

# Midlothian Financial Inclusion Network

## Midlothian Financial Inclusion Network Minutes of Meeting Wednesday 22<sup>nd</sup> February 2017, 9.30am, MVA Offices.

### Present:

Sue Peart	Penicuik CAB (Chair)
Kirsten Cook	AW Team Manager, Changeworks (Vice-Chair)
Lesley Kelly	MVA (Treasurer)
Susan Bowes	Dalkeith CAB (Secretary)
Janice Burns	Midlothian Foodbank (Trustee-MFIN)
Penny Stafford	MFIN
Sam Mills	Changeworks
Chris Clyne	Affordable Warmth Adviser, Changeworks
Alan Cunningham	Consultant for Midlothian Council
Alasdair Mathers	Midlothian Council
Nicole Bethune	Welfare Rights, Midlothian Council
Ben Forsyth	Welfare Rights, Midlothian Council
Jim Boyle	Bridges Project
Cath Davidson	DWP
Neville Suttie	Penicuik Community Alliance
Gillian Hallard	RNIB
Heather Ritchie	Children & Families, Midlothian Council
Caroline Keir	CastleRock-Edinvar
Linda Robertson	CHAI Advice-Melville Housing
Sharon Hill	Mayfield & Easthouses Development Trust

### Apologies:

Roisin Fitzsimmons	Volunteer Midlothian
Chris Stohart	NHS Lothian
Ali Boyle	MTAP
Jacquie Mather	Melville Housing
Rosemary Mcloughlin	VOCAL
Jim Bryant	Local Councillor

		<i>Action</i>
<b>1</b>	<b>Apologies:</b>	
	As noted above.	
<b>2</b>	<b>Presentation and Discussion: Midlothian Council's Review of Advice Services (Alan Cunningham / Alasdair Mathers)</b>	
	AM gave some background to the current review of advice services being undertaken by Midlothian Council. This is due to financial circumstances and the need to ensure the 'best impact from the resources we have' and involves reviewing the internal services (the welfare rights team) as well as external service providers. Discussions on recommendations made by the report (by AC) will initially involve Directors and the Chief Executive of the council and there will then	

be a period of reflection and an opportunity for further discussion, but the council is working to a time-scale of putting recommendations forward in June-July (after the election in May) with a view to these being implemented for the next financial year (i.e. – 2018-19.)

AC advised that further to an initial meeting with Alasdair, the proposal was to look at all council-funded advice services, including the council's own welfare rights team, commissioned services and external providers, funded by the council.

AC thanked the organisations he had spoken with and stated that overall he 'liked what he saw' but that there was room for improvements.

The council is facing considerable financial constraints and it is important for providers in the voluntary sector to show how valuable the advice they provide is, as this is often under-valued. He was very impressed with MFIN in particular, which he felt was unique and could play a very valuable role going forward.

However, it was necessary to show the economic benefits and to move to an outcome-based funding agreement, especially for external services.

AM is looking for responses to the report, preferably written responses which should be sent directly to him. (SB/SP advised that the CABx were currently working on a joint response.)

SP raised concerns about the focus being on 'hard (financial) outcomes' which can have unexpected consequences – need to have a conversation around 'soft outcomes' which may not always show value for money in the short-term but can have a positive impact on the client's health and wellbeing which can result in financial savings in the longer-term. AC agreed that a mixture of both 'soft' and 'hard' outcomes was required.

Some concern was also raised regarding the comments contained in the report relating to geographical coverage – in particular in relation to the CABx but also the fact that the areas the welfare rights team were operating in were not included.

There was also concern and disappointment that there was no information included for commissioned services – unable to identify the cost of the advice element of the service - AM advised that this was due to the original contracts/budgets not including specific details of what 'advice' was to be delivered and how and no reports had been produced/provided because the providers were not asked for specific information – this had now been identified and could therefore be addressed moving forward.

LK also raised concerns regarding the accuracy of the client financial gain figures included in the report and whether this information should be included in this format as this was something that Councillors were likely to look at.

