

Coin Street Secondary Housing Co-operative

Minutes of Cross Co-operative Arrangements Review Meeting – Wednesday 23 July 2025

Present

Caroline Bryant	Iroko Housing Co-operative (Meeting Chair)
Clare Solomon	Redwood Housing Co-operative – Chair (via Zoom)
Paul Field	Palm Housing Co-operative MC Member
Tom Keller	Palm Housing Co-operative – Chair
Dearbhla Molloy	Iroko Housing Co-operative
Jack Elderton	Redwood Housing Co-operative MC Member
Robert Lindsay	Redwood Housing Co-operative MC Member
Richard Mallett	Iroko Housing Co-operative MC Member
Helen Manley	Coin Street Chief Financial Officer
Alison Pinner	Coin Street Deputy Group Director (via Zoom)
Marie Kapszewicz	Coin Street Housing Lead
Cait Saunders	Coin Street Head of External Relations (via Zoom)
Nic Bliss	Coin Street Facilitators/Project Manager Consultant – Implementation Phase
Simon Basey	Coin Street Facilitators/Project Manager Implementation Phase (minutes)

Apologies

Angela Harris	Redwood Housing Co-operative MC Member
Carol Thom	Palm Housing Co-operative
Mark Bailey	Redwood Housing Co-operative MC Member
David Hopkins	Coin Street Director of Community

Circulation	Alison Robert	Redwood Housing Co-operative MC Member
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1. Welcome and Declarations of Interest

No declarations of interest. Apologies were received from Angela Harris, Carol Thom, David Hopkins and Mark Bailey.

2. Minutes and Actions Arising

There was one amendment requested of the minutes to confirm that Richard Mallett (Iroko) attended the meeting. **Minutes were then unanimously agreed.**

It was agreed to cover actions arising as we moved through the agenda since many of them were covered by agenda items for the meeting.

3. Managing Agent Tender Pack

This was introduced by Nic Bliss (NB). He indicated that aside from some factual corrections from Tom Keller (TK) no other comments had been received. Tom clarified that the org chart needed updating for external counterparts to show the independent MC members. Simon Basey (SB) confirmed he would correct.

Robert Lindsay (RL) commented that on the Confirmation Form s.3.7 it references the Discrimination Act but this should be updated to the Equalities Act. Nic confirmed he would make the change.

With no other comments this moved to a vote and the Tender Pack was **unanimously approved**.

Actions:	a) SB to produce an alternate version of the org chart for external use b) NB to update legal reference in the Confirmation Form
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4. Management Committee Pay Proposal

SB introduced this item with some comments regarding the time commitment expected of MC members since this had been raised as a query at the previous CCAR meeting. Guidance was contained in two documents that had been circulated by Nic – the Shadow Board Spec indicated a time commitment of 12 days per annum, while the Member Recruitment Spec proposed that the MC would ‘usually’ meet once per month for 2 hours. SB indicated that he felt with a robust sub-committee structure, meetings of the MC would perhaps be less regular than every month, but MC members would also need to sit on a sub-committee. Between these two commitments (and other MC tasks) the overall commitment was likely to be less than 12 days, but this is a fair estimate.

The paper was presented following a request at the previous CCAR for a proposal to be discussed as a starting point. David Hopkins’ comments were noted regarding the importance of maintaining the voluntary ethos of the Co-op even if remuneration for the MC were to be approved.

Dearbhla Molloy (DM) requested clarification as to the reward due to Committee Chairs to ensure there would not be two allowances available to any members. It was clarified that only one allowance was proposed for members and would be based on the most senior of the roles they fulfil (MC Chair, Committee Chair, MC Member).

TK requested that it not be referred to as pay but rather an honorarium. The voluntary ethos of the co-op must be maintained but this reward reflects the added level of responsibility that comes with being an MC member. He also advised that he did not wish for there to be a linkage between the allowance and London Living Wage. SB confirmed that any reference to LLW was intended to be a sense check, rather than a calculation basis.

Richard Mallet (RM) asked how we would communicate remuneration to members of the co-op and queried whether this could be part of Paul Kelly’s work. The Chair added that it should be a combination of working with Paul and Cait to communicate effectively. She also suggested that Attendance Allowance would be an appropriate wording to express the purpose of the remuneration and the linkage to the added responsibility and time commitment that comes with joining the MC. It was agreed that people need to know about the Attendance Allowance as it could be a deciding factor which influences their decision whether to seek to join or not.

Helen Manley (HM) commented that CPI would be better than RPI, since RPI is being phased out. CPI is more standardly used for mirroring inflation. This amendment was agreed.

NB suggested that there were clear reasons for going ahead with the plan as proposed by the CCAR and these could be set out in a brief paper explaining them, which could be shared with members. RM agreed and requested that this be a written document. The Chair proposed that this paper be written by SB/NB and then circulated via email with CCAR members for review and comment. It can then be approved at the next CCAR meeting.

Clare Solomon (CS) emphasised that co-ops are empowered to remunerate and shouldn't be afraid to do this. The paper should emphasise the positive reasons discussed in CCAR as to why this is considered the right approach. She also offered to help with reviewing comms – it was agreed that Cait would share any comms notes with CCAR before sending to ensure everyone is aware of what is going out and to check the messaging.

