

## **MAIDSTONE CITIZENS ADVICE BUREAU**

### **MINUTES OF THE ANNUAL GENERAL MEETING HELD ON 10th SEPTEMBER 2018 AT THE TOWN HALL, MAIDSTONE**

#### **PRESENT:**

**Trustees:** Cllr Mr R Bird, Mrs S Hawkins, Mr J Cobbett, Cllr Mrs M Ring, Mr M Fitzgerald MBE, Mr C Collins, Mrs W Tull

**Members:** Mr A Turner, Mr D Cook, Mr G Singh, Mrs J Korten, Mrs P Garrett, Mr P Taylor, Mrs R Cox, Mrs S Malhotra, Mrs G Ledger, Mrs I Muggerridge, Mrs M McGiveron, Mr P Green, Mr S Jones

**Non-members:** Mr J Clark, Mr P Hardy, Mr I Park, Miss D Woodroff, Mrs R Phillips, Ms M Shambrook, Mr P Wickenden, Mrs J Wollacott, Mr R Pellant, Cllr Mr B Vizzard, Mr A Smith, Mrs R Lovell, Mrs T Weber, Mr P Gosling, Cllr Mr D Naghi, Ms P Narebor, Mr S Baker, Ms A Broom, Mrs J Banister, Ms L Sudbury, Mrs N Coleman, Mr D Ensinger, Mr C Turner, Ms S Smith, Mr C Barlow, Ms E Poulter, Mrs J Leach, Ms D Evans, Mr T Collie, Cllr Ms F Gooch, Mrs M Bennett, Mr R Bridges, Mrs K Cross, Ms L Mahaiuddin, Mr S Malhotra, Mrs R Lovell

#### **1. APOLOGIES FOR ABSENCE:**

Apologies were received from Mrs A Bobinska, Ms M Turner, Mr B Curtis, Mr S Brittain, Ms K Coleman, Mrs J Woods, Mrs T Pragnell, Mrs E Mahoney, Mrs J Peacock, Mrs J Curtis, Mrs L Green, Mr J Howarth, Mr P Woodward, Mrs A Monk, Ms P Greenstock, Mr M Startup, Ms B Mitchell, Cllr Mr P Carter, Ms T Martens, Cllr Mr E Hotson, Mr M Jones, Cllr Mr P Garten, Mrs M Nissen, Cllr Mrs W Hinder, Mrs L Mitchell, Ms T Elmore, Mrs S Hibbard, Ms L De Villiers, Mr R Nash, Ms M Bennett, Mr M Blaber, Mrs V Stamford, Mr N Perrins, Mr I Wedgewood, Mr M Green, Mrs J Higgins, Sir D Steel, Ms K Sampson, Mr P Julier, Mrs J Smith, Ms S Field, Ms S Russell, Cllr Mrs C Robertson, Mr G Morrison, Cllr Mrs S Prendergast, Mr J Stewart, Ms C McBride, Mrs L Dalton, Mrs C Smith, Ms G Guy, Mr N Yandle, Mrs J Gibson, Mrs J Luker, Sir M Buckley, Lady J Buckley, Mr T Collie, Mr J Williams, Ms T Crouch MP, Mr S Cook, Mrs C Dubern, Mr W Cornall, Mr C McDonough, Mrs H Hardy, Mr M Ford, Mr G Clark, Ms J Smithies, Ms S Burdon, Mr D Dixon, Mr J Pollitt, Ms J Raddon, Mr R Bennett, Mr M Anderson, Mrs C Wale, Mr D Randall, Mrs L Randall, Mr M Hart, Mr P Bolton, Cllr Mr D Mortimer, Mr I Owen, Ms N Dharna, Ms H Grant MP

Prior to the start of the meeting Cllr Mr R Bird, Chair of the Board of Trustees, welcomed everyone to the Town Hall and the 78<sup>th</sup> Annual General Meeting of Citizens Advice Maidstone. He then introduced the occupants of the meeting's top table, who, excluding himself, were as follows:

- ❖ Ms Alison Broom, Chief Executive Officer, Maidstone Borough Council
- ❖ Ms Michele Shambrook, Executive Director of Operations, Citizens Advice
- ❖ Cllr Mr David Naghi, 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 12<sup>th</sup> SEPTEMBER 2016**

It was proposed by Mr M Fitzgerald, seconded by Mr C Collins and agreed that the minutes of the Annual General Meeting held on 25<sup>th</sup> September 2017 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 whilst being somewhat shorter than in previous years, this year's report was hopefully just as informative. He also suggested that anyone with even a passing interest in our Service should be encouraged to read the report.

