



Oast to Coast



**The Coffee Caravan
Project is back on
the road!**
see page 8



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Help Us to Help You

Hello Everyone,

This autumn we are going to ask if you might help us plan our future - so we can continue to provide support and services to your communities for the next few years.

We have known that we need to conduct a strategic review for some time, but it has taken the horrors of a global pandemic to make funds available for us to bid into - and secure - to help pay for such a piece of work. We are very thankful to bodies such as ACRE and the Kent Community Foundation in supporting our endeavour.

It is possible for me to suggest what a successful outcome from the review might look like - and at its core would be security in delivery of the services we provide to you, to help support the safe and legal operation of more than 400 village halls, to enable development of affordable homes that meet local need, to continue to alleviate the impacts of isolation, help people generate a genuinely inclusive economy which also puts money back in to rural communities and make sure that key services are not out of reach for anyone simply because they live rurally. However, I am a believer in the view that no-one has a monopoly on good ideas, so I would love to hear yours...

A big dilemma for us has been that we provide some services that are lauded nationally - I can think of two praised by members of the House of Lords in recent times, and it is worth noting our part in helping Ashford Borough to have the highest delivery of local needs housing in rural communities across England too - yet are a constant challenge to finance. There is no

strategic investment for our work that covers anything like the full costs and so we spend an inordinate amount of time trying to fund-raise. In some parts of England this situation simply does not exist; the investment is there.

Something positive about the situation in Kent, though, is that lots of organisations do have modest stakes in our work and - therefore - your interests. Quite simply, the strategic review is a chance to bring these organisations together and see if we can work more smartly to help you (and, indeed, them!)

As we emerge from what, hopefully, are the worst ravages of the pandemic there are signs that what we are about, and why we exist as an organisation, matters. Kent County Council is set to embark on creation of a Rural Strategy, and I am hopeful it might be as significant as the work undertaken through North Yorkshire and Essex County Councils in recent years. There is also a central government recognition, and it appears to be cross-party too, that rural economies are not as resilient as might have been thought. Out of such things may come opportunity to give people across rural Kent, including Medway, access to the suite of support some of our equivalents are able to provide elsewhere in England and help us to maintain and evolve those excellent services (thank you to those of you who have said they are "excellent" by the way!) we provide already.

So, please do watch your inbox for an invitation from us to help shape a future that works for you. We are nothing without you.

Stay safe.

Keith Harrison

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Action with Communities in Rural Kent are fully committed to supporting the ongoing development of communities across Kent. If you would like any advice or guidance in your community – please contact 01303 813790.

Kent Community Housing Hub

Laying the foundations for better homes



Hosted by Rural Kent, the Kent Community Housing Hub was formed in early 2020 – a mere fortnight before Covid struck and the first lockdown was enacted. That spanner in the works, however, hasn't prevented us from keeping busy!

Our work covers a variety of areas. First up (and closely related to activities undertaken by the Rural Housing Enabling Service) is the issue faced by older people looking to downsize from larger properties, whilst also remaining in the community they know and feel safe within. The Hub is researching the possibilities offered by cohousing models in this respect – intentional communities where people live in their own, self-contained homes whilst sharing space, time and resources with their fellow cohousing scheme members. The benefits of cohousing in alleviating loneliness and social isolation among older people is just one of the positive aspects that attracts older people.

Next, taking an urban view, the Government's 'Future High Street' fund has piqued our interest, most notably when thinking about Dover. The scheme aims to bring disused buildings back to life for retail, workspace, cultural use and, most importantly as far as we're concerned, affordable housing. We're in conversation with Dover-based 'Future Foundry', an organisation supporting young creatives to connect with, and embed themselves within, their local communities on a 'full service' basis embracing economic, environmental and business perspectives. There are truly transformative opportunities on the horizon as regards this work invigorating formerly deprived areas and we're very excited to be a part of it!

Not forgetting, of course, the Hub's primary concern - enabling communities to create, develop and run their own housing schemes.



