

# Tenterden Community Hub Annual General Meeting – 17 September 2018

## Chairman’s Report

This is the second annual report by the Chairman of Trustees for Tenterden Community Hub (TCH) presented at the Annual General Meeting on 17<sup>th</sup> September 2018.

This report is in three parts;

1. Setting up;
2. What we have achieved so far;
3. Where we are going.

### 1. Setting up

1.1 It was in September 2013 that the Archbishop of Canterbury, Justin Welby, launched his initiative to create a fairer financial system focused on serving the whole community, where everyone has access to responsible credit and savings and other essential financial services. This includes support for the credit union and community finance sector, debt advice services, financial education and school savings clubs.

1.2 Tenterden Savers Community Hub held its launch party in St Mildred’s church on 15 June 2015. It took a further year to gain independent charity status as a Charitable Incorporated Organisation with wider membership (CIO) under the name Tenterden Community Hub (TCH) on 28<sup>th</sup> September 2016 (Registered Charity No. 1168923). As a CIO we are governed by a Board of Trustees supported by a Membership (Friends of TCH) who are responsible for electing the Trustees with the exception of the four Nominated Trustees.

<b>Elected Trustees are currently:</b> Mike Stephens (Chairman) Sheila Robinson (Secretary) Julia Bampton Owen South (Treasurer) Carolyn Hickmott Vacancy	<b>Nominated Trustees represent:</b> Tenterden Town Council (Cllr Roy Isworth) The Vicar of St Mildred’s (Lindsay Hammond) The Diocese of Canterbury (Caroline Pinchbeck) Churches Together (Enid Knight)
---	---

1.3 Our activities are briefly described on the Charity Commission website as:  
“We provide local support to individuals and families relating but not limited to financial help along with a listening ear for any other matters that might affect them. We provide signposting services once the need for expert advice has been identified. We further work with local schools to provide training lessons and workshops on home budgeting and money management for pupils and parents.”

1.4 Our Constitution states:  
“The objects of the CIO are for the public benefit, in particular, but not limited to people living within a 20 miles radius of Tenterden. To relieve financial hardship and distress of those in need, by reason of youth, age, ill health, disability or other disadvantage through the provision of grants, goods and services and by educating the public in the subject of money matters and debt and personal finance management.”

### 2. What we have achieved so far

2.1 Our volunteers have met with many individuals and supported people on matters such as:

- Home budgeting including support relating to multiple benefit types.
- Reassurance and support for understanding and analysing income/expenditure relating to debt.

## Tenterden Community Hub Annual General Meeting – 17 September 2018

### Chairman's Report

- Support with separation/divorce.
- Crisis help with food vouchers.
- Interpretation of payslips, income tax and the impact of tax-free allowances.
- Working with other local charities to support individuals to clear priority debts through crisis funding.

2.2 We have given a number of presentations to local groups such as Rotary Club and we have had a great deal of support from the local Kentish Express newspaper. We have also had articles published in various parish newsletters and magazines. More local people are hearing of us which is beneficial.

2.3 Many people in the area want to use their own funds to help the community and they want to invest with Kent Savers as a means of achieving this aim. In our first year we supported much investment through new members of the credit union but in this last year things have been quieter. We get no income from Kent Savers and just act as a local window to the credit union.

2.4 Following a call from Judy Vinson, lay preacher in Rolvenden Parish, we set up a table in one of their two Farmers Markets which we attended once a month. This was a promising venture and we hoped to grow this initiative through contact with the local primary school Family Liaison Officer. However there was absolutely no interest shown by residents in our service and we decided to stop attending there early in 2018.

2.5 We continue to work closely with Family Liaison Officers in St Michaels Primary and Tenterden Junior Schools to support parents but are yet to establish the first home budgeting workshop for parents.

2.6 We have spent some time working with Homewood School and Sixth Form Academy on a possible student bank although this initiative has now been shelved by the school. However after much discussion we have gained access to the first-year sixth form and, led by the charity Together Canterbury, of which I am a Trustee, are delivering three one-hour lunch-time workshops on finances for the students. These are taking place in September 2018 so will be reported orally at the meeting and more formally next year.

2.7 We have forged relationships with many other agencies such as CAB and Ashford Domestic Abuse to ensure we know who to refer to should we meet a client who needs 'signposting' and where the help needed is beyond our expertise. Our links with local churches have grown and we are included in many discussions such as those on homeless in Tenterden and more recently on the future of food parcels for local families.

2.8 The Tenterden Day Centre has changed its name to Tenterden Social Hub which has caused some confusion locally, especially as they are two-doors-down in Church Road. Their focus is mainly on target groups requiring regular support such as the elderly, lonely and disabled. The majority of our contacts are younger people with families or those with specific financial concerns. Although therefore we have a clash of names, we do not really overlap in services offered.

2.9 We have had support from local businesses and individuals and we are most grateful to each of them for donating funds, providing services free of charge or donating goods. Waitrose has been especially helpful on many occasions painting walls, serving at events and presentations, and allocating some of their 'Community Matters' funds each year.

# **Tenterden Community Hub Annual General Meeting – 17 September 2018**

## **Chairman's Report**

2.10 The five local Ashford Borough Councillors, Mike Bennett , Paul Clokie, Callum Knowles, John Link and Alan Pickering have been particularly supportive this year and have allocated us funds from their Member budgets to help especially to help with the lunches (see below). This builds on the great support we obtained from our local County Member, Michael Hill, when we were setting up.

2.11 Our biggest success has been the decision to set up a monthly 'Community Lunch' principally as a method of raising awareness of our work with the added benefit of helping the community. We work with the local charity FareShare (Kent) which obtains surplus, within date, food from Tesco and other distributors and then issues that food to other charities and organisations for the benefit of communities in need.

2.12 The first lunch was held on Friday 12<sup>th</sup> January 2018 with an invited guest list from the area. Since then we have provided a free lunch of soup and ploughman's every second Friday of each month. Numbers have been between 35 and 40 on most occasions and many people come every time.

2.13 We have found a number of extra volunteers for these lunches who organise, help produce soup, serve or wash up. Without this team we would have been able to touch the 300 or so people who have joined us since January.

### **3. Challenges**

3.1 There are two main challenges for us which impact on our work: Volunteers and Visitors.

3.2 Although we attend the office on a Friday morning we do offer meetings outside of these times. We have chosen to open on a Friday morning however this rigid approach limits our volunteers. Recently a number of volunteers have found Friday to be difficult and the workload falls increasingly on fewer people.

3.3 The number of client visitors is low but rarely do we see people only once. Often individuals have long term issues and they find our conversational and analytical approach helpful. We will often spend many weeks with one person until they are comfortable with where they are going. This means we can be very busy or not busy at all and a number of our volunteers find that uncertainty difficult to manage.

3.4 The lunches have provided a valuable activity and our volunteers enjoy the interaction with the visitors and the 'team'. Generally everyone feels proud of the achievement. We are raising awareness of our work and our 'marketing', although limited, is regularly updated and we are very grateful to Sue Ferguson and Chris Northen for the work they both do in this regard.

3.5 TCH is growing in the locality and more people and organisations know who we are although there remain a significant number who are unaware of us. There is a risk to greater awareness and that is greater demand for our help. With that will come a need for more volunteers, systems and management with all the issues that come with it.

3.6 Thank you everyone for your continued support and I look forward to supporting more local people over the next year.

Mike Stephens  
Chairman