

MAIDSTONE CITIZENS ADVICE BUREAU

MINUTES OF THE ANNUAL GENERAL MEETING HELD ON 25th SEPTEMBER 2017 AT THE TOWN HALL, MAIDSTONE

PRESENT:

Trustees: Cllr Mr R Bird, Mrs S Hawkins, Mr I Owen, Mr J Cobbett, Mrs J Gibson, Cllr Mrs M Ring, Mr S Cook, Mr D Khadka, Mr M Fitzgerald MBE

Members: Mr A Turner, Mrs A Monk, Mr C Collins, Mr D Cook, Mrs G McKellow, Mr G Morrison, Mr I Wedgewood, Mr J Pollitt, Mr J Stewart, Mr M Ford, Sir M Buckley, Lady Buckley, Ms N Dharna, Mr R Bennett, Mrs S Malhotra, Mrs S Middleton, Mrs V Furze

Non-members: Mr J Clark, Mr P Hardy, Mr I Park, Miss D Woodroff, Mrs R Phillips, Mrs J Wollacott, Mr R Pellant, Ms M Shambrook, Mr S Whitehead, Mrs T Weber, Mr P Gosling, Cllr Mr D Naghi, Cllr Mrs D Joy, Ms H Sudbury, Mrs L Bessant, Mr H Middleton, Mr B Aston, Mrs J Banister, Ms H Hook, Mrs C Judd, Ms A Bobinska, Mr S Malhotra, Mr C Barlow, Cllr Mr J Barned, Mrs E Poulter, Ms S Smith, Cllr Mr D Mortimer, Mrs J Leach, Mrs H Hardy, Mrs T Pragnell, Mr D Ensinger, Ms N Takk

1. APOLOGIES FOR ABSENCE:

Apologies were received from, Mrs W Tull, Mrs R Lovell, Mrs L Mason, Cllr Mrs S Prendergast, Ms H Grant MP, Ms H Whately MP, Cllr Mrs S Grigg, Ms K Coleman, Mr B Curtis, Ms Z Grzymala, Ms J Blackmore, Mrs G Ledger, Mr P Ledger, Ms S Field, Cllr Mr P Carter, Ms G Guy, Ms J Grover, Cllr Mr M Cuming, Mrs P Garrett, Ms C Dubern, Ms C Gater, Mrs S Burdon, Mr M Carney, Mrs M McGiveron, Mrs E Mahoney, Mr M Jones, Cllr Mrs C Robertson, Cllr Ms G Harvey, Mrs J Smith, Mr M Hinton, Sir D Steel, Ms L Ghulam Mahaiuddin, Mrs C Smith, Mrs L Sayer, Mr P Woodward, Mrs L Dalton, Mrs J Curtis, Mr M Green, Mrs B Mitchell, Mrs J Woods, Mrs P Greenstock, Mr D Fowle, Mrs J Higgins, Mr S Jones, Ms L Green, Cllr Ms L Brice, Mr P Julier, Ms A Withers, Mrs S Hibbard, Mrs C Evenden, Miss S Russell, Mr G Waite, Mr P Green, Mr M Startup, Mr M Trigg, Mr J Fowler, Mr M Blaber, Mrs G Mulcahy, Ms T Elmore, Ms E Rynne, Ms S Pugh, Mrs M Nissen, Mr N Yandle, Mrs A Bridge, Mrs E Mitchell, Mrs J Luker, Mrs S Ahern, Ms A Cook-Overy, Ms A Broom, Ms J Smithies, Mrs V Stamford, Mrs E Scutt, Mrs C Wale, Mr M Dickson, Mr M Hart

Prior to the start of the meeting Cllr Mr R Bird, Chair of the Board of Trustees, welcomed everyone to the Town Hall and introduced the occupants of the meeting's top table, who, apart from himself, were as follows:

