

# CM CANNOCK MILL COHOUSING

## Annual Report

**1 February 2017—31 January 2018**

Cannock Mill Cohousing Colchester



The mill, looking across the pond from the new road. September 2017



## CHAIR'S REPORT

It has been an exciting year of hard work and spectacular progress for CMCC.

At the end of January 2018 we reached the halfway point in our contractor's programme of works. The groundworks to remodel our site are complete, the mill pond is revealed in all its splendour, the estate road and main pedestrian routes are in place, the Mill will soon emerge from its chrysalis of scaffolding and the superstructure of our homes is progressing at a great rate. The topping out ceremony is planned for April and completion is due in October 2018.

We have 20 out of 23 households signed up and a waiting pool of potential members. Our group structure, still based on consensus decision-making, has adapted well to the considerable demands of a £10 million project and we have appropriate and effective relationships with our professional design team, our main contractor, financiers, legal and other advisors.

Meanwhile we are also endeavouring to be good neighbours to one another and to those who live around the site. When we move in we trust this will be simpler and more direct, with formal meetings mostly giving way to more informal, casual interaction. We are all looking forward to that.

Once again, we are very grateful for the continued help and support of our neighbours at Cannock Mill, our MP, our local Borough and County councillors, local authority officers, the UK Cohousing Network, Homes England (formerly the Homes and Communities Agency) and our stalwart team of professional advisers.

We have ready a brand-new address and postcode, numbers 1-23, Cannock Mill Rise CO2 8YY. Within the coming year we will all move in - and our lovely part of the Bourne valley will be restored to natural charm, architectural interest and domestic activity.

Jane Blackburn, CMCC Chair

## Group Reports

### BUILDING

This is the year that the dream started to turn into reality, which has taken a considerable amount of work by all involved. Building Group has continued to liaise with Board Members and interface with the Design Team and to pick up any tasks which would assist them. There have been many challenges during the year which our architect and the whole team have risen to and our builder has worked effectively and co-operatively with us, allowing Millers access to the site at regular intervals to see progress for themselves. The achievements listed are the result of our collective efforts.

#### Key Achievements:

- Revised contract sum agreed with preferred contractor and Board
- Contract signed with Jerram Falkus Construction
- Contractor took possession of the site again on 2 May 2017. Contract completion date 8 October 2018 (subject to weather conditions and unforeseen problems)
- All Collateral Warranties and documentation connected with the contract and required by Homes England (formerly the Homes and Communities Agency) was completed
- Quotes for the supply of gas, electricity, installation of BT, Virgin and a central aerial/ satellite distribution system were obtained and passed on to the Design Team /JFC
- Revised landscape plans were produced by the new SUDS consultant and shared by our architect with the Board
- Dealt with requests for additional fees and extra costs resulting from unexpected findings on site e.g. the Mill “lean- to” has had to be rebuilt
- Monthly reviews of contract progress and the cost reports prepared by our QS. Interrogating alternative ways to save money or changes requiring additional spend
- Contributed to the updating of the risk register and reported on a quarterly basis to the Board, highlighting any areas for concern
- Liaised with other sub groups with regard to insurance and payment of authorised invoices
- Produced a timetable for preparing a viability study for converting the Miller’s House into flats, agreeing possible plans with the Planning Officer, submitting a Planning Application and obtaining builders estimates.

Susan Roche  
Chair, Building Group



Groundworks June 2017



## FINANCE

The group has met regularly throughout the year. Sara Scott, as CMCC Treasurer, convenes the Finance Group with Jane Blackburn, Jenny Payne, David York, Joanne Alston, and Sue York as regular participants. We would welcome any new members with an interest in finance, particularly anyone who might be interested in taking over as Treasurer when Sara's 3-year term ends in April 2019.

