

### Note of the meeting of the Keynsham Area Forum held on Thursday, 19th July, 2018 in Community Space, Keynsham - Market Walk, Keynsham

2. Minutes Keynsham Area Forum 19-7-18



## Minute Item 1

## Final Minutes of the

Keynsham Area Forum 19<sup>th</sup> July 2018, 6.30pm Community Space, Market Walk, Keynsham

#### Present

Name	Organisation Represented
Adrian Inker (Chairing)	Vice Chair of the Forum. Community@67
Cllr Ashton Broad	Chair of Whitchurch Village Council
Alex Beaumont	Keynsham NOW
David Clarke	Churches Together in Keynsham and Saltford
Sheila Crocombe	Keynsham Action Network
Sue Deedigan	Service Manager, Curo Care and Support
Sara Dixon	Locality Manager, B&NES
Sgt Jon Bagnowiec	Avon and Somerset Police
Pat Foster	Healthwatch B&NES
Cllr Clive Fricker	Keynsham Town Council
Cllr Charles Gerrish	B&NES Ward Councillor, Keynsham North and Cabinet
	Member for Finance and Efficiency
Mike Hammond	Resident
Kathleen Hovland	Keynsham Action Network
Hazel Mitchell	Resident
Tony Mitchell	Transition Keynsham
Jenny Morgan	Resident
Peter Morgan	Resident
Cllr Lisa O'Brien	B&NES Ward Councillor, Keynsham South
Cllr Philippa Paget	Compton Dando Parish Council
Daniella Phillips	Keynsham NOW
Catherine Robinson	Community Development – St Monica Trust
Sam Ross	Farmborough Community Shop
Lores Savine	Community Safety Officer, B&NES
Lottie Smith-Collins	Clerk to Saltford Parish Council
Mike Strathdee	Community Resources Manager, DHI
Cllr John Twist	Chair – Corston Parish Council
Andy Wait	Keynsham NOW
Alison Wells	Community Engagement Officer, B&NES
Roanne Wootten	Operations Director - Julian House

### **Apologies**

Name	Organisation Represented
Cllr Alan Hale	B&NES Ward Councillor, Chair of the Forum
Cllr Sally Davis	B&NES Ward Councillor – Farmborough
Cllr Dawn Drury	Chair of Compton Dando PC and Deputy Town Clerk, Keynsham
Chris Hounsell	Saltford Business Network
Cllr Paul May	B&NES Ward Councillor - Publow and Whitchurch and Cabinet
	Member for Children and Young People
Cheryl Scott	Clerk to Keynsham Town Council
Paul Sheehan	Public Health Development and Commissioning Manager
Cllr Brian Simmons	B&NES Ward Councillor, Keynsham North

		Action
1.	Welcome from the Chair of the Forum; introductions and apologies.	
1.1	Al welcomed those present. Apologies as above.	
2.	To note apologies and agree notes of the 30th April Meeting	
2.1	For the minutes of the April meeting, KH clarified that AQA <i>are</i> doing the timing at the Leisure Centre, not <i>'looking at it'</i> . (Question 7 of Appendix 1).	
2.2	The notes were agreed as a true record.	
3.	Matters Arising	
3.1	Al said that a report on progress with the Skatepark had been requested from Keynsham Town Council as per point 9.1 of the previous minutes. Unfortunately, neither the Clerk nor Deputy Clerk are able to attend this evening's meeting but progress is being made and they have provided the following update:	
	Keynsham Town Council is currently commissioning an Environmental Impact Assessment. This is to alleviate concerns and answer questions that arose from the original pre-application sent to B&NES Council.	
3.2	TM said that the response from Cllr Gerrish does not address the motion put forward by Transition Keynsham in April. For the benefit of the Forum, Al explained that, at the April meeting, TM had read out a statement on behalf of Transition Keynsham. Following the meeting, TM had requested a response be given at the Forum's July meeting on the outcome of the Council's engagement with the Government and the Local Government's Association's view. There are paper copies of the response on tables and it will be circulated to Forum members. Al invited CG to comment on TM's assertion. CG said that the Council is still in conversation with the Government.	
3.3	AWait said he would like to return to the update on the skatepark – this is the ninth winter without lights here. He has spoken with the Town Clerk who was positive and hopeful. There was a serious attack on a young person in the skatepark last week – if there had been lights, it may not have happened	
4.	Update from Avon Fire and Rescue	
4.1	Unfortunately, the Fire Service was not present.	
5.	Update from the Police – Sgt Jon Bagnowiec	
5.1	JB provided a report with the latest crime statistics which can be found <u>here</u> .	
5.2	With regard to Anti Social Behaviour (ASB) and Criminal Damage, this is probably attributable to a minority causing a small spike in figures. The persistent ASB has pretty much disappeared now, so while it looks as though it has increased, there is no great change since 2017 and 2016. Interventions are still in place so hopefully there will be no increase over the summer. The Police are also working with Curo to link ASB to tenancies.	
5.3	Three robberies took place in June but there is nothing to suggest it is the same person. The Police also had a stage asful Misuse of Drugs Act warrant in Warwick Road, Keynsham.	

