

"Why the Borough Council is pleased to support Tonbridge CAB."

Chairman, Ladies and Gentlemen, firstly can I say how pleased I am to have been invited to attend the AGM of Tonbridge CAB and how grateful I am for the opportunity to address this gathering for the second successive year. Either I was successful in wowing you last year or you had no idea what I was talking about and have invited me back in the hope that I make rather more sense this time around!

Last year I did a bit of scene setting about the characteristics of this area and I'd like to do so again. West Kent is considered to be an affluent area and, indeed, judged against a number of criteria, this is a wholly accurate perception. For example, a recent report from Barclays Bank identifies Tonbridge and Malling as the 10th richest area in the Country, with an average household income of £63,350 p.a. If one looks at property prices, a recent independent study for the Borough Council has shown that the average price of a flat in the Borough is almost £180,000 and for a terraced house the figure is approaching £200,000.

Tonbridge is blessed with some exceptionally good schools and standards of educational attainment are high. None more so, of course, than in Tonbridge School itself where we are fortunate today to be enjoying their excellent facilities and hospitality. Unemployment in this area in comparative terms is very low. The resident-based rate is around 1.3% against a Kent average of 2.3%. Most statisticians would acknowledge that a rate as low as ours amounts to 'full employment'.

Indeed, many local companies report great difficulties in recruiting and retaining staff and this has created problems, but more as a result of our economic success rather than any economic weakness. Tonbridge and Malling is generally an affluent area. Higham ward, for example, is the 8th most affluent in Kent.

But that affluence masks the fact that there are pockets of deprivation and people on low incomes and these relatively wealthy communities sit cheek by jowl with some of the most deprived in the County. In Tonbridge and Malling, we have three particular geographical areas of need: East Malling, Snodland and, here in Tonbridge, the Trench ward. Against the Government's index of multiple deprivation, these communities do not figure as national or regional priorities. However, compared to others in West Kent, these three needy communities all fall within the top 8 most deprived areas.

And for me that is why the Citizens Advice Bureau is so important to the people of Tonbridge and now, through its outreach service, the people of Snodland. Not all in our community are fortunate enough to have the resources to be able to access expensive professional advice such as that provided by lawyers and financial consultants. And yet the changes in our society have produced a situation in which the need for high quality impartial advice has for many never been so great.

Levels of personal debt are of frighteningly high proportions and some people find themselves trapped in a cycle of fear and worsening financial circumstances from which, without sound advice and assistance, they would never be able to break free.

The recent weaknesses in the mortgage sub prime markets have highlighted the fragility of an economy that is based upon levels of personal debt that are at all time high and the rise in interest rates has increased the pressure on those who have stretched themselves financially to ensure a place on the housing ladder or to acquire consumer goods that in our society are, for better or for worse, judged as essentials. Only this very morning the Today programme carried a report that suggested that up to a million homeowners have used their credit cards to meet their repayments as they struggle with higher interest rates. We all know where that is likely to lead for many of those who have resorted to borrowing ever more at much higher rates to meet their mortgage commitments.

Housing is at a premium and as I indicated earlier, the prices in Tonbridge make it impossible for many to aspire to home ownership. The Borough Council, despite its best endeavours, simply is not resourced to provide the number of units of social housing that our housing needs studies tells us are necessary. Against this background, there are many who have no option but to turn to the private rented sector and some who face the very real and frightening prospect of becoming homeless. Even if people are successful in gaining a tenancy of a house in the social rented sector, the levels of rent charged these days under assured tenancies are for many very difficult to meet without assistance but the constantly changing housing benefit regulations can lead to people becoming confused about or missing out completely on their entitlements. The CAB does excellent work in helping clients gain access to benefits to which they are entitled. Also, young people in particular need access to good advice on their housing options as do those threatened with homelessness.

People also need advice on how they can challenge decisions made by the local authority if it rejects a homelessness application.

The whole array of state benefits is such a confusing and bewildering situation for many that we know that some of those in the greatest need do not receive that to which they are entitled. That includes families on low incomes, elderly and vulnerable persons, disabled people, carers and others. Those people often need help with completing the relevant forms and applying for the benefits to which they are fully entitled.

This can particularly be the case for benefits such as Disability Living allowance and Attendance Allowance. We also know that we have an ageing population and that people are living longer. This almost certainly means further increases in the number of people who suffer from dementia illnesses and it is important that their carers are able to get sound advice on the benefits to which they are entitled.

A problem that has arisen for many over the past few years is the demand for repayment of overpaid tax credits. This system which clearly was designed to give help to those in need, including those working and earning well above minimum wages appears to have a flaw arising from the time lags that can occur in responding to changes in circumstances and this can lead to very grave difficulties for those faced with substantial overpayments that have to be recovered. I am sure this will create an increasing workload for the CAB if it is not already doing so.

We live in a world where one hears constant reference to one's human rights. But not everybody knows their rights or how to enforce them. Regrettably, it is the case that people fall prey to fraudsters, are the victims of unscrupulous and sharp business practices, or become involved with loan sharks or others who seek to exploit for gain. Even in a country where there is very strict employment legislation it is still the case that some employers fail to act correctly and breach the rights of their employees. Without access to good advice many would be unable to secure redress for themselves when they have been unfairly or unlawfully treated.

