

# Tenterden Community Hub

## Objectives

- 1. To support local people in need**
- 2. To out-Wonga Wonga**

**A sympathetic ear**

**Attached to community support**

**A credit union close to home**

**Access to crisis funding**

**Training on home budgeting**



Monday November 24 2014 | THE TIMES

# Wage earners can't escape poverty trap

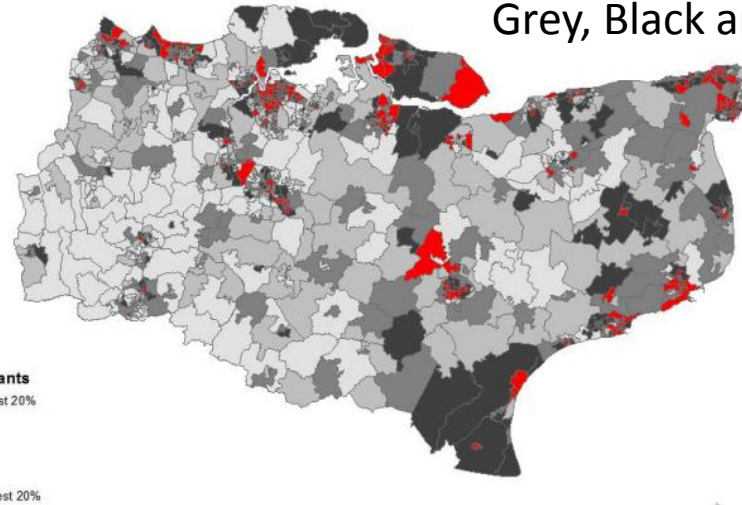
**Dominic Kennedy**

Most unemployed people who find jobs are paid less than a living wage and will probably fail to escape from low pay, a report today says.

All types of workers have experienced a fall in real terms earnings since the financial crisis of 2008. By contrast, pensioners are better off than ever.

Employees are on average receiving £43 a week less in real terms and the self-employed get £33 a week less. The figures were compiled for the Joseph Rowntree Trust's annual monitoring poverty and social exclusion report, written by the New Policy Institute.

Proportion of people aged 16-64 claiming benefits in Kent  
February 2014

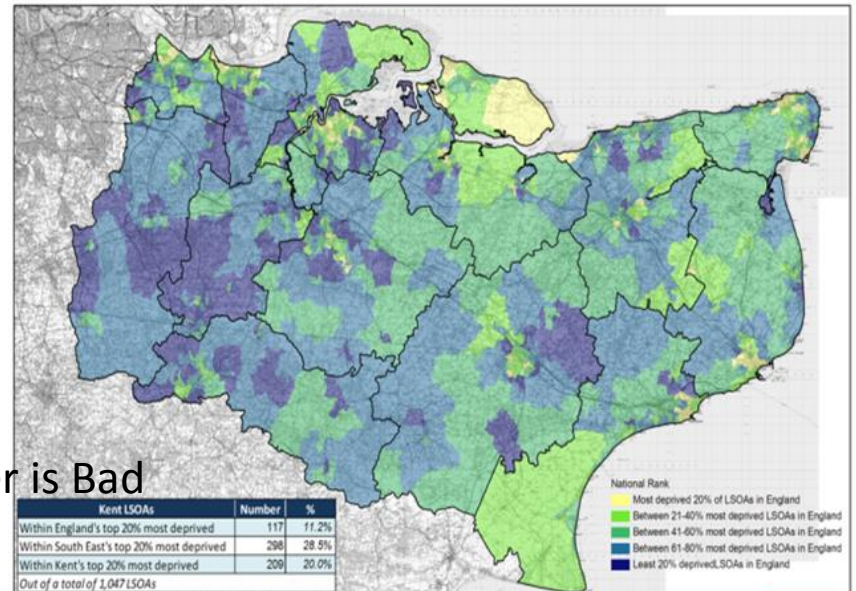


Grey, Black and Red are Bad

Source: DWP WPLS  
Produced by Research & Evaluation, Kent County Council  
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National Rank of Lower Super Output Areas (LSOAs) in Kent based on the Index of Multiple Deprivation 2010



Lighter is Bad

Source: English Indices of Deprivation 2010, Communities and Local Government (CLG)  
Produced by Research & Intelligence, Kent County Council  
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# **Look beneath the surface**

**(and beyond the clothes, antiques and coffee shops)**

**Unable to work**

**Financial problems**

**Struggling to cope with life**

**Vulnerable**

**Charity shops**

**Failed business**

**Benefits**

**Loneliness**

**Addiction**

**Food bank**

**Single parent**

**Disability**

5:01PM, MON 20 JAN 2014 CHURCH LAUNCHES COMMUNITY BANK

## Savings and loans offered by Kent church

Last updated Mon 20 Jan 2014

UK • payday • loans • Savings • Kent • Sittingbourne • Church



Where do you turn when you want a loan? A bank? A building society? A friend? How about your local church! Well this morning, Kent's first "community bank" to be held in a church opened its doors for savers and borrowers.

