

**A meeting of the Trustees was held on Tuesday 28 November 2006**

**at 7.30pm in the Almshouse Chapel.**

Present: Mr M Pullin in the chair, Mr R Artingstall, Mrs J Down, Mrs M Hammond, Mrs R Kitley, Mrs S Watkins

Apologies: Mr M Gillian

**1. The Minutes** of the meeting held on 3 October were approved and signed after amendment under Item 6: other ideas should read Mrs Kitley to investigate fashion show.

**2. Matters arising:** none

**3. Clerk's Report**

<b>Cheques</b>	Since the last meeting cheques/giro transfers have been signed for D Bishop (Toghill House Farm rent for No 2 (5/10/06 to 4/11/06) K Keasey grass cut (5 cuts +spraying & cutting back bushes) Local History Soc ( re TAS images for mounting100 prints +1 frame) Grout & Judge ( Contractors Insurance) Bare Leaning & Bare ( 50% post contract fee £604.51 plus 50% pre contract Health & Safety Plan £483.61) Octoprint (prints) D Bishop ( Toghill House Farm rent for No 2 (5/11/06 to 4/12/06) M Gillian Web Site Licence for Auction of Promises K Biggs Contractors Ltd on 20/11/06	£600.00 £140.50 £108.00 £525.00 £1088.12 . £35.25 £600.00 £219.00 £21.00 £44,650.00
<b>Direct Debits and Standing Orders</b>	Powergen (gas and electricity) on 14/09/06 Powergen (gas and electricity) on 14/10/06 <b>Total Expenditure</b>	£236.32 £236.32 <b>£48,459.51</b>
<b>Income</b>	Dividends received CIF Income Units on Dividends received CIF Income Units (Montpelier) on Dividend (re-invested) CIF Accumulation Shares on Interest retained COIF Deposit Fund (no 1) on 30/09/06 Interest retained COIF Deposit Fund (refurbishment no 2) on 30/09/06 Interest retained Giro Deposit on 23/09/06 Contributions to 28/09/06 Contributions to 31/10/06 Donation on 25/09/06 Coutts & Co donation on 26/09/06 Fishtail Trust ( Gift Day Envelope) on 2/11/06 Donation on 06/10/06 Cards on 06/10/06 s/o on 4/10/06 cards on 23/10/06 Local History (half share craft table ) on 6/11/06 Donation on 8/11/06 Jack Lane Charitable Trust on 9/11/06 Donation on 13/11/06 Craft Fair merchandise on 20/11/06 Print on 20/11/06 <b>Total Income</b>	£   £109.72 £1143.24 £0.12 £1232.32 £1550.81 £10.00 £500.00 £2,000.00 £10.00 £2.50 £100.00 £17.00 £4.00 £20.00 £500.00 £30.00 £65.10 £15.00 <b>£7,199.81</b>
<b>Transfers</b>	From Giro a/c to COIF Charities Refurbishment Deposit on 06/10/06 From Giro current a/c to Giro savings account on 23/10/06 From Giro savings to Giro current a/c on 2/11/06 From CIF Accumulation Shares on 8/11/06 to Giro c/a on 20/11/06	£2,760.00 £27,000.00 £2,000.00 £17,700.00
<b>Balances</b>	Giro Account at 20/11/06 Giro Deposit Account at 20/11/06 COIF Charities Deposit Account at 30/09/06 COIF Charities Deposit (refurbishment) a/c at 30/09/06 699 CIF Income Shares market value at 30/06/06 (396 Montpelier) 1726 CIF Accumulation Shares market value at 30/06/06	£5,014.20 £25,031.95 £8,307.47 £105,351.09 £530.25 £70,873.35
<b>Housing</b>	Correspondence re switch over to Digital TV expected in the West in 2009. Legislative	

