

MAIDSTONE CITIZENS ADVICE BUREAU

MINUTES OF THE ANNUAL GENERAL MEETING HELD ON 16th SEPTEMBER 2019 IN THE LECTURE THEATRE AT COUNTY HALL, MAIDSTONE

PRESENT:

Trustees: Cllr Mr R Bird, Mr J Cobbett, Mr M Fitzgerald MBE, Mrs W Tull, Mr I Owen

Members: Mr A Turner, Ms B Lloyd, Mr S Malhotra, Ms G McKellow, Mr G Morrison, Mr I Wedgewood, Mr J Howarth, Mr J Pollitt, Mr M Cresswell, Mr M Dickson, Ms N Dharna, Ms R Cox

Non-members: Mr J Clark, Mr C Collins, Mr P Hardy, Mrs H Hardy, Miss D Woodroff, Mrs R Phillips, Mr R Pellant, Ms J Woollacott, Cllr Mr B Vizzard, Ms L Barton, Ms T Weber, Mrs R Lovell, Mr C Barlow, Mr A Larkin, Mr B Aston, Cllr Ms C Robertson, Ms S Ahern, Cllr Mrs M Ring, Ms J Higgins, Ms P Wright, Ms A Bobinska, Mrs J Banister, Ms J Leach, Mr P Gosling, Mr R Hext, Ms S Smith, Ms L Perkins, Ms S Coburn, Mr C Collins, Mr D Ensinger, Ms S Glass, Mrs D Gilbert, Ms C DuBern, Mr P Julier, Mr D Wright

1. APOLOGIES FOR ABSENCE:

Apologies were received from Mrs S Hawkins, Ms L Green, Ms T Pragnell, Mr M Boath, Mr I Park, Cllr Mr M Cox, Mr M Ford, Mr R Relph, Mr B Curtis, Mr G Bartliff, Mr S Brittain, Ms E Scutt, Ms E Mahoney, Ms J Stewart, Ms L de Villiers, Ms C Osborn-Forde, Ms D Smith, Mr A Smith, Mrs C Evenden, Mr M Westwood, Mr C Ofilii, Mrs J Smith, Mr R Bridges, Mrs R Ghale, Mr D Randall, Ms L Sayer, Ms I Muggeridge, Ms B Mitchell, Ms J Curtis, Ms J Luker, Ms M Mosinghi, Mr D Dixon, Ms J Smithies, Mr P Buxton, Ms N Coleman, Ms L Mitchell, Mr C Turner, Ms J Blackmore, Ms K Salisbury, Mr P Woodward, Mr M Carney, Mr A Cornish, Mr M Anderson, Ms H Whately MP, Mr D Parish, Mr A Cross, Ms H Taylor, Mr J Kitson, Cllr Mr P Carter, Ms S Middleton, Ms A Bridge, Ms S Hibbard, Ms L Dalton, Ms S Field, Mr J Stewart, Ms J Beer, Ms M McGiveron, Mr P Stokes, Mr P Green, Mrs G Ledger, Ms T Crouch MP, Mr M Blaber, Cllr Mr M Cuming, Ms P Cooper, Mr N Perrins, Ms K Horvath, Ms V Stamford, Mrs J Woods, Mr T Collie

Prior to the start of the meeting Cllr Mr R Bird, Chair of the Board of Trustees, thanked everyone for attending the Lecture Theatre in County Hall and welcomed them to the 2019 Annual General Meeting of Citizens Advice Maidstone. He then introduced the occupants of the meeting's top table, who, excluding himself, were as follows:

- ❖ Mr Alan Davies, Head of Funded Programmes, Citizens Advice
- ❖ Mrs Anne Allen MBE, Chair of Kent County Council
- ❖ Cllr Mrs Marion Ring, Mayor of Maidstone
- ❖ Mr Paul Hardy, 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 M Fitzgerald, seconded by Mr J Cobbett and agreed that the minutes of the Annual General Meeting held on 10th September 2018 be accepted as a true record and they were duly signed.

3. MATTERS ARISING – None

4. REPORT OF THE TRUSTEE BOARD

Cllr Mr R Bird commented that the Trustee Board report for the previous year was available to read in our 2018/19 Annual Report and if, after reading the report, anyone has any questions, they are welcome to contact either himself or Chief Executive, Mr Paul Hardy.

5. ANNUAL ACCOUNTS AND REPORT OF THE AUDITORS

Honorary Treasurer, Mr John Cobbett, confirmed that the accounts for year ended March 2019, demonstrate a reasonably healthy surplus.

A précis of the accounts is shown in the 2018/19 Annual Report and a full copy is available on request. Please let Mr Hardy 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

It was recommended that we continue with our current accountants of long standing, Messrs Wilkins Kennedy (formerly Day, Smith & Hunter) for the coming year as their rates are relatively modest, their remuneration for producing our accounts for year ended March 2019 amounted to £3,600 and the work that they carry out is conducted to a high standard.