#### **5. ANNUAL ACCOUNTS AND REPORT OF THE AUDITORS**

Honorary Treasurer, Mr John Cobbett, confirmed that the accounts for year ended March 2018, demonstrate a small surplus figure of £4,278.

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.

There were no questions from the floor, concerning the Annual Accounts and Report of the Auditors. Therefore, it was proposed by Mr Cobbett and seconded by Cllr Bird and agreed that the Annual Accounts and Report of the Auditors be accepted.

#### **6. APPOINTMENT OF AUDITORS**

Mr Cobbett reported that our current accountants of long standing, Messrs Wilkins Kennedy (formerly Day, Smith & Hunter) have been acquired by Cogital, a multinational accounting and business services company based in London.

It was recommended that we continue with our current arrangement for the coming financial year as their rates are relatively modest and the work conducted is of a high standard. Remuneration to be fixed at the next Finance Committee meeting.

However, due to the take-over, it was also recommended that, in the spirit of due diligence, we allow Trustees to have the final decision nearer the time. 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 Mrs Jenefer Gibson who is stepping down from the Trustee Board at the AGM for reasons of ill-health.

A former Mayor of Maidstone, Mrs Gibson has served two terms as a Trustee of Citizens Advice Maidstone and was thanked for the enthusiasm and hard work that she has brought to the Board during both tenures.

Thanks were also extended to Mr Dinesh Khadka who, as well as being a Trustee, was also working fulltime, studying for a PhD and acting as a representative for the Gurkha community in Maidstone. As a result, he found the demands on his time were too great and regrettably had to take the decision to leave the Board in March.

#### **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 His Worship, the 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 92.

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 Paul Wickenden stood for election to the Trustee Board.

Mr Wickenden was elected unanimously.

- Mrs Wendy Tull stood for re-election to the Trustee Board

Mrs Tull was 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 2018/19 are: Cllr Mr R Bird, Mrs S Hawkins, Mr J Cobbett, Mrs W Tull, Mr I Owen, Mr M Fitzgerald MBE and Mr P Wickenden.

The co-opted members are: Cllr Mrs M Ring and Mr C Collins.

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).

## **11. PRESENTATION OF BUREAU CHAIRMAN'S REPORT**

Cllr Bird posed the question, what is the role of Citizens Advice in the modern world? Life is more challenging. People are more impatient. Technology is a boon for some and an obstacle for others. Organisations appear more distant. As a result, the need for Citizens Advice grows ever greater.

Funding is harder to come by. Clients are confused and want quick answers to complex problems. Unfortunately, life is not that simple. You need to take a full measure of all that impacts upon a situation and as a result, the pressures on a volunteer's time have increased.

In the face of all this, Citizens Advice continues to prosper. We are seeing more clients and receiving positive feedback, whilst continuing to provide straightforward advice in a complex world thanks to our strong body of paid and volunteer staff have bought in to the ethos and ideology of Citizens Advice.

Cllr Bird first joined Citizens Advice Maidstone as a volunteer, nine years ago. Straightaway, he noticed that all staff, both paid and volunteer, wanted to help clients and each other.

Our Bureau can be viewed as a family and the head of that family, Mr Malhotra, has been at the helm for a very long time.

When Cllr Bird was asked by his predecessor, Sir Michael Buckley, to take over as Chair of the Trustee Board, he asked himself one question. Can I work with the Chief Executive? The answer, yes I can!

Both Cllr Bird and Mr Malhotra think in a similar fashion and as a result, they both tend to come up with comparable solutions to the same problem.

Cllr Bird extended congratulations to Mr Malhotra for his 20 years at the helm of the Bureau and thanked him for his dedication.

Citizens Advice Maidstone now has presence in the foyer of Maidstone Town Hall. Cllr Bird thanked Maidstone Borough Council for the use of their premises as it puts our Service in the heart of the town and expressed his sincere wish for the arrangement to continue for as long as possible.

Under the Pension Wise contract, we provide guidance to anyone considering drawing on their pension. Pension Wise is a government sponsored scheme and we are contracted to provide a service to the entire South-East of England.

Our dedicated team of Guiders conduct a very professional job and in doing so provide much needed funds for the Bureau.

The screening and booking staff who administer the project were also thanked for their hard work and diligence as well as Project Manager, Mr Paul Hardy, who oversees everything and keeps everyone in order and on-track.

Finally, Cllr Bird thanked his fellow Trustees for all their commitment and support and paid tribute to both Mrs Jenefer Gibson and Mr Dinesh Khadka who have had to step back from their role as Trustees over the last twelve months.

## **12. PRESENTATION OF CHIEF EXECUTIVE'S REPORT**

In his capacity as Chief Executive of Citizens Advice Maidstone, Mr Malhotra delivered a wide ranging report to the AGM.

