

# Midlothian Financial Inclusion Network

## Midlothian Financial Inclusion Network Minutes of Meeting Wednesday 12th April 2017, 9.30am, MVA Offices.

### Present:

Sue Peart	Penicuik CAB (Chair)
Kirsten Cook	AW Team Manager, Changeworks (Vice-Chair)
Lesley Kelly	MVA (Treasurer)
Janice Burns	Midlothian Foodbank (Trustee-MFIN)
Penny Stafford	MFIN
Chris Clyne	Affordable Warmth Adviser, Changeworks
Nicole Bethune	Welfare Rights, Midlothian Council
Jim Boyle	Bridges Project
Lorraine Chapman	Children & Families, Midlothian Council
Caroline Keir	Castle Rock-Edinvar
Linda Robertson	CHAI Advice-Melville Housing
Sharon Hill	Mayfield & Easthouses Development Trust
Dagmara Opilka	Home Energy Scotland
Neil Nemeč	RNIB
Lyndsey Cavers	The Action Group
Jacquie Mather	Melville Housing
Nicola Hill	Vocal
Agnesia Agrella	Cash Flow Financial Education Game (Speaker)
Alistair Ramsay	Castle Community Bank (Speaker)
Drew Murphy	Changeworks IDEAL Project (Speaker)
Sandra Sankey	Improvement Service (Speaker)

### Apologies:

Susan Bowes	Manager Dalkeith CAB (Secretary)
Catherine Davidson	DWP
Chris Stohart	NHS Lothian
Helen Smart	NHS Lothian
Karen McGowan	Midlothian Council Lifelong Learning & Employability
Ben Forsyth	Midlothian Council Welfare Rights Team
Kaz Langlands	Deaf Action
Neville Suttie	Penicuik Community Alliance

		<i>Action</i>
<b>1</b>	<b>Apologies:</b>	
	As noted above.	
<b>2</b>	<b>Presentation and Discussion:</b>	
	Agnesia Agrella – Cash Flow Financial Education Game	
	Agnesia had brought the Cash Flow financial education board game to demonstrate to the meeting. She explained she was from a banking and financial background herself but got involved with using the Cash Flow game to teach both adults and young people money management skills after one of her own family members got in to severe financial difficulties.	

	<p>Agnesia explained how players needed to work their way out from the "Rat Race" in the centre of the board to their Dream on the outer board, but to get out of the rat race player have to maximise their "passive" income (i.e. income from savings and investments) so it exceeds their expenses.</p> <p>SP said she had hoped the game would be more geared toward teaching people budgeting and money management skills rather than one looking into maximising investment income, and whilst there was some element of budgeting with in the game it was felt the focus was more on investments rather than maximising employment and benefit income and therefore a different version of the game would be more appropriate to MFIN's financial inclusion work.</p> <p>Agnesia was asked how much the game costs and she report it costs 2500 US dollars new, but second hand it was cheaper. [Agnesia has since let us know this is incorrect and the cost new is £250 and £75 second hand]</p> <p>SS explained a little about her National Role with the Improvement Service and said two other areas were using games for financial education work with young people, such as Payday Challenge, and they are interested in collecting evidence and evaluation data for the benefits and outcomes of using these type of games. Agnesia will liaise directly with SS to provide any outcome data she has for the Cash Flow game.</p> <p>[After Agnesia left LK mentioned that MFIN had previously bought some board games for financial education work in schools and they were stored in one of the cupboards at MVA. LK will look for these and if anyone is interested in having one of these games please get in touch with her or PS.]</p>	<i>LK</i>
<p><b>3</b></p>	<p><b>Presentation and Discussion:</b> Drew Murphy from Changeworks IDEAL project</p>	
	<p>Drew circulated some leaflets about the IDEAL project explaining that they are keen to recruit more households to the project and asking for assistance in promoting the project to clients. IDEAL is a University of Edinburgh Research Project investigating how smart technology can help people find ways to use less gas and electricity in the home. They are looking to sign up households within EH1-35 postcodes (which include all of Midlothian) with gas combi boiler heating and home broadband, no smart or pre-paid meters and who are not planning to move before June 2018. Benefits of participating include: Gaining insight into you home energy use; a free android tablet used to display energy use information; receiving tailored advice from University of Edinburgh experts &amp; hopefully saving money on gas and electric bills. The project will provide insight into behaviour and encourage energy saving behaviour and inform what advice and support is required to help households save money and energy. There have been 50 installations so far but looking to recruit a further 200 households. LK asked if Social media pack with suggested Tweet post available as a good way to circulate information around Midlothian, Drew to forward info about this to PS. NN asked if there will be advice visits to participating households. Drew explained that the installation visit takes about 2 hours and full instructions and advice on how to use Tablet for monitoring energy use is provided on this visit. Drew will send further information to PS for circulation.</p>	<i>DM/PS</i>

