

Midlothian Financial Inclusion Network

Midlothian Financial Inclusion Network Minutes of Meeting Thursday 3 March 2016 at 9.30am - MVA.

In Attendance:

Moray Watson	Castle Community Bank
Stephen Bermingham	Community Development, Midlothian Council
Liam McCallum	Housing and Homelessness, Midlothian Council
Graeme Egam	Volunteer Midlothian
Janice Burns	Midlothian Foodbank
Susan Bowes	Dalkeith CAB
Lesley Kelly	Midlothian Voluntary Action
Andrew Collinge	Melville Housing
Tracy Mcleod	NHS Lothian
Sue Peart	Penicuik CAB
Natalie Joyce	Changeworks
Kirsten Cook	Changeworks
Fintan Kavanagh	EHAP
Nicole Bethune	Welfare Rights, Midlothian Council
Sharon Hill	MAEDT
Morag Gemmell	DWP
Pamela Grant	VOCAL

She Peart, Chair welcomed everyone to the meeting.

1	Apologies	Action
	<p>Marlene Gill - Jim Boyle – Bridges Project Kaz Langlands – Deaf Action Ben Forsyth – Welfare Rights, Midlothian Council Jacquie Mather – Melville Housing</p>	
2	Presentation - Castle Community Bank	Action
	<p>Moray Watson from Castle Community Bank (CCB) gave a presentation to the group. Moray is a volunteer for the bank, which he explained is an amalgam of three existing Edinburgh-based credit unions: Castle Credit Union (formerly Craigmillar Credit Union); Water of Leith Study Group; and North Edinburgh Credit Union. CCB is due to start trading in April 2016, utilising a more modern and technological approach to savings and loans. CCB currently has around 1000 members and are looking to expand to 5000.</p> <p>Moray stated that CCB is looking for an 80-20 split of financially included-financially excluded members, and that the new organisation would be an alternative to payday lenders. Being called a ‘community bank’ avoids stigma associated with credit unions. Importantly for the MFIN, CCB will not charge a joining fee, and no saving is required to be accepted for a loan.</p>	