Work has continued apace through the lens of many Zoom meetings. Our current roster of community led housing (CLH) groups in Kent includes a range of schemes, including facilities for those with special needs and a group seeking to create affordable homes centred around an arts hub. Shepherdswell Community Land Trust have submitted a planning application for 10 affordable homes in their village.

What has been most striking about the challenges faced by the Hub and the groups we support during the pandemic is the determination to continue making progress, despite the limitations of distanced working. The Hub has hosted a range of online training and knowledge-sharing events, including tailored workshops for groups on subjects such as funding & finance, urban community led housing and student cooperatives.

Hub manager, Tessa O'Sullivan says; 'The ability to remain connected during the pandemic with the CLH groups we support was imperative for us. Feedback we've had from our online events was very positive and highlighted the desire for groups to learn from one another and share their knowledge'.

To this end, we've set up regular networking events to enable groups to connect with each other – offering a forum for support, inspiration, motivation and encouragement. We'll be continuing to develop this over the coming

Community Needs Housing

months and look forward to welcoming many more CLH group members to the fray!

Another piece of positive news is that the Hub has been awarded a grant of £10,000 by South East Consortium (SEC) Foundation. SEC Foundation is a reserve dedicated to supporting community projects within the housing sector. The grant will be used to fund the work of the Hub Coordinator for 2 days per week for a year from September 2021. This successful application has given us a great boost, and the confidence to press ahead with further grant submissions to enable the Hub to continue past the expiry of our current funding in September.

The Hub's network is growing all the time, and we're always ready to hear from community led housing groups in Kent looking for support. Get in touch and see how we can help you start or progress your community led housing scheme www.kentcommunityhousinghub.org.

Kent Community Housing Hub is part of the Community Led Homes 'Enabler Hubs' grant programme funded by the Community Housing Fund from the Ministry of Housing, Communities & Local Government (MHCLG).

Kirsty McHattie
Hub Coordinator

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Setting Sums Insured on Village Hall Insurance Policies

by Norris & Fisher Insurance Brokers

Setting adequate sums to be insured on a Village Hall insurance policy is one of the most important tasks to be undertaken by a hall committee. It is essential that buildings and contents are not under-insured or there could be a problem in the event of a claim.

The reason for this is that insurance policies usually contain an "Average Condition". This means that any claim payment will be reduced by the proportion that the property is under-insured.

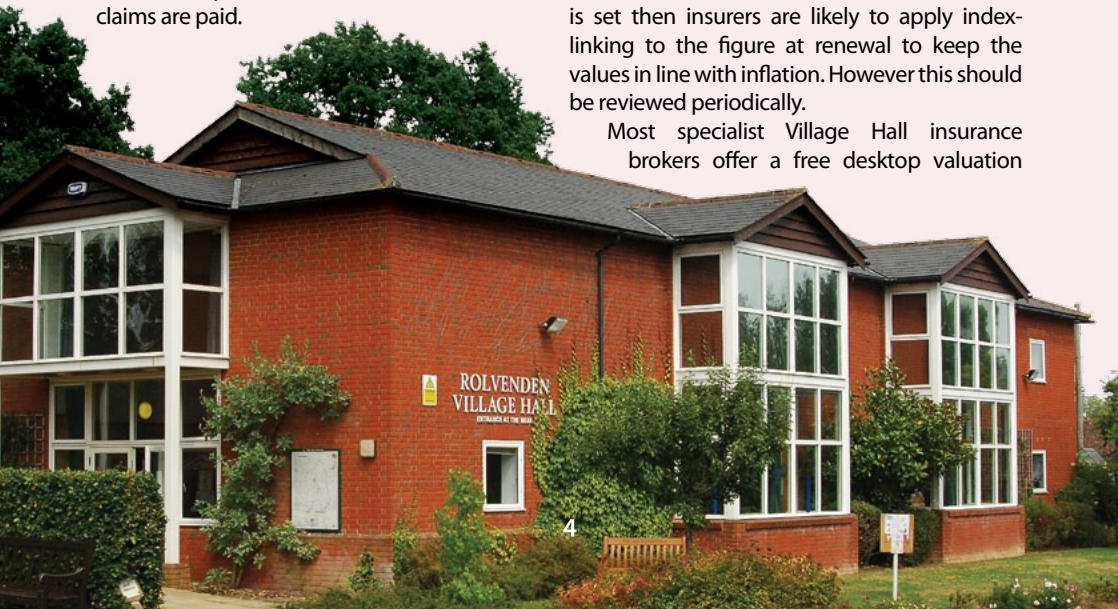
Let us consider an example where the true replacement value of the contents of a Hall is £30,000, but the sum insured is only £20,000. In other words, it could be considered that only 2/3rds of the contents are being covered. If there were to be a kitchen fire damaging goods worth £6,000, insurers would only pay 2/3rds of this amount – i.e. £4,000. They do this to reflect the fact that the policyholder is not contributing the correct premium to the fund from which claims are paid.

