

**Citizens Advice Taunton
Minutes of the Annual General Meeting
November 18th 2020
2.00 - 3.00pm
Online meeting via Zoom**

Present:

Julian Kupfer (Chair), Rob Cadwallader (Treasurer), **5** other voting members (and **3** by proxy), Jon Shoesmith (Chief Executive Officer), Cllrs John Hassall and Ray Tully (SWTC), **44** staff and volunteers, **13** members of the community.

1	<p>Welcome</p> <p>Julian Kupfer welcomed all those attending the 2020 AGM.</p> <p>He explained that the decision to hold an online AGM this year was due to the COVID-19 public health situation, confirming this decision to be in line with Charity Commission guidance and Citizens Advice Taunton's (CAT) Articles of Association.</p> <p>He commended the Chief Executive Officer, Management Team, staff and volunteers for continuing to provide a remote service after the office closure in March 2020, acknowledging the scale of the undertaking and thanking all for their hard work.</p> <p>During this time, evaluation of how to re-open the office safely has been ongoing, in order to offer a face-to-face service to those who cannot access CAT services any other way.</p> <p>He highlighted the dedication and professionalism of the CAT volunteers and staff, thanking them for their ongoing commitment to providing a service in what have been challenging and often stressful circumstances.</p>
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	<p>The CAT funders were thanked for their continuing support and additional generosity when possible.</p> <p>He thanked the Trustees for their commitment, acknowledging the additional demands placed upon their time as volunteers.</p> <p>Rob Cadwallader’s tenure as CAT Treasurer comes to an end and Julian thanked him for his guidance, time and expertise in the role.</p> <p>His final thanks were to Jon Shoesmith, Chief Executive Officer, for his tireless effort and exemplary commitment to the organisation, to such an extent that he even continued to work during his Shared Parental Leave in the spring.</p> <p>He confirmed that the intention in 2021 is to hold an additional meeting to the AGM, to showcase the work and achievements of CAT to all stakeholders, the public and press.</p> <p>In closing Julian highlighted the mission statements of CAT, emphasising that the organisation exists to help the community that needs it.</p>
2	<p>Explanation of how the online meeting will work</p> <p>Julian Kupfer explained the protocols for asking questions during the meeting and for voting, where applicable.</p>
3	<p>Apologies were received from the following Members: Phil Barker (Trustee Member), Rod Young (Member), Rob Isaacs (Member)</p>
4	<p>Approval of the Minutes of the last AGM on 4 September 2019</p> <p>The minutes of the last AGM were approved as a true and fair record. Proposed by Julian Kupfer and seconded by Emma Rhodin.</p>
5	<p>Members’ Voting Issues</p>

	<p>a) Conflicts of Interest No conflicts of interest were raised.</p> <p>The Chair explained that to mitigate potential internet interruptions (which might prevent quoracy for constitutional purposes), all votes had been received by proxy. The results were as follows:</p> <p>b) Election and Re-election of Trustees</p> <p>The election to the Board of Nicholas Bevan and Philip Barker was approved.</p> <p>The re-election of Julian Kupfer and Andy Kingston-James was approved.</p> <p>c) Approval of 2019/20 audited accounts The accounts were approved.</p> <p>d) Article 22 – change to the quorum The change to Article 22 was approved, to reduce the required quorum to the <i>lesser</i> of 10 Members or 50% of Members plus 1 (previously it was the greater of the two)</p> <p>e) Appointment of auditors for 2020/21</p> <p>The re-appointment of Albert Goodman as Auditors for the current financial year was approved.</p>
<p>6</p>	<p>Audited Accounts for 2019/20, presented by the Treasurer</p> <p>Rob Cadwallader reiterated that with the loss of £80k funding from SCC in the previous year, the Core service had been cut from 5 to 4 days per week.</p>

He thanked Somerset West & Taunton Council, the Henry Smith Charity and other funders for their continued support.

Expenses were £6k lower than the previous year, in large part due to a generous rent reduction by the St. Mary's House landlord, for which the organisation is extremely grateful.

A mitigating feature for the operating position of the charity has been the additional projects and their contributions to the core business. This contribution increased by £27K on the previous year. The overall result, therefore, has been a surplus of £15k, which corresponds to £9k core surplus and £6k on the projects.

The balance sheet at the end of March 2020 presents a strong financial position and though the subsequent year will reflect the impact of COVID-19, the organisation has strong reserves if necessary.



