

Agenda Item 3

RIVERSIDE FOUNDATION ('the Charity')

Registered Charity No 513727

A Meeting of the Trustees was held on Tuesday 13 September 2016 at the offices of The Riverside Group Ltd (TRGL) 2 Estuary Boulevard Estuary Commerce Park Liverpool L24 8RF

MINUTES

Present: Mrs S Jee (Chair), Mr P J Han and Mrs C J Kennefick.

In attendance were Ms A Bishop, Mr P Booth, Mrs L Connor and Ms J M Vail and for part of the meeting Ms L Wiggins and Mr A Farrar (TRGL staff).

Apologies for Absence

Apologies for absence were received from Mr P H Raw.

The Trustees noted the resignation of Mr P Forster-Jones as Trustee of the Charity on 8 September 2016.

Declarations of Interest

There were no Declarations of Interest.

675/16 a **Minutes of the Last Meeting**

The minutes of the last meeting were approved and signed.

b **Trustees' Written Resolution 13 July 2016**

The Trustees noted The Trustees' Written Resolution to approve the management representation letter dated 13 July 2016

676/16 **Matters Arising from the Minutes**

Minute Number 670/16 - 2015-16 Accounts – The Trustees noted that compliance checks on the projects' Key Performance Indicators (KPIs) and spend would be made in October 2016 and the results included in the Management & Operational Update to be submitted to the next Trustees' meeting on 9 December 2016.

677/16

Governance Best Practice – Directors Duties for Reference

The Trustees:

- a noted the annual reminder required by TRGL regarding Directors' duties which included the duty to promote the success of a company;
- b received a tabled copy of the Charity Commission document: 'The Essential Trustee: what you need to know, what you need to do' (CC3) previously circulated to them at their meeting on 13 January 2014, which sets out the duties of a Trustee; and
- c agreed that in future years Trustees' duties would be added to the annual reminder required by TRGL regarding Directors' duties.

678/16

Guest Slot – Money Advice

The Trustees received a presentation on the Money Advice Spending Plan Project from Lynn Wiggins (Money Advice Team Leader) and Andy Farrar (Money Advisor) who highlighted the following main points:

- the objectives of the project are to ensure that customers who are disadvantaged or living on a low income can pay their rent, maximise their income and sustain their tenancies through a period of significant welfare reform
- the challenges faced by customers include; £12 billion of welfare cuts over this parliament; 4 year freeze on working age benefits; Universal Credit roll out; Local Housing Allowance caps from April 2016; changing legislation combined with reduced Local Authority teams which delay decisions and can result in wrong decisions; and being online an increasing condition when job seeking
- the project funds 17 advisors with a central team in TRGL's Customer Service Centre and also advisors in the regions who provide both telephone and face to face advice
- advisors keep up to date with the changing legislation through membership of and partnership working with a range of bodies including the National Housing Federation, Child Poverty Action Group, Citizens Advice, Local Authorities and the Department for Work & Pensions
- the scope of the Money Advice service provided is: full income and benefits assessment; welfare benefits claims; medicals; navigating the system; appealing decisions and welfare changes; grant applications; and signposting to debt advice
- a key feature of the Money Advice service provided is proactivity, by stepping in early to prevent rent arrears before they happen or as soon as they start increasing, for example, contacting customers identified from Local Authority Housing Benefit suspension lists and data in relation to benefit caps
- other benefits of the service to customers include the ability to act as an intermediary, support complex cases through in-house

expertise, the ability to refer to the other projects supported by the Charity and external agencies, with a consequent improvement to customers' health and well-being

- the financial target for 2016/17 year is £4m of cash gains for customers with £1.94m achieved to date
- the target response time for dealing with cases is 7 to 14 days with most dealt with between 5 and 10 days, compared with 4 to 8 weeks by external bodies
- from a case study presented, the issues and complexities in practice for both the customer and advisor, for example, when deciding whether to challenge and appeal against a decision.

