**Citizens Advice Watford**

**Trustee Board Meeting**

**Tuesday 29 September 2020 6pm Google Meet**

**Minutes Part 1**

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|  | Minutes Part 1 |
|  | **Standard Items** |
|  | **Apologies / Introductions****Present (meeting held by video conference due to Covid-19):**Farrukh Siddiqi (FS) – ChairLeena Nagrecha (LN) – Company SecretaryPui Wah Carter (PWC) – TreasurerGeorge Derbyshire (GD) – WBC representativeStephen Bolton (SBolton) – WBC representativeYomi Akisanya (YA) – TrusteeLaurence Blake (LB) – TrusteeMeera Lachani (ML) – Trustee (until 7pm)Gail Tendler (GT) – TrusteeSalim Bakirci (SB) – Chief OfficerCatherine Markowski (CM) – Advice Service Manager & staff representativeMike Sellman (MS) – Volunteer representativeRosie Woodhouse (RW) – minutes**Apologies**Fikile Mkoyana (FM) – Trustee |  |
|  | **Conflicts of interest**None |  |
|  | **Minutes** 1. **Board Meeting held on 7 July 2020**

The minutes were approved by the board and signed by the Chair.1. **Matters Arising**

**Completed actions:*** Review arrangements for remote working and GDPR.
* All trustees are invited to share ideas on returning safely to working from the office. No ideas were put forward.
* Inform SB of any relevant training undertaken. SB has updated the trustee training records.

**Actions carried forward:*** All trustees who have not yet done so to complete GDPR e-learning and assessment, and SMCR parts 1 and 2, both on Docebo.
* All trustees to read the R&C Development Plan and consider how they might contribute.

**New actions:****5) Reserves policy changes Q3R –** PWA and SB to amend the policy.**6d) Annual accounts** - SB to collect annual accounts, FS and PWC to sign.**11) Strategy day –** SB has circulated possible dates. All to respond to the doodle poll regarding dates. Suggestions for items for discussion (including ideas for spending reserves) to be sent to FS by email **by 16th November 2020.****12) CO’s report –** SB has introduced a new format for updating the Board. Instead of monthly updates, a quarterly report will be circulated in advance of each meeting with interim updates by email. Comments and suggestions on the new process are invited by email to FS.**13) ASM’s report –** If any trustees have contacts in HCC, social services or the police who could assist with encouraging statutory agencies to take responsibility for vulnerable clients, please advise CM.**15) Volunteer rep’s report –** RW to identify mental health training to support volunteers in dealing with the effects of working with vulnerable clients.  | ALLALLSB FS PWCALLALLALLALLRW |
|  | Decisions by email since last meeting ***Funding streams***1. **Energy Advice Project**
2. **CJF Disability Benefits**
3. **DEFRA Funding**

SB met with the commissioner who accepted the proposal for additional ASS hours.1. **HCF Covid-19 Funding**
2. **HERT Project Funding**

The project is on track to start on the 1st October. The Money Advice Unit is still recruiting, but our adviser is in place and ready to start on 1st October.1. **Tesco Bags of Help**
2. ***MAPS Funding (not approved)***

A trainee adviser has been recruited to this role and is ready to start on 1st November.1. ***Disability Benefits (not approved)***

This project has been extended and funding of £10,000 confirmed for another year. This project is being delivered by volunteers so the funds can be used for the new ASS.1. ***Kick Start scheme***

This is a new scheme introduced by the government in response to the Civid-19 pandemic. We will recruit two new advice assistants who will work 25 hours per week for one year and be paid the National Living Wage. These roles will assist with reception, admin and telephone enquiries, and provide money advice casework support.  |  |
|  | **Reserves Policy Changes Q3R**PWC presented the finance report. Unrestricted reserves have increased to £250,000 due to SB’s success in raising funds. The revised budget projects a surplus of £42,000 for the year 2020/21. Historically we have stated our reserves excluding the pension deficit as this was seen as a long-term liability. However, due to current financial uncertainty and our high reserves, it was proposed that the reserves are calculated including the impact of the pension deficit which is in line with CA and our accountant’s calculations. Our unrestricted reserves will reduce to £179,000 if this change is adopted which is still well in excess of the £160,000 target agreed by the Board. It is recommended that we change the reserves policy and adopt this more prudent approach which is consistent with the approach taken by Citizens Advice and our accountant.The Board approved the proposed change to the Reserves Policy, which will be amended to reflect the pension deficit in the unrestricted reserves.  | PWC SB |
|  | **Assurance Items** |
|  | 1. **Q2 Management Accounts**