A transcript of that report follows here:

I started work when I was 18 and joining the Citizens Advice Service was my fifth career change. Starting as a volunteer in Wokingham in 1992, I had no idea that I would end up managing Maidstone Bureau. In those days, I did not even know where Maidstone was!

I have been here for over 20 years now and as this is my 21st AGM, I finally feel I have come of age. Working here has been a brilliant learning experience – it has taught me resilience, humility, respect, an immense understanding of human nature and best of all a wonderful sense of achievement.

A number of people who were at the Bureau when I started in 1998 are still working with me today. I can say with great pride – that our service to the Community of Maidstone has grown from strength to strength.

In the early days, I used to tell everyone that I had a wonderful place of work. My paid staff were dedicated and motivated making the service a success, I had a great team of volunteers who just wanted to help people, a very supportive Trustee Board, (all 33 of them!) and we had a positive working relationship with our main funder Maidstone Borough Council. People in those days used to accuse me of wearing rose tinted glasses. Today I think they are still rose tinted!

During these 20 years I and my team - a team that has grown, contracted, flexed over time - have gone through a great deal of change but our ethos has always remained the same. We moved from 100% funding from our core funder MBC to 30% today. We have diversified our work by adding a number of projects, but the main service to our clients has always been the basics, with four main specialist subjects – Housing, Debt, Benefits and Employment. Very early on we had decided that our goal will be to provide a complete and holistic service to anyone who contacted us, and we still do that.

We have seen the introduction of Information Technology, battled through the Austerity years (still ongoing), dealt with three iterations of Case recording systems and are now getting to grips with the new Performance Quality Framework, Quality of Advice Audits and Leadership Self-Assessment. No doubt, we will take everything within our stride and continue onwards to our next challenge.

With the introduction and growth of the Internet, the easy wins in simple queries has disappeared and our clients' problems have become more complex and interlinked. There no such thing as an easy answer. People might come and say, I have a simple question but the answer is no longer simple! We have adapted ourselves to all these changes and no doubt we won't be surprised to be confronted with more as time goes on.

Our Annual Report shows you the length and breadth of our work and I am proud to say that we continue to manage offering our services from the two venues in the Town – at Bower Terrace and at the Town Hall. I am very excited with the move into the Town Hall earlier this year and look forward to developing this venue in the coming years.

Our work in Maidstone Prison is growing and there is a greater recognition from the senior management in that the Prison is also funding the service alongside our external funders. Work with the MS clients has continued with the support of Hillier Trust, one of our local funders, and we are currently in the process of developing work with visually impaired people. Another one of our local charities, the Cobtree Trust, continue to believe in the effectiveness of our work, and provide us with funds to maintain a Home Visiting service.

We have delivered the PensionWise service now for the last four years, and in the last two years this service has continued to grow. We are very busy and have a very good satisfaction rating in the high 90 percent.

Our relationship with our Core funder has continued through difficult times, and our thanks to MBC who still believe in our Core values and continue to provide us with essential financial support to advise and assist our community as we have done in the past. Thanks also to our other funders, without whose financial support this service would not be as effective as it is.

As usual, we cannot do anything without the complete support of our Trustees, so many thanks to the Board for believing in me and my team.

Thanks also to Citizens Advice for all the help and assistance they have provided to us over the past year.

Thanks also to all our Paid staff without whom our Volunteers would not be supported, and of course many thanks to all our Volunteers without whom this service would just not be possible.

Thank you very much for joining us this evening at our AGM.

### **13a. INTRODUCTION OF GUEST SPEAKER**

His Worship, the Mayor of Maidstone, Cllr David Naghi, introduced Ms Alison Broom, Chief Executive Officer, Maidstone Borough Council

### **13b. PRESENTATION BY GUEST SPEAKERS**

Ms Broom thanked the Mayor for his kind introduction and delivered a presentation entitled "What are the Council's Visions and Priorities".

The presentation concentrated on one particular priority, which is a vision for a 'Home for Everyone', a precis of which follows:

The scheme aims to:

- Enable and support the delivery of quality homes across the housing market to develop sustainable communities.
- Ensure that existing housing in the Maidstone Borough is safe, desirable and promotes good health and well-being.
- Prevent homelessness, secure provision of appropriate accommodation for homeless households and supporting vulnerable people.

*How many new homes do we need and where will they go?*

Current position – Local Plan adopted in 2017 demonstrates where 17,660 new homes for the period 2011-2031 will be built; "target" of 883 per year from now until 2031

Site allocations identified through our Local Plan

- 7094 – urban area of which 2705 in the town centre (including Invicta barracks)
- 2977 – rural service centres
- 768 – larger villages

But – new requirements will come into place from 2022; government has increased MBC's target delivery to 1236 per year

Local Plan review is underway and will consider options for where additional homes will go – spatial options project will report in early 2019.