- ❖ Steve Whitehead, Director of People and Equality, Citizens Advice
- ❖ Michele Shambrook, Director of Operations, Citizens Advice
- ❖ Cllr Mr David Naghi, Deputy Mayor of Maidstone
- ❖ Mr Bonny Malhotra, Chief Executive Officer, Citizens Advice Maidstone
- ❖ Mr Jack Clark, minute taker, Citizens Advice Maidstone

2. MINUTES OF THE ANNUAL GENERAL MEETING HELD ON 12th SEPTEMBER 2016

It was proposed by Mr J Cobbett, seconded by Mrs S Smith, and agreed that the minutes of the Annual General Meeting held on 12th September 2016 be accepted as a true record and they were duly signed.

3. MATTERS ARISING – None

4. REPORT OF THE TRUSTEE BOARD

The current members of the Trustee Board were introduced as were the paid and voluntary staff representatives.

Cllr Mr R Bird commented that this had been a challenging year in a number of ways, not least because we have had to reconsider the Bureau's role and relationship with Citizens Advice.

Cllr Bird explained that Citizens Advice in England and Wales can be thought of as a family made up of a number of individual Bureaux, each of which is an independent charity and that a new way of working between Citizens Advice and the Bureaux has been suggested.

This change has become necessary in order to equalize our service and ensure that clients receive the same level of service irrespective of which Bureau they visit and as a result, a new membership agreement between Citizens Advice and every individual Bureau has been entered in to.

Following on from that, Citizens Advice requested each Bureau undertakes a root and branch review so as to ensure that they are well run and delivering good quality services of the highest possible standard to their local communities.

The other major challenge that we have experienced in the past twelve months is that of funding as we are now expected to do more with less. This however, is not unique to Citizens Advice Maidstone or even our Charity, rather it is a general malaise experienced by people and organizations in all sectors of the economy.

The good news for us is evidenced by the results of our Client Satisfaction Survey, as it confirms to our funders and those in local government as well as Citizens Advice that we continue to provide a first class service to all those who seek our assistance.

To that end, Cllr Bird extended a big thank you to the volunteers for giving up their time (during the past year over 90 volunteers have donated almost 37,500 hours of volunteering time). He also thanked the paid staff, who patently do not do the job for the money but rather the satisfaction derived from knowing that they have made a positive difference to a fellow human beings life and/or welfare.

Cllr Bird also thanked his fellow Trustees for their responsible stewardship of our organization during challenging times as well as our CEO, Mr Malhotra, for his commitment and dedication to the cause.

5. ANNUAL ACCOUNTS AND REPORT OF THE AUDITORS

A précis of the accounts is shown in the Annual Report and a full copy is available for anyone who would like to see one. Please let Mr Malhotra know should this be required.

Honorary Treasurer, Mr John Cobbett, confirmed that the past year had been a difficult one. Despite reducing our outgoings wherever and whenever possible and largely as a result of our total income being down on the previous year by over £100K as well as changes in the FCA's rules governing the reporting of the pension's liability, our accounts for the year ending 31st March 2017 demonstrate a deficit of c£33K.

The Bureau has in place a ten year Pension Deficit recovery plan and Mr Malhotra continues to search for additional streams of funding but should the situation not improve, in the long term it may be necessary for some difficult decisions to be made.

It was agreed that the Annual Accounts and Report of the Auditors be accepted.

6. APPOINTMENT OF AUDITORS

It was recommended that we continue with our current accountants, Messrs Wilkins Kennedy (formerly Day, Smith & Hunter) for the coming year as their rates are relatively modest and the work that they carry out is conducted to a high standard. Remuneration to be fixed at the next Finance Committee meeting.

However, it was also recommended that, in the spirit of due diligence, we also seek to put our business out for tender so as to ensure that going forward, we are in receipt of the best possible terms and conditions.

7. ANY OTHER BUSINESS

Cllr Bird paid tribute to Mr Simon Cook who is stepping down from the Trustee Board at the AGM.