5.4 JB said do contact the Police if you witness anything suspicious and keep your properties secure in this hot weather. He also advised the Forum that PC Kerry Grace is permanently working in the Keynsham area now. **Questions and Answers** 5.5 Q1: Patrols relating to parking on corners of roads have been requested – how many have taken place? A1: I don't know – resource wise it is difficult. It is an offence to drive on the pavement but we need to draw a line on what we can and can't do. Could the Council look at putting lines on the road? 5.6 Q2: Re the drugs warrant, residents have complained to me that they can smell hash – is this also a Class B drug? A2: Yes but the Police will need information from a number of sources before being able to obtain a search warrant. The number is usually up to the magistrate but more than three sources is usual. 5.7 Q3: What do traffic wardens do? A3: They are not part of the Police and we don't interact very much. They work for the Council. 5.8 Q4: Few people realise the work that has gone into stopping the ASB in Keynsham – the Police should promote this more and celebrate how services have worked together to address it. A4: While the ASB was not that serious, it had a big impact on the town. However, perception is an issue and the laser pen incident highlighted at this meeting was not related to the wider ASB issue. 5.9 There was a vote of thanks to the Police and other organisations that had helped to address the issue. It was also noted that Keynsham Community Spirit had folded. 5.10 Al said that the Police Crime Commissioner, Sue Mountstevens, will be attending the September Forum which is an opportunity to ask further policing questions. 6. Joint Community Safety Plan - Lores Savine 6.1 LS said the Council works closely with the Police as members of the Responsible Authorities Group (RAG) which also includes the Fire Service, Health and Education Services. 6.2 The priorities for the group have changed in recent years with an expectation that they will deal with issues such as modern slavery and Prevent (counterterrorism strategy). 6.3 Incidents of Domestic Abuse are also high in Bath and North East Somerset. RAG is now responsible for Domestic Homicide Reviews and this can be through suicide and illness as well as directly from abuse. There is no budget

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for this so there are challenges.

6.4	RAG need to know what local priorities and concerns are and recognise that Bath and North East Somerset is a diverse area. To put their report together, they went back through the minutes of the Forum meetings to note what had been raised. They are also attending this round of Forum meetings to ask whether there is anything they have missed. At the back of the report is a section on strategic priorities:  - Protect the most vulnerable from harm - Strengthening local communities - Working together to respond to community challenges	
6.5	The report can be found <a href="mailto:here">here</a> . Any comments to be made to Alison Wells  ( <a href="mailto:Alison_wells@bathnes.gov.uk">Alison_wells@bathnes.gov.uk</a> ) within the next couple of weeks as the report will be finalised in mid-August. Comments are to relate to high level issues, not specific incidents.	
7.	Community Showcase	
7.1	<ul> <li>Churches Together in Keynsham and Saltford – David Clarke</li> <li>ACE Neighbours – Catherine Robinson, St Monica Trust</li> <li>Farmborough Community Shop - Sam Ross</li> </ul>	
	See Appendices 1, 2 and 3	
8.	Homelessness, Sofa Surfing and Begging: Roanne Wootten – Operations Director, Julian House	
	See Appendix 4	
9.	DHI and Support Services: Mike Strathdee - Community Resources Manager, DHI	
	See Appendix 5	
10.	Curo Choices, Wellbeing House, Temporary Accommodation: Sue Deedigan – Service Manager, Curo Care and Support	
	See Appendix 6	
11.	Dates and Topics for Future Forum Meetings	
	All at the Community Space of the Civic Centre starting at 6.30pm	
	25th September 2018 - speaker confirmed – Sue Mountstevens, Police and Crime Commissioner to include Emergency Planning	
	• 3 <sup>rd</sup> December 2018 - Council Budget and AGM	
	Crime Commissioner to include Emergency Planning	

