



WARVRA

Western Australian Retirement Villages Residents Association Inc

Minutes of the Annual General Meeting

14th February 2020 10.00am

Dept. of Mines, Industry Regulation and Safety Exhibition Hall Perth

1. PRELIMINARIES

1.1 Welcome

President Ron Chamberlain extended a welcome and thanked all for attending.

1.2 Attendance: 60 as per Register

Apologies: 10 as per Register

2. MINUTES OF MEETING

Resolved: That the Minutes of the Annual General Meeting of the Association on 8th February 2019 as published on the website be approved.

Moved: David Street

Seconded: Sue Bray

Carried

2.1 Business Arising from Minutes

President Chamberlain reported that with reference to:

6. (c) development and marketing of payment of WARVRA fees from the Village Operating Account has not proceeded and has been left in abeyance;

(d) no plan has been developed to engage State Politicians in matters relating to WARVRA; members are encouraged to do so at the local level or to advise the President of interest expressed.

3. CORRESPONDENCE Nil

4. REPORTS

4.1 President

President Chamberlain provided a Report as an addendum to the Annual Report provided in the January 2020 Newsletter. *(See attachments)*

4.2 Legislation and Advocacy

Convenor Ron Chamberlain provided a Report as an addendum to the Annual Report provided in the January 2020 Newsletter. *(See attachments)*

4.3 Membership

With the Convenor needing to step out of the position in the latter part of the year, President Chamberlain suggested that the Council favoured visits to individual villages to include presentation of the Consultation Regulatory Impact Statements rather than the format of past presentations. Villages are encouraged to take up this opportunity.

(See attachments)

4.4 Financial

Treasurer Corry Knappers presented on Power Point

- the Annual Report 01/01/2019 – 31/12/2019

- 2019 Expenses detailed



Western Australian Retirement Villages Residents Association Inc

- Term Deposits as at 31/12/2019
- Auditor's Report

(See attachments)

In response to questions (a) the Treasurer agreed to provide members the detailed General Expenses Statement, with the Annual Report, in the Newsletter prior to the Annual General Meeting; (b) it was variously stated that the vision for accumulated funds is to resource developments that may arise for the Association, for example legal costs.

(c) without placing a cap on total investments, investments continue as smaller accounts as per recent practice, without interest rate disadvantage.

Resolved: That the Treasurer's Report be accepted.

Moved: Colin Edwards

Seconded: Patrick Wyburn

Carried

5. ELECTION OF COUNCIL

The meeting was advised that the Constitution provides for a Council of ten members to be elected for a one year term. Ten nominations were received and the following were duly declared as the members of Council.

Alexis Beardmore	Christine Jordan *
Eugene Browne *	Corry Knappers
Barry Butterworth *	Lindsay Lane
Ron Chamberlain	Maureen Miller
Francis Egan *	Ronald Onions *

The five newly elected members (*) introduced themselves.

6. GENERAL BUSINESS

6.1 Vote of Thanks

Colin Edwards proposed a comprehensive Vote of Thanks to the many who have contributed to WARVRA in 2019 - DMIRS and staff for the use of their meeting rooms, Exhibition Hall and facilities, Regional Convenors and Committees, hosting Villages, those who have visited and made presentations to Villages, Council members and L & A members, those retiring, Newsletter Editor Noelline, Web Master Dave and Dot our hostess for General Meeting morning teas.

Moved: C Edwards

Seconded: John Price

Carried

6.2 Presentation by Consumer Protection Staff

With a Power Point presentation, Manager of the Team undertaking Legislation Reform, Karine Broux enlisted the assistance of Director Penny Lipscombe, Susan O'Brien, Irena Dillon and Penny Griffith to highlight the Consultation Regulatory Impact statement 2 Proposals and provide information on CRIS 3.

Reponses were provided to questions and Karine Broux announced that an Online Survey would be available shortly.

WARVRA members were encouraged to participate in the Survey and also to provide responses to the WARVRA Council or Legislation and Advocacy Committee.

7. FINALITIES

7.1 Thanks

The President thanked the team from Consumer Protection for their availability to attend



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WARVRA General Meetings and provide information.