This year has been extremely busy and subjects discussed have included the following:

- **Sale of leasehold properties** Individual agreements to lease 20 of the homes have been signed and exchanged with CMCC and substantial further deposit sums have been received for these properties. Deposits from leaseholders have been used to fund the purchase of the site, planning and design costs, enabling works, and the first phase of building up to the end of the financial year (31 Jan 2018)
- **Construction Progress** Jerram Falkus Construction Ltd were appointed as main contractors and effective financial controls are in place
- **Homes England loan facility** Negotiations with Homes England (formerly the Homes and Communities Agency) were successful and the loan will be drawn down from February 2018 until the end of the build programme. The loan will be repaid when the homes are complete and leaseholders complete their purchases
- **Financial reporting** Xero accounting software continues to be used to record all financial activity by CMCC and is accessible online to view by all Directors. Sara enters details of income and expenditure into Xero and David York produces accounting reports as and when required
- **Banking** All of CMCC's banking is with Triodos Bank
- **Annual Accounts** The annual accounts for 2017/2018 are reported on separately in this document. We are grateful to David York for his continued work producing the accounts, reclaiming VAT and ensuring that we comply with all financial regulations

Sara Scott, CMCC Treasurer  
Chair, Finance Group

## LEGAL

The year under review has been a busy and interesting one for the members of the Legal Group. We have worked with Wrigleys, our solicitors, on several matters to ensure they have accurate information for legal documents. The Group has also dealt with complex subjects in the process of preparing and finalising important papers for the Board and legal practitioners, to enable completion of the sale of 23 house and flat Leases to CMCC members to be as smooth and efficient as practicable in 2018.

Various group members have, during the past year, been involved with legal matters including:

- Involvement in our street-naming decision
- Finalising a Scheme of Management, to be included in the Lease agreement
- Dealing with Deeds of Debenture, Deeds of Subordination, and loan agreement documents regarding the Homes England (formerly Homes and Communities Agency) loan facility
- Issuing a Letter of Appointment to all directors
- Compiling directors' contact details and key personal documents including compliance with Data Protection legislation
- Board discussion on the subject of subletting ('alienation') and 'B&B' policy
- Proposed amendments to lease
- Response to proposed Leasehold Reform Bill

At end of the year, membership of the Group was eight directors, including the CMCC Chair. We met monthly throughout the year, with the exception of December.

Linda Redlich , Company Secretary  
Chair, Legal Group

## MEMBERSHIP

We have replied to 101 enquiries, compared to 92 in the previous year and 52 in the year before that. It would seem that the provision of more information on the website has helped to improve the quality of these enquiries – it is now rare for us to receive an enquiry from someone who hasn't looked at the website. There have been 25 formal applications (i.e. returning of the questionnaire), being an increase on the 24 received last year and 17 in the year before. This year we have gained 16 Associate members (12 households). The corresponding figures for last year were 7 Associates (4 households). We have 4 new Directors, of whom one has taken on the lease vacated by a Director stepping back to Associate status for health reasons.

At the end of the report year, we had three properties left – all 3-bedroom houses. We expect some of these will be taken by existing Associates and/or others who are currently in the joining process.

We now have a waiting list for all properties, except the 3 bed houses, and will continue to recruit to what will become the waiting 'pool' (rather than 'list').

The work of the Communications Group has been much appreciated, with our 'Open Event' in November proving to be an interesting and effective recruitment activity. If we still have unsold leases in the summer of 2018 it may be worth holding a similar event – perhaps in the Mill itself, if the contractors will permit.

Finally, thanks for all those other contributions made towards the recruitment of new Directors and Associates: the work of Sue and Joanne on the finance meetings and of those members who took on buddy roles, as well as everyone's involvement in the membership meetings and social events.

Rosie Fooks  
Chair, Membership Group



Cannock Millers - site visit December 2017

## EVER AFTER

Ever After is more of a broad heading than an actual group. It provides an agenda space for future living arrangements to be considered at our Board meetings and an umbrella under which members meet to consider particular topics. As we approach our move-in date, this structure is being formalised into the groupings that will shape the shared aspects of our lives at Cannock Mill. Thus we will have Common House Group(s), a Garden Group and a Travel Group.