The Trustees thanked Lynn and Andy for their presentation, noted the impact of their work to support customers and wished them continued success in an ongoing period of uncertainty and change.

679/16 **Risk Register**

The Trustees considered the report and Risk Register which incorporated the discussion which took place at their last meeting on 13 June 2016.

The Trustees:

- a approved the Risk Register attached as Appendix 1 to the report;
- b discussed the table of key risks drawn from the Risk Register and agreed the outstanding actions, subject to the addition of columns for 'Likelihood' of risk materialising and 'Residual' risk;
- c agreed to draft a Reserves Policy although this was not an essential requirement of the Charity Commission; this was not overly significant for us as we do not have the liabilities envisaged by the Charity Commission and our reserves are more based on building up funds to make a longer term commitment to projects;
- d agreed that the Risk Register is reviewed biannually; and
- e agreed that the Organisational Chart is reviewed at every meeting in the context of the organisational change taking place at TRGL currently.

680/16 **Home Improvement Agency (HIA) Special Fund Reporting**

The Trustees considered the report which had been requested by them at their last meeting on 13 June 2016 to clarify the calculation of charges under the HIA Special Fund.

The Trustees discussed the process for the calculation of charges and noted the actions being taken to improve the quality of information submitted to them in relation to their role as approver of grants under the HIA.

681/16

Reducing Social Isolation Project

The Trustees considered the report which had been requested by them at their last meeting on 13 June 2016 and reviewed the performance of the project.

The Trustees:

- a noted that the Volunteering Manager and Co-ordinator had left TRGL in June and August 2016 respectively and that 5 tenants only had received regular support from April to June 2016 indicating a lack of demand, as measured against the KPI 'To Regularly Support 70 Tenants' over a full year;
- b expressed disappointment at this outcome but were pleased to note that all volunteers and beneficiaries were being helped with referrals to Age Concern and the Royal Voluntary Service, as other organisations offering similar services;
- c agreed, as a lesson learned that, if there were any doubts about future proposed project outcomes more work would be undertaken to investigate demand; and
- d approved closure of the Reducing Isolation project with any unspent funds retained by the Charity.

682/16

Management and Operational Update

Trustees noted the information contained within the management and operational update and:

- a
 - i highlighted the funded project KPI update;
 - ii noted that any underspends stated under 'Expected Variation' in the table at paragraph 1.4 were estimated, not exact figures; and
 - iii agreed to review the Spending Plan projects at their next meeting on 9 December 2016 in order to confirm extension or re-prioritisation.
- b agreed that, following the annual review of the Charity's Scheme of Delegated Authority that there should be no changes to the delegated authority procedures outlined in Appendix 2;
- c agreed the meeting dates and schedule for 2017 outlined in Appendix 3, subject to addition of review of the Risk Register at the meeting on 24 April 2017 and the Organisational Chart at every meeting; and

- d noted the cash based Quarterly Finance Report in Appendix 4, highlighted the Uncommitted Spend and requested that a line showing Movement in Investment Value is added.

683/16 **Appointment of Auditors**

The re-appointment of the Auditors, KPMG LLP, was proposed by Mr P Han, seconded by Mrs C J Kennefick, and carried unanimously.

684/16 **Any Other Business**

- a Ayrshire Health Living
The Trustees noted that the Charity had received an application for funding from Ayrshire Health Living but which, after consideration, would not be progressed as it did not fit with the Charity's strategic priorities.

- b Lisa Connor, Fundraising Manager

[REDACTED]
[REDACTED] The Trustees thanked Lisa for her work for the Charity and offered their very best wishes to her. The Trustees noted that Paul Booth, Community Engagement Operations Manager would be attending the Charity's meetings [REDACTED]
[REDACTED]

685/16 **Date and Time of Next Meeting**

The next meeting was fixed for Friday 9 December 2016 at 12 noon.

Papers attached to the Minutes

Minute Numbers

677 + tabled
678 presentation
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