Watch now

Chris Hunt - Outlook Wel x Murston Community Ban x Twitter / Mentions x

https://www.facebook.com/MurstonCommunityBank?fref=ts

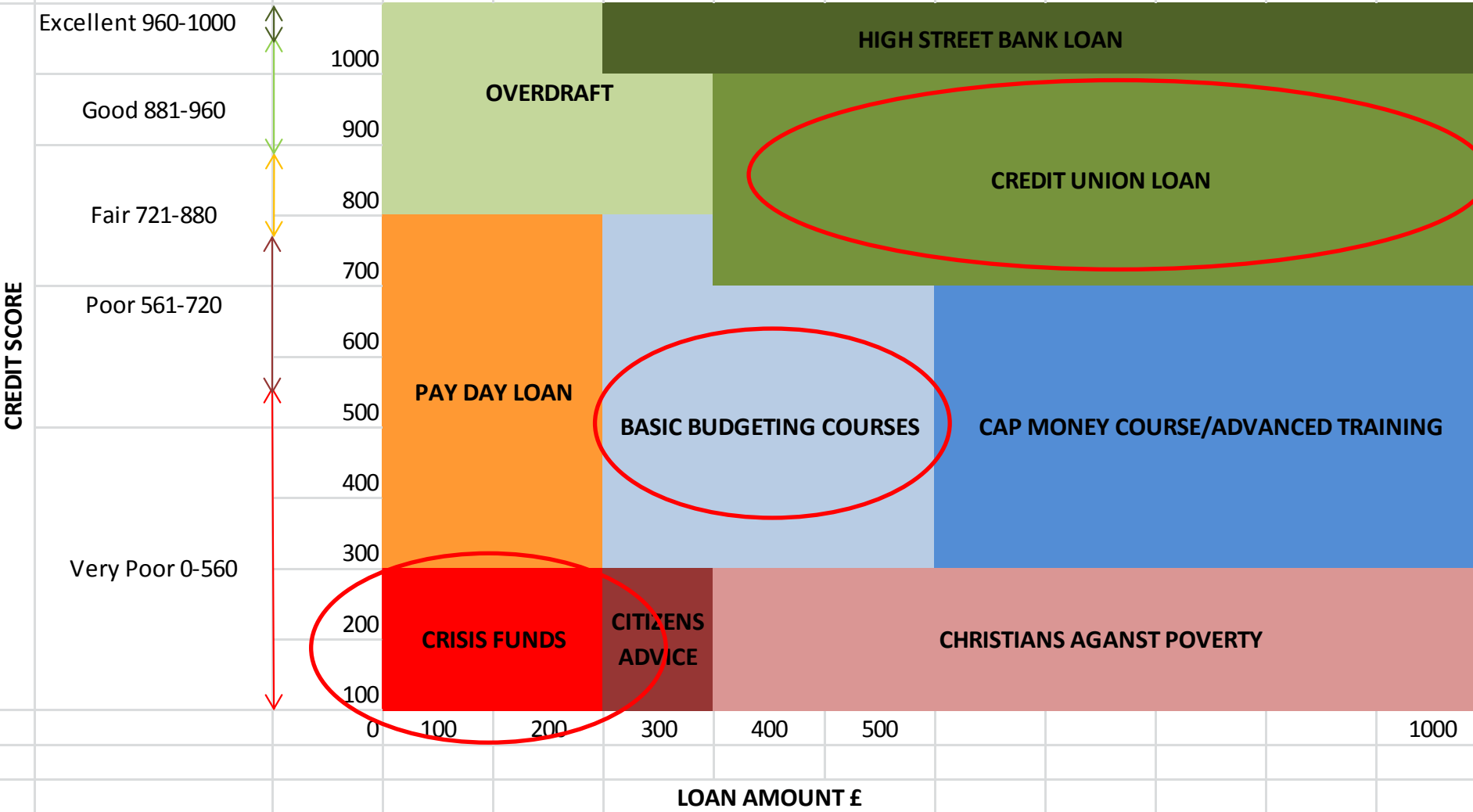
facebook Search for people, places and things

### Murston Community Bank

45 likes · 22 talking about this

Community  
This is the Facebook Page for a Murston Community Bank, All Saints Church, Church Road, Murston. You can also find us on Twitter @MurstonCommBank

