Annual General Meeting
The Henry Poad Trust
Annual General Meeting
1st January – 31st December 2025
11th June 2026

Venue: Clerk's Home
Date: 11 June 2026
Time: 7.30 p.m.

1. Welcome;
2. Apologies for absence;
3. Minutes of previous meeting;

   A copy of AGM 2024 is available for your inspection, if required.
4. Matters arising;
5. Chairman's Report;
6. Clerk's Report:
7. Treasurer's Report;
8. Repairs/Upgrades & Maintenance FY 2025
9. Draft Budget FY 2026:
10. Staff Matters;
11. Charity Commission Return:
12. Any Other Business;
13. Date of Next Meeting.

J. W. Marriott
Clerk to the Trustees
The Henry Poad Trust

Henry Poad Trust
Annual General Meeting

1st January – 31st December 2025

11th June 2026

1.0 Chairman's Welcome:

1.1 First, I would like to welcome each of my fellow trustees to this Annual General Meeting of the Henry Poad Trust for the Financial Year 2025.

1.2 I would like to take this opportunity to offer the sincere condolences of the trustees and the staff of The Henry Poad Trust to our fellow trustee, Mr Christopher Delbridge, on the death of his father. Mr John Delbridge died in his home at Bodway on 20th March 2025, with his wife, Mary, by his side. Following a splendid and moving 'Service of Thanksgiving' at St Lalluwy's Church, Menheniot at 2.00 pm 9th April 2025, Mr John Delbridge was buried in Menheniot Cemetery on completion of the Service. Mr John Delbridge will be fondly remembered for many years to come by his family, friends and all who knew him.

1.3 Finally, I would like to thank Mr Marriott, the Clerk to the Trustees, for making his home available for this meeting of the FY 2025 Annual General Meeting.

2.0 Apologies for Absence:

All trustees attended the Annual General Meeting 2025.

3.0 Minutes of the Previous Meeting:

A copy of AGM 2024 was available for inspection, if required.

4.0 Matters Arising:

a. 5 Church View – A person living at 5 Church View has allowed his dog to defecate on multiple occasions in and around the garden of the Poads Trust, and the pavements close by. He continues to do so. Mrs E. Easterbrook (trustee) kindly agreed to contact the owner of 5 Church View (Mr Peter Sobey). Unfortunately, Mr Sobey is unwell and so his partner, Sarah, promised to approach the resident Mr Henri Williams regarding his behaviour in allowing his

dog to roam off of the lead and to defecate at will. Mr Williams makes no effort to collect his dog's faeces.

The resident of N°5 has informed the owner of his intention to leave property. The exact date is dependent on resolving legal issues relating to his father's estate. His father, Mr Andrew Williams, was sentenced to 24 years imprisonment, having been found guilty of multiple crimes of having sexual relations with young girls under the age of sixteen years. Mr Henri Williams does not have a legal right to take over the tenancy of 5 Church View. However, removing Mr Williams legally from the property would be lengthy and expensive. Mr Sobey would rather maintain good relations with Mr Williams and allow him to leave voluntarily in the next month or so.

b. Mrs J. Harrison (trustee) raised the issue of recording an Applicant's details in an ongoing basis. Should a vacancy occur, then all of the applicants would be reviewed and the successful applicant would be the person(s) in the greatest need. The trustees unanimously endorsed Mrs Harrison's proposal. Mr John Hesketh and Mr David Clue, who have independently expressed an interest in becoming residents of the Poads Trust, will be requested to be complete an Application form and return it to the Clerk. All future applicants will be added to the list.

5.0 Chairman's Report:

5.1 The Henry Poads Trust has significantly improvemed its financial position (see the Treasurer's Report) during FY 2025. In addition, the residents of Poads Trust have seen a steady improvement in the habitability of their homes. Also, the garden at the rear of the Poads Trust's properties is growing into a delightful area in which the residents can enjoy the sunshine, on the rare occasions Cornwall isn't being deluged with rain.

