

Meet our Members - Kestle Barton



Karen Townshend with her local Insurance Inspector Roger Hawkings.

Once a working farm, Kestle Barton - an ancient farmstead located in the heart of the beautiful South Helford countryside - has been lovingly converted into a sophisticated art gallery with landscaped gardens, and three luxurious holiday homes.

Proprietor Karen Townshend purchased the 50-acre farm in 2005 when the previous owner, a farmer, decided to retire. Karen jumped at the chance to preserve the farm and its listed barns; "I chose to renovate the barns into a gallery and holiday cottages because I didn't want them to be converted unsympathetically. The local authority favoured a business use for the barns, and I have a big interest in art, so my sister (a conservation architect) helped me transform them using traditional materials."

The cottages and gallery - which featured in the June edition of Cornwall Life magazine this year - were opened for business last Easter, and both have enjoyed a successful first season. The cottages, finished to an exceptional standard, are light and airy, and equipped with a range of modern conveniences. Bookings for the cottages are taken through local holiday lettings agency, Classic Cottages.

The gallery hosts month-long exhibitions by local artists and sculptors, and the gardens are often used to display larger pieces of sculpture. Karen employs three members of staff all year round in the gallery and gardens, and is considering opening the gallery over Christmas in 2011 due to its success so far. "We have found that sometimes people just wander in - usually walkers who have found us by mistake. However, gradually people are starting to come here deliberately. We are considering the possibility of working with the Helford passage ferry in the future, bringing people over from the North Helford area."

Cornish Mutual provides Karen with a range of insurances, including Public and Employers' Liability, Agricultural Vehicle and Building and Contents insurance. Karen says "I chose to insure the cottages and gallery with Cornish Mutual because Kestle Barton is a farm, and Cornish Mutual is a bit more specialist than other insurance firms when it comes to agriculture. Our local Insurance Inspector, Roger Hawkings, has shown

a real interest in the business, and often attends private views in the gallery. I like the fact that Roger is local and can visit the farm, as it is often difficult to explain problems over the telephone."

Roger Hawkings, who looks after Members in the Falmouth, Helston and Lizard area adds, "Many of our Members have diversified from having a traditional working farm, and at Cornish Mutual we work hard to ensure that we can respond to their changing insurance needs. By being based in the local area and easily accessible to our Members, I can ensure that we can continue to offer Members like Karen Townshend the right cover for their needs."

To find out more about Kestle Barton, please visit www.kestlebarton.co.uk. The holiday cottages can be viewed in further detail at www.classic.co.uk.

Cornish Mutual Golf Day



The Cornish Mutual Golf Day is back this year, taking place on 13 April at Trethorne Golf Club, Launceston. Both Members and guests are invited to take part in the competition, which has always been a popular event with many prizes.

The cost of the day is £30 per person; this price includes tea/coffee and a bacon sandwich on arrival, a game of golf and a two course meal afterwards. To book a place, or for more information, please contact either;

Edwin Stanbury 01288 321592, Tony Rounsevell 01208 813293, Jim Martin 01208 813119 or Cornish Mutual 01872 277151

Come Together, Eat Together



Devon family Matt and Becky Roach with their three children Jake, Daniel and Harry with Jacques Marchal and Anthea Turner.

'Come Together, Eat Together', an initiative supported by Cornish Mutual, has been launched with the aim of encouraging people to enjoy a meal with their family at least once a week. Well-known television presenter Anthea Turner supported the launch of the campaign in February, which was held at the Devon home of Matt and Becky Roach and their three young children.

At the end of 2010, Cornish Mutual commissioned independent research company PFA Research to conduct a survey of people from across the UK, asking them about their daily eating habits. Come Together, Eat Together was then launched off the back of the research findings, which can be found in full at www.eattogether.co.uk.

The purpose of the campaign is to re-capture enthusiasm for home cooking and enjoying

eating together as a family. Cornish Mutual is, therefore, inviting its Members to submit their favourite family recipes to the Come Together, Eat Together website. At the end of March, the best recipes will be used to create a charity cookbook. The cookbook will raise money for the Air Ambulances of the South West and will be available to purchase this summer.

Cornish Mutual has asked several well-known South West chefs to contribute their own recipes to the cookbook, and is looking to hold cookery demonstrations at this year's Royal Cornwall and Devon County shows. Representatives from the Air Ambulances will also be present at the shows, so if you're planning on attending either of them this year, please do come and visit us.



Platform for Success

Cornish Mutual has recently switched to a new computer system for administering Members' Insurance Policies. Transactor by TGSL* was turned on in December following an ambitious implementation program that saw all existing policies transferred from the old system to the new one over a single weekend.

The key aim of implementing an IT system of this kind is to provide a platform that will support Cornish Mutual's ambitious plans. These plans include increasing membership through the continued provision of excellent, locally-based service.

The inevitable initial teething issues were dealt with rapidly and with very good support from TGSL. Getting the system in is just the first step and the company is looking forward to future developments.

Peter Beaumont, Finance Director of Cornish Mutual, is enthusiastic about the future: "We want to add to and develop our products and services. We have to continue to provide the excellent service our Members deserve as well as appeal to a wider Membership. Transactor will assist us in this process by allowing Cornish Mutual to take greater ownership of everything we do from product design and pricing through to claims service. We will continue to take a Member centric approach and the new IT system will help us enhance our service so Members can deal with us as they choose whether face to face or remotely."

