

CITIZENS ADVICE MAIDSTONE

MINUTES OF THE ANNUAL GENERAL MEETING HELD ON 15TH OCTOBER 2025 AT THE ORIDA HOTEL, BEARSTED ROAD, MAIDSTONE

PRESENT:

Trustees: A total of six Trustees were present.

Members: A total of eleven Members were present.

Non-members: A total of twenty-nine non-Members were present.

1. APOLOGIES FOR ABSENCE:

A total of fifty-four apologies had been received

Mr P Hardy, CEO of Citizens Advice Maidstone, welcomed everyone to our 2024 AGM.

Mr Hardy was particularly pleased to welcome our Honorary President of Citizens Advice Maidstone and Chair of today's meeting, the Worshipful, the Mayor of Maidstone, Cllr Mr Martin Round.

A total of 50 apologies had been received for today's meeting, details of which are listed above and were available to view upon request.

2. MINUTES OF THE ANNUAL GENERAL MEETING HELD ON 28TH OCTOBER 2024

It was proposed by the Chair, Mr Breen and seconded by our Honorary Treasurer, Mr Parrish that the minutes of the Annual General Meeting held on 28th October 2024 be accepted as a true record and they will be signed as such by Mr Breen in due course.

3. MATTERS ARISING – None

4. REPORT OF THE TRUSTEE BOARD

The co Vice-Chair of our Trustee Board, Mr Abrew Breen, was standing in at today's meeting for our Chair, Mr Peter Stonely, who is currently convalescing following a serious motorcycle accident.

In Mr Stonely's stead, Mr Breen narrated verbatim the Trustee's Report, authored by our Honorary Treasurer that appears in our 2024-25 Annual Report. A copy of that Report is reproduced here:

As the Honorary Treasurer of our charity, it falls to me to summarise our activities during the last financial year at Citizens Advice Maidstone. I do this on behalf of our Chair, Peter Stonely, who was unfortunately involved in a road traffic accident recently. We all wish him a full and speedy recovery.

As Chair, Peter has supported the Chief Executive with managing the latest challenges at Citizens Advice Maidstone – be they enhancing our Equity, Diversity & Inclusion responsibilities or managing the changing Local Government Council plans.

In turn, Peter has been supported by our CEO, Paul Hardy, who has enabled our organisation to continue to maintain a sustainable environment. Together, they have ensured that the level of support for all our clients, from the vulnerable to the enquiring, in our Maidstone constituency, remains undimmed.

Over time, Citizens Advice Maidstone has accumulated sufficient reserves to address the continual funding uncertainties we experience. This has been achieved by generating small surpluses at the end of recent financial years and by consistently identifying new funding sources to maintain income.

Last year our major projects have consistently achieved financial success and delivered excellent client service. Maidstone Borough Council continued to provide funding for our core services, which allowed us to offer advice to many thousands of clients in the Maidstone borough.

Additionally, we remain in the National Citizens Advice “Green” zone, confirming Head Office approval of our performance and ongoing financial stability. Our Maidstone office has a strong partnership with our National Office, enabling us to secure and deliver major projects such as Pensionwise, Universal Credit (Help to Claim), and the Energy Advice project.

We also received continued funding from Golding Homes for our housing advice project and from the Henry Smith organisation, and the Prison Service, for the HMP Maidstone Prisons Project. As a result, Citizens Advice Maidstone has always had an excellent reputation for delivering its targets from internal and external funders.

However, a degree of uncertainty exists over the continuation of a number of funding streams, particularly those received from our National Office. Indeed, we have already received confirmation that from April 2026, we will be losing our Pensionwise contract when, on behalf of the DWP, the Money and Pensions Service will be taking the project in-house. This will undoubtedly impact our core service in 2026/27.

That said, we have been able to maintain effective collaborations with other LCAs within the South-East. For instance, we established a partnership with a local office in East Sussex to provide office space for our specialist advisers, enabling us to deliver Pensionwise services to a wider client base beyond Maidstone. Also, managers from several LCAs in Kent meet regularly to share updates and exchange ideas. These interactions foster strong collegial relationships across the teams.

In closing, I would like to thank everyone who has contributed to this organisation, be it through their work, funding, or by volunteering their time and energy.

Over the years, Citizens Advice Maidstone’s office has maintained an efficient group of volunteer advisers, specialist and administrative staff both paid and volunteer, as well as Trustee Board members. Collectively, we have continued to operate Citizens Advice Maidstone as an effective resource for those seeking help and assistance.

Mr Breen commended the Report to the meeting.

There were no questions regarding the report of the Trustee Board.

5. ANNUAL ACCOUNTS AND REPORT OF THE AUDITORS

Our accounts for year ended 31st March 2025 have been signed-off by our statutory auditors, Azets and were now brought before this year’s Meeting for ratification – copies were available upon request.