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.

Therefore, it was proposed by Mr Cobbett and seconded by Cllr Bird and agreed that we continue to employ the services of Messrs Wilkins Kennedy for the coming year.

7. ANY OTHER BUSINESS

There was no further business.

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

The Chair of the Bureau's Trustee Board, Cllr Mr Rob Bird, handed over the Chair of the AGM to Her Worship, the Mayor of Maidstone, Cllr Marion Ring.

Cllr Ring was born in Maidstone at the West Kent hospital, Maidstone and has lived here all her life.

After attending local schools she married Richard in 1979, having known him since they were children. Cllr Ring and Richard have two children, Graham and Stacey and also two grandchildren who they see frequently.

Cllr Ring worked for Kent County Council for over 20 years and also Kent Police and has a long and distinguished record working within the public sector.

Cllr Ring is a passionate and committed person with a huge interest in areas of deprivation, homelessness and giving the best support possible to those who need it most.

Cllr Ring was first elected to Maidstone Borough Council in 2003 for Shepway North and has held various cabinet posts as well as being the Chairman of the Communities, Housing and Environment committee for two years.

9. PROPOSED ELECTION AND RE-ELECTION OF TRUSTEES

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

- after 13 years, Mr Malcolm Ford has recently decided to step back from his role as a voluntary advisor but has agreed to put his name forward to be elected as a Trustee.

Mr Ford was elected unanimously in absentia.

- current Vice-Chair, Mrs Sharon Hawkins has agreed to stand in for re-election to our Trustee Board.

Mrs Hawkins was re-elected unanimously in absentia.

- current Chair, Cllr Rob Bird has agreed to put his name forward for re-election to our Trustee Board.

Cllr Bird 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 2019/20 are: Cllr Mr R Bird, Mrs S Hawkins, Mr J Cobbett, Mrs W Tull, Mr I Owen, Mr M Fitzgerald MBE and Mr M Ford.

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), Mr S Jones (Voluntary Staff) and Mr P Hardy (Chief Executive).

11a. INTRODUCTION OF FIRST GUEST SPEAKER

Her Worship, the Mayor of Maidstone, Cllr Marion Ring, introduced Mr Alan Davies, Head of Funded Programmes, Citizens Advice.

11b. PRESENTATION BY FIRST GUEST SPEAKER

Mr Davies gave an informative and wide ranging presentation, entitled "We are Citizens Advice - Reflections on our past, present and future...".

The presentation explored why Citizens Advice is needed and how we help our clients through the breadth of our Service.

Mr Davies was also able to demonstrate using statistical data, the difference that we make and the extent to which the work that we do benefits our clients, society at large as well as local and central government.

He then focussed on Citizens Advice Maidstone and illustrated the demographic makeup of our client base over the last twelve months as well as the issues that they presented with, which amongst other things, demonstrated the following:

- 28% of our clients are disabled / have long term health condition compared to 16% of the population
- 14% of our clients are BAME (black, Asian and minority ethnic) compared to 6% of the population
- 81% of our clients are aged between 25 and 65 compared to 66% of the population

Mr Davies was also able to show using a pie chart, the break down in percentage terms of the funding that Citizens Advice Maidstone receive centrally for a number of projects and the figures are as follows:

<u>Project</u>	<u>% of funding received from Citizens Advice</u>
Help to Claim	13.7
Help to Claim (best practice)	6.3
MASDAP	8.4
Pension Wise	71.6

Mr Davies then went on to talk about the 'Future of Advice' strategy, which attempts to outline Citizens Advice's strategic framework for advice giving for 2019 – 2022 incorporating our response to client need over the next 3-5 years as well as a strategy for securing and maintaining future funding.

This strategy is still being formulated and the consultation process with individual Bureaux remains on-going.

12. PRESENTATION OF BUREAU CHAIRMAN'S REPORT

Cllr Bird commented that a large number of those who contact Citizens Advice are stressed and to some extent, feel lost.

We are the only service to take the time to really listen to people's problems, help them find the solution and in doing so, instil a calming effect on what can be an extremely febrile atmosphere, both locally and nationally.

He went on to thank everyone involved in the advice giving process as our Service would not and could not function without them.

Thank you also to the Trustees and in particular to Mr Bonny Malhotra, who after 21 years at the helm of Citizens Advice Maidstone, stepped down in June of this year and is currently enjoying a long, happy and well deserved retirement.

In Cllr Bird's opinion, Mr Malhotra is one of the greatest characters that Maidstone has ever known and when asked to stand, was given a round of applause by all those present.

However, nobody is irreplaceable and Cllr Bird was delighted that the Trustee Board had been able to appoint Mr Hardy as his successor.

