

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

Present: Mike Stephens; Julia Bampton; Ian Bampton; Chris Northen; Owen South; Chris Craib; David Craib; Henry Edwards; Sheila Robinson; Keith Berry(Together Canterbury); Vera Balser; Val Wallis (Together Canterbury); Chris Teesdale(CAB Tenterden);Catherine Parker (CEO Kent Savers); Sue Ferguson;Caroline Pinchbeck (Diocese of Canterbury); Lindsay Hammond (For last 10 minutes)

Apologies: Carolyn Hickmott; Roy Isworth; Enid Knight.

.....

Welcome to the 2nd Tenterden Community Hub Annual General Meeting.

Chairman’s Report: A comprehensive document was produced by Mike Stephens, and a brief summary was delivered verbally.

Kent Savers, however, was not mentioned in the report, mainly due to the Charities Commission terms of our charitable status – the two areas need to be kept totally separate. We are still agents for KS. and we did have an enquiry only last week from a perspective client looking to borrow money from the Credit Union.

The activities of TCH were outlined in brief:

We have had relatively consistent, but low level contact from people in need. Some with short and sweet contact/needs, others more long term who we have been supporting and helping for over a year, with a variety of issues.

At the outset we believed that we would be inundated with people needing help, financial support or to invest. At the time we had a flurry of investments, but this has now gone very quiet.

Tenterden Community Hub

Annual General Meeting

17 September 2018

Recently Keith has forged some good connections with Homewood School offering money advice to Year 12 students.

The change of name of the Day Centre to Tenterden Social Hub has raised the possibility of some confusion between the two organisations.

We have had some success from Mike's fundraising in the area and this has helped us, partly, to provide our monthly free community lunches. We have been providing a soup or ploughman's lunch since January 2018 (except March when Lenten lunches were served in the hall)

Challenges

- Volunteers
- Visitors

Funding – we are a small organisation so we don't need much, so it is not really a problem.

Volunteers – We have a small handful of regular volunteers. If we want to expand and do more we will need more volunteers.

However, during quiet periods volunteers lose interest and faith in the organisation.

Keith Berry – Chris Northen asked Keith on how busy the Hub in Canterbury is. It has a food bank, CAB, CAP all represented there. Herne Bay has a very active partnership with the Job Centre and CAB. They now make sure a Hub volunteer sits in with the clients in any meeting with advisers, to help them follow through with any advice.

The demographic of Murston and Herne Bay is totally different to Tenterden. It is not only 'poor' people who have debt. Food banks are

Tenterden Community Hub

Annual General Meeting

17 September 2018

mainly used by working families: people on large salaries could be just as, if not more, precarious than a more obviously needy family.

If not many people are aware of the help and support available in Tenterden, the agencies in Ashford could do more to promote us. Does the Advice Centre in Ashford even know we exist? We could probably try to build a better relationship with them.

Rolvenden

Chris Craib reported on the Rolvenden venture. It all started well. We were invited to attend and had a table at the monthly market. They had the support of the church and the school FLO. Then everything changed and we no longer seemed to have their support. No referrals were forthcoming, so eventually we withdrew from the Thursday market. Chris and David are still available, as and when required, by appointment.

Woodchurch and New Romney

For various reasons, we have been unable to forge any connections with these villages.

Volunteers' Report

We set up to help people in the local area, all confidentially. We provide a listening ear with a cup of tea or coffee. We work closely with local partners: GP; Schools; CAB. We are a needs-led charity. We find that the best way to operate is one drop-in session per week at the Hub and we meet some clients by arrangement at other venues and times. We recently helped a man to consolidate his borrowing through Kent Savers. We helped another couple with crisis funding when they switched from weekly to monthly pay and were having trouble with their landlord.

Tenterden Community Hub

Annual General Meeting

17 September 2018

We provide the soup lunch on the 2nd Friday monthly, with the help of Fare Share. These events help to promote the Hub. We also hope to work towards providing lunch for families in need during school holidays when there is no access the FSM.

To do more, we need:

- More volunteers
- Paid administrator
- Larger premises on the High St

Julia approaches local charities to request funds for clients. The funds are held in accounts, releasing it the client(s) as required and requested. Regular reports are made to the charity operators.

Finances

Owen presented a report on our finances to date. Our Funding current balance stands at approx. £2500cr. This is made up of:

- Crisis Funding - £1500 approx.
- General Funding - £1000 approx.

The main income recently has come from grants and donations from:

Ashford Borough Council - £1500

McCarthy and Stone - £250

Various - £265

The main items of expenditure were:

Tenterden Community Hub Annual General Meeting 17 September 2018

Phone	- £456
Liability Insurance	- £146
Setting up/promotion of Community lunch	- £431
	- £264
Hall hire/food	- £104

The telephone and internet represents 29% of our total expenditure.

Mike's fundraising efforts have paid off and we have received a grant of £2820 from Comic Relief. How will this strengthen our role/activities? This payment will be used for ongoing support, the not a specific project. Mike suggested that we could finance some posters and promotion to forge relationships with the CAB etc.

Election of Officials.

All positions proposed to continue as we are.

Kent Savers

Katherine Barker the new CEO of Kent Savers spoke about the organisation.

Tenterden is one of four KS branches in Kent. KS is going through a bit of a hiatus - the staff have changed and a new CEO started in April. They have no High St branches and are keen to keep relationships in the towns and villages to reach out to communities. They want to be included in any marketing we will do – and will contribute to any costs.

Tenterden Community Hub
Annual General Meeting
17 September 2018

The KS has 3 staff – not all full time - and are operating on a shoestring –they have no marketing budget. The Kent Savers are experiencing default and non-payment of loans at an alarming rate. They need more investment. No dividend was paid to investors last year and it is very likely that no dividend will be paid this year either.

Kent mirrors the national picture - there is lots of personal debt, and it is not restricted to the 'poorer' members of society. Consolidation of debts is one of the main areas of KS business.

The KS promotional material we have is all now out of date, showing obsolete interest rates and we will need revised merchandise if we are to continue to promote their services.

End of meeting.