#### **Community Showcase**

## Churches Together in Keynsham and Saltford David Clarke

DC explained that this is a group of 11 local churches with an aim of helping to build community at the point of need. They undertake a variety of activities such as:

- Fund-raising for Christian Aid
- A 'Friends in Need' service to help take people to hospital and GP appointments for free if possible
- Keynsham Talking Newspaper
- Keynsham Food Bank.
- Visiting the elderly at home, in residential homes and at coffee/lunch clubs
- Visiting schools.
- Brave Talk a scheme to encourage people to talk about and make arrangements for funerals and end of life.

They also sponsor the Keynsham Winter Festival, bi-annual Saltford Festival and Keynsham Music Festival where they have a prayer tent.

They organise a Christmas Lunch for people on their own which starts at 10.30am for games and chat with entertainment gong on until 4pm.

They also get involved with ad hoc events such as theatre productions, providing speakers and political hustings.

You find out more on their webpage here.

#### **Questions and Answers**

Comment 1 The Council can help to promote your services via the Interagency Newsletter.

Response 1 I will provide details

Q1 Is Healthwatch able to attend any of your events?

A1 Yes – we can liaise.

#### **Community Showcase**

## ACE Neighbours – St Monica Trust Catherine Robinson

CR explained that she is from the Community Development Team of St Monica Trust. ACE Neighbours is a new project aimed at addressing loneliness and social isolation amongst older people which is starting in Keynsham.

The scheme involves matching people aged over 60 with a volunteer who befriends them for a time limited period. At the start, they may decide to simply go out for a coffee or to the Library. Ideally, they will spend time discussing hobbies and interests and then look together for related activities in the local area. As there is a lot on offer in Keynsham, St Monica hopes the scheme will work well here.

The volunteer will go with the client initially but gradually start to pull back as the client makes friends and gains confidence.

The scheme has been trialled in Bristol via funding from LinkAge. St Monica is working with the University of Bath as the scheme developed from one of their research studies. This identified obstacles to staying active in old age which included 'lack of confidence' and 'no-one to go with'. There are links with the Channel 4 Programme 'Old People's Home for 4 Year Olds', which is also a University of Bath project and was filmed at a St Monica Care Home in Bristol. The same measures used for this are also used for ACE Neighbours. Public Health England has identified ACE Neighbours as one of very few schemes in the UK that shows promise to be expanded. The University of Bath is still evaluating the Bristol scheme – those involved wear 'Fit Bits' to monitor whether their activity levels increase as a result of taking part.

St Monica will be raising awareness in Keynsham over the coming weeks and will be engaging with local GP surgeries. They are already starting to get referrals, including self-referrals.

The Forum was asked to help promote the scheme and in particular to help identify volunteers who would like to become befrienders.

There is more information and Catherine's contact details on the website here.

#### **Questions and Answers**

- Q1 Loneliness is a modern plague so this is good to hear. Do volunteers need any kind of security check?
- A1 Yes they would need two references and a DBS check. There are perks for volunteers such as social events and discounts.
- Q2 Lack of transport is a big issue are there any ways to overcome this such as covering taxi costs?
- For reasons of insurance we try to encourage people to go out independently. Volunteers are not allowed to use their cars to take out the clients. We encourage them to find activities that are accessible by bus or walking so that they will be more sustainable over time.

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### **Community Showcase**

# Farmborough Community Shop Sam Ross

Sam's presentation can be found <u>here</u>.

