

CONSTITUTION OF Debt on our Doorstep

1. NAME

The name of the association shall be 'Debt on our Doorstep' (hereinafter called the "Association")

2. MISSION STATEMENT

The Association seeks to end extortionate lending and ensure universal access to affordable credit and other financial services.

3. OBJECTIVES

The objectives of the Association shall be to:

- Publicise the extent and impact of extortionate and predatory lending on low-income groups.
- Lobby parliament, assemblies and other decision-makers to end extortionate lending.
- Research and promote models of universally affordable credit and other financial services.
- Provide a platform and voice for people on low incomes to comment on the causes and impact of debt on our communities.

4. POWER

In furtherance of the said objects, but not otherwise, the Association shall have the power to:

- a. Bring together in conference representatives of voluntary organisations, Government departments, statutory authorities, and individuals;
- b. Arrange and provide for, either alone or with others, the holding of exhibitions, meetings, lectures, classes, seminars or training courses;
- c. Collect and disseminate information on all matters relating to its objects, and to exchange such information with other bodies having similar objects whether in the United Kingdom or elsewhere;
- d. Write, print or publish, in whatever form, such papers, books, periodicals, pamphlets or other documents, including films and recorded material, as shall further its objects, and to issue or circulate the same whether for payment or otherwise;
- e. Purchase, take on lease or in exchange, hire or otherwise lawfully acquire such property or other rights and privileges as may be necessary for the promotion of its objects, and to construct, maintain or alter the same subject to the provisions of Clause 14 hereof;
- f. Make regulations for the proper supervision, control and management of any property which be so acquired;
- g. Sell, let, mortgage, charge, dispose or turn to account all or any of its property or assets subject to such consents as may be required by law;
- h. Raise funds and invite or receive donations and contributions, whether by subscriptions or otherwise, provided that the Association shall not undertake or in any way engage in any payment trading activities in raising funds for its charitable objects;
- i. Receive money on deposit or loan, in such a manner as the Association may think fit, subject to such consents or on such conditions as may be required by law;
- j. Invest money not immediately required for its objects in or upon such investments, securities or property as the Association may think fit, subject nevertheless to such condition (if any) as may for the time being be imposed by law;
- k. Affiliate to other organisations with similar charitable objects;
- l. Do all such other lawful things as shall further the charitable objects of the Association;
- m. Employ and manage staff, or commission consultants where appropriate, in order to carry out any of the above functions on behalf of the Association.

5. MEMBERSHIP

- a. Membership shall be open to:
 - i. Associations and organisations, whether corporate or otherwise, and whether local, national or international, which are voluntary or non-profit distributing, and which wish to support or further the objects of the Association, which shall be known as member organisations;
 - ii. Individual Residents, irrespective of political opinion, nationality, religion, or race, of the U.K aged eighteen or over, who shall be known as affiliated individuals.
 - iii. Each member organisation as set out in clause 5 (a) (i) shall appoint one individual person to represent it and vote on its behalf at meetings of the General Committee and at General Meetings of the Association. In the event of such individual person resigning or otherwise

leaving an organisation he or she shall forthwith cease to be representative thereof. The organisation concerned shall have the right to appoint a new representative, informing the secretary in writing;

6. SUBSCRIPTIONS

All member organisations and affiliated individuals shall pay such subscriptions as the General Committee may from time to time determine.

7. TERMINATION OF MEMBERSHIP

The General Committee may, by resolution passed at a meeting thereof, terminate or suspend the membership of any person or organisation if in its opinion such person or organisation has been guilty of conduct prejudicial to the Association or its objects, provided that the person or the individual representing the organisation shall have the right to be heard by the General Committee before the final decision is made. There shall be a right of appeal to an independent arbitrator appointed by mutual agreement.

8. THE GENERAL COMMITTEE

Subject as hereinafter mentioned the policy and general management of the affairs of the Association shall be directed by a General Committee which shall meet not less than four times a year.

a. The General Committee shall consist of:

- i. All representatives of member organisations. If casual vacancies occur among the elected members of the General Committee it shall have the power to fill these from among the members of the Association. Any person appointed to fill a casual vacancy shall hold office until the next annual General Meeting of the Association and shall be eligible for election at that meeting.
 - ii. In addition to the members so elected, the General committee may co-opt individually up to 4 further persons, whether organisational members or affiliated individuals of the Association or not, who shall serve on the General Committee but without voting rights, until the conclusion of the next Annual General Meeting, provided that the number of members elected and appointed to the General Committee in accordance with sub-Clause (a) (i) and (ii) of this clause shall not exceed 20.
- b. The proceedings of the General committee shall not be invalidated by any failure to elect or any defect in the election, appointment, co-option or qualification of any member.
- c. The General Committee may appoint such special or standing committees as may be deemed necessary by the General committee and shall determine their terms of reference, powers, duration and composition. All acts and proceedings of such special or standing committees shall be reported back to the General Committee and the frequency of these reports shall be established within their terms of reference.
- d. No person under the age of eighteen shall be a member of the General Committee or of any special or standing committee of the Association, but such persons may be invited to attend such committee as non-voting observers.
- e. If a member of the General Committee fails to attend 3 consecutive committee meetings, then they will be referred to the Executive Committee which will determine whether or not to seek an alternative representative from the member organisation or to cease their

membership of the General Committee, after taking into account any special reasons for failure to attend.

