

CITIZENS ADVICE MAIDSTONE

MINUTES OF THE ANNUAL GENERAL MEETING HELD ON 23RD OCTOBER 2023 AT TRINITY, CHURCH STREET, MAIDSTONE

PRESENT:

Trustees: A total of 6 Trustees were present.

Members: A total of 10 Members were present.

Non-members: A total of 33 non-Members were present.

1. APOLOGIES FOR ABSENCE:

A total of 50 apologies had been received.

Mr P Hardy, CEO of Citizens Advice Maidstone, welcomed everyone to our 2023 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 Gordon Newton.

A total of 51 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 21ST NOVEMBER 2022

It was proposed by the Chair, Mr Malhotra and seconded by our Honorary Treasurer, Mr Parrish that the minutes of the Annual General Meeting held on 21st November 2022 be accepted as a true record and they will be signed as such by Mr Malhotra in due course.

3. MATTERS ARISING – None

4. REPORT OF THE TRUSTEE BOARD

The Chair, Mr Malhotra, presented a report on behalf of the Trustee Board.

Another year has flown by -- once again -- it seems time passes quickly

- a) when you are having fun
- b) as you are getting older

Mr Malhotra supposed that both could be true, but if he could choose, he would prefer a) although b) seems to be closer to the truth!

We are now in the second year of his stewardship as Chair and it is business as usual. We came out of various Lockdowns and hoped to continue providing our service to the Community pretty much as before. Rules and regulations meant that we could only start very slowly opening our doors to the public of Maidstone. Slow and steady as she goes!

Our CEO, Mr Paul Hardy, really lives up to his name. He decided that the pandemic had taught us good lessons. Staff working from home were trusted that they would be as effective as they were in the office.

Mr Malhotra's own impression has been that they excelled, delivering a commensurate service to Clients on the 'phones and online. Suffice to say that even with reduced resources we continue to provide our service to many more people than other similar organisations.

Demonstrating the value of our work is crucial, as the pressures on the public finances continues to gather pace, with national and local spending decreasing further year on year. It is our responsibility to communicate to funders why Citizens Advice is an essential service and not just an optional extra. There is enough statistical evidence in our 2022-23 Annual Report to demonstrate this.

When the restrictions were lifted and we came back into the office, Mr Hardy decided that we will use the lessons from the pandemic and offer a hybrid type of service to our Clients. We adopted the “best of what we had learned and the best of what did” to work in different ways and provide most of our services remotely -- via telephone as well as digitally -- and reserving face-to-face for the vulnerable and more complex cases. Fortunately, our staff and volunteers adapted to the new regime extremely well and it is a credit to their dedication and commitment that in this most demanding of times we have helped 30% more clients despite our having a lower level of resource.

Volunteer Advisers predominantly work at the office whilst Paid Staff provide a mix from home and office. This system works very well as senior staff can be contacted wherever they are working from. Support, supervision, and training can still be offered remotely so that no one feels they are working out there on their own. Our goal is to empower clients solving their problems by themselves; others requiring more support do receive further help through detailed work by our Specialists.

All Projects have been delivering according to each funder's satisfaction, and as all those personnel delivering these services can also work from home, it seems to Mr Malhotra that we have picked out the best of both worlds.

Pension Wise is still conducted predominantly on the 'phone although some face-to-face appointments are carried out in Maidstone or Brighton. Similarly, too, Help to Claim became initially an online service and Citizens Advice National is encouraging the funders, DWP, to start moving towards a face-to-face service again.

Senior staff continue to be guided and supported by the Trustee Board who were quickly on board with the changing circumstances. Our Board has continued to function as usual with meetings moving seamlessly, working both via face-to-face and established online platforms. Similarly, staff meetings have successfully continued by using a hybrid model of personal attendance or joining online.

We continue to work with several partners within Local Government and Statutory Agencies to improve the policies and practices that affect our communities. We have been working collectively with other Local Citizens Advice centres in Kent to inform public policy and help regulators, as well as influence private industry to make their services fair for consumers.

Our service moves from strength to strength as we have been successful in securing further contracts from existing and new funders. Mr Hardy and his team have been successful in finding additional funds for us to offer a weekly service for the residents and users of Trinity Foyer. Another project works with funds from the Colyer-Fergusson Charitable Trust to deliver services to the Clients of Blackthorn Trust under the Mental Health banner.

We are slowly starting to welcome new volunteers to our Service who come from a wide range of backgrounds, including young people, professionals who want to broaden their horizons, retired people who want to give something back and parents whose children have started school – so we offer a range of support services to meet the needs of all our volunteers too. Our commitment to value diversity, promote equity and inclusion means we

are encouraging individuals who might not otherwise wish/be able to volunteer to come and join our vibrant team.

Our service has a major impact on people's lives, particularly the most vulnerable in society. Our service is best known for solving problems through advice, but we also make a difference by solving the underlying causes of these problems through our research and campaigns volunteers. Our team working within the Social Policy department has contributed to vital policy changes that will help more people make ends meet. The team collects Client information to enable us to work with our local government—at parish, district, county level—to inform debate with our data and client stories.