7.2 Close

The meeting was declared closed at 12.35pm

Minutes adopted:
Chairperson

2020 General Meeting Dates

- Friday 8th May 10.00am – 12.30pm
- Friday 14th August 10.00am – 12.30pm
- Friday 13th November 10.00am – 12.30pm

President’s Report WARVRA Annual General Meeting (Newsletter 24th January 2020)

The coming year is going to be a very interesting and exciting year for us all with four CRIS (Consultation Regulatory Impact Statement) discussion papers to follow the two papers which are currently available. I do understand that the process is slow and frustrating for some members, but this is necessary because of the complex nature of the legislation, and the necessity to produce the best and fairest legislation possible. Please remember that the CRIS papers are consultation papers and the views expressed are not necessarily those of the Government. After the consultation process is complete, position papers will be prepared to indicate the Government’s position on the proposed legislation.

At the Annual General Meeting, which will be held on 14 February, we will be electing a new Council. I would like to express my appreciation to all members of the current Council, which started as the Committee of Management, but due to the changes to the WARVRA Constitution is now the Council. We have lost some valuable members throughout the year, but have continued to address WARVRA matters in a professional manner. I thank all Council members for their assistance throughout 2019. I would also like to thank Noelline Edwards for her work in the preparation of this newsletter throughout the year. We try to provide you with an interesting and relevant publication and Noelline does a great job in putting it all together, often on a very tight timeline.

Dave Porter has done a great deal of work for WARVRA throughout 2019 and I believe that the distribution of invoices will operate smoothly this year. We do, however, rely very heavily on email addresses to provide us with contacts in villages, so please help us in this regard. On the WARVRA website, Dave will also provide information on scams. Thanks Dave for your work and assistance.

Council has also decided to conduct a two day training course probably mid-year on dates to be decided. This course will contain a lot of information about CRIS discussion papers as we are moving into a transition period where the old legislation will continue to apply, as we anticipate and prepare for the changes in the new legislation. Please watch out for the announcement of the dates. Places will be limited as we are restricted to a room for twenty people. WARVRA regards these courses as an



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important part of our planning for the future as we hope that many of the participants will take an active part in their village resident's committee or serve on the WARVRA Council.

Regional Meetings are an important part of the WARVRA agenda as we wish to keep our members from Geraldton to Albany well informed in matters which may concern them throughout the year. I would ask Regional Co-ordinators to provide a list of possible dates and a venue for the April/May period and I will make every effort to attend. As mentioned above I would like to listen to your issues and concerns so that the Council is member focused in all our deliberations.

The final session of the AGM will involve Consumer Affairs in a presentation and discussion on CRIS-2. Members will have an opportunity to ask questions and express their views on the topics covered in CRIS-2.

There may be some non-members of WARVRA who have taken the opportunity to read this newsletter. I would encourage residents of retirement villages to arrange a visit to your village so that we may present the reasons why your village should join WARVRA. The cost is only \$2 per villa for your village to join or residents may join as individuals for \$10 per annum.

WARVRA represents the residents of all retirement villages in Western Australia but we cannot adequately support your views on legislation or other issues if you are not a member.

Ron Chamberlain

Addendum: President's Report

14th February 2020

Welcome to the 2020 WARVRA Annual General Meeting.

I thought that I would expand a little on what I had to say in the newsletter and bring you up to date on some recent events.

2019/20 has been a busy and eventful year and the months to come will also be intense and demanding with further discussion papers arriving from Consumer Protection, testing our ability to keep up the busy schedule ahead.

We must remember that all of us are volunteers and I want to say thank you to the volunteers on the Council and the L&A Committee for their untiring work. In particular, I would like to thank Maureen and Corry for their dedication to WARVRA affairs. They have both taken on some additional duties, so I thank them for being such willing workers and hope that I am not asking too much!

The last few weeks have been extremely busy with membership invoices being sent and money received and I am pleased to report that the system is working well. This year Mailchimp was used as the tool to export the data to villages and individuals. Spreadsheets were sent to Corry to enable her to check off when someone had paid. This year it was decided to do the associates manually but next year it may be possible to use Mailchimp which will make it easier for distribution. Dave Porter has done a great deal of work for us, at little cost, in up-grading our website to make it all happen. Thank you, Dave!