The Common House Group is likely to be plural as members with shared interests join together to organise events and actions both within the Mill and beyond. However, the over-arching group will have a coordinating role to ensure that these interest groups flourish and harmoniously coexist and that the Mill itself becomes a thriving and beautiful hub of activity and relaxation. In the last year, under this heading, we have agreed a structure for a 'library of things' – items that can be shared thus easing storage difficulties and waste. As we move from structure to function and furnishings, the Common House Group will have a major role in steering this process. Members have been putting forward ideas and photos and we expect much lively debate.

The Garden Group has an impressive starting point. We have a site that is full of potential. We will take over a site reflecting the landscape architect's vision. The Garden Group has been reviewing the planting plans and considering enhancements. Members have been asked to review the planting within their existing gardens and identify anything that might fit in with our scheme.

The Travel Group have the formal responsibility of delivering our Travel Plan – as agreed in our planning permission. This is an area where our hopes of a healthy and ecologically aware lifestyle are made manifest and is a work in progress.

In last year's report we referred to the suggestion from the AGM to establish teams that would be rotated on an annual basis but would form a smaller and more manageable unit of work and mutual support. We have recently created four 'Compass' groups - they're North, South, East and West! Members and prospective members have been allocated to one of the groups and we anticipate that this will provide an easy way to 'break-out' from our large and formal Board meetings to consider issues of emotional and practical importance.

Phil McGeevor

Chair, Ever After Group

## COMMUNICATIONS

Once again, the main focus of the Communications Group has been drawing in new membership enquiries through press, social media and website activity, whilst also keeping site neighbours informed as building got underway this year.

Activity through the year included:

- Continuous updating of our website, including addition of a new section 'Why Colchester' and a photo gallery of building progress, as well as six blog posts, including one from prospective members
- Four newsletters, each going to over 400 subscribers, and a letter drop to neighbours about the start of building works
- Continued exposure on social media: on Twitter and Facebook, with our many followers including various neighbours and local councillors
- A 'discovery event' in London, at which 30 guests heard presentations about cohousing and what Cannock Mill has to offer
- Representation at a range of national events, including the first joint UK Cohousing Network and National Community Land Trust Network conference in November
- Liaising with the UKCN, a valuable route for new enquiries; several CM articles and blogs have been published in their newsletters and/or on their website
- Commissioning Heather Cartwright and Robbie Pyburn, who have completed their radio documentary about us, to make a video documentary about our journey towards living in Cannock Mill.

Press/radio coverage achieved during the year included:

- Articles in February in the Sunday Times, Daily Mail, Colchester Gazette and Saga magazine following a press release via Bright Media Agency, and in November in the Hackney Gazette, plus a letter from Jane about the importance of leasehold to cohousing was published in the Guardian
- An interview for BBC Radio You and Yours in April.

We also trialled paid advertising in the magazine Resurgence and Ecologist, and on its website, but were unable to gauge its efficacy with any accuracy.

This year we have continued to build relationships with media contacts, which should stand us in good stead for future publicity, and have been pleased to receive favourable feedback from neighbours, endorsing the value of local engagement.

During the coming year, the emphasis of the Communications Group, working closely as always with the Membership Group, will gradually change from

generating interest in remaining properties to maintaining public awareness of Cannock Mill in order to developing a healthy waiting pool for when properties become available in future and to continuing our support for cohousing generally.

Lesley Scordellis  
Chair, Communications Group

### **INTERNAL COMMUNICATIONS**

The Internal Communications group has supported CMCC members throughout the year in their use of cloud based storage and communication. It has also maintained both the CMCC web presence and the use of audio/video technology during CMCC meetings.