The situation is compounded where it is a large buildings claim. The sum insured on the buildings should be based upon the rebuilding value for the existing type of construction. It is not sufficient to say that the property would be rebuilt using modern materials and cheaper methods because the damage may only be partial and Average would apply if the sum insured were too low – reducing the settlement figure.

There is more to consider than just the construction costs. A surveyor would need to take into account professional fees, debris removal and hard landscaping costs. VAT would also need to be included in any calculation as this would be applied to any repairs to your property following a claim.

Setting this rebuilding value is very difficult. The only accurate way is to get the opinion of a surveyor or, as a cheaper but perhaps less accurate option, a local builder. Once the figure is set then insurers are likely to apply indexing to the figure at renewal to keep the values in line with inflation. However this should be reviewed periodically.

Most specialist Village Hall insurance brokers offer a free desktop valuation



service for policyholders whereby they survey the Hall and help you set the correct rebuilding value. The surveyors use digital mapping software, together with an extensive database of rebuilding costs, to calculate the external footprint of your property which allows them to provide the reinstatement sum insured. In order to provide the most accurate valuation, surveyors undertake extensive research of each property which may include Local Authority planning records, community hall and village hall websites as well as RICS building data.

Setting the contents sum insured is a much more straightforward job. You simply have to add up the replacement value of everything in the Hall. This should include stage curtains, tables, chairs and equipment in the kitchen other than fixtures. Don't forget to add in the value of groundkeeping equipment – although tractor mowers may need to be separately covered and you should notify your insurer or broker of such items. You cannot decide which items to insure and which to leave uninsured otherwise you

could fall victim to the application of Average.

It is usually possible to obtain cover for equipment which belongs to hirers. However, you must provide a separate value for such contents and tell insurers of their existence. If the hirer has their own insurance – as a play group, for example, inevitably will – then it is more appropriate for those contents to be covered by the hirer's policy.

If you have contents which are used away from the Hall – a marquee for example – you must notify your broker or insurer as the cover will not normally apply automatically.

The important message is to tell your insurer or broker about anything out of the ordinary. They will be able to advise you accordingly.

If you have any specific queries regarding insurance, then please contact Norris & Fisher. We have a dedicated Village Halls teams who would be pleased to answer any queries. You can email us at contact@norrisandfisher.com or visit our website at www.villagehallinsurance.co.uk which includes details of our valuation service.

Change is inevitable - except from a vending machine

So goes the joke. But if you're looking for a novel and fun way of supporting local rural business in the age of covid-19, then consider popping along to 'The Egg Machine' in Aldington. The latest way to buy the very freshest free range locally produced goods, at your convenience.

"Since lockdown began we've been very busy working to ensure we have a larger variety of local products available for our customers - including dairy, meat, pizza, bread and more. Our new website offers 'select and collect' - and a produce delivery service direct to your door. And as ever we welcome ad-hoc pop-ins to our vending machine. You'll always find the freshest and best produce that Ashford has to offer. So stay safe, shop local, eat well and see you soon!"

The day we paid a visit to the vending machine - strawberries, ice cream and home made brownies were on offer, to follow the pizza!



The Egg Machine, Bank Farm Poultry, Aldington Open 24/7 theeggmachine.shop

Angela Milligan



Angela Milligan joined Rural Kent at the end of April as our Village and Community Hall Adviser. Here, Becky Williams, our Finance Officer, asks her some difficult questions.