# DEBT ACTION CHART



# MUCH MORE THAN A BANK!



**Outpost of Kent Savers  
Credit Union**

**Signposter for sources of help  
'A Listening Ear'**

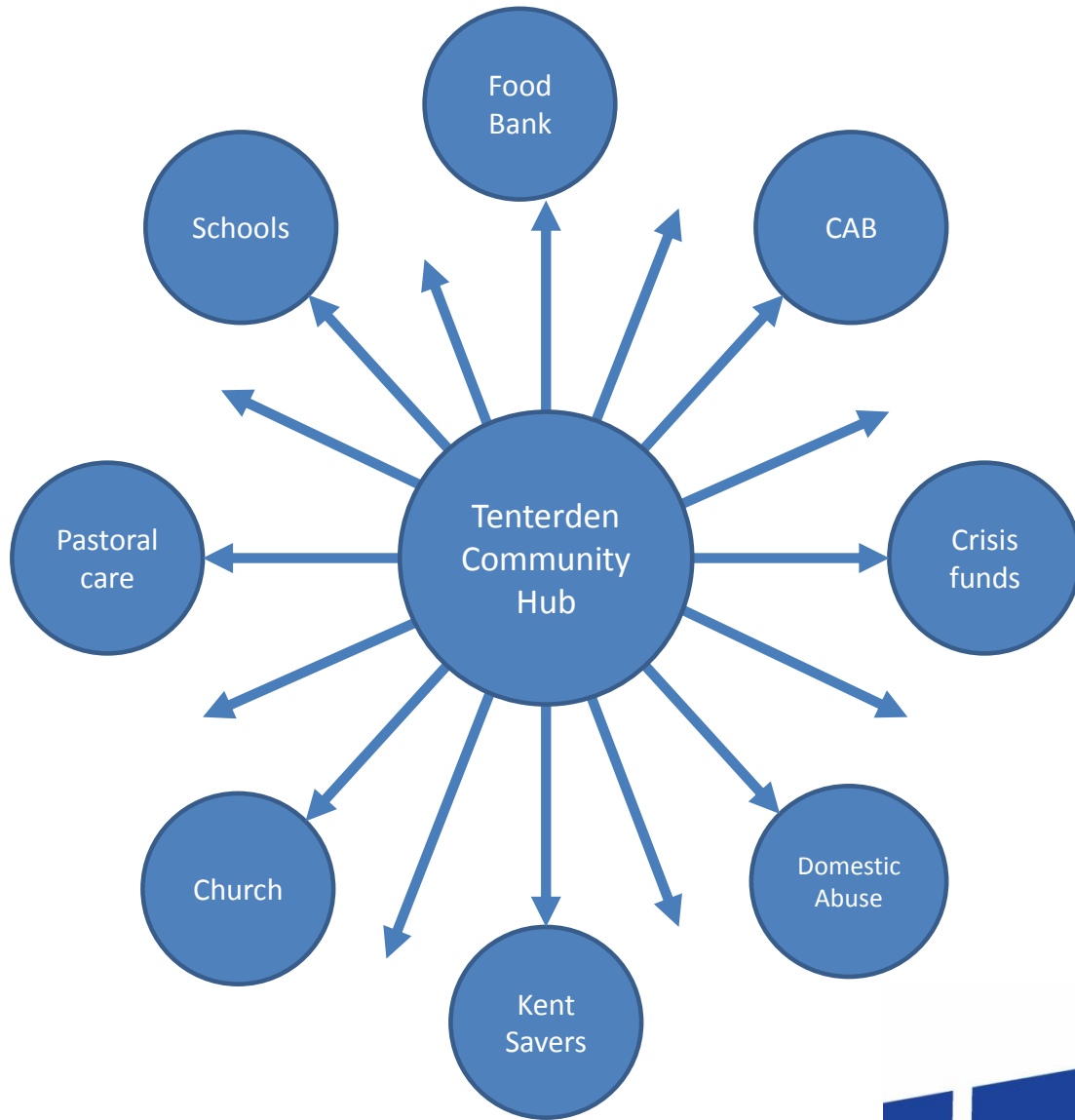
**SAVINGS**

**LOANS**

**Food Bank**  
**Pastoral care**  
**Work-related help**

**Domestic Abuse**  
**Housing Support**  
**Govt agencies**

**CAB**  
**Debt Advice**  
**Crisis Funding**  
**Others..**



# CHARITABLE OBJECTS

- **The Prevention and Relief of Poverty**
- **The relief of those in need**

Working or living around Tenterden  
(Kent and East Sussex)

## DELIVERED THROUGH:

**Community Hub** because with all the support available there are still people in need in and around Tenterden

**Kent Savers** because we should have easy access to ethical banking both as investors wanting to help the community and borrowers



# Charitable Incorporated Organisation

## TRUSTEES

- Elected by Membership
- Nominated organisations

## VOLUNTEERS

**FRIENDS** - open to everyone

## BENEFACTORS/DONATIONS

set up / running costs / crisis fund



**The Credit Union** - based in Maidstone

- Small expert staff (mix of volunteers and paid)
- Directors all unpaid volunteers
- Members all working/resident in Kent
- Internet based not-for-profit

**INVESTORS** (from £3 to £15,000)

Annual dividend return

**BORROWERS** (£300 - £7,500)

From ~3% pm to 4.9% pa

**WE REALLY BELIEVE THERE  
IS A NEED**

