

Midlothian Financial Inclusion Network

**Midlothian Financial Inclusion Network
Minutes of Annual General Meeting
Wednesday 30th November, 11.00am in
McSense Conference Centre, 32 Sycamore Road, Mayfield, EH22 5TA**

In Attendance:

Sue Peart	Penicuik CAB (Chair MFIN)
Kirsten Cook	Changeworks (Vice-Chair MFIN)
Lesley Kelly	MVA (Treasurer MFIN)
Susan Bowes	Dalkeith CAB (Secretary MFIN)
Janice Burns	Midlothian Foodbank (Trustee MFIN)
Penny Stafford	MFIN
Linda Robertson	CHAI
Alan Cole	Changeworks
Jacquie Mather	Melville Housing Association
Ali Boyle	MTAP/Castle Rock Edinvar
Ben Forsyth	Midlothian Council Welfare Rights Team
Nicole Bethune	Midlothian Council Welfare Rights Team
Cath Goorivan	Midlothian Council Welfare Rights Team
Laura Baigrie	MAP
Lyndsey Thomas	The Kabin
Angela Lamont	Leader Project/Midlothian Council
Catherine Davidson	Job Centre Plus
Liam McCallum	Midlothian Council Homelessness Team
Sharon Hill	MAEDT
David Maxwell	McSense
Neil Nemec	RNIB
Matthew Dunn	Guest Speaker – Midlothian Council

Apologies:

Jill Taylor	CHAI
Roisin Fitzsimons	Volunteer Midlothian
Roisin Hurst	Home Energy Scotland
Jo Kirby	The Action Group
Tracy McLeod	NHS Lothian Health Promotion Service
Jim Bryant	Councillor, Midlothian Council
Kaz Langlands	Deaf Action
Andrew Collinge	Melville Housing Association

1	Welcome:	<i>Action</i>
	<p>Sue Peart, Chair of MFIN, welcomed everyone to the AGM and thanked them for attending.</p> <p>Sue asked everyone to ensure they had signed in and encouraged anyone interested to complete the membership forms and Board nomination forms in the packs provided.</p> <p>Sue then introduced the Guest Speaker - Matthew Dunn from Midlothian Council.</p>	
2	Presentation - Scottish Index of Multiple Deprivation 2016:	
	<p>Matthew Dunn from Midlothian Council gave a presentation on the Scottish Index of Multiple Deprivation (SIMD) 2016.</p> <p>Matthew explained that the SIMD is a tool for identifying areas of poverty and inequality across Scotland which can help organisations to invest in the areas that need it most. There are 7 indicators: income, employment, education, health, crime, housing, access to services (some of which, e.g. - income and employment - are more heavily ‘weighted’ than others) which are used to rank areas into different ‘data zones’ – the number of data zones can change depending on the population.</p> <p>Matthew pointed out that SIMD is a good tool to use to compare overall deprivation and degrees of deprivation within smaller areas, which can then be used to assess which areas have more need for support and intervention, but it is not intended to be used to ‘compare deprivation’ and to state that one area is more deprived than another.</p> <p>The most deprived areas in Scotland are Glasgow and Dundee, but it is important to note that not all deprived people live in deprived areas. Areas of deprivation tend to be in and around town centres, mainly in areas of council/social housing and in general, areas of deprivation have not changed over time.</p> <p>The areas showing the largest increase in the 2016 SIMD included Midlothian, but one of the main reasons for this is the increase in population in some areas. The most deprived areas in Midlothian have largely remained the same since 2006 – i.e. - Dalkeith/Woodburn, Mayfield & Easthouses and Gorebridge, although more recently some smaller areas of deprivation have been identified in Bonnyrigg and Loanhead/Lasswade.</p> <p>Matthew will forward copies of the presentation to Lesley (Kelly) who will circulate this to MFIN members.</p>	
3	Midlothian Financial Inclusion Network’s AGM:	
	<p>(i) Opening Remarks:</p> <p>Sue thanked Matthew for his interesting presentation and welcomed</p>	

everyone to the AGM. It has been another busy year with many challenges, including increases in debt in general and food poverty and fuel poverty, making the work of MFIN even more important. Such a network is key to being able to identify needs and how to work together to put together and deliver projects.

Sue thanked everyone who had worked so hard throughout the past year and mentioned the MARCH project in particular which had been very successful. Unfortunately funding for this project has now ended, but due to the work of the network in identifying certain 'gaps' funding had been secured to enable the continuation of the provision of bus tickets to assist people experiencing financial hardship to access essential travel/services and also to enable a project to raise awareness and provide information on Power of Attorney.

Sue wished Shirley (Lamb) well on her retirement from her role as Development Officer for MFIN after several (*how many?!)* years – she thanked Shirley for all the wonderful work she has done for the network – she will be sorely missed.

Sue also thanked Jonny for producing the excellent Annual Report this year and thanked Penny (Stafford) for continuing the good work and for her work on the PoA project.

Sue then thanked the other Trustees and thanked everyone for attending the meetings over the past year and all the work they did to help improve financial inclusion, especially when this was in addition to their busy 'day job.'

Sue asked everyone to ensure they had signed in and drew attention to the information contained in the packs provided, in particular to the membership forms and Board nomination forms and encouraged those present to complete the membership form and to consider nominating themselves for the Board.

(ii) Apologies for Absence:

Sue then read out the names of those would had given their apologies (noted above.)

(iii) Minutes of the AGM of 25 November 2015:

Sue went through the minutes of the last AGM which were checked for accuracy – agreed as accurate (and no matters arising) – proposed by KC, seconded by JB.

(iv) To receive the Annual Report:

Sue drew everyone's attention to this year's MFIN Annual Report (copies of which were provided in the packs handed out to those in attendance).

Sue had already commended the Annual Report in her opening remarks and reiterated how much excellent work had been carried out over the past year, some of which was highlighted in the Annual Report and thanked Jonny

again for his excellent work in producing the report.

Annual Report received.

(v) To receive the Treasurer's Report:

Sue handed over to Lesley Kelly, Treasurer to present the Treasurer's Report.

Lesley drew attention to page 9 of the report, highlighting the income section - previously MFIN received from the council in addition to Big Lottery funding. Lesley pointed out that the funding from the Big Lottery had now ended and that the council grant had been reduced by 50%, which had obviously resulted in a very significant reduction in income.

Whilst we will continue to pursue funding, unfortunately the current circumstances mean that many organisations are competing from funding from a 'dwindling pot' and it is therefore unlikely that we will be able to secure the same amounts as before.

LK asked those present to receive the report and also to re-appoint Alison Glass as Accountant – agreed – proposed by KC, seconded by SP.

(vi) Receipt of Membership Forms/Nominations for Directors:

Penny reminded those present that everyone had membership/nomination forms in their packs and task everyone present to complete/return their membership form if they had not already done so and also advised everyone that it was not too late to receive nominations for Directors.

No new nominations were received, all current Directors agreed to stand again.

(vii) Election of Office Bearers:

As no new nominations were received, it was agreed that all current Directors would continue and would continue in their current roles:

Chair- Sue Peart
Vice-Chair – Kirsten Cook
Treasurer – Lesley Kelly
Secretary (Minutes) – Susan Bowes

Janice Burns will also continue as a Director.

(viii) Resolutions:

There were no resolutions.

Close of formal meeting:

Sue thanked everyone again for attending and closed the meeting. All present were invited to stay for lunch and Lesley also asked people to have a look at the new website and welcomed any feedback.