4	<p><b>Presentation and Discussion:</b> Alistair Ramsay from Castle Community Bank</p>	
	<p>Alastair introduced himself as the new Craigmillar branch manager for Castle Community Bank. He explained he started volunteering with Castle Community bank after being made redundant by Lloyds Bank. He had worked for in the Isle of Man (tax haven) for 35 years and he was wanting to give something back to the community, and fortunately for him an opportunity to become a branch manager came up and he was offered the role. Castle Community Bank came into being following the amalgamation of smaller credit unions in Edinburgh who were struggling to survive. As well as the branch in Craigmillar which is open 3 days a week the Wardieburn branch is open five day a week. Although people still come into the branch to pay in money to their account, most business is now done on-line. You can apply to become a member or for a loan via the website <a href="http://www.castlecommunitybank.co.uk">www.castlecommunitybank.co.uk</a>. Anyone living or working in any of the EH postcodes (This includes the whole of Midlothian), can now apply to become a member of Castle Community Bank. As well as savings accounts low cost loans are available to members. If you are not already a member when you apply for a loan you will be registered as a member when the loan request is processed, although not everyone will be offered a loan, as this will depend on their ability to repay. The Bank is not profit making and has a policy of providing loans for people in receipt of benefits. LR from CHAI asked about interest rates on loans. Alastair told us the interest rate was 8.3% or 26.8% APR, which compares very favourably to other lenders such as Bright House who's APR is 99% or Wonga with an APR of 1500%. Minimum loan is £500 with a repayment period of between 6 months and 5 years. Although interest rates on savings are low at the moment if you make a fixed term deposit you can earn a higher interest rate, with 1.65% paid on a 2 year fixed term account and 1.75% on a 3 year fixed term account. Alastair said Christmas savings accounts were particularly popular. People who had no credit history will be helped to access a loan by the Bank looking at wider criteria to prove their credit worthiness rather than being rejected by an automated system. SS asked if a partnership arrangement with other banks had been explored yet and Alastair will check this out with colleagues. SS spoke about involvement with the national working party on affordable credit and access to banking, and ScotCash was leading on these and suggesting CCB got in touch with them for more information. Leaflets about the Bank were circulated. Alastair was asked if he had information on what sort of things people applied for loans, and holidays was one of the popular things applied for rather than just essentials. He also explained how the bank had a more flexible and relaxed approach to chase up late payments although they would be chased up. SP suggested local churches and charities might be interested in putting their reserves into a savings account and asked the upper limit of savings deposits which is £15,000. There was a suggestion that people working for local organisations could be trained to help people open accounts with the Community Bank, and Alastair explained that the On-line application process is very simple and straightforward and little training would be required to support this. SP spoke about how MFIN and the Council had worked together in the past to try and set up a Grand Central Savings for Midlothian with the Council agreeing to take in Cash payments at the payment counters, and felt this might be a possibility for Castle Community Bank as well, as the Council are keen to improve access to low cost loans and encourage saving.</p>	