*Temporary accommodation.*

Over 60 units of temporary accommodation acquired by MBC, including long-term empty homes brought back into use.

MBC provide a range of temporary accommodation from bedsits with shared facilities to self-contained houses managed by their in-house team.

*How do we ensure that existing housing is safe & of good quality?*

2017/18 over 270 homes made decent

Remove Category 1 Hazards such as excess cold – Heating, Trip hazards & fire risks, Damp & mould

Safety reassurance post Grenfell Tragedy - 15 high rise/21 low rise inspected, no ACM cladding found

Hospital to Home project - 261 referrals since September 2017

Disabled facilities grant.

*What do Maidstone Borough Council do to prevent homelessness?*

Negotiate – Landlords, Family & friends

Advocate - Assisting with compiling defence to possession proceedings, applying for stays of execution, reporting of domestic abuse on the increase

Loan scheme - In conjunction with Kent Savers, Loans to clear former tenants arrears

Identify alternative housing.

*Working with the CAB to support homelessness people.*

General debt advice - rights to benefits including assistance with making claims as required, how to manage debt, help available to people at risk of domestic violence and abuse.

Housing Advice - tenants' rights and rights of occupation; what to do about harassment and threats of illegal eviction; how to protect and retrieve rent deposits; rent and mortgage arrears; grants available for housing repair and/or adaptation; obtaining accommodation in the private rented sector, how to apply for social housing, how to access shared-ownership or other low cost home ownership schemes.

Referrals under HRA agreement

*MBC's Rough Sleeping Initiative.*

New Outreach Service - Successfully applied for government grant, Street Population Coordinator plus 4 outreach workers

Pelican Court 11 Units - Aimed at those new to the street to stop the flow

Entrenched rough sleepers - 7 units short-stay, intensive supported accommodation

Specialist outreach service for female rough sleepers with CGL.

The presentation was followed by a short question and answer session.

### **13c. VOTE OF THANKS**

Mrs Weber thanked Ms Broom for taking time out of her busy schedule to address our AGM.

### **14. UPDATE FROM CITIZENS ADVICE**

Following her presentation to our 2017 AGM, Executive Director of Operations at Citizens Advice, Ms Michele Shambrook, kindly agreed to return to update our 2018 AGM on the progress Citizens Advice has made over the last twelve months and what needs to be done to develop the service for the future.

The main topics of her presentation were as follows:

*What Citizens Advice has achieved in the last twelve months:*

In 2017/18 The Citizens Advice service helped 2.6million people with 6.3million problems.

In the last twelve months, there has been a:

60% increase in face-to-face contact

33% increase by telephone

7% increase in clients contacting us by email or webchat

25 million more visits to our on-line advice service

Clients queries are becoming ever more complex and they often present with multiple, interconnected, issues.

*There are challenges that we need to overcome together:*

We will look to maximise the effect that we have on people's lives by transforming the way we do things, whilst always remaining true to our core purpose: helping people find a way forward – whoever they are, whatever their problem.

Funding – in 2012, 50% of contracts were for 3 years or more. Today, it is less than one third.

We will also look to improve our Service for clients; power our work with great technology; become a more powerful voice for our clients; ensure that we are sustainable; improve how Citizens Advice supports local Bureaux.

*Looking to the future:*

Citizens Advice will be publishing a discussion paper on a draft April 2019 Strategic Framework. The consultation will last ten weeks with a request for feedback to be submitted in writing.

Following the consultation period, the final draft of the Strategic Framework will be published in January 2019 with a view to it being ratified by Trustees the following April.

**15. CLOSING REMARKS BY HONORARY CHAIR**

His Worship, the 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 as well as a pleasure for him to do so.

He also congratulated both Mr Collins and Mr Wickenden on becoming Trustees.

He stated that he felt that Citizens Advice Maidstone had one of the best relationships with Maidstone Borough Council and long may it continue to do so. He also thanked our Citizens Advice Maidstone on behalf of the inhabitants of Maidstone and requested that we continue our good work as the need for our service is greater now than ever.

On behalf of the Staff, Trustees and members of Citizens Advice Maidstone, Mr Malhotra thanked the Mayor, Ms Alison Broom and Ms Michele Shambrook for attending our 2018 AGM and all three were presented with a small token of the Bureau's appreciation for their contribution.

There being no further business, the meeting was closed at 9.05PM.



## **TRUSTEE BOARD MEETING**

### **ELECTION OF OFFICERS**

Cllr Mrs M Ring 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 Sharon Hawkins, 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 Cllr Mr Rob Bird, 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.