

# Midlothian Financial Inclusion Network

**Midlothian Financial Inclusion Network  
Minutes of Annual General Meeting  
Tuesday 28<sup>th</sup> November, 11.00am at The Corn Exchange, Dalkeith**

**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)
Graeme Egan	MFIN
Chris Clyne	Changeworks
Jacquie Mather	Melville Housing Association
Ben Forsyth	Midlothian Council Welfare Rights Team
Nicole Bethune	Midlothian Council Welfare Rights Team
Jim Boyle	Bridges Project
Sgt Stuart Aitchison	Guest Speaker – Police Scotland

**Apologies:**

Kyna Reeves	CAPS
Rhona Duncan	Police Scotland
Heather Ritchie	Midlothian Council
Roisin Hurst	Home Energy Scotland
Sharon Hill	MAEDT
Lorraine Chapman	Midlothian Council
Helen Smart	NHS Lothian

<b>1</b>	<b>Welcome:</b>	<i>Action</i>
	<p>Sue Peart, Chair of MFIN, welcomed everyone to the AGM and thanked them for attending. Sue reflected on some of MFIN's achievements over the past 13 years and mentioned some of the recent work highlighted in this year's Annual Report.</p> <p>Sue then introduced the Guest Speaker – Sgt Stuart Aitchison from Police Scotland to give a presentation on Financial Harm.</p>	
<b>2</b>	<b>Presentation – Financial Harm:</b>	
	<p>Sgt Stuart Aitchison from Police Scotland delivered a very interesting presentation on Financial Harm, raising awareness of bogus callers and rogue traders as well as 'phishing' and 'vishing.'</p> <p>There have been reports of bogus callers in Midlothian – people knocking on doors (uninvited calls) and convincing vulnerable people (often elderly</p>	

	<p>people) that they are from Scottish Water, Utility companies or from the council. Rogue Traders also convince people that there is ‘essential work’ required on their property (often after offering to do something, e.g., clear out the guttering for at a ‘reduced’ price) and then either fail to complete the work or carry out work that is of a poor standard and can often cause further issues.</p> <p>These ‘workmen’ usually request payment in cash and banks have become aware of this and some banks will now ask questions if a customer (particularly an elderly or potentially vulnerable customer) requests a large cash withdrawal. In some cases, the banks will actually refuse to give out the cash there and then and will even contact the Police.</p> <p>The Police are also asking friends and family and neighbours to be aware of the risk to vulnerable people (including elderly people who may have dementia) as often they are convinced that the person is ‘helping them’ and say they wanted to get the work done, etc. Unfortunately when someone has fallen victim to this sort of scam once, they often end up being targeted again for more money.</p> <p>If someone comes to the door unannounced, do not let them in, close the door and go and check their ID or get someone else to do this for you. Never use a number on ‘ID’ handed to you; if someone is stating they are from Scottish Water, for example, look up a contact number for them and contact them directly. Genuine callers will not object to you checking.</p> <p>Identity theft is also a risk; always ensure you protect personal information as far as possible, shred any documents such as bank statements, etc. and be very wary of sharing any information on internet sites, etc. Ensure passwords are robust and secure as possible, don’t use obvious names/numbers and if you do need to record these somewhere do not write down or record the full password, but note part of it or some ‘clue’ to what it is. Never give out information to a cold caller; banks will never ask you for your PIN or full password.</p> <p>Unfortunately technology can be abused and it is all too easy for criminals to obtain details via e-mail or even via your mobile phone further to texts or voicemails. It can even look as if the call has come from a genuine number, but you should always end the call and call back (not immediately) on the correct number, after checking what this is. Do not open e-mails or any attachments to e-mails from an unknown source.</p> <p>Action Fraud has lots of useful information on their website, including details of current scams and you can also contact Citizens Advice, Trading Standards or the Police (on 101.)</p> <p>Sue thanked Sgt Aitchison for his presentation, a copy will be sent out to attendees.</p>	
3	<b>Midlothian Financial Inclusion Network’s AGM:</b>	
	<p>(i) <b>Opening Remarks:</b></p> <p>Sue thanked Stuart for his interesting presentation and welcomed everyone</p>	

to the AGM. It has been another busy year with many challenges, not least the impact of the roll out of Universal Credit in Midlothian, which has contributed to an increase in rent arrears and further rises in food and fuel poverty. MFIN has a key role in being able to identify needs and how to work together to put together and deliver projects.

Sue expressed our thanks to the people who had worked on past projects, including Shirley, Jonny and Penny and thanked Lesley for her on-going work on behalf of MFIN and welcomed Graeme as the new MFIN Development Worker.

Sue also thanked the other Trustees everyone else who has taken the time to attend meetings and contributed to the work of MFIN over the past year.

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 who had given their apologies (noted above.)

**(iii) Minutes of the AGM of 30 November 2016:**

Sue went through the minutes of the last AGM for approval as accurate – unfortunately due to an issue with the printing/collating of the minutes, full copies were not available so these will be e-mailed round to members to ensure there are no inaccuracies and to report any matters arising.

**(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 mentioned the CPAG training, which had proved extremely beneficial and also mentioned the work done on the Power of Attorney Awareness Month and the Fuel Bank pilot project and thanked everyone who had contributed to the Annual 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 advised that MFIN was solvent and has sufficient reserves (in line with current policy) but that income had reduced significantly reducing from £60k to around £27k – due to changes/reduction in funding. Future council funding has yet to be determined, but MFIN would continue to seek funding to keep a worker in post.

There was some discussion around the reserves policy, given the current risk to funding and it was agreed that we should increase the amount of reserves due to the potential risk of having to ‘wind down’ the organisation and also due to future increases in pension contributions.

LK advised that funders do not usually have an ‘issue’ with reserves of up to one year’s running costs and it was agreed it would be sensible to amend the current reserves policy to have 6 months reserves

**(vi) Receipt of Membership Forms/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 (nominated by JB, seconded by LK)

Vice-Chair- Kirsten Cook (nominated by SP, seconded by LK)

Treasurer- Lesley Kelly (nominated by JB, seconded by SP)

Secretary (Minutes) – Susan Bowes (nominated by SP, seconded by JP)

Janice Burns will also continue as a Director.

**(viii) Resolutions:**

Change to reserves policy – agreed.

It was also agreed that a review of the impact of MFIN over the past 10 years would be a useful piece of work moving forward.

**Close of formal meeting:**

Sue thanked everyone again for attending and closed the meeting and invited those present to stay for lunch.