Financial Report for
CAT AGM.pdf

7 Highlights of the Year 2019/20, presented by the Chief Executive Officer

Jon Shoesmith outlined the CAT work and achievements of the past year:

Overview:

- Helped 7932 clients
- 23,865 advice issues, which equates to 3+ issues per client
- More than 100 people worked on the team
- Delivery from 5 locations

Scale of service provision, highlighting the 5 advice areas:

- Benefits advice - helped 2,450 clients on issues including:
 - income maximisation
 - increased standard of living
 - income to pay for care and other essential living costs
 - avoidance of debt
 - economic & social mobility
- Debt advice - helped 788 clients on issues including:
 - avoiding creditor action
 - reducing stress and anxiety
 - stabilising finances
 - repayment plans and write-offs
- Housing advice - helped 621 clients on issues including:
 - defending possession proceedings
 - resolving anti-social behaviour
 - avoiding trauma of homelessness / relocating
- Employment advice – helped 657 clients on issues including:
 - resolving employment disputes
 - addressing harassment and discrimination
 - compensation for mistreatment
- Consumer advice - helped 699 clients on issues including:
 - helping those who have been mis-sold to seek replacements or compensation
 - securing best value from energy providers

CAT offers several bespoke projects that cater for specific client groups and/or advice issues, as well as the open access core service:

- Debt & Mental Health- debt service specifically for those with mental health issues
- Multiple Sclerosis Access to Advice- general advice for MS survivors
- Macmillan Benefits Service- benefits advice for those with cancer
- Taunton One Team- multi-disciplinary service in areas of deprivation, as part of which we offer debt advice
- HRA Debt Advice- debt advice provided by funding from the District Council's Housing Authority to avert homelessness by resolving debts

that would otherwise result in homelessness, thus avoiding need for Council to extend a housing duty

- Universal Credit Help to Claim- help for UC claimants to register a claim and start to receive payments
- Wellesley (private) and Wellsprings (NHS) Hospitals- on site advice to help patients manage their affairs during admission (for example issues with employers, or creditors) or relating to their discharge (for example with benefits or re-housing)
- Litigants in Person- helps domestic abuse survivors secure the court ordered protection that they need from their perpetrator. This helps them navigate court processes, which are complicated, intimidating and emotionally traumatic. This is an important and growing part of our work, of which we are very proud.
- Pension Wise- an initiative helping clients aged over 50 to make informed choices to manage their pension freedoms.

CAT Volunteer model:

CAT volunteers are vital to our service delivery, enabling us to reach many more people than our funding would otherwise allow. They are trained to a very high standard and many become specialist caseworkers, working on complex issues such as benefit appeals, employment tribunals and debt relief orders.

It is an exceptionally skilled and truly dedicated volunteer team who give their time generously to help local residents.

This volunteering model enables savings of c. £400k per year.

Value of CAT advice provision:

Timely, wide ranging and expert advice can prevent significant problems developing for our clients and our community.

The fiscal value of this is calculated using a Treasury approved model and the following figures are for CAT alone.

Major savings to local and national government (fiscal benefits) - £2.4 million

Reduction in health service demand, local authority homelessness and out-of-work benefits

Wider economic and social benefits (public value) - £20.5 million

Improvements in health, well-being, participation and productivity

Benefits to the individual (financial income) - £10.7 million

Income gained through benefits and debts written-off and consumer problems resolved

Jon concluded his presentation by highlighting the productive relationship CAT has with the four other Citizens Advice offices within Somerset and the many benefits this brings to the county's clients. The offices are working jointly on several projects, including Somerset Advice Line (a countywide telephone response service). We all continue to provide the countywide Somerset Local Assistance Scheme and we have jointly established a single web portal for clients and agencies to make contact with us. This working partnership model is expanding and yielding better and better results for all stakeholders.

Jon thanked all the CAT funders and partners for their continued support and hoped people would join us at a showcase event next year, aimed to celebrate CAT's work and achievements and provide a more interactive occasion.

The full annual review '*Helping people find a way forward*' will be made available ahead of that event (meanwhile the smaller publication that today's presentation was based upon is below).



Highlights of the
Year 2019-20.pdf

8 Any other business

Cllr John Hassall (Somerset West & Taunton Council), representing Cllr Chris Booth (Portfolio Holder for Community), requested a copy of the presentation, which will be supplied by the Chief Executive Officer. He commented that the planned regeneration of parts of Taunton is progressing, with plans to build social housing as much as possible, given the housing waiting list of 6,000 people. In response Jon Shoesmith added that the Housing Authority has been a great partner, and funder, to CAT and that the organisation was very pleased to have representation from the Council at the AGM.

The meeting ended at 2.35pm.

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