

MAIDSTONE CITIZENS ADVICE BUREAU

MINUTES OF THE VIRTUAL ANNUAL GENERAL MEETING HELD VIA GOOGLE HANGOUTS ON 19th OCTOBER 2020

PRESENT:

Trustees: Cllr Mr R Bird, Mr J Cobbett, Mrs W Tull, Mr I Owen, Mr S Malhotra, Mrs S Hawkins, Mr M Ford, Cllr Mr P Harper, Mr A Breen

Members: Mrs P Garrett, Mrs S Malhotra, Mrs I Muggeridge, Mr P Bolton, Ms N Dharna, Mrs G Ledger, Mr D Parrish, Ms B Hughes, Mr S Jones, Mrs S Middleton, Mr C Ofili, Ms M McGiveron

Non-members: Mr J Clark, Mr P Hardy, Mrs H Hardy, Miss D Woodroff, Mrs R Phillips, Mr R Pellant, Ms J Woollacott, Cllr Mr B Vizzard, Ms T Weber, Mrs R Lovell, Mr B Aston, Ms S Ahern, Cllr Mrs M Ring, Mrs J Banister, Ms J Leach, Mr P Gosling, Ms S Smith, Mrs D Gilbert, Mr P Ledger, Mrs J Woods, Mr C Turner, Mrs V Stamford, Mr B Curtis, Mr A Smith, Mr G Bartliff, Mr S McGinnes, Ms S Sullivan, Mrs E Poulter, Mrs B Mitchell, Mrs J Smith, Mr A Davies, Cllr Mr M Cox, Mr T Spillard, Mr N Saunders, Ms T Elmore, Mr M Boath, Mrs L Bessant, Ms E Mahoney

1. APOLOGIES FOR ABSENCE:

Apologies were received from Mr C Collins, Ms L Green, Ms T Pragnell, Mr I Park, Mr R Relph, Mr P Buxton, Mr W Cornall, Ms T Crouch MP, Ms J Feline, Ms S Field, Mr P Julier, Ms C DuBern, Ms S Glass, Mr N Pearman, Ms R Millwater, Ms A Broom, Ms N Takk, Ms J Burnette, Ms D Home, Mr A Cromwell, Cllr Ms S Prendergast, Cllr Mr E Hotson, Cllr Mr I Chittenden, Ms S Barrett, Ms C Wale, Mr R Sawtell, Cllr Mr R Hinder, Cllr Ms F Gooch, Ms H Whately MP, Mrs C Bouwens, Ms J Luker, Mr D Dixon, Ms A Bobinska, Mr C Barlow, Mr D Ensinger,

Mr P Hardy, CEO of Citizens Advice Maidstone, welcomed everyone to what was the first virtual Annual General Meeting (AGM) in our 80 year history.

In order for communication at the meeting to be as clear and effective as possible, a modus operandi had been previously circulated, outlining in tandem with the agenda, how we would like the meeting to be conducted.

Mr Hardy reminded all attendees of the content of that document, which is reproduced here and respectfully requested that all attendees adhere to it:

1. If at any point you wish to contribute to the meeting, please first alert the Chair via the 'Chat' icon and wait to be invited, prior to speaking
2. When not speaking, please ensure that your microphone is muted so as to minimise any extraneous background noise
3. Please note, when items are put to the members for adoption or ratification, you are only required to alert the Chair if you wish to ask a question or raise an objection.

Consequently, if you do not respond, your silence will be taken as a sign of your tacit agreement with the motion.

Mr Hardy thanked everyone for their cooperation.

We had a total of 27 apologies for today's meeting, details of which were available upon request.

2. MINUTES OF THE ANNUAL GENERAL MEETING HELD ON 16th SEPTEMBER 2019

It was agreed that the minutes of the Annual General Meeting held on 16th September 2019 be accepted as a true record and they would be duly signed by Mr Hardy on behalf of the Chairman, Cllr. Bird.