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WARVRA had a membership of approximately 45% of villages in Western Australia during 2019. While this is a significant number, we should try to increase our percentage during this year but with limited resources we may be struggling to continue to provide speakers to visit villages to deliver talks. Assistance is required in this area.

I want to remind everyone that we plan to conduct a training course in the June/July period. So please watch out for those dates as places will be limited!

I am still waiting about some information from convenors in the regions regarding meeting venues, dates and times. I think that it is important to generate discussion about the CRIS discussion papers and listen to what people have to say about life and issues in villages. This also applies to metropolitan villages, some of which I hope to visit in the coming year.

I would like to thank the candidates who put their names forward for selection on the WARVRA Council. The application from one candidate has exposed a flaw in our Constitution where a resident who is also an operator, dealing in the development and governance of villages, has nominated to sit on the WARVRA Council. It was never envisaged that a person holding such a position could be on our Council. We have legal advice that this anomaly should be corrected at our next General Meeting.

Thank you for your support of WARVRA throughout 2019.
Ron Chamberlain

Legislation and Advocacy Report WARVRA AGM

(Newsletter 24th January 2020)

CRIS-2 was released just prior to Christmas so we have had plenty of reading time before the L&A Committee starts work on preparing a response to this important document. CRIS-2 contains many of the issues which affect current residents, so it should be of great interest to all village residents. These issues are: EXIT ENTITLEMENTS, BUDGET OBLIGATIONS, CAPITAL WORKS FUNDING, REFURBISHMENT OBLIGATIONS, OPERATING STRUCTURES OF RETIREMENT VILLAGES and OPERATOR CONDUCT OBLIGATIONS.

The CRIS-2 document is available using the links from the WARVRA or the Consumer Protection website. Each of these topics contain many complex issues which must be addressed in order to make the legislation both fair and workable for both resident and operator.

No doubt, many residents have opinions on these subjects, and in order for WARVRA to prepare a response which represents members, the L&A Committee would like to receive considered comments about any of these topics from members. Comments are best sent to my email address and I will ensure that these emails are sent to L&A Committee members for consideration and discussion. The next L&A Committee meeting is scheduled for Friday 31 January and the WARVRA response to Consumer Protection is due on Friday 13 March 2020.

I look forward to receiving your comments on the above topics.

I would like to thank the members of the L&A Committee for their dedication and hard work throughout



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the year. We were unsure as to what to expect prior to the release of CRIS-1 in late July but I think that we provided a quality response to that paper, thanks to Des Cousins and the Committee. Members of the L & A Committee have had regular meetings with the Commissioner and Senior Officers of Consumer Protection and we have developed a very good relationship with the Department and thank them sincerely for their assistance and arranging for WARVRA to make meeting rooms and other facilities available to our organisation.

Des and I have also met with the Minister and the Retirement Living Council other peak organisations which represent the operators of retirement villages in Western Australia regarding ways to identify major issues and accelerate the CRIS process. We expect that another meeting will be held in February, involving Consumer Protection, Retirement Living Council, WARVRA and the peak bodies.

Ron Chamberlain
Chair, L&A Committee

Addendum: Legislation and Advocacy Report AGM

14th February 2020

The discussion papers, Consultation Regulatory Impact Statements (CRIS) 1 & 2 have been considered by the L & A Committee and a report is currently being prepared in response to CRIS-2. We are also looking to bring to the attention of Consumer Protection issues which WARVRA would wish to have included in the discussion papers.

It is important to remember that these papers are discussion papers and do not necessarily represent government policy, so they are not legislation as some people may think. Any changes to legislation are likely to occur well after the next Western Australian election which will take place in March 2021. The L & A Committee has increased its numbers to seven after the inclusion of Maureen and Corry on the Committee.

WARVRA needs to broaden participation on legislative matters, not just by membership of the L & A Committee but by contributions from members on the many topics raised. The CRIS papers are on the Consumer Protection website and I would welcome members reading and commenting on the topics raised.

In our final session today, five key questions prepared by the L & A Committee will be responded by Karine Broux General Manager Legislation & Policy 1, Consumer Protection and she will run through the CRIS-3 paper which will be released in the near future.

Des and I will be meeting with Consumer Protection and the peak bodies, representing operators to discuss CRIS-3 and the remaining papers to follow.