5.2 The Trust is ahead of target to recover from the necessary sale of CCLA COIF Ethical Fund units in FY 2023 which raised £15,000.00 to pay for urgent repairs. In addition, the cost of repairing/re-decorating the rear of the Poads Trust properties was completed in FY2024/2025. In early September FY2025, work was begun on repairing/re-decorating the front elevation of the Poads Trust properties. This will be completed in FY 2026, as soon as weather conditions permit. Finally, several of the bathrooms of properties that were improved in FY2000/2004 will now need to be upgraded to meet modern standards in FY 2025/2026. It is essential that the Trust offers its residents the highest standards of habitability within its budgetary co

5.3 Unfortunately, the latest occupant of 5 Church View has seen fit to allow his dog out (off the lead) at around 07.30 am to defecate, at will, on the pavement near his home and, in particular, on the Poads Trust Patio and garden. It is unclear whether Mr Henri Williams (son of the previous tenant – Mr Andrew Williams) is the legal tenant of the

property or not. I have tried to speak to the owner of the property, Mr Peter Sobey, but his partner says he is currently unable to deal with matters due to illness. She refused to discuss the problem. The Menheniot Parish Council leader suggested that complaints should be addressed to the Dog Warden. Complaints of this nature require video-based evidence of an animal off the lead defecating on one's property. We do not have the money for such an approach. Several of our residents have restricted vision and are more likely to walk into the animal's droppings than their fully-sighted neighbours. In addition, older people find removal of their soiled shoes more difficult, prior to entry into their property. Mr Williams's selfish and unthinking acts are causing significant distress to the Trust's residents. I spoke to Mrs Eve Easterbrook, a trustee & also a member of Menheniot Parish Council, and asked her to contact Mr Sobey and/or his partner.

5.4 The residents of the Poads Trust have coalesced into an extremely happy community. The weekly Sunday excursions to the Horizons Farm Shop, Lower Tremar, for 'Sunday Lunch' are extremely popular. A couple of the residents, I understand, having left the table following an extremely 'Large Lunch', feel compelled to round off their visit to Horizons by purchasing a large ice cream. I understand*, 'in confidence,'* of course, that at least one of those consuming large post-lunch ice creams is on a strict diet. A smaller group of the Horizons' '*aficionados*', also enjoy extremely large lunches on alternate Wednesdays, at either Louis's, the Engine House or The Windy Ridge restaurants respectively Having enjoyed a gigantic lunch, they round-off their feasts by consuming a large ice cream. Having gently quizzed a 'dieter' on the progress of his diet, he told me, "I can't understand it. I seem to be putting on weight, if anything."

5.5 This year, several of the Poads Trust's residents contributed to growing their own tomatoes, cucumbers and herbs in the garden; the excess being shared amongst other Poads Trust's residents. A measure of the Poads Trust's improved standing within the community over the years, is the small queue of candidates hoping to be appointed as a Poads Trust's resident. In the future we may be in a position to build homes to meet the needs of middle-aged residents.

5.6 Finally, I would like to thank my fellow trustees for their support over the past year and to Ms Clare Nicholas, the Warden and to Mr John Marriott, the Clerk to the Trustees. Their support for the Trust, the trustees and especially the residents of the Poads Trust, has been the cornerstone of the Trust's progress.

6.0 Clerk's Report:

6.1 The state of the Poads Trust's properties (interiors and exterior) has continued to improve during FY 2025. A major constraint on the Trust's ability to improve the infrastructure of the building has been income. In addition, many of the residents have been adversely affected by inflation, leaving some in strained circumstances.

Also, Cornwall Council has not increased the Local Housing Allowance (LHA) inline with the increase in private landlord's rental properties in FY 2025. It was intended to raise the Contribution to £110.00 per week as of 1st January 2026. Wisely, the Trustees delayed the rise in the Contribution until 1st January 2027. The Chancellor's increases in the Statutory State Retirement Pension, together with Benefits (local and national), has improved resident's income markedly. Thus increasing the Contribution to £110.00 per week, as of 1st January 2027, will be more affordable for the Trust's residents.

6.2 As a consequence of the wars in the Middle-East and the Ukraine, the cost of energy has dramatically increased. This, together with UK inflation, has been reflected in higher transport, material and labour costs, in excess of 50%, for repairs to the building. The Trust's income, almost solely derived from renting its properties, has been constrained by Cornwall Council's refusal to increase LHA in line with private landlord's rents.