9. EXECUTIVE OFFICERS.

- a. Only representatives of organisational members of the association shall be eligible to serve as Executive officers.
- b. At the first meeting of the General Committee following the annual general meeting the newly elected members of the General Committee shall elect a Chair, Secretary and Treasurer and such other Executive officers as the association shall from time to time decide.
- c. Subject to specific standing orders under clause 12 hereof, meetings of the Executive can be held separately from the General Council as and when required in order to progress the business of the Association, and in the absence of an Association policy existing on specific issues may take such actions as reasonably required to protect the interests of the Association, provided that these actions shall be reported to the following General Council meeting as urgent matters for discussion.

10. PAID OFFICERS

- a. The General committee may appoint and dismiss such staff as it may from time to time determine and shall fix the amount of any remuneration to be paid and the terms and conditions of employment
- b. A member of the association's staff shall not be eligible to be a member of any committee as voting adviser.

11. GENERAL MEETING OF THE ASSOCIATION

- a. An Annual General Meeting of the association shall be held once a year and at such time and place as the General Committee shall determine and each member organisation and affiliated member shall be given at least 21 days notice by the Secretary before the date of the meeting.
- b. The Chair of the General committee may at any time at his/her discretion call a Special General Meeting of the association and the secretary shall within 21 days of receiving a written request signed by not less than one third of the member organisations organise the Special General meeting to be held to consider the business specified on the notice of meeting and for no other purpose.
- c. Both member organisations and affiliated individuals shall have the right to submit motions for discussion by the Annual General Meeting and to vote thereon. Decisions made by the Annual General Meeting will be binding on the Association and the General Committee.

11. RULES OF PROCEDURE AT ALL MEETINGS.

- a. Voting
Subject to the provisions of Clauses 16, all questions arising at any meeting shall be decided by a simple majority of those present and entitled to vote thereat. No member organisation shall exercise more than one vote not with standing that he or she may have been appointed to represent two or more interests but in case of an equality of votes the Chair shall have a second or casting vote.

b. Quorum

- i. Committee Meetings: one third of the member organisations shall form a quorum at meetings of the General Committee and shall other committees.
- ii. General Meetings: twenty- five in total of member organisations and affiliated individuals shall form a quorum at a General meeting of the Association. In the event that no quorum is present at an Annual General Meeting of the Association, the meeting shall stand adjourned and be reconvened fourteen days later, and those members present at that meeting shall be deemed to form a quorum.

c. Minutes

Minute books shall be kept by the association, the General Committee and all other committees and the appropriate secretary shall enter therein a record of all proceedings and resolutions.

12. STANDING ORDERS

The General committee shall have power to adopt, issue, amend and remove Standing orders covering the role of the Executive officers and their powers to take decisions on behalf of the General Committee between General Committee meetings. Standing orders may also be adopted for other matters that the General Committee sees fit. Such Standing orders shall come into operation immediately provided always that they shall be subject to review by the Association at the next General Meeting and shall not be inconsistent with the provisions of this Constitution.

13. FINANCES.

- a. All money raised by or on behalf of the Association shall be applied to further the subjects of the Association and for no other purpose, provided that nothing herein contained shall prevent the payment in good faith of reasonable and proper remuneration to any employee of the Association or the repayment of reasonable out-of-pocket expenses.
- b. The Treasurer shall keep proper accounts of the finances of the Association.
- c. The accounts shall be examined at least once a year by an auditor appointed by the General Committee.
- d. An examined statement of account for the last financial year shall be submitted by the General Committee to the Annual General meeting as aforesaid.
- e. An account shall be opened in the name of the Association with a financial institution as the General Committee shall decide. The General Committee shall authorise in writing the Chair, Treasurer, and the Secretary of the association and one member of the General Committee to sign cheques on behalf of the association. All cheques must be signed by not less than two of the four authorised signatories.

14. TRUST PROPERTY

The General Committee may appoint a custodian trustee, or a trust corporation of not less than three and no more than five named individuals (not being members of the General Committee) so to hold any real or personal property held by or in trust for the Association.

In the event of the resignation, death or disqualification of an individual trustee, the General Committee shall be empowered to appoint a replacement.

15. DISSOLUTION

If the General Committee by a simple majority decides at any time that on the ground of expenses or otherwise it is necessary or advisable to dissolve the Association it shall call a meeting of all members of the Association who have the power to vote, including affiliated individuals, of which meeting not less than 21 days notice (stating the terms of the resolution to be proposed thereat) shall be advertised in a newspaper circulating in the area of benefit and given in writing to the charity commissioners for England and Wales.

If such decision shall be confirmed by a simple majority of those present and voting at such meeting the General committee shall have power to dispose of any assets held by or in the name of Association. Any assets remaining after the satisfaction of any proper debts and liabilities shall be applied towards such charitable purposes for the benefits of the inhabitants of the area of benefits as the General Committee may decide and as may be approved by the Charity Commissioners for England and Wales, or other authority having charitable jurisdiction.

16. ALTERATIONS TO THE CONSTITUTION

Any proposal to alter this constitution must be delivered in writing to the Secretary of the Association not less than 28 days before the date of the meeting at which it is first to be considered. An alteration will require the approval of both:

- a. A simple majority of members of the General Committee present and voting at a General committee meeting;
- b. Two-third majority of member organisations and affiliated individuals of the Association present and voting at General Meeting.

Notice of each such meeting must have been given in accordance with normal procedure but not less 14 clear days prior to the meeting in question and giving the wording of the proposed alteration.

No alteration to Clause 2 (objectives), clause 15 (dissolution) or to this clause shall take effect until the approval in writing of the Charity Commissioners or other authority having charitable jurisdiction shall have obtained, and no alteration shall be made to this constitution which would cause the Association to cease to a Charitable at law.

This constitution was adopted as the Constitution of Debt on our Doorstep at an inaugural AGM dated 29th September 2004.

Signed

Signed

CHAIRPERSON

WITNESS