Why did you want to become our Village and Community Hall Adviser?

Village halls are such an important community asset. They're often the only place left in villages where communities can come together because the pub or shop or other meeting place has been lost. And they're run entirely by volunteers, which I think is amazing – that people will step up and do that for their community. You have to become a mini-expert on a lot of things to run a village hall, but you acquire a lot of skills and knowledge along the way. My main aim is to help make trustees lives easier and support them as much as possible so that Kent & Medway's community halls are vibrant, busy places that are managed safely, legally and effectively.

What were you doing before you joined Rural Kent?

I'd been doing voluntary work at my children's schools and as a village hall trustee since I was made redundant in 2012. I had been working in London, editing a journal about community planning and development, and I was relieved not to be commuting anymore and to be able to spend more time with my children. Now they're teenagers and don't want to spend time with me!

What are your plans for developing the support Rural Kent offers to village halls?

Since I started, most of the questions have been about Covid and reopening. It's really exciting to see everyone raring to go, keen to open up

and encourage the community back, But I'll be glad to get back to more normal times – fingers crossed!

I have lots of plans I want to find out where halls are post-Covid so watch out for a short survey on that. Then, I'd like to get a training programme up and running, a monthly newsletter and a more friendly user-website. And there is this wonderful thing called Basecamp which give halls a place online to talk directly to each other. We're currently fundraising to provide that – it would be like news exchange but much more interactive. Watch this space! Oh, and we're putting together a series of talks on 'greening' village halls and moving towards net zero.

What's it been like joining Rural Kent and working remotely?

Weird. I still haven't met everyone in person but I'm getting very good at zoom! Becky (cover your ears, Becky!) is so supportive though. She knows the organisation really well and how everything works.

What did you want to be when you were growing up?

A vet, but then I discovered I'm very squeamish.

What keeps you awake at night?

My new job a bit – my mind's always buzzing with ideas. Also the light wakes me up very early! I sometimes worry about my teenage children and how the world will be when they're my age. We face a lot of challenges, especially climate change, but they're really engaged in changing things for the better. I'm proud of them.

What's your greatest achievement?

My children.

What might people not know about you?

I worked for a charity in Kenya in my late 20s/early 30s, driving round the country in an old land rover. I was very intrepid. Not sure I'd do it

now. Also I'm from Oldham, Greater Manchester – no trace of a Northern accent now. People usually think I'm from Sussex!

Tell us three activities that you enjoy

Hard to remember now after this strange year, but I do like to go to the cinema and the theatre in London a lot. Gardening is a bit of a love/hate relationship but I adore the NGS Garden openings, including the cake! Then there's Pilates with a lovely teacher in our village, and outdoor swimming at Faversham pool ... I could go on and on. The world of full of opportunities and pleasures.

What's your ambition for this year?

Apart from developing the community building service and getting work done to our house, I want to swim in the sea more – it's only 20 minutes away so no excuse.

Tell us a joke

As an ex-editor, it's got to be this one.

A panda walks into a bar. After finishing her drink, she produces a gun, shoots the bartender and leaves the bar. The manager (very bravely) runs after her, shouting, 'Why the hell did you do that?'. The panda replies, 'I'm a panda. Look me up in the dictionary.' The manager goes back into the bar, looks up 'panda' and reads the following: 'Panda: a black and white bear from Asia; eats, shoots and leaves.'

Maybe it won't have people rolling in the aisles but I like it.

Most important lesson life has taught you?

If you think you want to do something, gather your courage and leap! As I get older I realise more and more that life is short and there's no time to lose, so be brave.



On the road again!

After a long 15 months of stand-down, due to the Covid-19 pandemic, we are finally back on the road with our pop-up café. Angie and Karl have, at last, been able to do the job they came to do and had a baptism of fire in their first week, with weather ranging from 28 degrees sunshine to torrential rain and thick fog. The response to our return has been overwhelming, with numbers reaching capacity and residents telling us how wonderful it feels to be able to meet up again, in their own community. Many have ventured out for the first time since March 2020, so we feel very privileged to be able to welcome them again.