6.3 The Trust's repair/refurbishment programme divides into two broad categories, viz: a. repairs which affect the structural integrity of the properties, viz: repairs and/or replacements of structural elements or heavier equipment etc and b. routine replacement of taps, shower units etc. Due to the ongoing improvement programme, which has been in effect for some ten years, the cost of maintenance has continued to fall significantly. Unfortunately, problems with the infrastructure, dating back to poor quality work undertaken during the period 1968-1972, or earlier, have required a significant programme of work to rectify the deficiencies. There are only two homes remaining now which require upgrading, viz: 3 & 4 Poads Trust. The present cost of improvement of each property is likely to approach £30,000. In any case, we can only proceed with upgrading these properties once they have been vacated, for whatever reason. I should mention, that a contribution to the cost of improving empty flats/houses is Cornwall Council's Council Tax for a Band A property which is levied at a rate of approximately £145.00 per month.

6.4 The quality of life of the residents has dramatically improved over the last four or five years. For example, over 50% of the residents join together each weekend to visit a local restaurant to partake of Sunday lunch. They enjoy the food, but just as importantly they enjoy one another's companionship. A similar but slightly smaller group visit one of the many local restaurants on a Wednesday for lunch. I understand that certain of the residents, having eaten a sizeable main meal, plus a desert, then indulge themselves by consuming a very large ice cream (diets are ignored).

6.4 The Trust has significantly improved the garden to the rear of the Poads Trust properties. There is now a large dining table with dining chairs, together with seating to relax in during the summer months. Unfortunately, the Trust's gardener, Ms Katie Hughes decided to change her occupation, which has left us with a problem. Fortunately, two of the residents, Ms Carol Vincent and Mr Richard Ward,

volunteered to undertake the gardening. This is a measure of the community spirit that now exists. However, the Trust will need to fund the collection of garden waste and purchase a waste storage trolley.

7.0 Treasurer's Report:

7.1 The Financial Year 2025 has been one of consolidation and upgrade. The 'Contribution' has remained at £100.00 per week, since the residents have faced significant inflationary pressures. The Local Housing Allowance (LHA) for Plymouth and south-east Cornwall 2025 being £126.58, there was limited financial headroom to increase the Contribution.

7.2 The total income due solely to the 'Contribution' for FY 2025 was £57,219.71. However, for convenience, the annual interest of £1,221.09 from CCLA COIF Ethical Fund, plus refunds from EDF Energy and Lloyds Bank of £193.79, amount, in total, to £1,407.35. These amounts, for convenience, were included in the Contribution figures, amounted to £58,627.06 - see Statement Of Accounts FY2025.

7.3 Appendix 1 to the Statement of Accounts listed the Trust's total expenditure for FY 2025 and amounted to £45,657.23. A major element of expenditure was the Trust's ongoing purchase of COIF Ethical units during the financial year at the rate of £800.00/£900.00 every twenty-eight days. This amounted to £12,800 during FY 2025. The value of the Henry Poad - Permanent Endowment Holding as of 31st December 2025 was £46,962.60. Due to adverse market conditions, although the Trust purchased units to the value of £12,800.00, its holding of units only amounted to £9,735.01 in FY 2025. Periodic variations of this nature have occurred in the past, but the shortfall was rapidly made up once financial conditions improved.

7.4 It is Trust policy to accumulate a financial holding equating to 1.5 times the Trust's current annual income, viz: approximately £90,000.00. Once achieved, this policy would place the Trust in a position, to withstand a partial/complete loss of the Trust's properties (due to fire or a severe weather event etc) and still be able to meet its liabilities whilst waiting to rebuild the properties. In addition, it would provide resources to seek grants etc to fund legal/planning /building costs to ensure the properties would be rebuilt to the latest energy and structural standards.

