

Staffordshire Village Halls Advisory Service



Village Halls Newsletter



VILLAGE HALLS ADVISORY SERVICE - MEMBERSHIP APPLICATION/RENEWAL

It's time to renew your membership of the Village Halls Advisory Service, or if you are not already a member, perhaps you would consider joining this year. (Please see enclosed leaflet/membership form.)

The Village Halls Advisory Service provides members with:

- Access to free advice and support on any issue relating to your community building and its management.
- Copies of the Village Halls Newsletter
- Access to free information sheets (max. 10 per annum) on a wide range of topics relevant to village halls and community buildings
- Discount on ACRE publications and model documents
- Enrolment to Hallmark, a quality standard scheme specifically designed for charitable village halls and community centres.
- The right to nominate a representative for election to the Community Council's Board and vote at our Annual General Meeting.
- Access to our PAT service
- Access to Make it Cheaper energy price comparison service.

Membership runs from 1 April 2016 - 31 March 2017 and costs £40.

APRIL 2016

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Do you need help on an issue relating to your hall?

Contact: Cathy Russell
on 01785 242525 Ext 206

CLOSURE OF GRANT SCHEME

At the end of March 2016, the SCC Capital Grants Scheme for Village Halls and Community Buildings closed after 22 years.

The grants scheme was a great success with 338 grants, totalling £1,907,862 having been awarded since 1994. Such grant aid often acts as a catalyst encouraging other funders to contribute towards a project. On average, every £1 awarded by the County Council has enabled leverage of a further £2.65 from other sources. This amounts to £5,055,834 over the lifetime of the scheme.

The provision of grants through this scheme has helped hall committees to carry out their role of providing facilities for social, recreational and educational activities for the benefit of their local community.

Research has shown that in the majority of cases, following completion of a project for which a grant was awarded, there has been an increase in the number of activities/services taking place in the hall or the number of people attending existing activities. In a few cases, where usage has not increased, the work carried out has helped to ensure the continued viability of the community building by reducing running costs, complying with legislation or by maintaining the hall at an acceptable standard to ensure bookings remain at the existing level.

No doubt this source of funding will be sorely missed, however, don't forget that the Village Halls Advisory Service can provide advice on other sources of funding.



Kingstone Village Hall -£15,000 in 2008/09 - To build a self-contained room with own toilets and kitchen, and disabled access above the existing flat roofed extension.



Peace Memorial Hall (Penkridge) - £1,000 in 2005/06 - Insulation of building for energy efficiency.



Blythe Bridge & Forsbrook Village Hall -£9,689 in 2010/11 - refurbishment of ladies and gents toilets to modern, hygienic facilities.

YOUR GOVERNING DOCUMENT

The governing document is the 'rulebook' for your charity. Depending on your charity's structure, your governing document is likely to be one of these:

- constitution
- trust deed
- articles of association

A well-written governing document will tell you many of the things you need to know about your charity, and will contain the answers to many frequently asked questions, such as:

- what the charity exists to do (its purposes, as explained in its objects clause)
- the kinds of activities that it can undertake to further those purposes, what powers it has and any limits on them
- who the trustees are, how many trustees there should be and how they are appointed and removed
- how to call meetings and what notice periods to give to call an annual or special general meeting (AGM or SGM)
- how to change the governing document, and which rules can be changed
- whether the charity has members and, if so, who can be a member and what their rights and responsibilities are
- how to close the charity down

Governing documents are legal documents. The management committee, as trustees, are responsible for ensuring that the charity carries out its purposes and follows its rules. You can't do this without knowing what your governing document says. By ensuring you understand your governing document, you can feel confident that you're running the charity in a legal and effective way.

If you cannot find your governing document, then if your charity is registered, you can request a copy from the Charity Commission. Once you have a copy, keep it safe for future reference and take several copies and distribute them to all the charity trustees.

ANNUAL RETURN 2016

The Charity Commission's new digital plan includes a new look and feel for the annual return 2016. One change will be the need to confirm that your charity information including contact, trustees, email addresses and charity activities is up to date before completing the rest of the 2016 form. You do not need to wait for the launch of annual return 2016 to update your charity information. You can prepare for the release by updating your charity details <https://www.gov.uk/change-your-charity-details>

LOSS OF CHARITY COMMISSION PASSWORD

If your hall loses its password the Commission advise: "Go onto the register of charities and have one of the trustees named under the charity to telephone us or complete our call-back form. They should be prepared to give their date of birth; the charity's bank account number and the new email address for the charity. We will then record the email address and the trustees can go online and re-order the password." If none of the existing trustees are listed then the Commission need an email copy of the minutes of the meeting at which the new trustees were appointed together with the new email address they want recorded for the charity and the name, postal address and date of birth of the new correspondent for the charity.

RURAL COMMUNITY BUILDINGS LOAN FUND

The Rural Community Buildings Loan Fund plays a crucial role in helping community groups renovate, refurbish and construct buildings such as village halls, church halls and community centres.

The £700,000 Defra fund, managed by ACRE, encourages communities to raise funds, knowing a loan could be available to help them meet their target and win funding from other sources.