<b>Corporation</b>	update on Health & Safety for Housing Associations. Received on 13/11/06 Letter dated 16/11/06 from Regulation support team asking how association intends to ensure that all properties meet Decent Home Standard by 2010. Reply needed by 15/12/06. Letter sent to Kathy to see if she wants to reply on our behalf.
<b>Architect's Report</b>	Site meeting on 10 Oct confirmed that work on Phase 1 is on schedule. Kathy confirmed that Housing Corporation had agreed to bring forward Phase 2 grant to this financial year. Pippa suggested on 25/10/06 that extra cupboards be fitted along the back walls of the kitchens (originally not thought sufficient room) particularly as lack of cupboard space had been raised at residents consultation evening. The cost from the catalogue is approx £300 per house, £600 in total, (may vary with trade discount & fitting) Contingency sum of £4000. (The other additional costs noted so far are the repair of the stonework to the stair windows and glazing with toughened glass of the internal doors.) The Chairman agreed to this proposal. Site meeting on 7 Nov confirmed that Phase 1 two weeks behind schedule due to unforeseen problems with an old building. Completion date 11 Dec. Trustees meeting on 28 Nov will be asked to approve contract for Phase 2 to start 12 Dec. Biggs asked if portable office could be erected on front lawn outside nos 3 & 4 as the weather was turning colder and office too cramped in the no 1 sitting room. No objection raised.
<b>Refurbishment: insurance</b>	<p>The Clerk spoke to Mrs Grout of Grout &amp; Judge on 4/10/06 re: problems in arranging joint names insurance cover for the project without the expenditure of a high premium. She agreed that provided the contractor's insurance cover is 'all risks' and not just liability there should not be a gap between the cover for the new work and the cover for the existing building provided by the Charity. She cited the following scenarios:- a) If a fire starts in a part of the existing building in which the contractors are not working and burns down part of their new works will the contractor's insurance company cover the new works? b) If materials for incorporation into the works are stolen from site will the contractor's insurance cover the costs. If the answer to these two scenarios is that the contractor's insurance will cover these events then there should be no gap and there is no need for the Charity to pay a significant sum for additional insurance. QS asked for written confirmation on 5/10/06 that cover is provided in these type of circumstances by the contractor's insurance and if they are in doubt to provide a copy of their policy which can be submitted to the Charity's insurance brokers for their view.</p> <p>If the need still arises to take out additional insurance, Mrs Grout agreed that the premium could cover both Phase 1 &amp; 2 as these phases are being run consecutively.</p> <p>At site meeting on 10 October, it was still considered advisable that joint Names insurance be taken out to ensure no gaps in cover. QS agreed to send copy of Biggs policy to Grout &amp; Judge and ask that Joint Names be taken out. The Chairman signed the form for Contractors Insurance effective from 13/10/06 to 1 December 2006 for houses 1 &amp; 2. Cost £525, policy excess excludes the first £500 of each &amp; every loss.</p>
<b>Temporary Accommodation</b>	<p>The Chairman &amp; Clerk visited resident at No 3 on 12 October to inform her that Phase 2 would start immediately after Phase 1 was finished. She was asked if she would like to move early if a place could be found at St John's as she had said that she was finding the constant noise difficult. She was informed of the rise in contributions after refurbishment. The resident visited St John's on 26 October but asked for another visit before making a decision as she felt the flat was rather small for her furniture. The move to St John's will take place on 7/12/06 having chosen not to move early. A requirement for new residents at St John's is that all portable electrical appliances need to be tested by electrician who can issue a certificate. Andy Wills to test. Resident at no 3 has asked that the removal men pack her china and kitchen equipment. Resident at No 4 will move to No 1 after carpet has been fitted on or after 12/11/06. Her relations will gradually move her by the weekend 16/17 Dec. Resident from No 2 will move back on 12/12/06. Resident at No 2 has offered his house for an open evening so that interested parties can view the refurbishment. Residents at No 3 &amp; 4 received letters on 11/11/06 informing them that their contributions will rise from £30.40 to £48.59 and their service charge fall from £12.50 to £5.50 per week after refurbishment. Their total contributions will be £54.09 per week.</p>
<b>Trusts</b>	<p>Donation £ 500 from Coutts &amp; Co. Rejection from Bernard Sunley on 26/09/06 Donation £500 from Jack Lane Charitable Trust on 8/11/06</p>
<b>Powergen</b>	Direct debit increased to £260.00 per month from 14 November 2006 in arrears by £315.96 on 2/10/06.

