

Midlothian Financial Inclusion Network

**Midlothian Financial Inclusion Network
Minutes of Annual General Meeting
Wednesday 25 November 2015 at 11.00am
Melville Housing Association, 7 Eskdail Court, Dalkeith, EH22 1AG**

In Attendance:

Sue Peart	Penicuik CAB (Chair)
Kirsten Cook	Changeworks (Vice-Chair)
Janice Burns	Midlothian Foodbank (Board)
Lesley Kelly	MVA (Treasurer)
Susan Bowes	Dalkeith CAB (Minutes)
Shirley Lamb	MFIN Development Worker
Jonathan Coward	MFIN, Project Officer, Welfare Reform Resilience Fund
Nicole Bethune	Senior Welfare Rights Officer, Midlothian Council
Ben Forsyth	Welfare Rights Officer, Midlothian Council
Jacqui Mather	Melville Housing Association
Neil Nemec	RNIB
Michelle Kerr	MAEDT
John Pollock	Trading Standards Scotland
Liam McCallum	Homelessness Team, Midlothian Council
Stephen Bermingham	Midlothian Council

Apologies:

Jim Bryant	Local Councillor
Peter De Vink	Local Councillor
Neville Sutton	Episcopalian Church Penicuik
Tracy McLeod	NHS Lothian
Roisin Fitzsimmons	Volunteer Midlothian
Graeme Egan	Connect Online Coordinator
Cheryl Brown	Midlothian Surestart
Jim Boyle	The Bridges Project

1	Welcome – by Sue Peart, Chair MFIN
	<p>Sue welcomed everyone to the meeting and thanked all those attending.</p> <p>Sue asked everyone in attendance to ensure they had signed the ‘signing in’ sheet and encouraged more people to complete the membership and Board nomination forms in the packs provided.</p> <p>Sue also asked all attending to complete and return a short (2 question) survey to collect information on what they thought the main challenges facing their organisation and also their client/user group would be over the next 2 years.</p> <p>Sue then introduced the speaker – John Pollock from Trading Standards Scotland.</p>

2	<p>Presentation – John Pollock, Trading Standards Scotland (formerly the Scottish Illegal Money Lending Unit)</p>
	<p>John introduced himself and explained that the ‘Scottish Illegal Money Lending Unit’ (SIMU) was now under the remit of ‘Trading Standards Scotland’ and part of ‘COSLA’, funded by the UK Government (DBIS). TSS work with all local authority areas in Scotland, even those who are not members of COSLA. They now have a larger team including their own intelligence team.</p> <p>Trading Standards currently have the following 4 national priorities:</p> <ul style="list-style-type: none"> ➤ Illicit trade ➤ Scams ➤ Doorstep crime ➤ Legal Highs <p>‘Loan sharks’ are still a major problem mainly in areas of deprivation where they usually operate, often targeting vulnerable members of society, such as single mothers, disabled people and those with addiction issues. Very often they initially appear friendly and helpful and the people they are targeting do not realise that they are taking advantage of their situation.</p> <p>They mainly operate in towns and cities and can also operate ‘legitimate businesses’ as well (e.g. – taxi drivers, bookmakers, milkmen, etc.) as a cover for their illegal money lending activities. TSS do work with HMRC to try to highlight any ‘anomalies’ / anything that could be suspicious and – where possible – to identify any income which is proceeds of crime.</p> <p>Whilst actual assaults are less common (or perhaps not always reported) loan sharks often issue threats and have been known to hang around schools and issue threats against children of those who owe them money if they threaten to report them.</p> <p>There have also been worrying reports recently of loan sharks targeting food banks, where they know people are vulnerable and desperate. They have also been known to target homeless accommodation and mental health centres.</p> <p>They can charge compound interest of around 700,000% and will take PO or bank cards as ‘security’ leaving people more dependent on them for further credit. Unfortunately, some people do not actually want to change as this may be their only access to credit and they rely on this form of lending. Others do not want to report the action of loan sharks due to fear of reprisals and it can therefore be difficult for TSS to obtain witness statements to enable them to take action and bring cases to court. It is therefore important that they gain as much information (intelligence) as possible – any relevant information can be useful and people can report this anonymously.</p> <p>TSS can also provide training to relevant organisations / front line staff who may benefit from knowing more and can then raise awareness.</p>