Sadly, Gail has moved on and we wish her the very best for her plans. Over the past year, we have delivered activity bags to those residents that we have managed to stay in contact with. These have taken the main ingredients of our café to residents' door steps; tea, coffee, homemade cake, something to keep people mentally and physically active and something to make them smile. The majority of these residents were shielding and living alone and the deliveries gave them and us a chance to see a different face and have a chat to break up the day. Gail took responsibility for organising the activity bags and put a huge amount of thought and care into them.

Now we welcome two new members to the team, Mel Jordan and Steve Rosser-Owen, pictured opposite.

Steve comes with a wealth of experience of working with the public in a challenging role and says "I will genuinely get a feeling of satisfaction from the knowledge that I am making a real contribution to peoples' lives and wellbeing,

probably for the first time in my working life. My hopes are that this job will be the role that I have always sought but never found, a role that I can come home from feeling that today has been a good day, with worthwhile interactions with people who have valued and welcomed my presence and time and are looking forward to their next visit."

Mel comes from a teaching background and will be working with us alongside studying for a PhD. "I feel incredibly privileged to have been chosen for this role. I see it as a new and exciting chapter, that I am keen to begin. I love the fact that it is a community-based project and my personal aim would be to feel the satisfaction that comes with making a small difference to a few people's lives each week." Mel is an artist and is looking forward to looking for opportunities to instigate some art projects with the residents.

The team has a busy schedule and will once again be visiting communities all over Kent. If you would like to know more, or would like to invite us to your village next year, please get in touch.

Kathy Bugden

Project Manager

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Mel Jordan



Steve Rosser-Owen



Rebel with a Cause



Rolling out to people through alternative forms and unusual methods when supermarket shelves emptied last year; but also considered the nutritional value of food as medicine as they did so.

On first impressions you could be forgiven for assuming that the project reaches few beyond Kent's well-heelled farmer's markets. But flower petals to restaurants is merely a pretty means to an end. That being to promote local, regional, national and ultimately a global return to chemical and pesticide free regenerative farming. Year-round seasonal nutrition that doesn't cost the earth. Alongside a philosophy that can be applied to all aspects of life. And it starts on your windowsill.

It's easy to find the Rebel Farmer when you're looking for a 21ft tipi on a farm, next to a primary school. Running round the Kent countryside, I hadn't realised just how uplifting the sound of school children playing had been till it was taken away for so long by covid-19 and then returned with the volume turned up to 11, this Spring. Of course, it's probably no louder than before; but no longer taken for granted, it sounds as though it is. Like the merger of two boosts to your performance: running in a pack and a great song. When you hear that kind of freedom, it frees you too. It reminded me of a quote from Joe Strummer: "Without people, you're nothing."

I find Ed sporting a ZZ Top t-shirt and accompanying beard, (surely a standard pairing?); picking edible flower petals into compostable containers for Kent restaurateurs who've been drawn to Rebel Farmer's edible kingdom, like bees to nectar. Mogwai, the impressive Maine Coon looks well pleased with the warm weather he's been waiting for.

I'm at Rebel Farmer HQ working for the charity Rural Kent, (est. 1923) British Red Cross and NAVCA on a mission to discover paradigm busters who not only helped get food

The world has been facing a global obesity epidemic driven by modern lifestyles for decades and the obvious answer, (even before it was recognised that being overweight heightened your chances of a bad outcome from covid-19) is lifestyle change. As



Joel Fuhrman declares:

“We have landed on the moon already! And by that I mean we already know how to save millions of lives, win the war on cancer, and protect our population from heart attacks and strokes – the leading causes of death. The answer is vegetables. People don’t like that answer. They are still seeking a magic pill they can take so they can still eat pizza, hot dogs, doughnuts and bagels and not get cancer. Life is not a fairy tale. In the real world, we are formed from what we ate in our lives, and we have the full rights and responsibility to destroy our health with unhealthy foods or protect it with nutritious, healthy plant foods.” – Joel Fuhrman, M.D Foreword to *The Sprout Book. Tap into the Power of the Planet’s Most Nutritious Food*, by Doug Evans, (2020).