I would like to thank Consumer Protection for their assistance and cooperation in arranging meetings and their willingness, often at short notice, to provide assistance, speakers and rooms for our convenience.

Finally, I would like to thank the L & A Committee members who put in a great deal of time in members' interests, reading, discussing and writing contributions to CRIS Reports.

Ron Chamberlain
Convener



TREASURER'S REPORT

Period ending 31 December 2019

	Year to date
Opening Balance 1 Jan 2019	7,254.54
 <u>Receipts January - December 2019</u>	
Village Memberships	18,204.00
Individual Memberships	1,310.00
Associates	745.00
Bank Interest	12.60
Bond refund received	100.00
Total receipts	20,371.60
 <u>Expenditure January - December 2019</u>	
General	13,665.43
Total expenses	13,665.43
 Closing Balance 31/12/2019	 <u>13,960.71</u>
 Total Funds ANZ Bank account	 13,960.71
Plus Westpac Business Cash Reserve	2,208.20
Plus Term Deposit Investments	47,287.50
 Total Funds 31/12/2019	 <u>63,456.41</u>

WARVRA 2019 expenses detailed

	\$
Printing brochures & booklets & business cards	1,032.86
Telephone	340.00
Stationery including ink for printer	1,349.35
Postage	500.00
Car expenses re. Visits to villages	2,396.90
Accommodation & meals re. Visiting Villages outside metropolitan area	798.34
TransPerth train and parking	90.00
Hire car meeting Woodvale & Corinthian Court	132.00



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Morning tea supplies	90.82
Meeting expenses	239.60
Fees to register new constitution	41.50
Courier / Transport WARVRA files, printer etc	276.21
Insurance : Public and Products	
Liability	612.15
IT services	1,474.00
Computer, mouse , cables etc	698.45
Printer & installation	333.25
Projector & tripod	1,131.00
Recorder for meetings	109.00
Accountant	160.00
Honorarium to Des Cousins	100.00
Birman & Ride Legal expenses re CHRIS-1	1,760.00

TOTAL EXPENSES 2019 **13,665.43**

WARVRA TERM DEPOSIT INVESTMENTS as at 31 December 2019

Account Name	Account No	Current Balance \$	% Interest Rate pa	A/c Opening Balance	Investment Term	Maturity Date
Westpac Term Dep	.....84	5,000.00	3.10	21-Feb-17	36 months	21-Feb-20
Westpac Term Dep	.....76	5,000.00	3.10	21-Feb-17	36 months	21-Feb-20
Westpac Term Dep	.....92	5,000.00	3.10	21-Feb-17	36 months	21-Feb-20
Westpac Term Dep	.....05	5,000.00	3.10	21-Feb-17	36 months	21-Feb-20
Westpac Term Dep	.....11	5,000.00	2.80	03-Jul-17	36 months	03-Jul-20
Westpac Term Dep	.....38	5,000.00	2.80	03-Jul-17	36 months	03-Jul-20
Westpac Term Dep	.....46	7,287.50	2.80	03-Jul-17	36 months	03-Jul-20
		<u>37,287.50</u>				
<i>Interest credited</i>	<i>6 monthly</i>	<i>To Westpac Business Cash Reserve</i>				
Bendigo Bank	.....72	5,000.00	2.80	9-Jan-19	36 months	9-Jan-22
Bendigo Bank	.....06	<u>5,000.00</u>	2.80	9-Jan-19	36 months	9-Jan-22
		<u>10,000.00</u>				
<i>Interest accumulates annually to term deposits</i>						
Total Term Deposits		<u>47,287.50</u>				
Westpac Business Cash Reserve68	2,208.20				



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4th January 2020

To Whom it May Concern,

This is to certify that I have undertaken an audit of the financial records of the Western Australian Retirement Villages Association inc. as at the 31st December 2019 and have found them to have been maintained in accordance with current accounting standards and believe them to be true and correct view of the organisation's financial affairs as at the 31st December 2019.

It should be noted that the audit was restricted to those financial accounts and reports provided by the Treasurer and I am unable to verify the asset list as I did not undertake a physical examination of those assets.

I commend the Treasurer on the manner in which the financial records and reports to the Management Committee have been maintained.

Yours Faithfully

John Ireland AASA (ret) ACIS (ret)