

Tenterden Community Hub Annual General Meeting – 22 May 2017

Chairman’s Report

This is the first annual report by the Chairman of Trustees for Tenterden Community Hub presented at the Annual General Meeting on 22nd May 2017.

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. A group in Murston led the way in Canterbury Diocese by establishing a church-led hub linked to the Kent Savers Credit Union. Following their successful launch Lindsay Hammond was inspired to task his curate, Eileen Harrop, to set the ball rolling in Tenterden and she approached a number of community representatives to a meeting.

1.2 It took us almost a year and with significant support from Keith Berry, Development Worker for Together Canterbury, Tenterden Savers Community Hub (TSCH) 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 28th 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.

Elected Trustees are currently: Mike Stephens (Chairman) Sheila Robinson (Secretary) Julia Bampton Peter Andrews (Treasurer) Vacancy Vacancy	Nominated Trustees represent: Tenterden Town Council (Cllr Roy Isworth) The Vicar of St Mildred’s (Lindsay Hammond) The Diocese of Canterbury (Caroline Pinchbeck) Churches Together (Enid Knight)
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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.”

1.5 There were two main reasons for the change of name. Firstly there was a clear confusion locally with Kent Savers as many people thought that Tenterden Savers Community Hub (shortened

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to Tenterden Savers) was a credit union in its own right. Secondly the Charity Commission themselves were concerned about potential conflicts of interest between TSCH and Kent Savers and clarifying the relationship is the main reason it took so long to get established as an independent charity.

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.
- Support with separation/divorce and help with 'putting ones point across' to the authorities.
- 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 Tenterden Residents Association 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.

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. As TSCH and on behalf of Kent Savers we helped a number of individuals to open investment accounts with the credit union and deposit in excess of £50,000. We do not advise anyone about investments or borrowing and all decisions relating to membership of Kent Savers are taken in Maidstone. When someone wants to make use of the credit union we encourage them to use the on-line services provided to keep the core costs down. This has the disadvantage for us that we see people once and cannot build a relationship with them. Also people believe that by coming to us in the first place they are supporting us. We get no income from Kent Savers and just act as a local window to the credit union.

2.4 We have responded to a call from Judy Vinson, lay preacher in Rolvenden Parish, to set up a table in one of their two Farmers Markets which we attend once a month. We intend to grow this initiative through contact with the local primary school Family Liaison Officer.

2.5 We have spoken with Julie Coleman, Priest in Charge of a number of Parishes around New Romney, to establish a hub. This initiative is ongoing and she is very keen to succeed.

2.6 We have worked closely with Family Liaison Officers in St Michaels Primary and Tenterden Junior Schools to support parents and are developing initiatives to a) establish a home budgeting workshop for parents to help them understand how to manage their money and protect themselves from the need for short term urgent cash lending from high-interest lenders, and b) provide the education resources/tools for teachers to give pupils an understanding of money.

2.7 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.

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2.8 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.

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.

3. Where we are going.

I am certain that there is an increasing need for TCH in the region. Changing government policies; tightening of local authority budgets and qualifying rules; failing businesses and the hikes in business rates; increasing longevity with impacts on healthcare; pressure from inflation vs income growth meaning less real income for many; a recognition at the highest levels of the issues surrounding the 'just managing'. Families continue to face addiction issues, the impact of divorce and violence, unemployment and simple fear of forms due to poor numeracy.

All this means that in reality the situation for many is getting worse. We just don't see it as most of the people affected are just like you and me. It is easy to live in Tenterden and judge the whole area by its apparent wealth and ignore the plight of those who are hidden from view. People are generally reluctant to ask for help.

¹Forecasts show that the number of 65+ year olds is forecast to increase by 57.5% between 2015 and 2035, yet the proportion of population aged under 65 is only forecast to increase by 15%.

The 2011 census says that 17.6% of the population of Kent have a health problem or disability which limits their day-to-day activities. Of the 117,956 people in Ashford 16.2% (19,085) have a long-term health problem or disability.

The level of deprivation in eight out of 12 Kent local authority districts has increased since 2010 relative to other areas in England. Thanet continues to rank as the most deprived local authority in Kent. Ashford and Swale have experienced the largest increase in deprivation relative to other areas. In 2014 4,180 children in Ashford (16 or under) were living in 'low income families' an increase of 5.6% from 2013 – the official 'poverty' measure.

Our aim is to get busier and extend our reach into all the parishes across the marsh and within the area. We believe there is a lot of need out there and we just need to identify it. We have found that flexibility in our approach is more valuable than a rigid location and so we have changed our working hours to suit. We have found that TCH offers something that others do not and we are keen to exploit that. We have ambitions to establish workshops and training programs for individuals and families in money-management as our ambition is to see everybody managing within their means. This does not mean that they will not rely on state benefits but it does mean that they manage their debt, income and expenditure in such a way that they are in control of their lives.

Finally we need to increase the involvement of the community through the network of Friends who can support the organisation throughout its life. This in turn should lead to more volunteers and improve our ability to raise funds for day-to-day matters through the membership of friends. In truth

¹ KCC website statistics

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this has not worked as well as we would have hoped and we are keen to see the number of Friends grow and our pool of supporters increase.

In summary therefore:

We have done OK but not as well as we had hoped.

We have a core of supporters who want us to succeed.

We have supported Kent Savers successfully.

We have helped a reasonable number of people with a varying complexity of need.

We have created some good relationships with other agencies and organisations.

We have expanded and changed our approach to increase our effectiveness.

We need more volunteers.

We need more Friends.

We need more funds.