Mr Malhotra finished by giving thanks to all those who support Citizens Advice Maidstone whether by working in it; by providing funds to ensure we continue as before; or by donating their time and energy in any way they can and commended our 2022-23 Annual Report to all those present as an informative and worthwhile document.

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 2023 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 the accounts demonstrate an income for the year of c.£805,623, which is £8 shy of our previous year's total of £805,631.

Expenditure-wise, we have spent a total of £780,515 against a figure of £758,097 in 2021/22.

This gives us an overall net surplus figure for 2022/23 (minus exceptions) of £25,108. This is down on last year's amount of £47,534 however we are a Charity and therefore not expected to make huge profits and in mitigation, our level of reserves currently stands at 6 months' worth of unrestricted funds + 10% which equates to c. £270K.

Overall, we are in good hands should the worst happen.

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

6. APPOINTMENT OF AUDITORS

Following a formal review of the appointment of our auditors in January 2023 it has been decided that we will 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 Citizens Advice Maidstone's Trustee Board, Mr Bonny Malhotra, handed over the Chair of the AGM to His Worship, the Mayor of Maidstone, Cllr Gordon Newton.

Cllr Newton was born in 1948 at Hardy Street in Maidstone. His Mother, formerly Betty Ann Bradley, was a WAAF from Maidstone based at Detling Airfield where she met William Edward Newton from Lincolnshire serving as an aircraft engineer and armourer with the RAF. He was serving at Detling in 1940 when the airfield was attacked by the Luftwaffe Stuka dive bombers and strafed by their support ME 109 fighters.

He spent most of his early life in Lincolnshire attending The Waltham Toll Bar Secondary Modern School before moving to Maidstone where he met and married Carol in Ditton Church 52 years ago. They now have three grandsons by way of their only daughter Elaine and her husband Andy.

Gordon found employment with the Wettren Group at Aylesford Sandpit working in the laboratory, testing the quality of sand that was being quarried for casting engine blocks at the Ford Works in Dagenham. The background of aggregate analysis and a scientific mind led to his promotion as a development technician specialising in cement and aggregate based external plaster coatings for buildings, primarily for use in the middle east. Due to the expansion of the market in the oil rich states of Qatar, Bahrain, Saudi Arabia, the Sultanate of Oman, and many others he was appointed as the Technical Director as the market internationally grew for his products.

He decided that he needed a new challenge and set up the business as The Stone Shop (Maidstone) Ltd based at East Farleigh and continued the theme of working with natural stone products, designing, and manufacturing family memorials. He later expanded into designing and building many national memorials including amongst many the Falklands Memorial in Trinity Gardens, Tower Hill, London; the National Memorial to 'The Few' at Capel-le-Ferne in Kent; the National Merchant Navy Memorial on Plymouth Ho, Devon; and the Memorial to Captain Louis Nolan in Maidstone. Nolan, the Cavalry Master based at the Barracks in Maidstone, lost his life in The Charge of The Light Brigade during the Crimean campaign. The monument was constructed in his honour and is located in front of The Trinity Foyer in Church Street Maidstone.

Gordon was elected in 2011 as an independent Maidstone borough councillor representing Downswood and Otham and has been active in many areas of both wards. He can be seen most mornings litter picking with his dog 'Bonnie' in his neighbourhood and has maintained the role for over 12 years in all weathers. Ensuring that pavements and roads are kept 'safe, clean, and green' is important to Gordon and the community he maintains.

Gordon has served and spoken on many committees and subjects as an independent with an open mind and will continue to fight for the rights of all residents to the best of his ability.

Cllr Newton thanked Mr Malhotra and agreed that the above was a fair summation of his life so far. He also 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:

- ❖ After 21 years of dedicated service, **Mr Shubharatan Bonny Malhotra** stepped down as CEO of Citizens Advice Maidstone in June 2019 for a well-deserved rest. However, retirement did not suit him – or at least we didn't think so!

And after a few short months, he was enticed back to Citizens Advice Maidstone in January 2020 as a co-opted member of the Trustee Board before becoming an elected member at the AGM later that year.

Now that three years has elapsed since then, two of which he spent as Chair, Bonny has kindly agreed to allow us to continue to benefit from his wisdom and experience by putting his name forward to once again become an elected member of our Trustee Board.

Mr Shubharatan Bonny Malhotra was unanimously re-elected as a Trustee of Citizens Advice Maidstone.

- ❖ **Mr Andrew Breen** is a business professional with extensive experience of working with small businesses and other small organisations. He is currently head of Internal Operations at FCP Ltd, who provide expert advice across the global transport sector.

Mr Breen previously worked with Kent County Council where he led the Business Support Function for Libraries, Registration and Archive which included responsibility for health and safety and business continuity planning as well as developing and managing business systems.

It was in this role, based in Maidstone, that he became increasingly aware of Citizens Advice through their delivery of services in Kent libraries and he has been a Trustee of Citizens Advice Maidstone since March 2020

Mr Andrew Breen was unanimously re-elected as a Trustee of Citizens Advice Maidstone.