People really don’t like that answer. Many will argue that the poorest in society are either priced out or locked out of the vegetable market because they live in a food desert, where there’s plenty of food, but none of it healthy. A problem exacerbated by low-income families tending to not have access to transportation. A legitimate conundrum to which few have found an answer.

Enter Rebel Farmer: “During the covid crisis, everyone suddenly starting thinking about food security. We did here too! Our usual outlets – pubs and restaurants closed; so, we had to think about getting our food out there in other ways. Using things such as Kent Food Hubs, (KFH) – a Community Interest Company bringing together lots of local food producers. We started selling fruit and vegetables through KFH online and it proved very popular, because basically it started to appear that there wasn’t much food around! And of course, people wanted to make sure they secured enough good stuff for their families. This then led to the microgreen business idea, continuing our work with KFH, trying to get nutrient dense food out to

consumers cheaper while educating people on how they can grow their own, for hardly any cost, through demos and grow kits.”

As we enter an outbuilding containing what looks to me like thousands of raving tiny green plants, heads on storks reaching for the lights; Ed explains, they look so fresh and full of life because “they’re bursting with nutrition and healing compounds.” Levels far exceeding their fully grown cousins looking washed up and resigned on the supermarket shelves having been through the mill of chemical abuse and unseasonal travel. If we’re eating abused and tired food, how are we supposed to feel after eating it?

The immense nutritional value of these microgreens, (just one of the Back to the Future food systems advocated at Rebel Farmer) makes them tiny powerhouses in the fight against not only hunger, but disease too. They are both inexpensive and unexpansive, requiring little financial investment and no more space than a window sill to get started.

While Ed is happy selling produce to restaurateurs and foodie destinations as all great food producing social entrepreneurs should be, (a friendly buyer from Macknades Fine Foods drops by as we speak); it’s clear Ed’s real passion and that of his team, including ‘WWOOFers’ – volunteers exchanging labour for knowledge through the Worldwide Opportunities on Organic Farms programme – lies in educating communities about a return to nature as the only viable way to secure the future of our own health and that of our planet. A basic truth obscured to the point of oblivion by an industrial food system resulting in a majority of people being overfed and under-nourished. And while we’re under-nourished, we’re susceptible to diseases of the body and a feeling of dis-ease in the mind.

In light of the covid-19 pandemic and its subsequent impact on mental health as well as the more obvious physical tolls, it feels

Social Enterprise

as though Rebel Farmer's message needs to be heard now, more than ever. And this time, people undoubtedly want to hear. The groundswell of interest in Rebel Farmer since covid-19 forced many of us to stare upon those bleak supermarket shelves and realise there must be a better way, has been palpable and business is booming. That, alongside almost sold-out tipi glamping and chemical free growing educational experiences means that it feels as though Rebel Farmer is capturing the zeitgeist of a post covid age.

Yet, it's what these income generators may be able to facilitate alongside grant investment that most interests us. By reaching

out to the community, (at no cost to those who cannot afford to pay) inspiring people to learn what can be grown without the use of any chemicals while encouraging biodiversity and the sequestration of carbon at the same time as creating nutritious food; Rebel Farmer holds the priceless prize of optimal health for those who listen, learn and adapt as well as a message of hope for the future of the planet.

As an educator determined to demystify the perceived complexity of growing your own nutrient dense food; Ed, according to current WWOOFER Jenny, (who found Rebel Farmer through the Permaculture Association) is "a great teacher - we learn quite literally from the ground up, here. It's knowledge that I can take on easily and take into the future. Especially as it's not as much effort as gardening and breaking your back."

Rebel Farmer clearly has the capability to teach and inspire. It takes no more than half a day to learn the basics of his concept which can change, even save the lives of those who show up. The sustainably potential of this project, both ecological and financial, is clear. This is an enterprise that will make money that can be reinvested in Rebel Farmer's clear social mission. In the meantime - to government agencies and grant funders looking for Britain to bounce back from covid-19 full of vitality and health - this Rebel needs to be heard.



Mogwai guards the tipi

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