<p>CCB currently covers the EH postcode area, and Moray explained that they are looking to extend coverage beyond EH this year. There was a lot of emphasis on access to CCB through the internet and mobile technology.</p> <p>CCB has connections to a range of organisations in Edinburgh such as CAB and Community Access Network. It is looking to expand its customer base into Midlothian.</p> <p>MFIN members were generally supportive of CCB and a number of questions were raised:</p> <p>Kirsten asked whether sole traders could take out loans. Moray responded that CCB will not be a business lender but would be willing to look at individual circumstances.</p> <p>Sue asked if CCB will offer workplace savings (e.g. at Midlothian Council). Moray agreed that this would be useful to look into.</p> <p>A ‘Paypoint mechanism’ was discussed, whereby savers could access their cash through the yellow paypoint machines available in most newsagents. The group agreed this would be very useful in Midlothian, as people are already used to topping up prepaid meters. Moray told the group that when the new IT system is up and running CCB will look to introduce a current account.</p> <p>Lesley suggested a Christmas savings club, to which Moray was supportive.</p> <p>Nicole suggested that it would be a good idea for CCB to approach housing associations and Midlothian Council. Jonathan will put Moray in contact with Kevin Anderson, Head of Customer and Housing Services at Midlothian Council.</p> <p>Jonathan will pass on Moray’s details to Andrew Colinge at Melville Housing.</p> <p>It was suggested that MVA could host a Midlothian launch. Janice said it would be useful for Moray to speak to churches in Midlothian. Congregations will be interested in CCB. Kirsten mentioned the SQA life-skills qualification, which includes banking information.</p> <p>Moray said he would look at refinancing of loans. Susan responded that a debt arrangement scheme exists, and that CAB can give people options.</p> <p>Stephen asked how safe savings are at CCB. Moray responded that CCB is regulated in the same way as banks. Up to £75,000 is secured in the same way. Sue suggested that this could be useful as charities with reserves might want to spread their risks. At present, banks don’t seem particularly interested in taking charity reserves or offering strong interest.</p> <p>Keep conversations going between MFIN and CCB.</p> <p>It was also agreed to keep this on the agenda for future meetings.</p>	<p></p> <p></p> <p></p> <p></p> <p></p> <p><i>JC</i></p> <p><i>JC</i></p> <p></p> <p></p> <p></p> <p><i>JC</i></p> <p><i>JC</i></p>
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3	Minutes/ Matters Arising	Action
3.1	<p>Two spelling errors were identified in minutes for the previous MFIN meeting. Aside from these, the minutes of the meeting on 16 June 2015 were agreed as a correct record.</p> <p>Matters Arising:</p> <p>MFIN Action Plan – Lesley stated the plan depends on existing funding. It has not been clear whether we include all MFIN members or not?</p> <p>Sue indicated that it has to be fed into IOM.</p> <p>Lesley will get draft circulated to Stephen Bermingham.</p> <p>Successful Finding Bids – Lesley reported successful MFIN funding bids, including CAB travel facilitation fund and the Power of Attorney Day project. Lesley reported that she met with the Robertson trust to discuss match funding for this project.</p> <p>Bus Tickets – Susan updated the group on the project which officially starts in April.</p> <p>The issue of the phasing out of pre-paid single tickets by Lothian Buses was raised. Any existing tickets can be traded in for cash value or other tickets. However, there were concerns as daytickets cost £4. Fintan said it might be useful to approach Lothian buses as a group. It is possible for charities to purchase daytickets at a reduced cost (£3, not £4). The group was not aware of this. As most single tickets were distributed in pairs (i.e. for a return journey) during the MARCH project, this may be preferable.</p> <p>It was agreed that when the travel facilitation fund recommences in April there will need to be a tighter signing criteria to limit the potential for abuse of the system. Sharon was concerned that people could sell tickets.</p> <p>Jonathan will write to Lothian Buses explaining the travel facilitation fund project, and will find out about any favourable purchasing criteria for MFIN.</p> <p>Jonathan will contact organisations and council departments that may still have tickets leftover from the MARCH project.</p> <p>Nicole asked if there will be available cash for taxis and other forms of transport. Sue and Susan said there will be.</p> <p>Jonathan will send Susan the list of bus ticket recipients from the MARCH project.</p> <p>Sue suggested that medical centres could carry tickets. There is some potential work here to see if this is viable.</p> <p>Susan asked whether there is funding to provide individuals with transport to hospitals. Nicole responded that SWF will look at requests for travel.</p>	<p><i>LK</i></p> <p><i>JC</i></p> <p><i>JC</i></p> <p><i>JC</i></p>

<p>3.2</p> <p>3.3</p>	<p>The group were not sure about charitable funds.</p> <p>MFIN Training 2016 – The group discussed possible training topics that might be useful in the current climate. PIP was suggested by Nicole. The group agreed that an overall update on Welfare Reform would be useful as a number of changes have occurred since the Welfare Reform Act 2012. It was agreed that the training should take place at Dalkeith Arts Centre.</p> <p>Jonathan will contact CPAG to set up training for Summer 2016.</p> <p>Technology Steering Group – This will be added to the next agenda, so the group can clearly identify any headings that might be relevant to their organisation or clients. Kirsten suggested that the TSG could include promotion of the SQA Tenancy Citizenship Award, which provides candidates with an opportunity to develop skills and knowledge which will help them to understand housing choices, manage their finances and ultimately gain and sustain a tenancy. This is likely to be rolled out in the coming year.</p>	<p><i>JC</i></p>
<p>4</p>	<p>Single Midlothian Plan Indicator</p>	<p><i>Action</i></p>
	<p>This was identified as a pressing issue that requires a decision to be made as soon as possible. Lesley asked the group how we could take this forward. She remarked that the Council seems interested in tying this to national indicators.</p> <p>Susan suggested that a meeting should be arranged to discuss this.</p> <p>All agreed that one meaningful indicator would be enough. Nicole suggested that individuals’ financial gain for advice services is good. Sue said that financial impact is key for CABx, and that it is difficult to include wide-ranging skills and understanding improvements in IOM reports.</p> <p>Some members suggested that quantitative indicators can be too cost-benefit oriented and that increases in skills and understanding might be more useful to measure in the long term.</p> <p>Lesley will take suggestions back to Stephen Bermingham.</p>	<p><i>LK</i></p>
<p>5</p>	<p>Better Banking Leaflet Distribution</p>	<p><i>Action</i></p>
	<p>Jonathan updated the group that the Better Banking leaflets have now been printed, and that MFIN is looking to disseminate these across Midlothian to reach as many individuals as possible. He provided attendees with bundles of leaflets to take away at the end of the meeting.</p> <p>Kirsten suggested that NHS, medical centres and libraries might be a good place to start.</p>	