DM proposed to move to a vote, and this was seconded by CS. **The remuneration proposal was agreed by members.**

Actions:	c) SB/NB to draft a paper explaining rationale for remuneration to be reviewed via email ahead of next CCAR meeting d) CS to share comms with CCAR/comms reps for review before sending out
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5. Shadow MC Training Programme

NB introduced the draft programme that had been shared with the CCAR as part of the meeting pre-read.

CS commented that it was a great proposal and nicely written, she liked the session names. She asked though if it could simply be called 'Training' or 'Training and Development' for simplicity and ease of understanding. NB agreed and said he would amend accordingly.

Sessions are planned to start on August 28. Marie Kapszewicz queried how we would be able to tell CSS attendees in time. There was some debate on this point, but ultimately it was proposed by the Chair to push back the sessions by one slot to start on September 11 to allow more time for people to attend. This was agreed.

There was some discussion over whether sessions should be recorded or not. There was a concern over how much of the material would be usable, particularly in an in-person training session. In favour, it was commented that recording sessions would allow people who cannot make the session to be able to catch up on content, and the training delivery would also be captured to assist in delivering similar sessions in the future. HM shared that CSCB was trialling Teams Premium which could make it easier to record and minute the meeting.

TK raised a question regarding if there is enough content in the training to prepare co-op members to be able to train, develop and engage the membership in the future. It was debated whether to add an additional session or if it could be covered in the existing programme. It was agreed that NB would add targets and goals for the programme to measure progress against – if it has not covered the points raised by TK then an additional training session will be added to ensure these aims around future training and skills are covered.

NB also confirmed to the meeting that Paul Kelly will be involved to support him in delivering the training programme.

The Shadow MC Training programme was unanimously approved.

Actions:	e) Training start date to be delayed to 11 September 2025 f) NB to update the name to 'Training' as per feedback g) NB to draft targets/goals to check training delivery against to ensure all necessary skills are covered
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6. Communications Update

Cait provided a general update on Comms progress. She shared that a communications plan put together for the remainder of the co-op project will be sent out to all CCAR members shortly for review.

She asked if all members would be willing to appear on a private page of the CSCB website with photo, bio and email contact. This was one of the requests of the working groups who wanted to know who was representing them on the CCAR. This was discussed and consensus was that most CCAR members were happy for photo / bio to appear on the website, but it was requested that one central email address be used and then questions passed on if needed. Agreed that SB will manage email contacts either through his personal email or via a unique Coin Street email set up for this purpose.

Cait asked if people wanted Mulberry to be invited to the BBQ event on 6 September. All were in favour.

Further names had been proposed for the new co-op name and the next stage was for CCAR to decide on how to proceed. Cait outlined two options – either all names be put to vote or CCAR would whittle to a shortlist which all the co-ops could vote upon. CS spoke in favour of the shortlist of options to 5 and this was agreed.

All CCAR members present then proceeded to share their favoured options from the longlist (to a max of 5 each). The following votes were cast:

South Bank	5
Upper Ground	4
Coin Street	5
Livingstone	2
Waterloo	1
Riverside	3
Kindred	1
kauri	1

The 5 names to be put to a co-op vote will be: **South Bank Co-op, Upper Ground Co-op, Coin Street Co-op, Livingstone Co-op, and Riverside Co-op**. There was a brief debate as to whether Livingstone should be presented as an option due to political origins, but it was agreed that the Co-op members should have the choice, and it could be put to them as an option.

SB commented that there was already a co-op named South Bank, but it seems to be an on paper name and they do not have a public profile (working under ABC Co-op). The name would have to be adjusted slightly for FCA registration, for example by including a local geographical reference, but there would be no problem in using the name day-to-day. Riverside to be checked as there is already a provider with the same name.

Actions: h) CCAR members to share a brief bio with Cait for the website if willing
 i) Cait to invite Mulberry Co-op to the BBQ
 j) Top 5 names to be shared with the co-op members for electronic voting. New name to be announced at the 6 Sep BBQ

7. Co-op Engagement Project

A discussion was held regarding the Co-op Engagement Project and what members hoped would be delivered by Paul Kelly as part of this project. Some of the points raised were as follows:

- Need to identify what data would be useful for the new Co-op
- Recognition that currently Redwood is very successful in door-knocking and engagement, more so than Palm and Iroko
- Suggested that Paul start work with Iroko and Palm as they need more assistance on engagement
- Request to understand more about Paul's methods in addition to door-knocking
- We need to set up a series of events and tie these into the forward programme to lock in engagement gained from this project
- Key target audiences would be those who have not engaged in a long time to understand their situations
- Include purposeful targets around deliverables by the co-op

8. Next meetings and AOB

CCH conference in London was raised to see if CCAR would want to send anyone centrally for this. It was noted that CCAR do not have a budget. The Chair proposed that discussions around sending delegates to the CCH conference should be held at a Co-op level since these are the current active entities.

RL added some requests from Redwood around information sharing relating to questions that arose in a recent Redwood Meeting. Members were asking specifically about 1. New Leases with CSCB, 2. New Tenancy Agreements and 3. Service Charges and potential rises.

SB clarified that the new leases were in place to extend the length of the head leases, but no other changes had currently been made to the leases. The Tenancy Agreements and Service Charge setting would be questions for the Shadow MC once selected and would come under Policy work, but it was agreed that a suggested timeline around these items would be brought back since they are of concern to a number of members.

Actions: k) SB to bring a timeline around when tenancy agreements and service charges will be discussed to the next CCAR

Next meetings: August 13 / September 3 / September 17