Derbyshire Voluntary Action Health & Social Care Voluntary Sector Forum Wednesday 15<sup>th</sup> February 2023 9.30am – 12.30pm

**Online via Zoom** 



#### **Present:**

Julie Dixon (Chair) Jane Bown Shellev Hinson Heather Aitkin Annette Horsfield Wendy Munro Debbie Fennell Mark Frith Sarah Gilbert Sarah Clowes **Polly Yates** Leigh Griffiths Carissa Trossell Anna Duncan Kerri Rockley Andrew Howse

#### In Attendance

Jacqui Willis Kim Grant Bryony White Rachel Bounds Alison Gibson Kate Burns Jenny Raschbauer Kat Johnson Gina Taylor Rayella Broomhead Gillian Sladen Daphne Franks Vinnie Jarman

#### **Apologies**

Barbara Arrandale John Tresadern Al Garrett Sarah Kerry Margaret Hilburn

1. Welcome

Julie welcomed everyone to the meeting and introductions were made.

#### 2. Derbyshire Voluntary Action Business

a. Minutes of the last Health & Social Care Voluntary Sector Forum held on 7 September 2022 Approved: Rachel Bounds Seconded: Jane Bown

# 3. Predatory Marriage and the campaign to reform marriage laws Daphne Franks

Daphne shared the story of her mother, Joan Blass, who was 91 years old and living with severe vascular dementia and terminal cancer. After her death in March 2016, her family found out that a younger man had secretly married her five months previously. Joan never knew that she was married, and her family and friends had no knowledge of the marriage either.

British Acoustic Neuroma Association Penderels Trust Dronfield 2gether **Derbyshire Carers Association** Good News Family Care **DVA Board Trustee Bolsover CVS** You're Never Alone/Chesterfield Timebank Alzheimer's Society Derbyshire Home from Hospital Service **Derbyshire Dales CVS** Alzheimer's Society Cauldwell Children Alzheimer's Society You're Never Alone Sexual Abuse and Incest Line

Derbyshire Voluntary Action Derbyshire Voluntary Action Derbyshire Voluntary Action Derbyshire Voluntary Action Community Chesterfield Community Chesterfield Community Chesterfield Community Chesterfield/Be Cancer Safe Feeling Connected b:friend Citizens Advice North East Derbyshire Predatory Marriage England Illegal Money Lending Team

Grassland Hasmoor Senior Citizens Lime Grove PPG DORA17 Ashgate Hospice Chesterfield Cruse The man had been living with Joan for some time and the family who were concerned about Joan's mental capacity to understand the situation had sought help from the Police, GP, Social Services and a solicitor all to no avail.

After Joan's death the family found out that marriage revokes a will (Joan had made a will leaving everything to her children) and her spouse was entitled to her estate and had control of her funeral arrangements.

Daphne spoke about the devastating effect on the family both emotionally and financially. Investigating how the marriage had been allowed to happen revealed a lack of procedures and safeguarding. Daphne talked about the campaigning work she continues to do to reform marriage laws.

https://www.predatorymarriage.uk/

## 4. 10 Minute Slot - b:friend

#### **Rayella Broomhead, Project Coordinator**

B:friend offer one to one face to face befriending and social clubs in the community with the aim of reducing social isolation in over 65s. The wait time to be matched with a befriender is dependent on volunteers in that particular area.

B:friend was established in 2017 in Doncaster, in 2018 a successful Lottery funding bid meant that the service could become South Yorkshire wide and in 2019 the covid-19 pandemic led to adjustments in processes and this resulted in looking at other areas of need in neighbouring Derbyshire, these were identified as North East Derbyshire, Bolsover and Chesterfield.

Next steps include increasing volunteer numbers and continuing the work in Derbyshire by introducing a community social group in each area that b:friend work. If anyone has any ideas where there is a need please contact Rayella.

Q. Whilst waiting for befriending volunteers, would it be an option be to pair up people who are seeking befriending?

A. From past experience b:friend have found that this has not worked.

Q. Another way to keep people engaged whilst waiting for a befriender to be found is to have a ring round service.

A. b:friend do offer telephone befriending whilst people are waiting for a befriender.

## 5. Citizens Advice and the support they can offer

#### Gillian Sladen, CEO, Citizens Advice North East Derbyshire

Gillian began by explaining that there are four Citizens Advice branches across Derbyshire, all are independent charities but linked to national Citizens Advice body. Citizens Advice North East Derbyshire (CANED) cover North East Derbyshire and Bolsover.

Citizens Advice can advise on benefits, debt, tax credits, universal credit, housing, legal, consumer, employment, immigration, family and relationships, income maximisation. Generally find that people approach Citizens Advice with multiple issues, and they will signpost to specialist services where needed. Citizen Advice Advisers have access to a comprehensive information source which is maintained by the national body. Advisers cannot tell clients what to do, but can advise what different options will mean for them.

Gillian spoke about what CANED are seeing in terms of the cost of living crisis and what they can offer to clients:

- Income maximisation
- Fuel and foodbank vouchers
- Charity applications and grants
- Energy advice
- Energy saving advice
- Debt advice

Have seen a huge increase in energy issues, applications for food bank vouchers, fuel vouchers and clients with energy debt. Also a rise in clients with a deficit budget, becoming dependent on charitable and foodbank support and still struggling.

Gillian explained that there are two categories of debt, some are more important than others.

1. Priority – consequences could be serious e.g. prison, loss of home

Priority debt examples include mortgage/rent, council tax, TV licence, court fines

2. Non Priority – consequences do not involve loss of home/goods

Examples include credit cards, loans, overdrafts, telephone, and water.

<u>www.nedcab.cabmoney.org.uk</u> is a free guide and resource that the CANED Debt Team have put together.

www.moneysmart.nedcab.org.uk includes free budget planning and financial capability tools

Q. What support can you offer to someone who has seen a huge increase in their energy bills and cannot afford to pay?

A. Advisers can help clients make complaints, or contact energy supplier and if needs be contact the ombudsman.

Q. Has there been any update from the Government in regards to what happens after the energy support payments end?

A. Not heard that there will be anything to replace that scheme. Citizens Advice hold monthly cost of living briefings which anyone is welcome to attend and hear the latest updates - <u>https://www.eventbrite.co.uk/o/citizens-advice-policy-team-45816434643</u>

## 6. Illegal Money Lending

### Vinnie Jarman, LIAISE Officer, England Illegal Money Lending Team

The England Illegal Money Lending Team prosecute loan sharks and support victims of loan sharks. A loan shark is someone that is lending money and charging interest without the correct authorisation from the Financial Conduct Authority.

Vinnie shared some case studies and gave examples of the tactics that loan sharks use, she also spoke about how to identify potential signs of victims of loan sharks.

Money seized from loan sharks goes to the Proceeds of Crime Act (POCA) Community Fund which individuals, charities and statutory organisations can apply to for projects that increase awareness of the Illegal Money Lending Team and the Stop Loan Sharks message.

Q. Would a disclosure/thought of potential loan shark count as a safeguarding issue? How would the Derbyshire Safeguarding lead deal with it?

A. Feels like it potentially should be raised as a safeguarding issue if someone is prioritising a debt and being taken advantage of it is because they are vulnerable. There is no harm is raising it as a safeguarding issue, that would encourage the Safeguarding Board to link with the Illegal Money Lending Team.

Q. How do we get some leaflets from you to put into our reception please?

A. Contact Vinnie at Vinnie.Jarman@birmingham.gov.uk and she will organise delivery

## 6. Any Other Business

No items raised.

## 7. Date of next meeting: 17 May 2023