Further questions/concerns included concerns around the proposed targets and how realistic and achievable these were and how these figures had been arrived at; how agencies could meet demand on limited/reduced resources;

	<p>the fact that some work was more ‘time intensive’ and did not show an immediate ‘return’ but could prevent further costs in the longer-term (especially when dealing with vulnerable clients.)</p> <p>PS also raised the question about the role of MFIN – concern at apparent suggestion that MFIN should take on a ‘monitoring’ role. AC advised that he saw MFIN’s role to provide a forum for organisations to discuss and agree ‘standard’ outcomes and reports, etc.</p> <p>LK advised that MFIN will be putting in a response to the report and reminded organisations involved to submit written response to the report to AM as soon as possible.</p>	
<b>3</b>	<b>Minutes of Previous Minutes / Matters Arising:</b>	
	<p>Minutes from previous meeting (on 13<sup>th</sup> September) agreed as accurate.</p> <p>LK thanked PS for her work on the consultation on the proposed Scottish Social Security System and thanks to everyone who contributed to MFIN response.</p>	
<b>4</b>	<b>Universal Credit Full Service Going Live in Midlothian in March 2017 – Up-date</b>	
	<p>LK advised that the UC training session organised by MFIN (delivered by CPAG) had been fully booked – handouts can be shared for those who were unable to attend.</p> <p>CD (JCP) advised that the JCP sessions had been well attended and also that lessons had been learned from experiences in other areas (East Lothian) and constant improvements were being made. However, there will undoubtedly be issues, given that the system is still being built and has to be adapted to certain situations as they arise (they still haven’t come across every situation/eventuality)</p> <p>There will be new roles within JCP to include IT support – but anyone making a new claim will have to book an appointment as this can take up to an hour. There will also be free Wi-Fi in the JCP offices and also a ‘partnership area’ where other agencies can operate from on a ‘drop-in’ basis.</p> <p>The JCP have also held several ‘networking events’ as they wish to work more closely with the voluntary sector and aim to set up single point of contact for each agency.</p> <p>CD also advised that information materials could be found on gov.uk website available to download – but not ideal to print out copies as constant changes.</p> <p>Issues raised re implied consent – notes can be added to journal to give consent around particular issue.</p> <p>Other potential issues – CTR – need to remember this is not included in UC</p>	

	<p>and needs to be applied for separately; housing costs need to be correct (landlord should verify rent charged – this must ‘match’ figure provided by client); data sharing previously ‘enjoyed’ by local authorities no longer exists; digital platform for making initial claims good, but issues thereafter – need for bank a/c, production of evidence, visits to JCP required (involves travel costs, etc.)</p> <p>Main concerns re vulnerable clients and gaps in provision/levels of assistance – not always easy for them to get to a JCP – there is a home visiting service, but this is limited. There is a need to address barriers and to provide support and assistance for people.</p>	
<b>5</b>	<b>Fuel Bank Pilot</b>	
	<p>NB reported that there are still some funds remaining – referrals can be made to WR, MVA hold the money and can issue £40 for emergency credit (gas and/or electricity) but this has to be a ‘supervised spend.’</p> <p>Any agencies looking to make a referral should contact NB or LK.</p>	<i>NB/LK</i>
<b>6</b>	<b>Project Officer Report (including Power of Attorney; Consultation Responses; SCVO grant and food poverty project)</b>	
	<p>Copies of report circulated by PS.</p> <p>Included:</p> <p>Review/evaluation report of PoA awareness project to be circulated during March.</p> <p>Responses to Scottish Social Security Consultation and DWP/DH Green Paper Consultation (Health and Disability.)</p> <p>Secured funding (from SCVO capacity building and resilience fund) to work with the Foodbank to deliver a voucher scheme to improve access to fresh fruit and vegetables.</p>	
<b>7</b>	<b>New Guidance on Scottish National Standards for Advice Providers (Nicole Bethune)</b>	
	<p>Agreed that this item would be carried forward to a future meeting as the standards are currently still being reviewed.</p>	
<b>8</b>	<b>Information Exchange</b>	
	<p>LK advised that the council are currently also looking at a further grants review – the current 3 year cycle is coming to an end and the Voluntary Sector Forum are consulting with the council and there is an initial meeting / debate at the VSF meeting tomorrow and anyone able to attend should do so – we need consensus in the voluntary sector on this issue.</p> <p>The council had also removed the small grants poverty stream funding budget (£30k) which is now being transferred to participatory budgeting but some concern about what this will be used for and how/who will make the decisions about how much should be awarded and to who.</p> <p>SP advised that continuation funding for both the SLAB project and also ‘welfare reform mitigation’ funding from CAS had been confirmed for the next financial year (2017-18.)</p> <p>SB advised that Dalkeith CAB still have a supply of bus tickets which can be issued to organisations assisting people in hardship who need to travel to</p>	

	<p>essential appointments and cannot afford the travel costs.</p> <p>KC advised that there had a spike in self-disconnections and emergency ‘top-ups’ and also increases in meter tampering. General concern about fuel poverty</p> <p>LK advised that MVA are looking to up-date their database of organisations in Midlothian offering IT support</p>	
<b>9</b>	<b>Any Other Business</b>	
	None	
<b>10</b>	<b>Date of Next Meeting</b>	
	Next MFIN meeting to take place on Wednesday 12 <sup>th</sup> April, 9.30am at MVA.	