When Mr Cook was first appointed to the Trustee Board, he held the position of Vice-Principal of MidKent College. He has subsequently been appointed Principal as well as Chief Executive and the resulting additional workload and responsibility has dictated that in order to maintain a healthy work/life balance he has had to step back from some of his extra-curricular activities.

Describing him as an important and valuable Trustee, Cllr Bird thanked Mr Cook for the knowledge, enthusiasm and hard work that he has brought to the Board during his tenure.

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

The Chair of the Bureau's Trustee Board, Cllr Mr Rob Bird, handed over the Chair of the AGM to the Deputy Mayor of Maidstone, Cllr David Naghi.

Cllr Naghi was born in May 1957 to Ena and Alex and has three brothers Peter, Stephen and Alan. He has lived in Maidstone since he was three and is father to three children, Mark, Clare and Alan. He is also the proud grandfather of one year old Willow. His Mother is still active at the age of 91 and lives with him.

Cllr Naghi has been a self-employed builder for 40 years and has worked across the whole Borough. He is Chairman of Maidstone Sea Cadets, Centre Manager of the Howard de Walden Youth Centre, a past Trustee of Cutbush and Coral Alms Houses and a former member of The World Custard Pie Championships Committee. Cllr Naghi became a Maidstone Borough Councillor in 2002 representing East Ward as a Liberal Democrat and has served as a member of the Culture and Leisure Committee and the Licensing Committee.

9. PROPOSED ELECTION AND RE-ELECTION OF TRUSTEES

In accordance with the Bureau's Memorandum and Articles of Association the following plebiscites were conducted:

- Mr Dinesh Khadka and Mr Mike Fitzgerald MBE stood for election to the Trustee Board.

Both Mr Khadka and Mr Fitzgerald were elected unanimously.

- Mr John Cobbett and Mr Ivor Owen stood for re-election to the Trustee Board

Both Mr Cobbett and Mr Owen were re-elected unanimously

10. PRESENTATION OF TRUSTEE BOARD MEMBERS

There being no further written nominations, in accordance with the Bureau's Memorandum and Articles of Association, the Trustee Board Elected Members for the year 2017/18 are: Cllr Mr R Bird, Mrs S Hawkins, Mr J Cobbett, Mrs W Tull, Mr I Owen, Mr D Khadka, Mrs J Gibson and Mr M Fitzgerald MBE with Cllr Mrs M Ring (co-opted).

Also in accordance with the Bureau's Memorandum and Articles of Association, the Staff representatives on the Trustee Board are as follows: Mrs S Smith (Paid Staff), Mrs H Hardy (Voluntary Staff) and Mr S Malhotra (Bureau Chief Executive and Company Secretary).

11a. INTRODUCTION OF GUEST SPEAKERS

The Deputy Mayor of Maidstone, Cllr David Naghi, introduced Michele Shambrook, Director of Operations at Citizens Advice and Steve Whitehead, Director of People and Equality at Citizens Advice.

11b. PRESENTATION BY GUEST SPEAKERS

Ms Shambrook joined Citizens Advice in April 2012, leading the Citizens Advice consumer service. In October 2015, she became Director of Operations. She leads teams responsible for setting the standards for service delivery and supporting and managing the delivery of service to clients across England and Wales. As part of her role, Ms Shambrook oversees the delivery of the Citizens Advice Witness Service.

Ms Shambrook joined Citizens Advice from the Office of Fair Trading, where she led the delivery of the Consumer Direct service before it transferred to Citizens Advice in 2012. Before that she worked for Kent County Council and as a Trading Standards Officer.

Mr Whitehead joined Citizens Advice in November 2012. Having started his career as a trade union official, he moved into people management and development in 2000, and has held a series of senior roles in a number of local authorities. Prior to taking the decision that he wanted to work in the charity sector, Mr Whitehead spent seven years at the London Borough of Newham as the Deputy Director for legal, people and change, where he was responsible for the delivery of strategic people services and led a number of organisation-wide change initiatives. Mr Whitehead is a Chartered Fellow of the CIPD.

