of Trustees (SS), Neil Colquhoun – CEO (NC), Lady Mary Holborow, Gary Randall - Senior Statutory Auditor and Director, Prydis Accounts Ltd (GR)

See complete list of Attendees attached.

Welcome and Introduction by Lady Mary Holborow, President of CAB Cornwall

Lady Mary Holborow welcomed everyone to the CAB Cornwall 2014 AGM. She stated that she was very pleased to be attending again and that Citizens Advice is an integral part of what's needed for communities in every County. She extended an enormous thank you to the workers of CAB Cornwall and recognised that it was not an easy time for the service. She hoped that a way could be found of increasing the Membership of CAB Cornwall.

1 Chair of CAB Cornwall Trustees Opening Remarks

SS thanked Lady Mary. She hoped that the survey currently being carried out amongst clients past, present and future might help to generate some more Members.

SS publicly thanked volunteers Paul Brown and Jonathan Calverley for their organisation of the successful Eden event held back in September.

She also thanked volunteer Bill Anderson for chairing the Volunteer Forum which she attended quarterly with the CEO. She reported that it was interesting for them to hear the thinking behind some of the issues brought to the Trustee Board from the Forum.

SS continued that there were now 2 volunteer and 2 paid staff representatives that regularly attended Trustee Board meetings, so communications were much improved.

Joint Trustee Board/Senior Management Team meetings were also now being held, which have aided understanding and enabled more informed decision-making. SS praised and thanked the Senior Management Team for all their work – in particular that of the CEO in steering CAB Cornwall forward into the future with such good humour.

Neil Smythe (Citizens Advice Network Development Manager) who had advised at many Trustee Board meetings was thanked for his helpful input.

SS then confirmed that £10 per head had been made available to each volunteer towards office Christmas celebrations this year. This had replaced the £100 per office previously given.

2 Apologies.

See attached list of Apologies.

3 Minutes of the 2013 AGM.

The minutes of the 2013 AGM were approved as a true and accurate record of the meeting. Proposed by David Swift and seconded by Nigel Clark. All agreed.

There were no Matters Arising.

4 Report from the Chief Executive Officer of CAB Cornwall.

In the weeks before the AGM a professionally printed document entitled, 'CAB Cornwall Performance and Impact Report 2013-14' had been circulated to all Members, staff and volunteers. It had also been emailed to all County Councillors and Town and Parish Clerks.

The CEO Neil Colquhoun showed 2 Powerpoint presentations at the meeting, entitled, 'A Year in Numbers' and 'Dark Clouds and Blue Skies – managing the future of CAB Cornwall.'

The first presentation showed the changing demographic of CAB Cornwall's typical client and a whole range of statistics on the clients seen, access to the service, debts written off, income from the benefits gained, volunteer hours etc. NC thanked the volunteers for their invaluable work within the organisation. He praised Pragnya Gill (Volunteer Support Officer) for her recruitment and training of the volunteers. He thanked CCAG for their work on campaigning and submission of BEFs (Bureau Evidence Forms).

A question from the floor was answered concerning the reason for the reduced number of clients seen this year. NC explained that there were no longer any LSC clients and the problems being dealt with were becoming more complex and time-consuming. This was being reflected nationally too. It was reported that the numbers were rising again, and 20,000 clients per year was the current target.

The second presentation showed the plans to modernise CAB Cornwall in line with the national rebranding of Citizens Advice and the needs of clients. NC stressed the need to develop a flexible approach to the future, while maintaining the heart of the organisation. He stated that CAB Cornwall will become a service that is needs-led rather than supply- driven, it will maximise the opportunity for client access, it will have multi-channels for access and delivery, have a well-trained and flexible workforce, sit comfortably with a rebranded Citizens Advice, have a positive and appealing image and a sustainable approach to financial activity.

NC invited questions. The requirement for Cit A to give pensions advice from April was raised. Neil Smythe (Cit A) reassured those present that it would most likely entail sign-posting clients aged over 55 to different pension options.

There was applause from the floor. Lady Mary congratulated NC on his report.

5 Receive and Adopt the Annual Report and Accounts for Year ended 31 March 2014.

Gary Randall (GR), Senior Statutory Auditor and Director of Prydis presented the accounts, which had previously been circulated to Members and displayed on the CAB Cornwall internal Notice-board. Those present had copies of the non-statutory pages.