Slide	Commentary
1 – Title Slide	My name is Sam Ross. I am one of the founder members of the Farmborough Community Shop Management Committee and have lived in Farmborough for over 17 years. When I moved to the village, there was one shop
2 – Farmborough Stores (pre-2010)	it was conveniently situated at the top of the road less than a minute's walk from my house. Unfortunately, once the post office was closed, the shop soon followed, along with the bakery next door and two other businesses in the nearby chapels in 2010. Today the shop looks like this
3 – The site of Farmborough Stores today	Where once there were four thriving businesses, there are now seven small homes. It is an often-observed fact that we only fully realise the true value of something when we have lost it, and a shop in Farmborough is a good example of that. A year later a group of villagers got together and decided to put out a survey to the village
4 – Survey Results 2011	Over 70% of the surveys were returned (about 290 completed surveys) and the overwhelming response was that a shop was important or very important to most people, who were also keen to be able to have somewhere to shop 2-3 times per week. So a committee was formed in 2012 and we consolidated our aim to plan for and build a community shop by visiting several that were already open around the Bath and North East Somerset area. The first problem to be solved was where to put it. With the old site now under development, there was really only one site available
5 - Land available for a new shop?	a strip of land behind the Farmborough Memorial Hall.  At this point two-thirds of the committee decided to leave on the basis that it was 'all taking too long', but in reality, most had simply come to realise exactly how large a task creating a community-run shop would actually be. The road to achieve this looked insurmountable to them with no building, no land, little expertise and no money, plus
6 - New development in Farmborough	local development plans were causing some friction between villagers who had been led to believe that even the possibility of a shop would lead to more and more houses being built around the village, a fact which was unfounded, but repeatedly recited by those opposed to the development occurring on their doorstep. It was a difficult and frustrating time, but the four remaining members continued in their aim joined by a couple of additional villagers so that by the end of 2013  Page 9

7 – Community Benefit Society	Farmborough Community Shop Ltd was registered as a Community Benefit Society, a kind of co-operative where shares can be sold to investors from £10 to £20,000, but who in return expect no more than a social dividend rather than a financial return and where each member has an equal standing in the society, regardless of the amount invested.
8 - Land approved for use	Around this time, the Parish Council also kindly offered the land behind the Memorial Hall, on which the shop now resides, in return for a small annual lease. With the site secured, fundraising began, and
9 - Share offer form	a share offer was opened at the end of 2014 to begin raising the community funding required to enable applications for matched grant funding, donations and loans.
	Unfortunately, a good start to the offer soon came to a halt at the beginning of 2015, when once again local politics came into play.
	After eight months of negotiations, the project was almost abandoned, but at the eleventh hour sense prevailed and the share offer was promoted once more, plus
10 - Legal agreement over land is signed	a legal agreement was drawn up between the Community Shop, the Memorial Hall Committee and the Parish Council on how the shop would operate alongside the existing organisations and facilities. Money and available time by the small committee was now the main barrier to progress, but thankfully, the new developments that had been so contentious at the start of the journey now began to bear fruit and more committee members were raised from the newcomers, as well as enthusiastic support and investment through shares and donations.
11 – Planning application submitted	During 2016 we finally put in an application for the necessary planning permission to erect a shop on the agreed land and with the plans approved, and around £35,000 raised through shares and donations, we started to apply for some serious grant funding to cover the building works and fit-out of the shop.
12 - Anthony Head	As 2017 rolled around, we also asked local resident and celebrity Anthony Head to join us as an ambassador, to provide help and encouragement, to which he agreed. But our major breakthrough came
13 – LEADER Funding	when a grant of £83,000 from the LEADER programme was awarded at the end of 2017, which enabled us to
14 - Groundworks begin	start the groundworks in November and order the bespoke Portakabin building
15 - The building arrives	which was craned into place at the end of January this year and in less than a day.
16 - Building complete	It was at this point that the shop became a reality for much of the village, as a physical building could no longer be denied, however
17 - Fundraising events	although we had been holding fundraising events throughout each year to raise the profile of the shop, a farmer's market at the end of February sealed the agai when people could actually see the wealth of