And it is not just the private sector that can cause injustice of course. The many parts of the public sector, including the Borough Council, have that capacity as well. People need access to advice and assistance that will enable them to pursue complaints and grievances, whether it be against the local authorities, the NHS or a Government Department.

Those are just some of the areas in which people require assistance – they are others I could cite. Those facing matrimonial breakdown may need advice as may those with concerns about insurance policies or their pension entitlement. And, of course, it is not just the citizens of this country that sometimes need assistance. There are very complex procedures surrounding asylum seekers and others with problems concerning their immigration status. The list of circumstances in which people may need help is almost endless.

And yet, Tonbridge CAB, through its highly trained volunteers and permanent staff, continues to do a superb job in meeting this diverse range of needs. It is the body that people can turn to when they are in need of impartial, free but highly competent and thoroughly professional advice and assistance. No other organization that I know of has the skill and capacity to respond to the wide ranging and complex needs of so many people.

The Bureau's informative annual report tells us that last year it dealt with 7,135 new problems. Each of those problems that Tonbridge CAB helped resolve represented the lifting of a burden, sometimes light but frequently one that was heavy or sometimes even impossible to bear. For some in despair the result can be transformational – suddenly they can see a way forward and a purpose to their life. The advice and support provided by the CAB can for some be literally a life changing experience.

Given all that I have said, it becomes fairly obvious why the Borough Council is so supportive of the work of Tonbridge CAB. It fulfils a role in our society that no other organization is able to. It enhances the quality of life for so many by helping them with the most difficult and worrying problems and it also secures a genuine economic benefit for the community through the monies and state benefits it secures for its clients which is then invested in local services. Keynesian economics in all its glory one might say!

The Chairman in the Review of the Year makes a kind reference to the part I played in securing the River Walk accommodation for the CAB. In my role I am expected to come up with answers to a wide range of problems (a bit like the CAB really!) and I have to formulate a lot of ideas for how we can tackle practical issues.

About once a year I actually manage to come up with a very good idea and last year it just so happened that it was the CAB that benefited from a light bulb moment that I had one morning in the bath. Seriously, I am delighted to have played a part in securing much better premises for the CAB and I have to say I found it most gratifying to read in the annual review just how much difference it has made to the CAB and its clients. I was pleased to attend the official opening by Sir John Stanley and to take a tour of the premises following the redecoration and refurbishment that the CAB undertook prior to taking up the accommodation. I was very impressed and pleased with what I saw. The CAB now has premises that are indeed fit for purpose in the 21st century and I hope those that work there and all those who visit will find them a pleasant and attractive place in which to undertake their business.

Tonbridge CAB fulfils another excellent function in terms of demonstrating the incredible value that can be given to society through the efforts of volunteers. The valuable work undertaken by the voluntary sector is often under played and not given the full recognition it deserves and I am very pleased to have been given this opportunity to perhaps help set the record straight.

Those who act as voluntary advisers for the CAB are not well meaning amateurs. They are dedicated people, willing to serve their community by assisting others and are trained by the CAB movement to a very high standard indeed. They are a shining beacon of selfless service and should serve as an example to us all. I am absolutely delighted that the CAB's new premises have facilitated the training of many new volunteers and I know that they will find their own lives enriched by the knowledge of the help they have been able to give to others.

I also want to pay tribute to the Trustees of the CAB for the wisdom and judgment they display in the conduct of its affairs and for the hard work and enthusiasm they bring to their important role. The commitment of all the past and present Board members is a key factor in the ongoing success of the CAB and they all deserve our thanks for the work that they do to support the Manager, her staff and the volunteers. I must make a special mention of the Chairman, Jill Anderson, who has brought her own special qualities to the role. Charm, diplomacy, resoluteness and tenacity are some of the characteristics she has demonstrated over the past twelve months but she has also showed a very keen business sense and a capacity for hard work when it comes to the CAB's best interests. When I receive an email or telephone call from Jill, which is frequently, the odds are certainly in favour of the subject matter being connected with the CAB and Jill's latest crusade on its behalf!

And now I come to the role of the Manager. Angela has quickly built upon the solid foundations that she inherited and under her skilful direction the Bureau has moved forward still further. The increase in the number of trainees, the number of clients and the range of issues upon which assistance has been provided is a testament to the positive direction of travel of the CAB under Angel's guidance. I also noted a reference in the Review of the year to Angela and Rosanna's "fabulous logistical and diplomatic skills." I can't better that description and the team that is formed by Angela, her deputy managers, her Administrator and the specialist advisers is undoubtedly one of the strongest that exists in any CAB anywhere.

In my role as Chief Executive of the Borough Council I encounter many worthy bodies that contribute to the overall wellbeing of our community. Each does this in its own unique way. But, when asked to express a view, I always truthfully say that there is no more valuable voluntary sector organization in the Borough in my judgment than the CAB and I should like to take this opportunity to pay my personal tribute and to express on behalf of the Borough Council its sincere appreciation for the work that you do in your various ways as Trustees, Managers, Supervisors, Advisers, trainees, Administrators, receptionists, IT experts, cleaners and of course the gardener. Collectively you are the Tonbridge CAB and the people of Tonbridge and the surrounding area are fortunate to have at their disposal such an important and valuable resource and I hope that the Tonbridge CAB continues to flourish and to fulfill its vitally important role in the community.

Thank you.