7.5 The Trust's funds held in its Current Account - 1st January 2025 was £12,130.88. This figure should be viewed against major expenditures that were required for the extensive repairs to the structure of the Trust's buildings (repairs to the roof and chimneys) during FY 2024. Apart from planned maintenance there were several essential repairs involving the Trust in significant expenditure, together with a limited amount of painting of the front elevation of the Trust properties, see Appendix 1 of the Statement of Accounts FY2025. However, the Trust ended FY 2025 with a healthy Current Account balance of £25,100.71.

7.6 The Trust proposed to increase its CCLA COIF Permanent Endowment unit purchase rate from £800.00 every twenty-eight days to £900.00 every twenty-eight days from 1st January 2026 until mid-May 2026, when the rate of purchase of units will be increased to £1,000.00 every twenty-eight days.

7.7 Benefits have increased significantly under the present Government, thus it was recommended that the Contribution be increased to £110.00 per week from1st January 2027. In spite of the proposed increase, the Contribution would remain well within the current level for south-east Cornwall LHA of £126.58. Those residents on Pension Credit/Enhanced Pension Credit will continue to receive the appropriate level of Rent Allowance and Council Tax Allowance. The Trust has, through prudent management of its resources, continued to improve its financial position as demonstrated by the balance of its Current Account being £25,100.71 as of 31st December 2025.

8.0 Repairs/Upgrades & Maintenance FY 2025:

8.1 Although several properties required the planned replacement of items of plumbing and/or electrical equipment (hot water pumps etc), the routine maintenance programme was carried out, for example: fire safety checks, electrical, plumbing, and equipment continuity checks. In addition, a limited part of the painting/repairs of the front elevation of the Poads Trust was undertaken in September 2025. The remainder of the work will be completed in late Spring 2026. The Trust completed the planned maintenance for FY 2025 within budget.

8.3 It was planned to re-decorate the front elevation of the Poads Trust, beginning early to mid-September 2025, depending on the weather. Unfortunately, it has only been possible to partially complete the work due to heavy/persistent rain/showers. It is estimated that the work, materials, transport and labour will cost approximately £15,000 - £20,000. The cost of the repainting of the front elevation of the Poads Trust will be funded from the Trust's Current Account. The weather precluded further painting of the front elevation of Poads Trust after September FY 2025. The painting/repairs are scheduled to be completed in late Spring 2026.

8.4 The Trust's TV ARC License payment has been determined by the numbers of Poads Trust residents below the age of 75 years, for which the Trust pays £7.50 per household. The total ARC TV License fee is currently £37.50.

9.0 Draft Budget for FY 2026:

9.1 The FY 2026 draft budget is based on the Current Account balance for 31st December 2025, i.e. £25,100.71. It is planned that the Contribution remains unchanged during FY 2026, as Government fiscal policies have fallen

disproportionately on those of pensionable age. The Trust's Contribution income remained constant during FY 2025. It was planned to increase the Contribution in 2026 by 10%, as it had remain unchanged for three years. However, both the Government and the Local Authority improved benefits as of 1st April 2026, so it is intended to increase the Contribution by £10.00 per week as of 1st January 2027 to £110.00 per week. It is intended to enhance the planned maintenance in 2026, which will involve completing the redecoration and refurbishment of the font elevation of the Poads Trust. In addition, it will also require the inside bedroom wall of 11 Poads Trust (north-facing) to be stripped back to the stonework and the plaster reinstated using appropriate damp-proofing materials. Again, the work carried out in 1968-72, was both poorly specified & executed and nor closely overseen at the time. Maximising profit was the contractor's sole criteria, rather than providing value for money.

9.2 In addition, planned maintenance will be carried out, including: fire safety and equipment continuity checks (it is intended to change our supplier – inadequate performance/prices).

10.0 Staff Matters:

10.1 Ms Nicholas, the Warden of the Poads Trust, has continued to provide exemplary support to the residents during the reporting period. Her local knowledge, particularly of the Menheniot residents, is an invaluable asset to the Trust. She is aware of the less reliable inhabitants of the village, is essential in maintaining the safety and security of the Trust's residents. In addition, Ms Nicholas's technical knowledge of Wi-Fi, TVs and telephones (both landline and mobile alone) would alone justify the increase in her salary. Plus Ms Nicholas's ability to provide invaluable advice and support, when needed, fully justifies a salary increase of £400.00 per annum. The Chairman asked for views from his fellow trustees who unanimously supported the Clerk's proposal.