Our Honorary Treasurer, Mr David Parrish, stated that as demonstrated on page 12 of the accounts, we are in a comfortable financial position with income for the year of c.£944K, a total expenditure of c.£926K, equating to a relatively small surplus of c.£18K.

All-in-all, our finances are relatively healthy, as they have been for some time and should the worst happen, our current level of reserves stands at 6 months' worth of unrestricted funds + 10% which equates to c. £270K.

That said, the imminent loss and replacement of our Pension Wise contract at the end of March 2026 will present us with a significant challenge as, at £393k, it equates to almost half of our current annual income.

There were no questions from the floor relating to the Annual Accounts and report of the Auditors.

6. APPOINTMENT OF AUDITORS

Citizens Advice recommends that for reasons of due diligence, a review of the appointment of our auditors is undertaken every 3-5 years.

Our current accountants of long standing are Azets Audit Services Limited (formerly Messrs Wilkins Kennedy and prior to that Day, Smith & Hunter) and whilst their rates are relatively modest and the work that they carry out is conducted to a high standard, due to a change in personnel at their organisation, it was felt that now would be a good time to put our business out for tender so as to ensure that going forward, we are in receipt of the best possible service under the most favourable terms and conditions.

7. ANY OTHER BUSINESS

There was no further business.

8. HAND OVER TO HONORARY CHAIR, HIS WORSHIP THE MAYOR

The co Vice-Chair of Citizens Advice Maidstone's Trustee Board, Mr Andrew Breen, handed over the Chair of the AGM to His Worship, the Mayor of Maidstone, Cllr Martin Round.

Councillor Martin Round has been a Headcorn "man and boy" since 1963. Although born in Preston, Lancashire, in 1955, he has long considered Headcorn his home. He attended both Maidstone Grammar School and later Cranbrook School. While at Cranbrook, he found a love for history, geography and languages. He earned several O levels and played many sports at a high level. He always says that he is a "rugby man who loves his cricket."

Martin's passion for food began early, inspired by time spent living across various parts of Europe. He pursued this interest professionally, having completed a management diploma in catering and hospitality at Hastings College. He then travelled throughout Europe working in roles ranging from a chef, a waiter and grape picker in France.

Returning to the UK in the 1970s, Martin worked at the Royal Victoria Hotel in St Leonards as Assistant Restaurant Manager and took on various roles in other hotels within the group, as well as helping out friends in the industry when needed. He worked in several locations across Sussex, including Brighton and Eastbourne. During this time, he developed a strong interest in local community life and charitable causes. He joined the newly established Rotaract Club, essentially a junior version of Rotary, and became deeply involved in its activities. From conservation and land management projects for the National Trust to organising fundraising discos, Martin played an active role and eventually became president of the club.

Meanwhile, he also moved to the Borough Council as Assistant Catering and Entertainment Manager for Hastings Council, overseeing theatres, bars, catering suites, and booking high-profile entertainment acts including David Essex and the Bay City Rollers, and acts like Tommy Cooper and BBC sitcom casts to perform.

Martin later joined Pepsi Co, where he rose to the position of Regional Operations Manager responsible for developing food concepts and franchises. He is especially proud of his time in Northern Ireland at the height of the “troubles”, when the food business supported jobs for divided communities and stimulated economic development for the area. After working in the chicken business, he then moved on to the egg business. It was during this time that something catastrophic happened.

In December 1989, Martin was involved in a very serious road traffic collision. The accident left him in a coma and resulted in multiple fractures, breaks, internal injuries, and severe blood loss. He spent three months with both legs in traction and, throughout late 1990, relied on a wheelchair, crutches, and a Zimmer frame for mobility. Though he eventually recovered and returned to work and public life, Martin continues to suffer from severe back pain and limitations in his walking ability.

A man of diverse experience, Martin also participated in various medical trials including those that supported the development of MRI technology in Nottingham. He then went into Local Government, becoming an Economic Development Officer in one of the largest cities. There, tasks included setting up technology parks, creating a new tram system using fibre and early digital inclusion initiatives to connect people to the World Wide Web in the 1990s.

Throughout his roles, Martin was very involved in politics, which included campaigning for environmental and social causes such as “Keep Britain Tidy” and the Disability Discrimination Act. He also helped improve access to sport for young people.

In 2002, Martin concluded his professional career as a tutor and lecturer at Mid Kent College. He became a Headcorn Parish Council Member in 2004 and was elected as Maidstone Borough Council (MBC) Councillor to the Headcorn Ward in 2014. The ward has since expanded and now includes Sutton Valence and additional parishes.