	local products available and realised that these would be available on a daily basis once the shop was open. The share applications and donations increased and another of our grant applications
18 - The Prince's Countryside Fund	this time to the Prince's Countryside Fund was awarded to the tune of £30,000. This allowed us to
19 - Shop fittings	order the fittings for the shop. We were on the home stretch! With more funding applications approved for stock etc, we hired a manager who got the shop up and running within six weeks of starting in mid-May, including volunteer training, sorting rotas, ordering stock, and dealing with the shop committee with great tact and diplomacy.
20 - We are open!	The shop opened for business on 30 June (a soft opening), and finally everyone could see what the fuss was all about. A shop, a coffee shop, a hub for the village. The pennies have dropped and the positive comments which have followed has made the long journey to where we are all the more worthwhile.
21 - Grand opening and garden party	Last Sunday we held our official grand opening with resident 'royalty' and our ambassador in attendance, alongside several of the main figureheads of our local community.
22 - Farmborough Community Shop (2018)	Community shops are a really good example that people are not powerless to do things for themselves and local communities can create change. They also prove the old adage that anything worth doing is worth doing well, but that this inevitably takes time and sadly, not everyone is supportive or has the ability to see the benefit until it's physically staring them in the face.  It may have taken over six years from initial planning to opening, but in less than three weeks Farmborough Community Shop has proven itself invaluable as not only a local shop where people can get hold of goods and general produce often cheaper then they can get anywhere else locally, but also as a place to relieve social isolation, and a hub for the village which has rapidly become a place to talk about common interests and maintain, create or renew friendships.  People leave the shop with an increased feeling of positivity about where they live and the people that live there, and it has fostered a general interest around getting involved with the community again.
23 – Opening Hours Image	Farmborough Shop is here for the benefit of the community. It is the community's shop and many of Farmborough's residents and the surrounding communities own a part of it. Its success will be measured in how everyone supports it by shopping, meeting, and volunteering to help run it.  Now it is here, our work as the Management Committee continues as we look forward to finding new ways for the shop to support the community, as the community supports the shop, so that everyone enjoys shopping there, the social interactions, and the satisfaction of making our village work as a vibrant community.

24 - Contact	Farmborough Community Shop Little Lane, Farmborough BA2 0AH Tel: 01761 471811
	E-mail: info@farmboroughshop.co.uk www.farmboroughshop.co.uk

#### **Questions and Answers**

Q1: Is there facility at the shop for people to sell 'gluts' of produce eg runner beans?

A1: Yes – we have been asked already and the manager is open to this.

Q2: Did other community shops take that long to come to fruition?

A2: It depends on whether they had premises already. Funding is also a factor but being an isolated community can help with this. Three to four years is probably realistic but we had a fair amount of opposition. It was new residents from the new development in the village that helped.

Q3: Is there parking?

A3: Yes – customers can use the village hall car park – they mostly have activities in the evening so there isn't much overlap.

All thanked all the speakers for their presentations. He said if you know anyone who would be interested in speaking to the Forum as part of the Community Showcase, to let Alison or Sara know.

Presentation: Homelessness, Sofa Surfing and Begging

Presenter: Roanne Wootten – Operations Director, Julian House

The presentation can be found <u>here</u>

Slide	Commentary
1 – Title Slide	
2 Rough Sleeping in BaNES 2017- 2018	Shows the results of the rough sleeper count undertaken in 2017. No local connection means to Bath and North East Somerset.
	Those that appeared in the count the year before this have now moved to independent living accommodation.
	There is an increase in homeless women now, many in unhealthy relationships. They are more chaotic and vocal than male homeless. Homelessness means an early death, particularly for women – I attended the funeral of a 28 year old homeless woman last week.
3 - The Individual	Homelessness can be the result of childhood trauma – life circumstances can re-awaken the issue and drink and drugs are used to self medicate. The individuals are often ashamed of their situation but entrenched within it.
4 - The reasons people forced to sleep rough in BaNES?	The reasons are listed on the slide. They are unlikely to be losing a privately rented home but social housing, supported living or through leaving a family home.
5 - Street Activity	It is important to recognise that the people you see begging are not necessarily homeless. There is also no charge to them for attending the night shelter, which is a reason often given for collecting money. Other misleading information given by beggars is that they are pregnant or ex-Armed Forces.
	Usually they are isolated and/or suffering from poor mental health. The pull of the street for them is the community that they find there. They often feel they are good at living on the street but not very good at other things.
6 - Begging	Begging opportunities are good in Bath, hence the numbers here. There were professional beggars in Keynsham recently, which was picked up on social media with local people asking who the people being dropped off in the town to beg were. They didn't last long in the town as a result. If you have concerns, do report it to the Police – they are often the victims of coercion.
	There is lots of support for the ex-military and if they genuinely are, there are lots of open doors for them.
	There have also been issues of charity collectors in Bath claiming to be collecting for the home lease-1th is is questionable and we are working with

