

CASE STUDY: Midlothian Financial Inclusion Network



Midlothian is a semi-rural local authority area that lies to the South of Edinburgh. The 2016 population for Midlothian is 88,610 which accounts for 1.6% of the total population of Scotland.

15.9% of the population are aged 16 to 29 years. This is smaller than Scotland where 18.2% are aged 16 to 29 years. Persons aged 60 and over make up 24.5% of Midlothian. This is larger than Scotland, where 24.4% are aged 60 and over.

MFIN is a charity and a company limited by guarantee, first constituted in May 2004, then becoming a company in April 2005. It is an open group run by a Board of Directors and includes representatives from the local Citizens' Advice Bureaux, Midlothian Advice and Resource Centre, Midlothian Voluntary Action and other organisations that have an interest in financial inclusion. The Board is supported by advisors from Midlothian Council's Welfare Rights Team and the Regeneration Development Team.

MFIN provides a vital resource for Midlothian. The network does not compete for funding with its members to provide advice and is uniquely placed with its formal constitution to help providers access council and other funding for project work in Midlothian.

MFIN receives a grant from Midlothian Council which helps to support the development work of the network.

The network offers a referral point for agencies, and produces resources for agencies and for the public.

The network hosts its own website and brand. You can access the [online directory](#) and [map](#) of local financial inclusion services. You can also view current and past [projects](#) via the website.

MFIN reviews the work undertaken within the financial inclusion strategy in Midlothian to:

- Provide background information on financial inclusion issues in Midlothian
- Identify current and planned activity on financial inclusion
- Identify gaps in provision and outlines a plan of action to address these gaps.

This work also links to other strategies including Child Poverty and Mental Health.

Sue Peart, Manager of Penicuik Cab and chair of MFIN says, "MFIN has a strategic role as well as a support role for practitioners".

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The Challenge

One of the challenges for MFIN is to maintain a dedicated resource to lead on the development and co-ordination of the network ensuring that MFIN can feed in to relevant local and national strategies.

MFIN was successful in gaining funding from the council for a part-time development role however, the network feels that much more could be achieved with more resource.

One of the improvement areas identified with network members was to strengthen the partnership working for financial inclusion partners with health and housing colleagues.

During 2015-16, MFIN led a review of the [Midlothian Financial Inclusion Strategy](#) alongside community planning partners and a new strategy for 2016-2019 was drafted and agreed. However, reductions in funding to support the development of MFIN has meant that the implementation of the strategy and development of the action plan has been limited.

Intended Outcomes

MFIN's objective, as outlined in its memorandum and articles of association, is to **relieve poverty and to advance public education in all matters relating to the management of personal finances.**

MFIN was established to increase and strengthen the partnership working and help partners look at funding gaps and opportunities as a group and allocate funding to the most suitable service.

Action and Approach Taken

MFIN has a strategic role and a supporting role for practitioners. In order to make best use of scarce resources, MFIN has tried to coordinate strategic applications. Joint bids have been submitted, for example, to the Big Lottery Fund, where different partners have brought their own strengths to the application.

The development worker co-ordinates the network, arranges for key speakers to attend the forum and prepares and distributes the agenda, minutes and any other papers for the meeting.

Obstacles and Issues

One of the recent difficulties the network had to deal with was to address the increasing concerns about affordability of making a 'Power of Attorney'.

The network felt that there was limited awareness of financial help available to older people to pay for a Power of Attorney through the [Legal Aid Advice and Assistance Scheme](#). The network therefore, applied for funding via [Midlothian Council's Small Grant Scheme](#) and match funding

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was awarded by [The Robertson Trust](#) to allow the network to take action to address this issue.

Results

Research

MFIN carried out its own local research following the publication of the [Money Advice Services across Scotland's Local Authorities](#) report in order to gain an overview of Money Advice Services in Midlothian.

MFIN consulted with its partners through survey questions to determine what services agencies provide to client groups, what methods of service delivery are used in provision, types of advice provision, how agencies seek customer feedback, how the quality of the advice is determined, whether agencies had the appropriate liability insurance and to monitor the levels of demand on agencies and identify any barriers to money advice provision.

[Download: Money Advice Services Research Report](#)

[Download: MFIN Survey – Main Challenges Facing Organisations/Clients](#)

A Referral Guide and Directory was produced by the network as part of the MARCH project with the aim of improving local access to advice and support services for Midlothian residents who are experiencing financial hardship and who may be effected adversely through welfare reform. MFIN has a data sharing and referral agreement with partners.

'Let's Talk Power of Attorney' Project

MFIN organised its first ever [Power of Attorney Awareness](#) month and produced a local [information guide](#) for older people. A need had been identified as there had been an increase in the number of Guardianship Orders the Council needed to apply for older people.

The process of acquiring a Guardianship Order can be very expensive and a lengthy process which can often result in difficulties for carers and the older person in terms of being unable to access their finances to pay rent, bills and other expenses, as well as delays in treatment or hospital discharge and care planning. A project steering group was formed to include staff from the [Health and Social Care Partnership](#), [VOCAL](#), [Midlothian Council Solicitor](#), [NHS Lothian](#) and [MFIN](#).

A few key outcomes from the Power of Attorney Awareness Month included:

- 200 older people attended the sessions
- 60 enquiries were received by participating Solicitor firms



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- 30 power of attorney documents were set up for Midlothian Residents by the solicitors
- Seven tenants of a sheltered housing scheme set up their own power of attorney which stemmed from the free legal advice surgery held in their locality.
- 3000 older people (50+) engaged through social media and the [Facebook](#) page which proved a very successful low-cost method for spreading information to a targeted audience.
- Links were established with many solicitor firms who become involved offering discounts to Midlothian residents during the awareness month.
- Improved access to affordable legal help was achieved for power of attorney for pensioners with no more than £25,000 in savings.
- The project officer received further requests to speak at other public engagement events and included the planning for Health and Social Care and a Midlothian Older People's Assembly
- The evaluation and success of the project has resulted in MFIN members being encouraged to re-apply for further funding to run further power of attorney awareness campaigns.

