

**CCA Fourth AGM Wednesday 28th May 2025 at 6.30pm,
Cornhill on Tweed Centre**

MINUTES

1. Present: trustees MJ Broadhurst Martin Devon
Linda Crouch Maggie Read
Mark Crouch Joanne Taylor
Elizabeth Devon
visitors: Angela Hallam-Baker, clerk to Cornhill Parish Council

2. Minutes of last AGM 28th May 2024 – these had been circulated prior to the meeting and were accepted by the trustees.

3. Matters arising to be discussed at the ordinary meeting to follow this AGM.

4. Amendments to the - -

- *Constitution* - none
- *Policies* - all need to be agreed. Amendments to the policies and procedures had been circulated to the trustees prior to the meeting. Only one alteration was noted:-
Safeguarding – Item 2 Definitions: “NB Children (under the age of 18) do not attend any of the workshops or services offered by the tenants” changed to: “NB unaccompanied Children (under the age of 18) do not attend any of the workshops or services offered by the tenants.”
- *Trustees* – during the year, Chrissy Caley resigned as a trustee and we have welcomed Joanne Taylor. We all welcomed Joanne to the team; she will represent CCA as a Parish Councillor.
Elizabeth retired as a trustee, after four years, and was subsequently re-elected.

5. Chairman's Report 2024-5

Overall, this has been a progressive year, and I apologise that owing to my enforced absences between May and October, information for that period is a bit thin, so I will mention only the highlights.

In July the Summer Fair was held here, under the efficient control of Maggie, to whom we offer our sincere thanks. This year, responsibility has been handed to the Collingwood Arms and our trustee Mark, so CCA is not involved in the organisation this time but, of course, we will give our support.

The major conversion of the old kitchen into our distillery in Unit 1 proceeded steadily, assisted by the grant of £5000 received from the Foyle Foundation late in 2023 and Cornhill Gin was available in time for Christmas. The final report went to the Foyle Foundation in February and they were impressed enough to suggest they might use our material for their promotions.

In October 2024 we repaid the first half-repayment of £2400 to the William Leech Charity and we expect to discharge the remainder in October this year.

Also in October 2024 we were able to get out of the electricity contract with Yu Energy. We were forced into that disadvantageous contract in 2022 when no other supplier wanted to know about charities. We are now with British Gas and the unit rate has gone down from 44 pence to 29 pence, which pleased our tenants.

At the end of 2024 we were able to make a donation of £400 to Cornhill Parish Council towards the upkeep of the grassed areas, which was graciously received.

The condition of the low retaining wall at the SE corner gives me increasing cause for concern due to movement over the winter. It now presents a safety hazard. In February an application for funding for reconstruction was made to the Community Foundation. We were awarded £3400, which is 100% of the cost quoted by Matthew Lee builders.

The quotation was accepted in April, but the contractors came back to say sorry, they cannot do the job until next year. This is not acceptable and we are urgently looking for an alternative.

In January we received notice of termination from Lynda Hepburn in Unit 4, effective from 31st March. Rosie had already taken over Unit 5 when Charlie left and had replaced the floor but, after what appears to be an episode in the style of musical chairs, Rosie took over Unit 4. We now welcome Josie to Unit 5, which is to become her pottery studio. Our tenants form a little community of their own, which is pleasing.

Last March the trustees agreed changes to the tenant's lease regarding the review of rents. It became unreasonable to expect the Treasurer to change rental amount at random dates depending on anniversaries of tenancies and the Consumer Prices Index does not fully reflect our pattern of expenditure. Rent revisions now take place on 1st June annually and the trustees have authority to adjust the uplift within limits. I must apologise for my lack of proper communication. On 25th of this month I sent a copy of the revised clause 13 to all trustees and tenants.

Having asked the trustees individually their opinion as to the uplift in rents this year and spoken informally to several tenants, there appears to be a general consensus that an increase in the order of 10% would be acceptable. In order to avoid calculations of pence and decimals of pence, I intend to recommend to the trustees an uplift of 9.2% to a new figure of £4.80 per square foot which is still a long way below the comparable commercial rate of about £6.

At this point I offer our thanks to Linda, who as Treasurer has made an outstanding improvement to our book-keeping. And I also thank all those others who have made contributions large and small to our continued success. Thank you also to those present who are not trustees and have come to support us. Trustees, be warned there is more to come.

Martin Devon
May 2025

Following this report MJ thought she may know a builder who might be interested in the retaining wall job. She will pursue this and let us know.

6. Financial report

Linda presented the current financial state; her report is attached.

She reported that our current bank balance of £4,530 is well above last year's figure, and there should still be an improvement after the William Leech Charity loan has been fully repaid. Cleaning is a significant outgoing, but there is nothing we can do about that.

Linda will now close the deposit account in her own name and transfer the balance of £636 to the Charity's account.

Tenant's payments were up to date apart from the Unit 5 income for April.

Linda is concerned that we do not have any financial reserves. She suggested that the tenants be asked to pay a share of the public areas' heating costs. None of the three tenants present was happy about this, especially as there is a rent increase taking place from June this year.

Linda was thanked again for her work as Treasurer.

7. Date of next AGM - May 2026. The date will be agreed nearer the time.

CCA End of year Accounts 19th May 2024 to 18th May 2025

Bank balance 19/5/24	£1,653.25	Bank balance 18/5/25	£4,530.77
Receipts		Payments Overview	
Rents incl water and broadband	10753.74	Broadband £42/mo	504.00
utility payments	3433.28	cleaning	1800.00
Misc (fete, NCC award, setting up)	1570.23	village green donation	400.00
Sum	£15,757.25	Electric Yu energy	1006.59
		Electric British gas	626.65
		William Leech repayment	2400.00
		NCC waste £19.48/mo	175.32
		waterplus water	524.58
		window cleaning	280.00
		Northern energy gas	3642.35
		misc	193.04
		Matt Lee unit 1 light tunnel	890.00
		Darren Paxton plumbing	277.20
		Repayment savings	160.00
			£12,879.73
Sum start balance + receipts	£17,410.50	minus payments	£4,530.77
			<i>matches end bank balance</i>
Note - £636.25 in Leeds Building Society - to close and transfer into NatWest account			
Note ~£1100 of gas to invoice from 24-25			
Note - repayment of loans			
Note - no rent payments from new tenant unit 5 - assumed payment from 1st April?			
Ringfenced funds			
Community fund	1332.98		
Festive lights	76.62		
Social history	141.7		
	£1,551.30		
		CCA	£2,979.47
			£636.25
			£3,615.72