- ❖ **Mr Ivor Owen** is someone who will be very familiar to many involved with Citizens Advice Maidstone.

Mr Owen is now semi-retired. After leaving the army in 1989 he ran both a car repair and a security business as well as until relatively recently, working part-time with the Maidstone branch of the Royal British Legion as both its Treasurer and Chair.

He is currently the long standing Chair of our Health, Safety & Welfare Committee as well as a member of our Finance Committee. Mr Owen is a well-respected member of the Board who despite already having served as a Trustee for almost two decades is willing to continue to allow Citizens Advice Maidstone to benefit from his wealth of knowledge and life-experience and to that end, has kindly given permission for his name to be put forward for re-election to our Trustee Board.

Mr Ivor Owen was unanimously re-elected as a Trustee of Citizens Advice Maidstone.

❖ **Mr John Cobbett** has been a friend to Citizens Advice Maidstone for many years.

Before retiring from full-time employment in 2008, John was a Chartered Management Accountant, Chartered Secretary and a Member of The Chartered Institute of Marketing.

In addition, he spent 12 years as the Secretary or CEO of the Incorporated Council of Law Reporting for England and Wales and also held a number of senior financial positions in manufacturing companies in both Kent and London.

He has been a Trustee of Citizens Advice Maidstone since 2010, serving with dedication and distinction as our Honorary Treasurer for much of that time.

Mr Cobbett had forwarded his apologies for today's meeting but had previously agreed to continue as a Trustee and therefore, in his absence, his name was put forward for re-election to our Trustee Board.

In absentia, Mr John Cobbett was unanimously re-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 2022/23 are: Mr Rob Bird, Mr Andrew Breen, Mr John Cobbett, Mrs Wendy Foster, Mr Shubharatan Bonny Malhotra, Mrs Laura Mason, Mr Ivor Owen, Mr David Parrish, Mr Peter Stonely, Mrs Judith Woods and Cllr Mr Paul Harper (co-opted).

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 CHAIR OF CITIZENS ADVICE MAIDSTONE'S REPORT

Mr Malhotra thanked everyone for attending what was our 83rd AGM.

The strapline for our 2022-23 Annual Report is "Helping You Turn the Page" and as the statistics contained within it demonstrate, not only has Citizens Advice Maidstone been an overwhelmingly positive force for good for an increasing number of people in our community on a day-to-day basis we have also helped to effect change on a national level through the diligent work conducted by our Research & Campaigns team.

Mr Malhotra also acknowledged that as a result of the good will and support provided by his fellow Trustees as well as the exemplary leadership of our CEO, Mr Paul Hardy and the willingness of each and every member of staff to embrace new challenges and adapt to new ways of working, our Service has also been able to turn a corner.

In the wake of the Covid pandemic, methods of delivering advice previously thought impractical if not impossible prior to the pandemic have proven to be extremely effective. As a result of our ability to recognise those aspects of what we were already doing prior to March 2020, which would remain effective in the “new normal” and marry them with bespoke ways of working tailored to the new world order, we have been able to assist an increasing number of people with ever more complex problems.

All organisations are struggling to attract funding in the current economic climate but as a result of strong leadership, support from a number of key funders and the judicious submission of bids for contracts that play to our strengths and support our existing portfolio, Mr Malhotra was pleased to be able to report that we have not only been able to consolidate our position since the Coronavirus outbreak, we have been able to build upon it.

In this regard, he thanked his fellow Trustees for their ongoing encouragement and support as well as those funders who have steadfastly stood by us as both we and they have attempted to maintain “business as usual”, during some extremely challenging times.

He also recognised the valuable contribution made by our stakeholders as well as Citizens Advice nationally, for their enduring sponsorship and patronage.

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

12. PRESENTATION OF CHIEF EXECUTIVE’S REPORT

Our 2022-23 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.

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

13. PRESENTATION OF ANONYMISED “GOOD NEWS” CASE STUDIES

A number of “Good News” case studies, were 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 overwhelmingly positive effect it has on our community at large, including the impact made by the contribution from our Research & Campaigns team and our partnership working with the likes of Blackthorn Trust and the Homelessness Prevention project, which we are delivering from Trinity in conjunction with Maidstone Borough Council (MBC) – thanks in particular were extended to Charlotte Gates at MBC for organising the appointments.

Mr Hardy is of the opinion that us working closely with the likes of MBC and the Department for Work & Pensions (DWP) helps to build trust between our clients and such third party organisations.

There were no questions relating to the client Case Studies..

14. CLOSING REMARKS BY HONORARY CHAIR

Cllr Newton thanked both Mr Malhotra and Mr Hardy for inviting him to Chair today's meeting. He also stated that prior to attending our AGM, he had been unaware of the extent of the help and advice that Citizens Advice can provide and consequently, his "eyes had been opened" by the detail contained in our 2022-23 Annual Report as well as the anonymised case studies.

In summation, the Mayor thanked everyone involved with Citizens Advice Maidstone on behalf of all those who have had recourse to avail themselves of our Service over the last 12 months and stated that in many ways, our Service is needed now more than ever.

15. VOTE OF THANKS

Mr Ian Park 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 3.15pm.