David York  
Chair, Internal Communications Group



Claiming the space—site visit December 2017



Timber frames for houses 19 to 23—January 2018



## Summary of the accounts 1 February 2017 to 31 January 2018

	2018 (£000s)	2017 (£000s)
Cannock Mill land and development	4,876	2,024
Money owed to CMCC <sup>(a)</sup>	30	18
Funds in the bank	1,161	148
Sales deposits <sup>(b)</sup>	-5,664	0
Other money owed by CMCC short term <sup>(c)</sup>	-403	-2,190
<b>Surplus or deficit retained<sup>(d)</sup></b>	0	0

### Notes on the accounts

<sup>(a)</sup> Money owed to CMCC is mostly our VAT reclaimed, which we receive after the year end.

<sup>(b)(c)</sup> The development funding and our money in the bank has come from Millers. During the year, loans classified as short term were repaid and deposits for homes were received.

<sup>(d)</sup> As a not-for-profit company we aim for no surplus or deficit.

## **PROFESSIONAL ADVISERS**

### **Solicitors:**

Wrigleys Solicitors LLP, 19 Cookridge Street, Leeds LS2 3AG

Pemberton Greenish LLP, 45 Cadogan Gardens, London SW3 2AQ

### **Design Team:**

**Architect:** Anne Thorne Architects LLP, iINDUSTRY, Adelaide Wharf, 21 Whiston Street, London E2 8EX

### **Landscape Design:**

Robert Bray Associates, Palace Chambers, 40 London Road, Stroud GL5 2AJ

### **Quantity Surveyor:**

Peter W Gittins & Associates, Riverbank House, One Putney Bridge Approach, London SW6 3JD

### **Services Engineer:**

Alan Clarke, The Woodlands, Woodland Close, Whitecroft, Lydney GL15 4PL

### **Structural Engineer and Principal Designer:**

Ellis & Moore, Sovereign House, 1 Albert Place, Finchley, London N3 1QB

### **Bankers:**

Triodos Bank NV, Deanery Road, Bristol BS1 5AS

### **Tax Advisers:**

MHA MacIntyre Hudson, New Bridge Street House, 30–34, New Bridge Street, London EC4V 6BJ

### **Valuers:**

Morley Riches & Ablewhite LLP, 4 Newcomen Way, Colchester CO4 9RA

## **MAIN CONTRACTOR**

Jerram Falkus Construction Ltd, 14 Anning Street, London, EC2A 3LQ

**CMCC DIRECTORS  
at 31 January 2018**

**Joanne Alston**  
**Charles Atkinson**  
**Jane Blackburn**  
*(Chair)*  
**Ian Blackburn**  
**Nigel Carter**  
**Rosie Fooks**  
**Karen Harris**  
**Brefni Langdon**  
**Phil McGeevor**  
*(Vice Chair)*  
**Jenny Payne**  
**Linda Redlich**  
*(Company Secretary)*  
**Sheena Robertson**  
**Susan Roche**  
**Lesley Scordellis**  
**Sara Scott**  
*(Treasurer)*  
**Barbara Simpkins**  
**Mike Slavin**  
**Anthea Stone**  
**Monica Strauss**  
**Andy Thorne**  
**Anne Thorne**  
**Eve Tibber**  
**Peter Tibber**  
**David York**  
**Sue York**

**ASSOCIATE MEMBERS  
at 31 January 2018**

**Julie Bungey**  
**Christine Caldwell**  
**Annie Conroy**  
**Ian Flint**  
**Linda Heagerty**  
**Geoffrey Hare**  
**Caroline Keen**  
**Beverley Kekwick**  
**Rona Lee**  
**Rowena McFarlane**  
**Clare Palmer**  
**Pam Seymour**  
**Hans Schlappa**  
**Lucy Schlappa**  
**Robbie Spence**  
**Matthew Turner**  
**Gunilla Tyrland**  
**Stuart Welham**  
**Patricia Wilkinson**  
**Brigitte Williams**

# CM CANNOCK MILL COHOUSING



Repairing the mill pond June 2017

[www.cannockmillcohousing.co.uk](http://www.cannockmillcohousing.co.uk)

**Registered address:**

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