	the Council on addressing it. Local charities like us do not generally collect on the streets.
7 - BaNES Homelessness Partnership	We have a very positive working relationship of which we are proud. In other areas, organisations can work in competition to each other rather than working together. St John's is very helpful with funding for individuals in need. We also share medical/treatment plans with partners – DHI gives support with addictions and drug treatment.
	We are working with Curo and DHI for those that need a home first before agencies help address their other issues.
	There is a lot going on but we do need more bed spaces.
8 - What can you do?	If you see a homeless person, do report it via street link. <a href="https://www.streetlink.org.uk/">https://www.streetlink.org.uk/</a>
	For sofa surfers, there is a new act – the Local Authority must now give advice and information within 56 days. If you know of a sofa-surfer, do encourage them to speak with the Housing Options team at the Council.
9 - Please feedback	If you have any other ideas on what more we can do, please let us know. We always need more volunteers as well.
	Contact:
	E-mail: roanne.wootten@julianhouse.org.uk Tel: 01225 354650

#### **Questions and Answers**

Q1: I came to this meeting depressed because I met a man who was angry

about a homeless person. He told him to get a job fruit picking to get himself out of his situation. I told him it was not as simple as this but didn't

have any facts - please may I have a copy of this presentation?

A1: Yes – it will be circulated after the meeting.

Q2: Is there an issue with getting homeless people home from hospital? I

understand some that are medically fit can remain there for up to 30 weeks

because they have nowhere to go.

A2: Yes. Some need time to make a change in their lives and detox from addictions.

They need to be in an environment to continue this change for the longer term. If

we can find a place for them to go, it saves funds for the NHS.

Comment 1 In Bristol, homeless people were giving an address which the staff thought

was a hostel but turned out to be the benefit office.

Presentation: DHI and Support Services

Presenters: Mike Strathdee - Community Resources Manager, DHI

Denise - Service User, DHI

MS thanked the Forum for the opportunity of speaking to them and said that DHI works well with Julian House.

This evening, he wants to talk about people with drug and alcohol addiction. We have perceptions about this and may not want to have anything to do with such people. However, many are among us, leading seemingly normal lives. If you do have concerns about someone, do pass on our number – they need to make the decision to get help for themselves.

Denise then told her moving and emotional story to the group. She started drinking aged 25 and is now in her mid-50s. She was also married to a heavy drinker. She explained how DHI had supported her but advised that those with addictions are always in recovery. She now wants to give something back by supporting others with addictions and raising awareness.

MS said it takes great courage to tell a story such as this. DHI helps people like Denise who, in turn, helps those who are further behind on their journey.

DHI now has 500 people trained in recovery to support and help break down the stigma that exists. Alcohol is the biggest drug issue that we have and the majority of domestic violence can be linked to excessive alcohol use.

DHI offers a service for families and carers of those with addiction as well. Families want to help but often feel they are walking on eggshells around someone with these issues.

Find out more about DHI in B&NES here.

#### **Questions and Answers**

Comment 1 Amazing – it was so brave to tell your story and to sit through the meeting before speaking.

Comment 2 A huge thank you – DHI run a support service from Community@67 on a Monday afternoon. We had two very powerful presentations there.

Presentation: Curo Choices, Wellbeing House, Temporary Accommodation

Presenter: Sue Deedigan – Service Manager, Curo Care and Support

The presentation can be found <u>here</u>.

Slides	Commentary
1 – Title Slide	
2 - Curo – supporting health through housing	Curo is a large organisation, offering Care and Support services as well as social housing and house building.
3 – 9: Step Down	This scheme began about four years ago to support people who are able to come out of hospital but not ready to return home. A worker looks after them and helps to sort out their return home, or alternative accommodation/support.  The service is delivered via a close working partnership with health clinicians.
10 - 15: Wellbeing House	This is situated in Bath with hotel standard rooms. It is run in partnership with Virgin Care and available to anyone, not just Curo tenants. People can also self refer, although referrals tend to come from GPs, DHO, Julian House etc. It is generally for thos having a mental health crisis and is open from Monday – Friday. It provides a space where people can get away, have some space and re-charge. Activities are on offer for those that wish to join, although there is no pressure to do so. These include wellbeing activities, art, cookerly etc. Individuals can stay there up to four times per year.
16 – 19: Independent Living Service	This is a 24 hour service for those that want to stay in their own home and can do so with some support. Again, it is available to anyone, not just Curo tenants.
20: Contact Details	E-mail: Sue.deedigan@curo-group.org.uk Tel: 01225 366135