Martin remains passionate about representing the area he loves. He dedicates much of his time to resolving issues related to planning, conservation and heritage matters. He also uses his knowledge to resolve issues about the landscape, rivers and flooding, trees and wildlife and enforcement. He has served as both Vice-Chair and Chair of several MBC committees, as well as being a cabinet member.

Despite a strong professional background in high-tech and development, Martin values face-to-face conversations above all and continues to enjoy engaging directly with residents to serve the community.

Cllr Round thanked Mr Breen and confirmed that he was happy to continue the tradition of the Mayor of Maidstone serving as Honorary Chair of our AGM.

9. PROPOSED ELECTION AND RE-ELECTION OF TRUSTEES

Those present were reminded that in accordance with our Memorandum and Articles of Association, it is only those who have agreed to become members of the Charity that have the right to vote on issues affecting Citizens Advice Maidstone such as the election and re-election of Trustees.

All such Members were given a voting card upon arrival at today’s meeting and were requested to raise their voting cards above their heads at the appropriate time when they wish to register their vote.

Also, as per our Memorandum and Articles of Association, all elected Trustees shall retire from office at the third Annual General Meeting following the Annual General Meeting at which they are elected.

Crucially however, they may then be re-elected and to that end, four Trustees were present at today's meeting, each of whom has come to the end of their third year as an elected member of our Trustee Board and consequently will be stepping down at this meeting.

They are also however, willing to allow us to continue to benefit from their skill and expertise by putting their names forward this afternoon for re-election to the Board.

The following re-elections were thus conducted:

1. **Mr Rob Bird** was unanimously re-elected as a Trustee of Citizens Advice Maidstone.
2. In absentia, **Mr Peter Stonely** was unanimously re-elected as a Trustee of Citizens Advice Maidstone.

All co-opted Trustees are required to retire from office at the third Annual General Meeting following the Annual General Meeting at which they are elected unless they put their name forward to become an elected member in the meantime and to that end:

3. **Mr Peter Julier** was unanimously elected as a Trustee of Citizens Advice Maidstone.

That concluded the voting.

10. PRESENTATION OF TRUSTEE BOARD MEMBERS

There being no further written nominations, in accordance with the Citizens Advice Maidstone's Memorandum and Articles of Association, the Trustee Board Elected Members for the year 2024/25 are: *Mr Rob Bird, Mr Andrew Breen, Mr John Cobbett, Mr Peter Julier, Mr Ivor Owen, Mr David Parrish, Mr Peter Stonely.*

Also in accordance with the Citizens Advice Maidstone's Memorandum and Articles of Association, the Staff representatives on the Trustee Board are as follows: *Ms T Weber (Paid Staff), Mr S Jones (Voluntary Staff) and Mr P Hardy (Chief Executive).*

11. PRESENTATION OF VICE-CHAIR OF CITIZENS ADVICE MAIDSTONE'S REPORT

Mr Breen thanked everyone for attending our AGM this year and stated that he had nothing more to add except to commend our Chief Executive, Mr Paul Hardy and his team of paid staff and volunteers, for their dedicated service.

He also thanked our funders for their continued patronage. In particular, Maidstone Borough Council which, through its sustained core funding year-on-year, is in no small part, responsible for our current rude financial health.

There were no questions relating to the report of the co Vice-Chair of Citizens Advice Maidstone.

12. PRESENTATION OF CHIEF EXECUTIVE'S REPORT

Our 2024-25 Annual Report is available in both physical and electronic formats for all those who care to read it and not wishing to repeat what is written in his contribution to that Report, Mr Hardy kept his comments to a minimum.

He did however take the opportunity to extend his thanks and congratulations to everyone working within Citizens Advice Maidstone, be they Trustee, volunteer or a member of the paid staff for working together and enabling us to do what we do so successfully.

He also mentioned that after 10 years of successfully delivery, we will be losing our Pension Wise contract at the end of March 2026, when the Money & Pensions Service (MaPS) takes it in-house. The revenue from this project funded a lot of the back-office functions for both it as well as other projects that we deliver and going forward, its loss will have a major impact on our finances.

However, we are far from complacent and are taking a pro-active approach to securing alternative funding streams.

For instance, in conjunction with a number of our fellow not-for-profit agencies, we are currently exploring the possibility of setting up an early intervention programme which will look to provide advice and assistance to those in need in an effort to enable them to avoid the threat of homelessness – prevention is always better than cure!

We are also embracing new ways of working such as Artificial Intelligence (AI), which is being used not to replace the human element in the advice-giving process but rather to enhance it by conducting some of the more time-consuming tasks such as case recording, leaving the advisor free to spend more time assisting the client.

There were no questions relating to the Chief Executive's report.

13. PRESENTATION OF ANONYMISED “GOOD NEWS” CASE STUDIES

We were pleased to welcome to our AGM, from Maidstone Borough Council (MBC), Housing Advice Manager, Mr Michael Collins who in his former life was Senior Housing Officer and our main point of contact for our Homelessness Prevention project, which we continue to deliver successfully from Trinity in conjunction with MBC.