6	Big Lottery Fund	Action
	<p>Lesley gave an overview of the new stream of Big Lottery grants, emphasising that Big Lottery has reviewed all of its funding streams. Big cuts in Edinburgh may impact on competition for grants in Midlothian. Asset and capital projects are a big focus, especially those that are ‘people-led’. Members should ask Lesley for further details if required. More work on ‘people-led’ projects needs to be carried out amongst MFIN members. The group discussed how to give service users control over projects.</p> <p>Lesley emphasised that there is no closing date, but that organisations shouldn’t wait to put a bid in. Now all Big Lottery bids are screened via telephone as a first point of contact. There will be no requirement to emphasise ‘need’ as Big Lottery workers now have local knowledge. Most MFIN organisations will be part of the ‘Improving Lives’ stream. This stream will also suit the Council. Foodbanks and churches are eligible, but the funders are less interested in food. As Lesley is first point of call for organisations at MVA, MFIN members should speak to her before putting in a bid, to avoid overlap. Lesley emphasised that doing research with service users isn’t enough to constitute ‘people-led’ work. There were also questions around what bids MFIN should lead on, and which should be the responsibility of individual organisations working in partnership.</p> <p>The group discussed greater collaboration with Health and Social Care, and Tracy mentioned the need for coordination here.</p> <p>Jonathan will circulate further information on Big Lottery with MFIN meeting minutes.</p> <p>Susan explained that some CAB outreach in Midlothian is ending, including Newbattle. This means a big reduction in advice sessions available in Midlothian, with more likely in the coming years. There has been an increase in waiting times from 1 to 3 weeks, for advice appointments. Tracy stated that financial inclusion is still high on the agenda in Health.</p> <p>Lesley emphasised that the only feasible way forward is working in partnership. Sue added that a holistic approach would also be helpful. The group agreed that focus on health should be a priority area for MFIN. Lesley added that health isn’t ‘Tackling Loss’ as such. Tracy emphasised that Surestart is a good example of long-term engagement with younger people, with some focus on employability. Also returning users as volunteers shows good community engagement.</p> <p>Tracy said that MAEDT’s work with Miriam is a good model of community engagement.</p> <p>Sharon emphasised that MFIN must focus its aims with regards to lottery funding.</p>	JC
7	Owen Thompson’s Surgery	Action
	In the previous meeting there were concerns that the surgery was being	

	<p>promoted as an advice surgery. Susan told the group that the poster promoting the event has been amended and information clarified. The group were also unsure of the number of participants that will be present at the surgery, and whether it will be one-to-one.</p> <p>Nicole said it would be a good opportunity to engage with Owen to inform him about advice that already exists.</p>	
8	MFIN Newsletter Items	Action
	Jonathan asked the group to submit items for the MFIN newsletter by the end of March.	All
9	Information Exchange	Action
	<p>Nicole – Andy Little (Welfare Rights Officer for the MARCH Project) has had his contract extended until June 2016. Further funding is being sought to continue his post further.</p> <p>Janice – The Sanctuary Café at Gorebridge Parish Church is now open to all, having formerly been aimed at carers. Part of NHS Lothian’s ‘Transforming Care After Treatment’. The runs from every Saturday from 9:30-12:00. Contact Janice for further details.</p> <p>Sharon – Sharon is co-hosting the ‘Community Works’ radio show on Black Diamond every Saturday 11:00-12:00. She is doing this in a personal capacity, but members should email her at MAEDT for any suggestions, promotions, or song requests. She is also interested in conducting interviews with representatives from local charities and community organisations.</p> <p>Pamela – Pamela has taken over PIP assessment support at Vocal. Anybody going for a PIP/ESA assessment should get in contact. Ideally should be carers, but not necessarily. 0131 663 6869 midlothian@vocal.org.uk.</p> <p>Natalie – Energy efficiency improvements are available to people with health conditions with savings under £10,000 via Changeworks. Must be home owners. Get in contact with Natalie at: njoyce@changeworks.org.uk</p>	
10	Date of Next Meeting	Action
	The next MFIN meeting will be held at Melville Housing (new Corn Exchange Premises) on 27 April, 9:30am.	