See attached [executive summary](#) and review of the project.

Increase awareness of money advice

To coincide with the introduction of Universal Credit Full Service in Midlothian in March 2017 a [printed guide](#) on Universal Credit was produced for its customers particularly for targeting tenants and people claiming housing benefit and/or Council Tax Reduction and information on how to access services.

[Download: Help and Advice Services](#)

Increase access to money advice services

In 2014-15 MFIN partnered with NHS Lothian Health Promotion Service in a project funded by the Scottish Government Health and Welfare Reform Development Fund to deliver an innovative project that aimed to raise awareness about poverty and welfare reform with front line health workers and its impact on health inequalities.

A routine enquiry about money worries was introduced by community based health workers utilising a Money Health Check toolkit which provided signposting information and a referral guideline using a universal referral form to simplify and streamline the referral process. Community health teams including health visitors and community psychiatric nurses piloted the toolkits.

The review and evaluation report showed a significant number of money worries were identified during the pilots with health professionals referring to money advice services and hardship support. This improved access to money advice services for people accessing community health services.

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Download details of the joint report from this project: [Money Matters in Health](#)

Partners worked together to plan and deliver a community based financial inclusion event in the Mayfield area to raise awareness and improve access to services and strengthen the partnership and networks. For details [click here](#).

Targeted help

[MARCH](#) (Midlothian Area Resource Coordination for Hardship) was funded through Big Lottery (Support and Connect) fund. This was a partnership between Midlothian Council Welfare Rights, Changeworks and MFIN, specifically targeting people experiencing severe hardship and working in local [SIMD](#) priority areas and with other vulnerable groups including those with mental health needs and lone parents working closely with the Community Mental Health Team and Sure Start Early Years services to improve timely access to advice and support for those most in need.

[Download a presentation from the Independent evaluation of the MARCH project.](#)

Lessons Learned

It's important when creating a network or partnership like this to have strong leadership, co-ordination and dedicated development roles in place to help drive forward the actions which align to relevant local and national strategies.

Don't underestimate the resource that is needed to help achieve this. It takes a dedicated resource to co-ordinate with partners and it helps to have a clear marketing and communication strategy for raising the profile of the network and engagement with other key stakeholders.

Next Steps

Refer to the MFIN research report and consider how the recommendations have been implemented and whether any gaps still exist and how to address.

For the partnership to consider a more effective and efficient use of referral process and look at ways to fund and improve technological systems which can improve on the referral process and give due consideration to the development of an agency on-line referral tracking tool. To review and update the on-line referral guide and directory for advice partners.

MFIN will continue to feed in to the consultation on the Child Poverty Strategy as the child poverty delivery plan is reviewed.

Continue to explore opportunities for partnership working and development of financial education programmes to help with the delivery

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of the [Scotland Financial Capability Strategy](#).

To plan and deliver with partners a community based financial inclusion event later in the year which may tie in with the [UK Financial Capability Week](#).

Continue to engage with wider stakeholders with regards concerns about the impact and information needs of families effected through Universal Credit.

To review the MFIN Financial Inclusion Strategy.

To review and update the [resources](#) available on MFIN website.

Continue to build the capacity of community based groups to help support their clients.

MFIN has built links with many Community Development Trusts. It worked with Midlothian Council, the Mayfield and Easthouses Community Development Trust and other partners to organise a community-based financial inclusion event for local families.

To continue to develop funding proposals to help drive forward the development and implementation of the Financial Inclusion Strategy and action plan.

Additional Information

MFIN network will continue to feed into the Community Planning Partnership to ensure no overlap and duplication and that it has a strategic fit with the Local Outcomes Indicator Plan (LOIP).

Dr Lesley Kelly, Midlothian Voluntary Action distributes relevant information and details of potential funding opportunities to MFIN.

Two research reports were produced in 2014. One on the local Money Advice Services and the capacity to meet increasing demand resulting from Welfare Reform. The other on the local impact of Benefit Sanctions. Since then the network has been focussing more on project work including Digital Access Project, Better Banking and Power of Attorney work.

[Download: Money Advice Services Research Report](#)

[Download: Welfare Reform Sanctions - A report on how sanctions are operating by Midlothian Financial Inclusion Network](#)

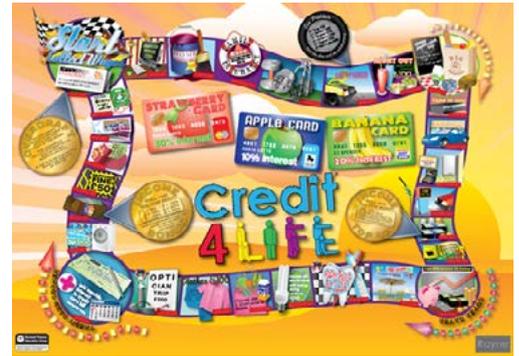
The last MFIN survey was undertaken during November 2015 and was about the main challenges facing organisations and clients. [Click here for the results](#).

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Financial Education Project

Previous funding had been used for a short life Financial Education project that had helped people go into employment.

The project had purchased and used the [Credit 4 Life board games](#). These games are still available for members of MFIN to use within the community.



Examples of some of the projects from MFIN:

[Download: Better Banking Leaflet](#)

[Download: Midlothian Workforce Planning Study](#)

[Download: Welfare Advice in Healthcare Settings - A Needs Assessment](#)

<http://www.mfin.org.uk/usefulresources/>