Transactor is based on up to date technology and TGSL is a company committed to continuous development. Their relationship with Cornish Mutual has proved to be a very healthy one.

Ian Blakesley of TGSL agrees: "From the outset, Cornish Mutual were very clear that their new system would have to benefit their Members in terms of better service, efficiency, new products and cost-savings. They chose Transactor because it provided these benefits, and much more, with new online services planned for the future. Whilst working together with them over the course of the project we were struck by their commitment to their Members and the focus on service within the organisation. We look forward to helping them deliver new Member services over the coming years, and provide lots of additional opportunities with our software."

Cornish Mutual will investigate how the new capability can help it become more efficient in dealing with Members by reducing paperwork for example and opening up new methods of contacting us.

*Transactor Global Systems Ltd



Running your Company

Cornish Mutual, as you may be aware, is run by a board of directors. This board is responsible for ensuring that the company is run properly and for the benefit of Members. Given how important this role is you might like to know more about how we work.

We have a rule that directors must be Policyholders, i.e. Members of the Company.

The recent turmoil in the financial markets has heightened the need for regulation and demonstrated why it is important for companies to be well run. Although the majority of concern has focussed on publicly quoted companies, mutual companies such as ours are expected to demonstrate the same compliance as others.

We are always keen to hear from Members who believe they have the knowledge and skills to join the Board and we thought that it might be useful to inform Members of the duties and obligations that directors must now meet.

In addition to what it has always had to do, the Board must now demonstrate and evidence a number of matters;

- Regular business awareness sessions
- Sufficient time commitment to transact Board Committee and other business of the Company
- Annual training and development
- Balance in knowledge and experience of the insurance sector
- Development and awareness of the Company's Risk Strategy and Risk Appetite
- Performance Evaluation for all Directors
- Adherence to the Combined Code for the Conduct of Companies

Your Board faces more challenges than before. Cornish Mutual must evidence that it can meet the European requirements for insurers, called Solvency II, by 2012. Cornish Mutual must demonstrate it can meet provisions relating to finance and solvency, corporate governance, governance culture, risk management, the appropriate business framework, and how we report to Members.

Whilst such work is challenging, it is also interesting and rewarding. Any Member who might wish in future to put his or her name forward should contact Gerald Blewett, Ian Pawley or Alan Goddard – any of whom would be pleased to have an informal discussion.

Dig Down South West Round Up



Charlie Dimmock with Alan Goddard and children from Topsham School.

School children in the Westcountry now have a better understanding of where their food comes from as a result of Cornish Mutual's 'Dig Down South West' initiative.

Almost 50 schools across the region unanimously agreed that through the campaign and by growing their own vegetables, the children's knowledge had increased since the initiative was launched last year by TV personality and expert gardener Charlie Dimmock.

Nine months ago, almost two thirds of pupils struggled to identify the origins of everyday food products they consume and less than one in four children knew that beef burgers were sourced from cows – just under a third thought they came from pigs.

A third of children incorrectly identified the main ingredient of crisps and over half couldn't tell that milk or cream was used to make ice cream. Over 1,100 youngsters were questioned for the research, commissioned by Cornish Mutual.

The new survey* shows that boys in particular and those pupils needing a greater level of support appeared to benefit most from the 'Dig Down South West' campaign. The majority of schools involved used it as an integral part of their curriculum and many extended this outside of school hours. Over half of schools used the dedicated website to support their involvement.

88% of Devon schools provided opportunities for parental involvement – the highest of all counties in the South West. 70% felt 'Dig Down' provided benefits to the wider community.

71% of Cornish schools received external support from the wider community and were more likely to put the vegetables they grow to a variety of uses.

Only a quarter of schools in Dorset were growing vegetables before they got involved in 'Dig Down' and 70% felt the campaign provided benefits to the wider community.

Just over half of schools in Somerset felt their wider community had benefitted from their school getting involved in 'Dig Down South West'.

More than 50 vegetable gardens have been created in primary schools across Cornwall, Devon, Somerset and Dorset as a direct result of this initiative by Cornish Mutual. Nearly three quarters said they'd wanted to increase children's awareness of where their food came from and promote healthy eating amongst pupils.

All respondents to the survey said their school had 'benefitted' from being involved and it 'fitted in' with the healthy schools agenda – the overall experience was described by all schools as 'highly positive'. 21 schools that had not grown vegetables before taking part in 'Dig Down South West' said their experience had encouraged them to continue in the future.

Commenting on the new findings, Alan Goddard, Managing Director of Cornish Mutual, said: "Without question, 'Dig Down South West' has been a resounding success in the positive and beneficial experiences schools and their pupils have had by being involved. We're delighted to hear that the children's knowledge of where their food comes from has improved since the initial research and it's great that the initiative has made a tangible difference to their education."

He added: "There's also evidence that the benefits of the campaign have been extended outside the school boundaries into the wider community and its clear there's been a real impetus for some of the participating schools to continue, or even expand, their efforts for growing their own produce in future years."

Just under half of schools had received help from members of the wider community during the course of the campaign and some said their project was encouraged and supported by local farmers. Two thirds of schools allowed pupils to take the produce home; while just over half used the vegetables within their cookery classes.

*Interviews were carried out by telephone, with a total of 49 schools which participated in the campaign taking part. Independent market research company PFA Research Ltd conducted the study.