10.2 The Clerk to the Trustees, Mr John Marriott, continues to provide professional support the Poads Trust's residents in their 'relationships' with Cornwall Council and Government Ministries, in particular the Department of Work & Pensions. In addition, several residents have needed letters to be written on their behalf, viz: to their doctor, to Cornwall Council for Rent/Council Tax Allowance queries and to their Member of Parliament regarding the Department of Work and Pensions' more idiosyncratic interpretations of the resident's rights/entitlement to benefits.

10.3 The Clerk has built an excellent relationship with the Trust's contractors, together with those companies who provide essential on-going services to the Trust. The Clerk provides detailed specifications for the work to be undertaken, thus enabling contractors to submit more accurate estimates of the work to be undertaken (time/cost). In this way alone, the Clerk has managed to control the Trust's costs effectively and maintaining within budget.

10.4 However, the Clerk recommends that his salary for FY 2026 should remain unchanged. The Chairman asked for the last time the Clerk's salary had been increased. Mr C. Delbridge felt that in view of the Clerk's contribution to the Trust and the residents, the Clerk's salary should be increased by 5%. The Chairman asked his fellow trustees for their views. The trustees unanimously agreed to support Mr Delbridge's proposal.

11.00 Charity Commission Return:

11.1 The Trust's Statement of Accounts has been finalised. The Annual General Meeting of The Henry Poad Trust for FY 2025 was held in the Clerk's home, on 11th June 2026 at 7.30 pm.

12.0 Any Other Business:

12.1 The Clerk raised Mr Vivian Harvey's totally unanticipated death that occurred at approximately 11.00am 1st January 2026, which does not strictly fall within the scope of the FY 2025 AGM. However, the Clerk wished to record his personal, overwhelming sadness at Mr Harvey's passing. He was a wonderful man who, in spite of his profound disabilities, was valued by everyone who knew him. Mr Harvey's Memorial Service, held in St Lalluwys Parish Church, was full to the rafters with those wishing to pay their last respects. At least one hundred and eighty friends and relatives attended the 'Wake' held in the 'Old School'. The ghost of Vivian must have been roaming around inside the Old School, scooping up sandwiches and cakes. The guests who, having exited the Funeral Service, had chatted before entering the 'Old School', had made an unwise decision. They soon discovered that upon their arrival in the 'Old School', there was a distinct shortage of sandwiches and cakes available.

13.00 Date of Next Meeting:

13.1 To be advised.

Chairman: Mr Stephen Pearce Clerk/Treasurer: Mr J W Marriott

Signature: S. J. Pearce Signature: J W Marriott

11.00 Charity Commission Return:

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13.00 Date of Next Meeting:

13.1 To be advised.

Chairman: Mr Stephen Pearce Clerk/Treasurer: Mr J W Marriott

Signature: …… Signature: ……

For Statement of Accounts (1st January 2025 – 31st December 2025)
Please see following pages.

The Henry Poad Trust

Statement of Accounts

1st January 2025 – 31st December 2025

25th May 2026

Balance of Treasurer's Account 1st January 2025:
£12,130.88

Income for period 1st January – 31st December 2025:

C**ontribution for FY 2025 (Equivalent of Rental Income)**
£57,219.71

Interest/Refunds:

CCLA COIF Ethical Endowment Interest	£1,221.06
Lloyds Bank storage refund	£7.50
EDF Energy Refund	£186.29

Total Refunds & CCLA Interest:
£1,407.35*

Total Income in FY 2025: **£58,627.06**

Total Monies Deposited in the Treasurer's Account in FY 2025:
£70,757.94

Total Expenditure FY 2025, Statement of Accounts, Appendix 1:
£45,657.23

Balance of Treasurer's Account 31st December 2025:
£25,100.71

The Total purchase of CCLA COIF Ethical Fund units in FY 2025:

1. The increase in value of COIF Ethical Endowment units in FY 2025:

   1st January 2025
   Number of units (share-holding) – 12,053.8014
   Price per unit/share - £3.0926
   Value of Holding - £37,277.59