The changes to the accounts from the previous year were explained and the effects of the loss of the LSC contract. He spoke of the work that had been done on the 'Restricted funds' part of the accounts. He reported that the Finance Officer had been effective in adapting the way the accounts were presented and had properly administered them throughout the year.

It was recognised that the Trustee Board had had to cover their costs this year with a huge deficit from the previous year. This was put into context eg. redundancies and dilapidations. Despite this, the end-result for this year showed a surplus of £45,630, due to increased grant funding which had helped mitigate the losses, and savings made in some other areas of expenditure, such as travel expenses and professional fees/subscriptions. £971,309 had been received in income, and total expenditure had been £925,679.

David Swift proposed the financial statements be adopted. Seconded by Chris Kennedy. All Members present were in favour.

Lady Mary described the report as 'wonderful' and 'remarkable' despite all the difficulties. She congratulated CAB Cornwall Management for their achievement and praised GR for his clear presentation of the accounts.

In response to a question from Member Guy English, NC spoke of the grant from Cornwall Council for the coming year, which was not confirmed, but would probably be much reduced.

6 Re-appointment of the Independent Auditors

The re-appointment of the Independent Auditors: Prydis Accounts Limited, was proposed by Guy English and seconded by David Swift. All in favour.

7 Confirmation of nominated Trustees

NC gave some background to the individuals to be re-elected or elected:

Sue Swift – Chair of Trustees

Michael Cooper – co-opted earlier in the year

Steve Meakin - nominated new Member

The tradition of electing 'en bloc' was explained.

Following a vote from Members present, including several by proxy, the above were all duly elected.

8 Questions and Answers

There were no questions from the floor.

NC responded to a Member's observation that Citizens Advice is now offering a very different service to that provided in the past. If unlimited funds were available, NC confirmed that the focus for future spending by CAB Cornwall would be needs-driven, based on what clients actually want.

9 Votes of Thanks.

Member Nigel Clark took to the floor to officially thank Lady Mary for her continued support of CAB Cornwall; her endorsement of which is crucial to the future of CAB Cornwall. He spoke of the challenges the organisation faced in providing much needed support for communities. He recognised the need for CAB to be adaptable to enable it to meet the future needs of clients. Adequate funding would be the key to providing such a service.

10 Chair's Closing Remarks

SS thanked everyone for attending. She hoped the presentations had given a clear picture of the plans for the future of CAB Cornwall.

She praised the work of the volunteers in particular for their invaluable work within the organisation.

SS spoke of her attendance at the recent Forum in Bristol for CEOs and Chairs of Citizens Advice Bureaux, where she had met the Chair of Wiltshire CAB. They had also gone through an amalgamation to form one County-wide Bureau, and it had been heartening to discover that CAB was not alone in the angst and problems that were experienced as a result. The solutions to the problems had also been the same.

The Chair concluded by thanking the Minutes Secretary and presenting her with flowers.

A gift was given to Lady Mary to thank her for her input to the evening.

Attendees:

Bill Anderson
Catharine English
Claire Bower
David Ogden
David Swift
Emma Lewis
Gary Randall
Guy English
Jill Lane
Jim McKenzie
Jonathan Calverley
Julia Reynolds
Pragnya Gill
Karin Lonney
Lady Mary Holborow
Linda Coles
Liz Steadman
Lolita Mills
Chris Kennedy
Neil Colquhoun
Neil Smythe
Nigel Clark
Norman Lonney
Ann Kerridge
Paul Brown
Phil Jacobson
Jacquie Rowe
Rosemary Verran
Sandra Harbage
Stuart Trotter
Sue Phillips
Sue Swift
Susan Taylor
Susanne Stewart
Steve Meakin

Apologies:

Michael Cooper
Joyce Hookway
Brook Blackford
David Clifton
Phil Rennard
Graham Tierney
John Baker
Andy Suckley
Malcolm Glister
Matt Hastings
Kathryn Radcliffe
Kate Sherlock
Roisin Brady
Jane Powning
Alwyn Odgers
Julie Holden
Bernie Doyle
Carol Freeman
David Sleeman
Roger Cleave
Dawn Allen
Sue Bedford
Sam Cartlidge
Chris Mason
Laura Sawicz
Monica Wilkes
Wendy Coad
Jamie Brooks
Bernie Buck
Laura Eyre
Becky Moore

Brian Saunders
Marita Ward
Sally White