



Minutes of Poverty Watch

25th June 2014
Room 7, London Lighthouse

Chair: Angela Spence

Attendance list attached

1	Welcome, Introduction and Apologies	ACTION BY
2	Updates on key points from last meeting	
2.1	<p>Crisis Fund status update</p> <p>In 2015 the government will end the Crisis Fund. This is causing a growing concern as to where to send those people who are in crisis.</p> <ul style="list-style-type: none"> • Saskia, of London Plus Credit Union, which is in charge of the pot of money, is struggling to get council workers to refer people. As a result, plenty of the allocated money is left. • Annie, of Save the Children, said that they are struggling to get partners to make referrals for their grants, too. • General money management was discussed. • Saskia raised two key issues: firstly, that of what to do with people who simply aren't able to pay back loans anymore; and secondly, the fact that some people have become adept at knowing how to secure grants regardless of whether they truly need them. • London Plus Credit Union recently created a savings loans initiative intended to help build resilience and can prevent reliance on payday loans and combat the above issues. 	
2.2	<p>Funeral Officers Campaign; CAB K&C</p> <p>Hounslow council are currently the only council across London to provide for a community funeral, whereby those who cannot afford funerals are given funds to carry them out. CAB K&C are beginning to formulate a campaign around this.</p> <ul style="list-style-type: none"> • CAB K&C haven't made much progress but will continue to lobby RBKC. • Saskia reported that Trading Standards are currently looking into the issue of funeral directors that are overcharging. London Plus Credit Union have started giving out free life insurance with their saving accounts in the hope of counteracting this. 	

	<p>Action:</p> <ul style="list-style-type: none"> CAB K&C to ask advisors to complete evidence forms if they do encounter any case studies. 	CAB K&C
2.3	<p>Tri-borough Child Poverty Strategy</p> <p>Unable to update on this at the present time but will seek further update on implementation of the strategy for the next Poverty Watch meeting.</p> <ul style="list-style-type: none"> The Child Poverty JSNA is available here. <p>Action:</p> <ul style="list-style-type: none"> Angela to seek presenter for next meeting 	KCSC
3	<p>Presentation and discussion on successful application to Trust for London to fund Poverty Watch; Angela Spence, KCSC</p> <p>KCSC feel that the project can go a lot further now that funding has been secured.</p> <ul style="list-style-type: none"> Angela gave a summary of the Poverty Watch Worker position, emphasising that Poverty Watch members will be important in determining the strategic development and direction of the role. The sensitivity of personal information was emphasised by various members. It was suggested that it would be helpful if the successful candidate possessed data visualisation skills. 	
4	<p>Tri-borough Money Advice Fair; Keith Usher, CAB K&C</p> <p>A Money Advice Fair is currently being organised by the Tri-borough Citizens Advice Bureaus.</p> <ul style="list-style-type: none"> It is most likely to be held on Wednesday 22 October at the Lighthouse unless the building has been sold by then. Notting Hill Methodist Church hall is the back-up venue but this is only available on Thursdays and Fridays. Attendees will include the credit unions from each borough, K&C Trading Standards, RBKC Revenue and Benefits Dept, CLCH, all of whom will have a stall, along with KCSC. There will be short 10-15 minute presentations from possibly RBKC Revenue and Benefits which have also kindly offered to pay for the hire of the venue. <p>Action:</p> <ul style="list-style-type: none"> There is a potential clash with Age UK K&C's annual Health Fair. Mohammed to notify everybody of the date once known. 	Age UK K&C
5	<p>Updates from Members</p>	
5.1	<p>Dalgarno Trust</p> <ul style="list-style-type: none"> Approximately 200 people have filled out the Food Bank evaluation form since December 2013. 	

	<ul style="list-style-type: none"> • There is an average of 50 attendees a week for the Food Bank and a very wide range of types of people, with some travelling from as far away as Uxbridge. Dalgarno Trust is able to assist them because the food is perishable. • People are waiting outside for up to two hours before opening. Therefore, they have arranged for local credit unions to hold stalls between 1-3pm and have offered general signposting to places people can seek help. • The project is unfunded so they currently have to ask for a 50p contribution in order to cover costs of the charity that collects and delivers the food. • Muhammed has noticed that Age UK's service users are sometimes unable to visit food banks. Therefore, a delivery service was discussed but Dalgarno Trust does not have enough volunteers at present. • Annie mentioned Good Gym, a running cum do-gooding group that goes shopping for the elderly etc., as a possible solution. • Dalgarno Trust hope to set up a People's Kitchen in the near future after the success of a recent Big Lunch event. 	
5.2	Save the Children – UK Programmes <ul style="list-style-type: none"> • Funding for the project that they are running in Westminster, Eat, Sleep, Learn, Play!, the crisis grant programme mentioned above, is coming to an end, so they are currently looking into expanding into the Tri-Borough area. 	
5.3	Action Disability Kensington & Chelsea <ul style="list-style-type: none"> • Have signposted plenty of people to Dalgarno Trust's Food Bank. 	
5.4	Age UK K&C <ul style="list-style-type: none"> • A recent advert for their Attendance Allowance attracted a very high response. • Have seen a number of cases of elderly people that have had to move out of the borough, thus losing their support networks due to the changes to Housing Benefit. 	
5.5	Notting Hill Methodist Church <ul style="list-style-type: none"> • Flagged up Streetlife, a local information sharing website. 	
5.6	London Plus Credit Union <ul style="list-style-type: none"> • Explained the increasingly common issue of over-indebtedness: whereby after x number of years of taking out payday loans, people have too much debt to qualify for anymore loans and consequently are at risk of being exploited by debt management companies • Currently carrying out a study of over-indebtedness in the area of Wandsworth in order to have the evidence to lobby the council to provide free debt advice and will feed back on it at the next meeting • Will then look to replicate for other boroughs. 	
6	AOB	

6.1	Organisations were asked to send through to poverty watch any evidence or research that they have gathered or may have on poverty in Kensington and Chelsea.	ALL
6.2	KCSC to send out regular reports and briefings from the Joseph Rowntree Foundation on Poverty	KCSC
6.3	KCSC to send dates for the upcoming meetings for 2014 – 2015.	KCSC
	CLOSE	

Attendance List

	Name	Organisation
1	Angela Spence	Kensington and Chelsea Social Council
2	Patrick O'Callaghan	Kensington and Chelsea Social Council
3	Pam Bardouille	Dalgarno Trust
4	Mohammed Arani	Age UK K&C
5	Annie Wilson	Save the Children: UK Programmes
6	Stephen Duckworth	Notting Hill Methodist Church/Catalyst Housing
7	Saskia Walzel	London Plus Credit Union
8	Marian O'Donoghue	Action Disability Kensington & Chelsea
9	Keith Usher	CAB K&C
10	Sara Akhtar	CAB K&C

Apologies

	Name	Organisation
1	Naami Padi	Catalyst Housing
2	Paul Ellary	RBKC
3	Ali Ginn	CLCH
4		