3. MATTERS ARISING – None

4. REPORT OF THE TRUSTEE BOARD

The Chairman, Cllr Rob Bird presented last year's Annual Report. Although the Report officially covers the period from 1st April 2019 to 31 March 2020, in Cllr Bird's opinion, to say that the period since then under lockdown has been more interesting would be a massive understatement.

Prior to then however, we did experience 11 months of relative normality, during which our Chief Executive of 21 years standing, Mr Malhotra, stepped down.

His departure was a significant loss to the Bureau but we were very fortunate to have someone of the calibre of Mr Hardy take over, and he has more than justified the faith put in him upon his appointment by the Trustee board.

Mr Malhotra paid tribute to Mr Hardy and all that he has achieved since taking over and stated that it was to the credit of all the staff that our Service has continued to operate in an effective manner in the face of such adversity.

Cllr Bird stated that at last year's AGM, we were pleased to welcome both Mr Malcolm Ford and Mr Andrew Larkin to the Trustee Board. However, since then, Mr Larkin has had to step back for personal reasons and he was thanked for the dedication and commitment he demonstrated during his time with us.

Since then, the Trustee Board has been joined by Mr Andrew Breen and Cllr Paul Harper who has become the co-opted representative from Maidstone Borough Council, replacing Cllr. Marion Ring who stood down when she became Mayor.

Also, in January 2020, Mr Malhotra was persuaded to come out of retirement and join us as a co-opted Trustee.

Cllr Bird was sad to report that Mr Mike Fitzgerald MBE aka "Mr Maidstone" has also stepped back from his role as a Trustee. Mr Fitzgerald has been and remains a longstanding supporter of Citizens Advice Maidstone and on behalf of the entire Board, Cllr Bird thanked him for the valuable contribution that he made to our Service during his time with us.

Following a spontaneous show of approval from those present, a proposal was carried unanimously that Cllr Bird should write to Mr Fitzgerald to express our sincere gratitude for all his hard work and the assistance that he gave to the Bureau.

5. ANNUAL ACCOUNTS AND REPORT OF THE AUDITORS

Honorary Treasurer, Mr John Cobbett, reported that it is fair to say that over the last few years, we have had a chequered financial history. However, we ended last year in a reasonably strong position, which should allow us to maintain our level of service over the course of what is likely to remain a challenging year.

A précis of the accounts is shown in the 2019/20 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. Consequently, the Annual Accounts for year ended 31st March 2020 and Report of the Auditors were adopted.

6. APPOINTMENT OF AUDITORS

It was recommended that we continue with our current accountants of long standing, Azets Audit Services Limited (formerly Messrs Wilkins Kennedy and prior to that 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.

There were no dissenters, so it was therefore agreed that we continue to employ the services of Azets Audit Services Limited 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 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 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. She is well known to Citizens Advice Maidstone as 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.

Cllr Ring is currently serving her second consecutive term as Mayor of Maidstone.

Prior to becoming Mayor, Cllr Ring also served for 13 years as Maidstone Borough Council's representative on the Trustee Board of Citizens Advice Maidstone.

9. PROPOSED ELECTION AND RE-ELECTION OF TRUSTEES

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

- After 21 years at the helm, Mr Shubharatan Bonny Malhotra stepped back as CEO of Citizens Advice Maidstone in 2019. He agreed to interrupt his well-deserved retirement in January of this year and joined our Trustee Board as a co-opted member.

He has now agreed to put his name forward to become an elected member of the Board

Mr Shubharatan Bonny Malhotra was elected unanimously.

- Mr Andrew Breen joined us as a co-opted Trustee in March this year. He has previously been Chair of Greater London Pool Association as well as Managing Director of a private company. He is currently Business Manager for Kent Libraries Registration & Archives and has extensive knowledge and experience of many aspects of Business administration.

Mr Andrew Breen was elected unanimously.

- Current Honorary Treasurer, Mr John Cobbett has agreed to stand for re-election to the Trustee Board.