   31st December 2025
   Number of units (share-holding) – 16,004.1582
   Price per unit/share – 2.9344
   Value of Holding - £46,962.60

2. The Trust's total expenditure 1st January – 31st December 2025:

   Purchase of CCLA COIF Ethical Endowment units FY 2025: £12,800.00

3. Interest/refunds included in the Contribution FY 2025* - annual data sheets & see above CCLA Interest & Refunds. £1,407.35

The Henry Poad Trust

Statement of Accounts

01/01/2025 – 31/12/2025

Appendix 1

25th May 2026

List of Payments For Goods & Services Provided to the Trust:

Purchase of CCLA COIF Ethical Endowment Units		£12,800.00
EDF Energy External Lighting Supply		£551.16
Safe Custody Box	£110.00	
J F Plumbing		£1,526.36
G. Jenkin Builder – Painting/Repairs		£3,804.70
R. Jenkin Builder – Roof/Decoration/GRP		£3,434.00
R. Ward (Gardening Supplies)		£243.08
NAA Annual Membership Fee		£500.00
Almshouse Association 1-Day Course Fee		£105.00
NAA Loan Repayment		£2,835.00
Neil Tucker & Sons Electrical		£419.40
Stannah Stairlift Service & Maintenance		£183.57
Grout Insurance – PT Insurance		£3,022.33
CONSERV CARE	£1,025.64	
Lloyds Bank Custody Service		£36.00
Peter Pollard		£1,789.46
Locksmith	£489.70	
TV Licensing Residents	£37.50	
EE LTD – Warden Wi-Fi	£401.70	
BT Group Warden Phone		£6.98
Direct 365 – Fire Hydrants Annual Testing		£618.12

Clerk/Treasurer Salary	£6,500.00
Warden's Salary	£3,600.00
Trust's Expenses Clerk's Expenses	£1,557.63
Xmas Gratuities (G & R Jenkin)	£59.70
Total Expenditure:	**£45,657.23**

Note:

1. The purchase of CCLA COIF Ethical Endowment Units for the period 1st January 2025 – 31st December 2025, to the value of £12,800.00, see Statement of Accounts.

The Henry Poad Trust
Annual General Meeting
Statement of Accounts
Appendix 2
11th June 2026

	Type of Income	FY 2025	FY 2026	FY 2027
Income	Balance as of 1st January	£12,130.88	£25,100.71	£35,000.00 (estimate)
	WMC	£58,627.06	£57,200.00	£65,780.00
	Voids @ 10% or greater	£5,862.70	£5,720.00	£6,580.00
	Nett WMC Income	£52,764.36	£51,480.00	£59,200.00
	Investment Income/refunds	£1,407.35	£1,200.00 (estimate)	£1,300.00 (estimate)
	Total Annual Income	**£70,757.94**	**£77,781.00 (estimate)**	**£95,500.00 (estimate)**
Expenditure				
	Warden Salary	£3,600.00	£3,800.00	£4,000.00
	Warden Housing Benefit-in-Kind	£5,720.00 (estimate)	£5,720.00 (estimate)	£5,980.00 (estimate)
	Clerk/Treasurer	£6,500.00	£6,500.00	£6,500.00
	National Almshouse Association	£500.00	£550.00 (estimate)	£600.00 (estimate)
	Insurance	£3,022.33	£3,300.00 (estimate)	£3,500.00 (estimate)
	CCLA Purchase	£12,800.00	£11,500.00	£12,200.00

	of COIF units		(estimate)	(estimate)
	Clerk's Expenses	£4,000.00 (estimate)	£4,000.00 (estimate)	£4,000.00 (estimate)
	Administration	£450.00	£450.00	£500.00
Maintenance				
	Transfer to ERF	£6,000.00	£3,000.00	£4,000.00
	Transfer to CMF	£6,000.00	£3,000.00	£4,000.0
NAA Loan Repayment over 10 years		£3,242.00	£3,242.00	£3,242.00
Estimated Balance		£24,643.61	£36,500	£51,000.00
Actual Balance		£25,100.71	tbd	Tbd2