Mr Collins gave a wide-ranging presentation, touching on all aspects of the project from why it was set up, to the method of delivery and most tellingly of all, the overwhelmingly positive impact it has had on the lives of service users and a precis of his notes follows here:

Thanks to Paul and colleagues for invite to the AGM – touch on how successful the last 12 months of the project have been.

Touch on Charlotte's presentation 12 months ago at 2024 AGM

Update on last 12 month's – “not broken, don't fix it approach” to the project & recap on how it is delivered:

- *Up to 6 apts each week for customers referred in by housing team*
- *Delivered face to face at Trinity by 2x CA advisors after schedule drawn up by MBC Housing Colleague*
- *This year we welcomed referrals from MBC's welfare team – meet the needs of more Maidstone residents and ensure apts are filled*
- *Apts for range of issues but primarily for benefit advice, entitlement checks, income maximisation, budgeting, debt support and signposting and food and fuel poverty*

Touch on pride of joint working between two organisations and how this is a basis for high engagement and benefit of service users.

Thank advisors; Heather, Megan and Romy for their commitment to the project, Jan for leading within MBC now and to Tania and Jack for administrative support.

Update on stats for last financial year:

- 254 of 260 available apts were filled
- 70% booked apts attended – 179
- 125 unique households supported (of which 33 households were seen more than once where it was required)
- 39 unique households containing person/s with disabilities
- 44 unique households containing dependent children
- Top apt need:
 - o Monthly budget planner (to prioritise expenditure) – 53
 - o 15 'what if' calculation to prepare for financial changes
 - o 22 debt advice and signposting appointments
 - o 14 PIP claims supported and 23 pre-benefit applications

Identified and/or secured approx.. £153,850 in additional income for these clients and assisted in writing off £3034 of debt.

Update on stats for 1st four months of 25/26:

- 110 of 112 available appointments booked
- 62% attended – 68
- 73 unique households supported (of which 5 were seen more than once where required)
- 24 unique households containing person/s with disabilities
- 27 unique households containing dependent children
- Top apt need:
 - o Monthly budget planner (to prioritise expenditure) – 21
 - o 13 'what if' calculation to prepare for financial changes
 - o 3 debt advice and signposting appointments
 - o 7 PIP claims supported and 8 pre-benefit applications

Case studies:

Client A -

- Homeless household in TA facing eviction for rent arrears
- Household included children, a single mother with EASL, language barrier and poor engagement
- Failed to set-up a repayment plan with MBC
- At apt; set up a repayment plan and completed a budget sheet, made a single one-off payment in excess of £200 towards debt and agreed monthly repayments of full rent plus £30 against arrears to clear debts within 6 months.
- Standing order set up by customer
- Households eviction prevented and set up to succeed in future tenancy
- Signposted to larder and disrepair in property communicated to accommodation team

Customer B -

- *Single 51-year-old Male who returned to UK from Spain where he worked due to a stroke*
- *Significant life-altering disabilities and high care needs requiring daily support*
- *Engaged with CA at Trinity on 5 occasions over 18 months while working with LA*
- *Helped to apply for PIP and MBC and health staff gathered supporting evidence*
- *Awarded enhanced rate of both components making him £187.45 a week better off*
- *Subsequently assisted into supported living with care needed*

Give thanks and nod to ongoing excellent partnership working with view to renter's rights bill and welfare changes impending.

A number of anonymised "Good News" case studies were then presented to attendees by various paid members of Citizens Advice Maidstone's staff.

The case studies highlighted both the scope of our service as well as the positive effect it has on our community at large.

There were no questions relating to the "Good News" client Case Studies.

14. CLOSING REMARKS BY HONORARY CHAIR

Cllr Round thanked both Mr Breen and Mr Hardy for inviting him to Chair today's meeting and stated that he is thankful that our Service is there to provide answers to many of life's problems and the impressive case studies were proof positive that the Citizens Advice service was needed now more than ever.

Cllr Round also explained that he had previously spent a day with Mr Hardy in order to learn more about what we do and how we do it and was impressed then as now, with the depth of the knowledge we possess and the scope of the work that we conduct.

In summation the Mayor praised everyone connected with Citizens Advice Maidstone, particularly the volunteers as without them, our Service would not exist.

15. VOTES OF THANKS

Mr Paul Hardy thanked his Worship the Mayor of Maidstone for taking time out of his busy schedule to be with us today and for agreeing to continue the proud tradition of becoming honorary President of Citizens Advice Maidstone and presiding over this year's AGM. The Mayor was then presented with a small token of our appreciation.

There being no further business, the meeting was closed at 3pm.