5	<p><b>Presentation and Discussion:</b> Sandra Sankey from the Improvement Service</p>	
	<p>Sandra introduced herself to the meeting and spoke about her work with the Improvement Service on UK Money Advice Outcomes project working with Councils to drive efficiency and improve outcomes of the money advice sector, including accessibility, visibility and performance management. She is working with Scottish Government and SLAB to deliver a framework for funding advice services. Waiting for outcome of review and recommendations for this and also working with Big Lottery on their funding criteria and priorities. Funding in future may depend on agencies gaining accreditation of the National Performance Standard and Indicators. Information had been requested from Local Authorities who fund advice services and they are identifying areas of Good Practice.</p> <p>Sandra explain how she had done some research involving MFIN a few years ago when she was looking at examples of Partnership Working and what was happening is different areas. She had remained on the mailing list for MFIN and was interested in reading wide range of information and updates on our work. She is also looking at the impact of the cuts on the advice sector and will to do a case study about MFIN and will liaise with PS/LK about further information she may require. LK also suggested a summary of our history and development is included on the new MFIN Website so this information is more accessible.</p> <p>The Improvement Service hosts a Knowledge Hub for Advice Services and she asks if members are signed up for this. NB said she was and found it useful. SS offered to arrange for someone to give a briefing/short training session about the knowledge Hub at a future meeting. It was suggested this might be suitable for the AGM.</p> <p>Other projects SS mentioned she was involved with was the West Lothian corporate Debt Recovery Approach looking at Customer Journey mapping, and a social return on investment project looking at benefits of co-locating welfare rights officers in GP surgeries with WROs having access to medical notes, and information about these projects are on the IS website. SP spoke about how NHS Lothian had funded co-location of WR in GP surgeries in Midlothian but this had been withdrawn after 20 years of it working well. NB spoke about the difficulty in getting evidence and letters from GPs, but the WR team worker who was embedded in the Community Mental Health Team had proved very successful in accessing evidence from psychiatrists and CPNs.</p> <p>NN asked if IS was looking at how money advice services can work better together, SS said they had looked at different service models and will feedback to service leaders and planners.</p> <p>SS spoke about the Redesign of Community Justice Services and asked whether we had been involved in this locally as access to financial inclusion services was one of the redesign priorities. There had been a Partnership Event in November about this but few third sector providers attended.</p>	<p><i>SS/LK/PS</i></p>

<b>6</b>	<b>Minutes of Previous Minutes / Matters Arising:</b>	
	<p>Minutes from previous meeting (on 22<sup>nd</sup> February) agreed as accurate.</p> <p>KC reported that Npower had not yet got back to her about their Fuel Bank Programme.</p>	
<b>7</b>	<b>New Guidance on Scottish National Standards for Advice Providers</b> (Nicole Bethune)	
	<p>NB attended seminar in Edinburgh with Alasdair Mathers about the Scottish National Standards for Advice Providers and the new arrangements for Peer Review. They were now both much clearer on what this would involve, and planning to go through the self-assessment and Accreditation Process for the Council advice services. For the first three years there will be no charge for the peer review and accreditation, and peer reviewers will be appointed once your self-assessment is completed and has been submitted. The Peer Review will be done remotely and will involve case studies of 30 files, and after peer review one there is just a one day audit. Although there is no charge at present there is a lot of work involved so there is a cost in respect of staff time and training.</p> <p>CAB have a quarterly review of their case files and are passed through some of the criteria automatically. LR reported that CHAI had already completed their Level 3 accreditation but this would need to be reviewed under new process. Level 1 is just information giving and signposting, level 2 is for basic advice and Level 3 is for advice and representation including at Tribunal. Melville Housing and Castle Rock have also completed accreditation previously. It is likely that funders will insist on Accreditation in future but they will need to support providers with resources to achieve this. This extra pressure of requiring agencies to go through a lengthy process to be accredited is also coinciding with the other pressures like funding cuts and universal credit implementation.</p> <p>The Peer review and Audit is very rigorous and SP said it would be helpful to have checklists of what's required and NB said Right Advice Scotland had useful information available. Changeworks is in process of accreditation as Utility debt is one of the advice fields and the only one relevant to them, but this allowed them to go for accreditation. PS asked about the possibility of MFIN having a peer support role for member organisations going through the Accreditation process, with the possibility of a sub group being formed for Organisations interested in National Standards Accreditation. PS to circulate members to gauge interest in this. NB will forward handouts from the seminar to PS for circulation.</p>	<i>PS</i>
<b>8</b>	<b>Universal Credit Full Service Update</b>	
	<p>NB reported that her team had to support a number of new tenants moving into a Penicuik learning disability housing project to make UC claims as they needed to claim housing costs, as the project has not yet been agreed as exempted accommodation and so they had a change of circumstance which required a UC claim. This had not been anticipated and many of the tenants did not have appointees who could make the claim on their behalf.</p> <p>SP has a helpful checklist for making a new UC claim which Musselburgh CAB have been using and she will forward this to PS to be circulated. As East Lothian have now been dealing with UC for over a year it was felt</p>	<i>PS</i>