The average loan taken out by hall committees is around £15,000 – but larger loans are considered. Around 40 loans are live at any one time and ACRE makes around 10 to 14 new loans every year. The interest charged on the loan is returned to the Government, but capital is put back into the fund to support other community buildings.

For more information, contact ACRE's Rural Evidence Manager/ Village Halls [Deborah Clarke](#) on 01285 653477



The Hallmaster online bookings system is:

- Internet based, with NO software to download or updates to apply
- Can easily integrate with existing websites
- Reduces workload
- Allows for multiple users to have access to the hall bookings
- Automated emails for confirmations and messages
- Additional Invoicing & payment tracking module converts bookings into invoices
- Support via telephone and email
- Annual price covers unlimited bookings and upgrades

A 90 day free trial is available, but when you sign up for a full Annual Licence, if your hall is a member of the Village Halls Advisory Service, you will receive a £10 discount .

For more information visit: www.hallmaster.co.uk.

UNDERINSURANCE AND HOW TO AVOID IT!

In the current economic climate, the trustees of many village halls and community buildings are ignoring the risk of not checking that their buildings are adequately insured for fear that doing so might lead to their insurance premiums increasing. But it's a false economy. The buildings sum insured is the amount of money for which the property is covered. The sum insured should represent the full current rebuilding cost of the property. It's important to remember that the current market value of the property has no direct relationship to the rebuilding cost.

Failure to insure for the full value may result in the partial settlement in the event of a claim as the insurer may reduce the amount payable in proportion to the degree of underinsurance.

'Average' is a condition applied to most insurance policies to protect the insurer in instances of underinsurance. If the sum insured is incorrectly stated to the insurer and a claim is made on the policy, in most cases the Average condition will be applied.

For example:

Insured value stated to be £100,000
Actual rebuilding cost £200,000
Underinsured percentage 50%

If the building was completely destroyed the effect of the Average condition would be to reduce the sum insured by the amount of the underinsurance so in this example the insurer would pay 50% of £100,000, meaning the insured would only receive £50,000.

So, as you can see, the impact of underinsurance can be disastrous!

It's important to remember that trustees have a duty to insure the charity's assets and liabilities and may be held personally liable if they fail to do so.

In their document on Charities and Insurance, in relation to buildings insurance, the Charity Commission state:

'It is very important that the sum insured is adequate. If, in the event of a claim being made, the amount is found to be insufficient and the trustees ought to have purchased more extensive cover, the trustees may be liable to make good the shortfall out of their own pockets.'

To reduce the risk of this happening, it's essential that the trustees obtain a valuation of the building prepared by a professionally qualified building surveyor. The surveyor should be asked to confirm whether or not the current figure is adequate and the trustees should notify their insurer immediately if any amendment to the sum insured is required.

But it doesn't stop there. Regular checks should be made to ensure that the sum insured remains adequate; it's not sufficient to rely on any index-linking that your insurer might apply at each renewal. Carrying out valuations regularly will not always result in premiums going up and it is not unheard of to find that the sums insured are too high and actually need to come down!

To remove the risk of underinsurance, Insure Your Village Hall are offering their clients the opportunity to receive a free buildings insurance valuation. Contact them on 0330 123 5990 or visit them at www.insureyourvillagehall.co.uk to find out more.

Choice of two "4 Star" holiday properties on Anglesey's ANOB



"Beach Cottage" (above) located next to Benllech Bay sandy beach. Spectacular panoramic views to Puffin Island & Llandudno's Gt Orme. 3 bedrooms sleeps 5.

OR

"Quayside" (below) 50 yds from Cemaes Bay's picturesque harbour, sandy beach and quaint High Street with pubs & restaurants. 2 bedrooms sleeps 4.

Both dog friendly. Pricing starts from £300 per week fully inclusive of linen, towels, power, parking, Wifi, multiple TVs & DVDs and end of stay cleaning. Contact owner for details; 07791 468 610 or chris.welch@btinternet.com



PAT SERVICE



Portable Appliance Testing Charges:

Within 5 miles of Stafford, up to 20 items	£55
5-10 miles of Stafford, up to 20 items	£65
10-15 miles of Stafford, up to 20 items	£75
15-20 miles of Stafford, up to 20 items	£85

And so on

Additional items (above 20) will be charged at:

Members - £1.50 per item

Non-members - £2.50 per item

If you would like to arrange for your portable electrical equipment to be tested, please call Cathy on:

01785 242525 Ext 206.

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Contact Aon to take advantage of the new insurance package designed specifically for Village Halls and Community Buildings with over 40 improvements.

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Maven Village Hall Combined Policy is arranged by Aon UK Limited and underwritten Maven Underwriters (Maven), a Managing General Agent, which is part of Aon UK Limited operating under a delegated underwriting authority on behalf of Aviva, Allianz and Royal and Sun Alliance (RSA). Maven Underwriters is a trading name of Aon UK Limited. Aon UK Limited is authorised and regulated by the Financial Conduct Authority. Aon UK Limited Registered Office, The Aon Centre, The Leadenhall Building, 122 Leadenhall Street, London EC3N 4AN. Registered No. 216725. FCA registration No. 319451. Times are open Monday - Friday, 9am to 5pm. Calls cost 5p per minute plus your phone company's access charge. Calls may be recorded. #ZNT:1P13:CM TD7215

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