The speakers' presentation incorporated an element of PowerPoint and was entitled 'Citizens Advice – now and in the future', a precis of which now follows.

Citizens Advice is there for people in times of hardship and distress. Just as our door was open to those whose lives had been turned upside down by World War Two, we are there today to help those suffering the effects of zero wage growth coupled with spiralling inflation. We were also one of the first to offer assistance to the survivors and bereaved families of the

Grenfell Tower fire disaster in June and we are still there today, helping people to rebuild their lives.

Our service has two main aims. Through advice we endeavour to help the person tackle and if possible solve the client's issue(s) and where appropriate, by the use of advocacy, we can bring pressure to bear and attempt to fix the cause of the problem in order to prevent it from re-occurring.

We currently offer advice and assistance from approximately 2,500 separate locations throughout England and Wales and as a result, the maximum journey time for a client attending our offices should be no more than 30 minutes.

Last year we advised 2.7 million people and advised on 6.3 million increasingly complex problems.

It is estimated that the recent implementation of Casebook, our new case recording and management system, has already saved approximately 2 ½ weeks of advisor's time and our overall digital content has been both redesigned and modified in an effort to make it more client focused and user friendly.

Going forward, these improvements should help us to meet the rise in demand for advice as well as manage our client's changing expectations in the increasingly digital age in which we live. However, despite the increase in opportunities that platforms such as the internet and Social Media give us, we must not lose sight of the fact that there will always be those who do not have access to or are not comfortable using such technology and therefore, there remains a need for us to dispense advice face-to-face.

Indeed, Citizens Advice is not suggesting that everyone should access advice on-line. Rather, the option should be available to them if they want to. Face-to-face advice will continue to constitute an important part of what we do.

The funding environment is becoming increasingly fierce and as a result Citizens Advice is investing a considerable amount of time and effort in to coming up with cost effective ways for our Service to remain both relevant and modern as well as value for money.

Over the last few years a major demographic change has taken place to the population of England and Wales, with more people working for longer and ever increasing demands on the time of those who have retired, resulting in a dramatic shrinking of the pool of older potential volunteers.

Conversely however, there has been an increase in the number of younger people looking to gain experience and life skills as well as to become "job ready" and these changes have affected us all to varying degrees. As a result, in order to attract people with the talent and skills that we need, our organization must be both flexible and inclusive and this can be a very difficult balancing act to pull off.

For example, due to the high standards that we require of our volunteers and our refusal to compromise on quality, training has traditionally been delivered in a regimented way. Now however, many Bureaux run taster sessions so that anyone who may be interested in joining us can see if it is for them prior to making any firm commitment and in our experience, those that do find volunteering with us agreeable, tend to broadcast the fact on Social Media.

As previously mentioned, technology is a big motivator for us as there is now a demand for people to access our service as well as learn new skills and train with us in a number of different ways such as on-line, through Bitesize training or via e-learning.

What attracts people to us and encourages them to stay with us – on many occasions for years – are our values, culture and climate. In order for people to have a real say in how these are both determined and implemented, Citizens Advice is looking to engage with the personnel at all levels of our organization as a more engaged workforce tends to be a more motivated and productive one.

Citizens Advice is aware that not all the tools currently at an advisor's disposal are as accurate or comprehensive as they would like them to be and they are working to address the situation. However, despite this, in the recently conducted service wide People Management survey, 70% of those who responded said that they were happy with the available resources.

One of our major strengths and something that we should build on is our brand. Studies have shown that we are indeed a household name, second only to the likes of the NHS and the BBC.

It is fair to say that the relationship between Citizens Advice and individual Bureaux has changed for the better with the recently implemented New Membership Package being well received and overwhelmingly endorsed by the majority of members.

The presentation was followed by a lively and robust question and answer session.