Mr Cobbett is a fully qualified Chartered Management Accountant and prior to retiring in 2008, he spent 12 years as the Secretary or CEO of The Incorporated Council of Law Reporting For England and Wales.

Mr John Cobbett was re-elected unanimously.

- Long standing Trustee and current Chair of our Health, Safety & Welfare Committee, Mr Ivor Owen, has also agreed to put his name forward for re-election to our Trustee Board.

Following a spell in the armed forces, Ivor was self-employed for many years and has been a valued Trustee of Citizens Advice Maidstone since 2005.

Mr Ivor Owen 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 2020/21 are: Cllr Mr Rob Bird, Mrs Sharon Hawkins, Mr John Cobbett, Ms Wendy Tull, Mr Ivor Owen, Mr Malcolm Ford, Mr Andrew Breen, Mr Shubharatan Bonny Malhotra and Cllr Mr Paul Harper (co-opted).

Also in accordance with the Bureau'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).

11a. INTRODUCTION OF GUEST SPEAKER

Her Worship, the Mayor of Maidstone, Cllr Marion Ring, introduced Mr Alan Davies, Head of Funded Programmes, Citizens Advice who had agreed to give a short presentation.

11b. PRESENTATION BY GUEST SPEAKER

Mr Davies gave an informative and wide ranging, yet succinct, presentation, the main points of which were as follows:

- 2019/20 was a great year for our performance across all our services nationally, but Covid-19 overtook our opportunities to celebrate that.
- The national Covid-19 response, and local offices' responses across the country, was exceptional - drawing praise from key funders and putting us in a strong position to discuss extensions to existing grant agreements and achieving additional funding of £15m from BEIS (Government department for Business, Energy and Industrial Strategy).
- The BEIS funding has enabled us to substantially increase our capacity for 'non face-to-face' services:
 - we have created additional Nation Backup Centre capacity for Adviceline
 - we have funded a new 'Helping More People Together' initiative for Adviceline, bringing both 'national overflow' and 'single queue' initiatives together, as well as mobilising an increase in our webchat and email service ability
 - we have increased the amount of 'digital advice products' on our national website, and are investing more in this to help support vulnerable clients who find it difficult to

access our services

- we have been able to achieve our ambition to move Adviceline to being a freephone service; the national number became freephone on 8 October and local freephone numbers will be introduced over the next 3-4 months

- we have nearly reached our target of recruiting 500 extra volunteers nationally, pairing them up with local offices for training

- as a result of all this work, we have just reached our target of supporting an extra 1,500 contacts per day for Adviceline

- Our funding position is looking good next year, nationally. This is in contrast to many charities that are, sadly, really struggling financially. We engaged early in the Covid-19 response with our major funders, agreeing that expected recommissioning work would be postponed and getting extensions of grants through to the end of 2021/22. This includes the MaPSDAP (Money Advice Plus Service Debt Advice Project) and Pension Wise services and we expect a decision from DWP on Help to Claim shortly.
- Lastly, Mr Davies extended his thanks to everyone at Maidstone Citizens Advice for the fantastic work supporting people locally during the unprecedented changes and challenges we've had this year. Supporting clients in need remains our absolute priority and we've done amazing work in achieving this under the current circumstances!

Cllr Ring thanked Mr Davies for his presentation and remarked that it was nice to hear some good news for a change amidst all the recent doom and gloom!

12. PRESENTATION OF BUREAU CHAIRMAN'S REPORT

Cllr Bird commented that due in no small part to significant core funding received from Maidstone Borough Council, the finances of Citizens Advice Maidstone are currently secure.

Cllr Bird also paid tribute to all those involved in the delivery of our Pension Wise contract, as within a couple of weeks of the government announcing the lockdown, we were in a position to offer clients a first class telephone advice service over our entire region of some 2,000 square miles.