13. PRESENTATION OF CHIEF EXECUTIVE'S REPORT

Mr Hardy began by welcoming everyone to the meeting and saying how pleased he was to see so many friends of the Bureau at what was his first AGM as CEO.

He then described the events that led to him putting his name forward for the position of CEO of Citizens Advice Maidstone and his subsequent successful candidature.

Mr Hardy paid tribute to his predecessor, Mr Malhotra, who spent 21 successful years at the helm of our organisation, first as manager and then as CEO.

He then went on to describe some of the challenges that we face, in particular in relation to funding and highlighted a number of successful projects that the Bureau is currently delivering.

However, he warned that as the funding environment becomes increasingly demanding, not just in terms of funders' expectations but also much tighter deadlines, pressure on funding at both a local and national level is set to intensify and with it the prospect of greater competition for fewer resources.

As a result, the demands on our Specialist and Supervisory staff will become ever greater and therefore, we need to be as effective as possible in our efforts to successfully deliver the backing required to support both our own staff and in turn, our clients.

Finally, Mr Hardy thanked our core funder, Maidstone Borough Council, for its continued belief in our values and indeed all funders, without whom our service could not operate as efficiently as it does.

Thanks were also extended to Citizens Advice Head Office for all the help and assistance they have provided over the past year.

Thank you also to all our Volunteers without whom the service would just not be possible as well as our Paid staff for helping to successfully deliver the projects and for supporting our Volunteers.

Last but by no means least, Mr Hardy thanked the Trustees, both past and present, for their guidance and for continuing to believe in him and his team.

In particular, he thanked our Honorary Chair for the evening, the Mayor of Maidstone, Cllr Marion Ring who served as a Trustee for over 10 years and who continues to be a staunch supporter of the Bureau, its aims and ideals.

14a. INTRODUCTION OF SECOND GUEST SPEAKER

Her Worship, the Mayor of Maidstone, Cllr Marion Ring, introduced Mrs Anne Allen MBE, Chair of Kent County Council.

14b. PRESENTATION BY SECOND GUEST SPEAKER

By way of an introduction, Mrs Allen explained that she volunteered with Citizens Advice a number of years ago but was unfortunately unable to maintain the necessary level of commitment.

However, Mrs Allen's recent visit to Citizens Advice Maidstone in advance of her attendance at our AGM had got her thinking about some of the services that we provide, the people that we help and the issues that they present with. In particular IT, which is becoming increasingly susceptible to potential fraud – food for thought!

Mrs Allen then recounted a very personal story of how she received a telephone call early one Saturday morning from an individual allegedly from her insurance company claiming that as a loyal customer, she was entitled to a reduction in her premium and that all she had to do to claim this was supply her bank details.

When she became suspicious and put the 'phone down, Mrs Allen then received a call from someone saying that they were from her bank and that an unauthorised transaction had been detected. She was again asked to confirm her bank details so that the validity of the transaction in question could be verified.

When Mrs Allen contacted Trading Standards about the episode, she was told that Citizens Advice now deal with such cases.

Whilst advances in technology can be to the benefit of mankind, they bring with them inherent risks and dangers and the possibility of fraud is one of them and we need to guard against the creation of a generation of individuals for whom the accessing of goods and services digitally is precluded. This is a challenge that we all must face.

In conclusion, Mrs Allen thanked Citizens Advice for all that they do for the people of Kent.

15. VOTE OF THANKS

Mrs Hardy thanked Mr Davies and Mrs Allen for taking time out of her busy schedule to address our AGM. She also thanked the Mayor of Maidstone, Cllr Marion Ring for accepting our invitation to Chair our 2019 AGM.

On behalf of the Staff, Trustees and members of Citizens Advice Maidstone all three were presented with a small token of the Bureau's appreciation for their contribution.

16. CLOSING REMARKS BY HONORARY CHAIR

Her Worship, the Mayor of Maidstone, Cllr Marion Ring, thanked all those present for inviting her to Chair tonight's meeting.

It had been a pleasure for her to do so as she has been fond of our Service ever since she first came to the Bureau as a client and saw Money Advisor, Mrs Rose Lovell, who helped to overcome some money problems that she was having at the time.

Nowadays, when a member of the public approaches Marion for assistance, if she is unable to help, she always recommends that they approach Citizens Advice where there is no hidden agenda and good, honest advice is guaranteed!

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

TRUSTEE BOARD MEETING

ELECTION OF OFFICERS

Mr Ivor Owen 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 Mrs Wendy Tull and seconded by Mr Mike Fitzgerald MBE, 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 Mr Mike Fitzgerald MBE and seconded by Mr Ivor Owen, 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 Mr Ivor Owen, it was unanimously agreed by the Board to elect Mr Cobbett.