<b>Auction of Promises</b>	List to date to be circulated
<b>Gift Days</b>	£5535.42 + Gift Aid £925.53 = £6460.85 raised from 61 envelopes ( 2004: £4464 from 57 envelopes, 2002: £4152 from 77 envelopes)
<b>Website</b>	Invoice received on 7/11/06 for £219.00
<b>Repairs</b>	Copy of Allianz Cornhill report sent to J L Siney & Son. Mr Siney inspected the boiler on 9/11/06. He reported that the boiler has developed new cracks. He reports (verbally) that it is on its last legs and he was not prepared to fix features suggested by the inspection for fear of fatal breakdown. He says that it must be nursed gently to stand any chance of survival. Toilet not flushing properly at no 7. Mr Siney visited Almshouses on 9/11/06 to repair the toilet cistern at No 7. It cannot be repaired and needs replacing. The resident is prepared to wait and have the toilet cistern from No 4 installed as a temporary measure. The toilet cistern in no 4 was recently replaced with a modern cistern. Architect has agreed to organise this when Phase 2 starts.
<b>correspondence</b>	Council Tax bill for no 1 received starting 1 Dec as property will have been empty for 6 months. Clerk replied that property uninhabitable until 12 Dec when resident from No 4 will move in.

**4. Matters arising from Clerk's Report:** Kathy Green to reply to Housing Corporation letter re Decent Homes Standard. Mrs Down to ring Poulsons Farm to let them know that resident no 2's furniture will be moved back to the Almshouses on 12 Dec starting at 9.30am. Andy Wills due to inspect portable electrical appliances on 29 November. It was agreed that the new individual gas boilers should be the responsibility of the Trustees to organise an annual service. This to be incorporated into the risk assessment.

**5. Refurbishment Reports: Development Agent.** Kathy Green attended the meeting for this item giving a detailed progress report and cash flow analysis and recommending that a Building contract is entered into with Ken Biggs Contractors Ltd on a traditional contract for Phase 2 at a contract sum of £95,366 subject to i) Preparation of an appropriate form of Building Contract by Geoff Evans ii) Completion of a bond at the figure estimated in the tender documentation iii) Receipt of grant Confirmation from the Housing Corporation. It was proposed by Mr Artingstall and seconded by Mrs Down and all were in favour of entering into this Building Contract.

**6. Future Fundraising Events: Auction of Promises:** Discussion took place on the need for more local promises. Mrs Down asked the Clerk to put charity no on letters and e-mail to her. Draft poster and letter circulated. Poster to be displayed around village after New Year. Letter to be distributed to everyone in village as near as possible to Friday 26 January. The list of Promises to be distributed to everyone in the village as near as possible to Friday 16<sup>th</sup> Feb. The Chairman to arrange distribution rotas. Mr Artingstall to ask Rodney Bond if his window could be used to display promises. Mrs Hammond & Mrs Kitley offered to supply the nibbles for the evening **Other Ideas: Fashion Show** to be pursued with possible date March 08. 6 models & their measurements would be needed. Mrs Kitley to investigate further. **National Garden Scheme Teas Sat/Sun 2/3 June 2007** all proceeds will be to the Almshouses. Help will be needed to man this event. **WI Quiz** to be held on **27 April** with proceeds shared between Almshouses and Legion Hall. **General Knowledge Quiz.** Mrs Hammond to follow up this idea.

**8. AOB: Web Page:** Mrs Hammond and Mrs Kitley agreed to meet the Clerk at her house on 13 Dec at 3.30pm to find words to express excitement with progress made so far. **Housing Corporation booklet** to be circulated to all Trustees on residents involvement/ attendance at meetings **Digital TV** literature making Trustees aware of switch over dates and the need to be prepared. Subject raised by resident at No 8 who is unable to get all Freeview channels. **Alliance & Leicester.** The Clerk reported on the difficulty that she was having in talking to the bank as she is not a signatory. It was agreed that the clerk should become a signatory to help communication but would not actually sign any cheques. In addition there is a need to update the signatory list. It was agreed that Janet Gray and Simon Drew should no longer act as signatories. Change of signatories form to be circulated. In addition, the deposit account needs changing to an Instant Reserve account paying 4.3% as against present savings account paying 1.4%. These forms to be circulated but 2 photocopied forms of identification needed from each Trustee signing up to be a signatory. The Clerk to organise certification when she has received all identifying documents. **Clockwinder:** The Trustees agreed to give £2 each to Mrs Hammond who will arrange for a Christmas gift of wine to the Clockwinder. **AAM** article finalised

**Date of next meetings: Tuesday 9 January 2007 at 7.30pm.** to discuss arrangements for Auction of Promises.

**Tuesday 20 February 2007 Annual meeting at 7.30pm**

The meeting closed at 9.15pm