	<p>Whilst there is no recent information of any particular issues in Midlothian, this does not mean that it isn't happening. Unfortunately in Scotland in general there is an upward trend – possibly partly due to the 'tightening up' of regulations around Pay Day lending – whilst this may have been necessary, this has, in some cases left some people without another 'legal' alternative and they have subsequently gone to loan sharks.</p> <p>Alternative sources of 'affordable' credit is an issue that needs to be addressed.</p>
<p>3</p>	<p>MFIN AGM</p>
	<p>3(i) Opening Remarks</p> <p>Sue Peart (Chair) thanked John Pollock for his very interesting and informative speech and formally opened the AGM, reminding attendees once again about the membership and nomination forms in the packs provided.</p> <p>Sue thanked all those attending and thanked all members for their contribution to the work of MFIN over the past 10 years and for their contribution to the success of the network and the vital work it has done – and hopefully will continue to do in years to come. In particular, Sue highlighted the success of the 'MARCH' project over the past 2 years (a brief summary is contained in the Annual Report.)</p> <p>3(ii) Apologies for Absence</p> <p>List of apologies read out – one further apology (Jim Bryant, Local Councillor) added.</p> <p>3(iii) Minutes of the AGM of 5 November, 2014</p> <p>No corrections or matters arising – agreed as accurate (JB proposed, SP seconded)</p> <p>3(iv) To receive the Annual Report</p> <p>Sue thanked Lesley Kelly and Shirley Lamb for the work they had put into producing the Annual Report.</p> <p>Whilst the Annual Report provides information on all the great work over the past year, Sue drew particular attention to the success of the MARCH project.</p> <p>Sue also expressed the need to continue to work well together and think positively in the difficult times ahead; it has been a great experience to be part of MFIN and for MFIN to have achieved so much despite funding cuts, etc., which is only possible due to so many organisations and individuals working so well together.</p>

All agreed to receive the Annual Report.

3(v) To receive the Treasurer's Report

LK circulated copies of the accounts – there was more money coming in last year – mainly due to the Big Lottery funding for the MARCH project. MFIN also received funding from Midlothian Council and NHS Lothian. LK thanked the funders for their support.

LK expressed some concern regarding the possible 'redirection' of Big Lottery funds in the spending review (currently awaiting the outcome) and informed members that there will be far more focus on 'user involvement' – the Big Lottery will be providing training and information (including templates) in February.

Leader funding has also been confirmed – focusing on digital inclusion and financial inclusion.

No questions.

It was agreed to reappoint Alison Glass as the external examiner.

3(vi) Receipt of Membership Forms and Nominations for Directors

Sue went over the forms received –

Membership forms received from-

Janice Burns
Lesley Kelly
Karen White
Kirsten Cook
Jim Boyle
Jacquie Mather
Sue Peart
Susan Bowes

Nominations for Directors received from-

Janice Burns
Kirsten Cook
Sue Peart
Susan Bowes
Lesley Kelly

Sue asked for any further membership forms/nominations – no others received.

3(vii) Election of Office Bearers

Office Bearers duly (re)elected as follows:

Chair – Sue Peart (nominated by JB, seconded by KC)

Vice-Chair – Kirsten Cook (nominated by JB, seconded by SP)
Treasurer – Lesley Kelly (nominated by SP, seconded by SB)
Minute Secretary – Susan Bowes (nominated by JB, seconded by SP)

As no other nominations and due to low numbers, all agreed to continue.

3(viii) Resolutions

There were no resolutions.

SP formally closed the AGM and thanked everyone for attending and asked attendees to remember to complete/return the short survey handed out at the beginning of the meeting.

Prior to lunch, KC announced that Changeworks has been awarded funding from the Big Lottery for a 5 year project, working with Melville Housing Association, Eildon Housing Association and Midlothian Council to provide energy advice and focus on preventative work with new tenants. They will also be comparing the ‘models’ of working, comparing the preventative approach to working with people who are ‘in crisis’.

End of Meeting
Lunch.