11c. VOTE OF THANKS

Mrs Ian Park thanked both Ms Shambrook and Mr Whitehead for their presentation and the Deputy Mayor for presiding over the meeting and all three were presented with a small token of the Bureau's appreciation for contributing to our AGM.

12. PRESENTATION OF BUREAU CHAIRMAN'S REPORT

Cllr Bird thanked Ms Shambrook and Mr Whitehead for their contribution to the evening's proceedings and remarked that whilst it was correct that we are providing a digital service, so is everyone else. Therefore, we need to be the one organization that people can go to where their issues can be, if not solved, then at least addressed – a kind of one stop shop, if you will.

He also pointed out that a large proportion of our clientele have mental health issues and as such, the continued delivery of face-to-face advice remains vitally important.

On behalf of the Bureau, Cllr Bird then thanked all those involved in the successful delivery of our Pension Wise contract. He thanked them for their hard work, remarking that the service that they provide is exemplary and that our level of client satisfaction is regularly in the 95th percentile or above.

13. PRESENTATION OF CHIEF EXECUTIVE'S REPORT

This is Mr Malhotra's 20th Annual General Meeting as Chief Executive of Citizens Advice Maidstone. His first, back in 1998, took place just three months after he joined the Bureau and was, to say the least, nerve-racking.

He thanked Ms Shambrook and Mr Whitehead for taking time out from their busy schedule to come and address our AGM and also to respond to some potentially awkward questions.

Mr Malhotra also thanked the Bureau's paid staff, volunteers, funders and stake holders for their support over the last year, as without them and the support network that they provide, the Bureau would not survive.

The demand for our service is greater than ever and our statistics show that the number of people who sought our help over the last year is 15% higher than the previous twelve months and that face-to-face advice remains a critical part of our delivery profile.

The issues that our clients are presenting with are becoming increasingly complex and both funding and voluntary staff are becoming more and more scarce.

Therefore, it is up to us at both the national and local level to see how we can best encourage people to work with us. To this end, we now offer prospective volunteers an initial four day observation period, which enables them to experience a taste of what we can offer. The hope being that once completed, the potential advisor will then be able to make an informed decision as to whether or not they wish to commence with their training.

14. CLOSING REMARKS BY HONORARY CHAIR

The Deputy Mayor of Maidstone, Cllr David Naghi, thanked all those present for inviting him to Chair tonight's meeting and said that it was an honour and a privilege from him to do so. He also apologised on the Mayor's behalf for his inability to be with us this evening.

Citizens Advice is no longer simply an advice giving service. Its remit is now far broader and as with any organization, it is important that the grass roots are listened to in order for it to continue to prosper and thrive.

The need for our service is now greater than ever.

The Deputy Mayor looked forward to joining us again at our 2018 AGM and concluded by thanking everyone for an enjoyable and informative evening.

There being no further business, the meeting was closed at 8.35PM.

TRUSTEE BOARD MEETING

ELECTION OF OFFICERS

Mrs J Gibson was elected to chair this short meeting.

There was one nomination for the position of Chair – Cllr Mr Rob Bird. No further nominations were received and, proposed by Mr John Cobbett and seconded by Mrs Dinesh Khadka, it was unanimously agreed by the Board to elect Cllr Bird.

There was one nomination for the position of Vice-Chair – Mrs Sharon Hawkins. No further nominations were received and, proposed by Cllr Mrs Marion Ring and seconded by Mr Mike Fitzgerald MBE, it was unanimously agreed by the Board to elect Mrs Hawkins.

There was one nomination for the position of Honorary Treasurer – Mr John Cobbett. No further nominations were received and, nominated by Cllr Mr Rob Bird and seconded by Mrs Sharon Hawkins, it was unanimously agreed by the Board to elect Mr Cobbett.

There was one nomination for the position of Company Secretary – Mr Bonny Malhotra. No further nominations were received and it was unanimously agreed by the Board to elect Mr Malhotra.