	<p>there was a lot we could learn and NB plans to ask Tonia Moncrieff the Welfare Development Officer from ELC to attend the next Welfare Rights Forum</p> <p>JM referred a claimant with dyslexia to the Job Centre to be supported by them to make the claim.</p> <p>LR helped with 2 UC claims last week, and spoke of importance of claimant knowing the exact date their tenancy started and their exact rent, so it can be helpful to ask landlord for an abbreviated statement giving these details of tenancy.</p> <p>LK reported that Jonny Coward is in process of completing online guide and map showing where there is public access to computers and internet/Wi-Fi as well as digital skill training and support.</p> <p>PS spoke about meeting with Chris Henderson from Early Years Services at Council who is concerned about lack of information available for parents of young children about the changes to benefits or how they will be effected and that staff working with them are not equipped to support as they too have little or no information about UC and other changes. PS also spoke about the Printed guide to UC that the council had produced and the opportunity to get an additional section included about where to go to get help and advice with UC and other benefit and money worries. It was agreed that PS would circulate email request to agencies asking for information about their services which they would like be included and will collate this and send on for inclusion in the guide.</p> <p>PS also mentioned the Child Poverty Working Group that are wanting evidence and case studies of how benefit changes and sanctions are impacting on families with children, and she had circulated email to members but no response received yet. LK spoke about the importance of the Child Poverty Plan working alongside the wider Financial Inclusion Strategy and it was agreed to invite Stephen Bermingham to the next Meeting to discuss this. JB spoke about there being a 44% increase in the number of families with children being referred to the Food Bank.</p>	<p><i>NB</i></p> <p><i>PS</i></p> <p><i>PS</i></p>
<b>9</b>	<b>Mayfield Financial Inclusion Event</b>	
	<p>PS reported she had been meeting with Heather Richie and Sharon Hill to plan a community based Financial Inclusion/Income Maximisation Event in Mayfield which will take place at the beginning of September and it is hoped that other MFIN organisations will be represented at this. Once the date and venue confirm invitations to participate will be circulated.</p>	<i>PS</i>
<b>10</b>	<b>MFIN Project work Update</b>	
	<p>Written report circulated by project officer</p>	
<b>11.</b>	<b>Information Exchange</b>	
	<p>MVA are recruiting a Travel Research Intern for a partnership project with Edinburgh College looking at how travelling to College in Edinburgh can be a barrier to young people accessing/completing college, with journeys to some campuses from some Midlothian locations taking a long time and cost is also factor. LK also mentioned another transport related project is</p>	

	<p>happening in Gorebridge with the Development Trust having a number of electric bikes available for people to try out for longer journeys which may usually be a bit too far for cycling.</p> <p>LK reported MVA had submitted a last minute stage one partnership bid to Aspiring Communities Fund which focuses on community connections and tackling poverty in Woodburn area. One Dalkeith and Dalkeith CAB are partners as well as Out of School Network and others. If successful this could also open up opportunity to submit a stage two bid when further partners could be brought in. Stage 2 bid are for £50K plus for fund to be spent by December 2018.</p>	
<b>12</b>	<b>Any Other Business and Date of next meeting</b>	
	<p>None</p> <p>Date of next meeting to be circulated</p>	