Discussed in item 5 above.1. **August 20 Financial report**

Discussed in item 5 above.1. **Q1 PQF report**

The results of the client satisfaction survey show a slight decrease in clients satisfaction rates for a couple of the KPIs.1. **Annual Accounts 2019/20 (for approval)**
* The accounts are completed and have been circulated. They demonstrate a healthy financial position with £171,923 of unrestricted reserves after the pension deficit.
* The annual accounts were approved by the Board. SB will collect copies from the Auditor for FS and PWC to sign.
* The Board discussed how to approve the annual accounts at the AGM this year in the current circumstances of the Covid-19 pandemic. LN confirmed a virtual meeting is acceptable and the minimum quorum is three members. It was agreed to hold a virtual AGM this year.
1. **CitA’s Financial Dashboard**

This shows our cashflow is good in comparison with other LCAs.**Annual budget – Sept update**This was circulated but has since been updated to incorporate new funding streams. SB presented the updated version. There are now 14 projects which puts additional pressure on supervision. Currently all contracts under these funding streams are fixed term for one year so any additional costs will be funded by reserves, reducing the surplus. At the strategy day we will consider whether any contracts can be extended. The projects generate additional income of £55,000 of which £45,000 is unrestricted and £10,000 restricted. £25,000 will be spent before the end of the financial year. | SB FS PWC |
|  | **CA Watford’s KPI’s** SB presented the report. The demand for telephone advice continues to increase with 729 calls recorded to date in September. Demand for face to face assessments is low and targets will not be met. Despite this we are helping 25% more people than our overall target. All project targets are also being met. Nine new volunteers started their gateway training in September. |  |
|  | **Risk Assessment**PWC presented the report. Covid risks are being managed. Volunteer recruitment is being managed. R&C is added as a new risk. CM mentioned that the colder temperatures present a risk of people keeping windows closed in the office when ventilation is required to minimise the risk of Covid-19 transmission. |  |
|  | **Leadership Self-Assessment**This has been scored internally and we have scored as much as possible in the green band. The Learning and Development Plan and Business Plan will be reviewed by the assessor. The Board reviewed and approved the score to be submitted. |  |
|  | **Policy and Decision Items** |
|  | **Policies update for review*** SB referred to the CO’s report which contains a list of policies due for review because it is 12 months since they were last reviewed. There are no changes to these policies. CA updates policies as and when required.
* SB introduced a new process for reviewing policies. These are available to members in a folder of standard and key policies. Trustees are required to review key policies only (not standard policies).

*Finance policy – Proposal for changes* *Other policies are listed on Q2R* |  |
|  | **Strategy Day and Strategy Day Agenda*** This will take place via Zoom and an external facilitator has been invited. SB has circulated possible dates and trustees are invited to advise of their availability by doodle poll.
* Trustees are invited to circulate items for discussion in advance. Ideas for spending the reserves are particularly welcome.
 | ALLALL |
|  | **Chief Officer’s report*** SB will now produce a quarterly report to be circulated in advance of each TB meeting. It will include updates from PWC on finance, CM’s ASM report and a volunteer recruitment and training update (RW). Interim updates will be sent by email as required. The Board agreed to trial this new process.
* Door guards have been installed in the office.
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|  | **Service Manager’s report*** A number of resignations have been received from volunteers, and some haven’t been in contact despite our best efforts.
* Two new research & campaigns volunteers have been recruited.
* We are seeing an increase in the number of clients with mental health conditions and this is difficult for staff and volunteers. We are one of the few organisations currently with a presence locally and government agencies are not responding We have made three safeguarding referrals recently including an incident involving a client with a machete. We will be meeting with the police and social services to raise this with them. Any trustees with contacts in HCC, social services or the police who could assist with encouraging statutory agencies to take responsibility for vulnerable clients are invited to advise CM.
* From October ASS Vikki will revert to 21 hours a week. We are recruiting for a new supervisor but the response has been slow.
* Client numbers are high with more than 1000 cases in August, but this puts more pressure on supervision.
* Recent QAA score was lower than usual. Supervising remotely is not as effective as it can be difficult to get through to a supervisor by phone. CA recognises that the current climate it is more challenging to maintain quality of advice standards and with the selectin of cases reduced from 30 to 15 the probability of remaining in the green band is reduced.
 | ALL |
|  | **Research and Campaigns update**Two new R&C volunteers have been recruited and are due to start their inductions next month. |  |
|  | **Volunteer representative’s report*** The Covid-19 pandemic is having an impact on the mental health of volunteers. RW will look into organising mental health training.
* MS has organised a number of social events but very few volunteers are interested. MS will discuss with CM.
 | RWMS CM |
|  | **Paid Staff Representative’s report**Job descriptions have changed as a result of Covid-19 with all staff under extra pressure from an increased work load and more vulnerable clients. |  |
|  | **Date of next meeting** AGM 19 Nov 2020Part 1 of the meeting ended at 7.35pm |   |
|  | **Part 2 HR reports**  |