Overseen by our Chief Executive, Mr Paul Hardy, major changes and adjustments to practices and procedures have also been made at the Bureau in Bower Terrace.

In the wake of the Coronavirus epidemic, the practice of seeing clients face-to-face had to cease, however, we were soon able to offer them appointments over the telephone instead, which were delivered remotely by our paid specialist staff.

We have investigated the possibility of conducting a few select face-to-face appointments under carefully controlled conditions but due to the recent national increase in the cases of Coronavirus, this has had to be put on hold for the time being.

On a positive note, we have been able to introduce a limited number of volunteers back to the Bureau to advise and we look forward to welcoming more as and when the current global health crisis allows.

Just as we were when our Bureau was founded during World War Two, we once again find ourselves in a moment of crisis, when our services are needed now more than ever and following a proposal from the floor, Mr Davies was asked to convey our thanks to his colleagues at CitA, for all their support during this difficult time.

13. PRESENTATION OF CHIEF EXECUTIVE'S REPORT

Mr Hardy began by welcoming everyone to the meeting and remarking that he has now been in the position of CEO for nearly 15 Months and that half of that time has been spent in strange and uncharted territory.

The first 7 months were very busy whilst he settled in to his new role and introduced himself to our stake holders and funders. Mr Hardy found this to be very productive and it gave all parties an opportunity to look at new ways of working together.

However, little did he know what was around the corner...

Like many people, Mr Hardy was at home watching the news on the evening of the 23rd of March when the Government announced the national lockdown.

He immediately arranged for all staff to be contacted and requested to stay at home.

It remains a matter of personal pride that Tuesday 24th March was the only day we were unable to deliver our vital service to the public.

Upon returning to the Bureau, we initially operated with a skeleton compliment of paid staff to deliver our service whilst arranging for the remainder to collect computers and mobile telephones and work from home.

Despite being a massive challenge, this was achieved very quickly and enabled us to meet the demand for our service.

However, the biggest challenge was yet to come as we grappled with the constant fluidity of the situation over the past 7 Months, which has required us to adapt to the needs of our Clients and comply with all necessary Health and Safety requirements.

Mr Hardy then took the opportunity to thank the Staff and Volunteers of Citizens Advice Maidstone, as without them, none of this would have been possible.

It is a testament to their dedication, adaptability and patience that Mr Hardy is not aware of a single client who approached us during that time who we have not been able to help to move their circumstances forward.

The above is also true of our funded projects, Pension Wise, Universal Credit and Money Advice and Mr Hardy feels that this is a massive achievement on the part of our advisers, and he extended his gratitude to them all.

Initially, the demand was very much for Employment and Benefits advice, with the majority of the queries coming from a younger than normal client base.

Since then however, client profile and enquiry type has returned to similar year on year levels, particularly concerning Housing and Debt.

Using their dedication and skill, our specialist staff have successfully dealt with many telephone appointments with clients presenting with very challenging and increasingly complex issues.

Mr Hardy then took time out to thank his senior management and administration team, some of who work from home with a skeleton staff attending the Bureau on a daily basis, whose assistance has proved invaluable particularly when dealing with ongoing day-to-day issues.

Last but by no means least, he paid a debt of gratitude to all the members of our Trustee Board and various committees for offering support where needed.

On a personal note, Mr Hardy extend a special thanks you to the Chair of our Trustee board, Cllr Rob Bird, who has been a constant source of help and reassurance to him during some testing times.

In summation, Mr Hardy said that he felt immensely proud of being part of a fantastic team who have made all this possible over the last seven months.

16. CLOSING REMARKS BY HONORARY CHAIR

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

Cllr Ring thanked Mr Hardy for all his hard work as well as dedication and stated that following Mr Malhotra's departure as CEO, she never doubted that we would continue to deliver a first class service even in the face of the current adversity.

Cllr Bird took the opportunity to thank all the Trustees, both past and present, for their support over the past year.

There being no further business, the meeting was closed at 3.05pm.