

**Financial Inclusion – Everyone’s Agenda?
Monday 29th November 2010
Mitchell Library, Glasgow**

Morning Workshops

Morning	1. Mapping and analysis – Tools available to better assess need
Name	Organisation
	Burns Room
Alan Brand	Inverclyde Homelessness Service
Alan Cunningham	West Lothian Council
Alastair Shaw	Fife Council
Alice Cassels	Big Lottery Fund
Alison Clark	Highland Council
Allison Barnes	Consumer Financial Education Body
Amanda Pringle	Drumchapel Law and Money Advice Centre
Andrew Macdonald	Social Work Services, East Ayrshire Council
Andy Morrison	Perth & Kinross Council
Ben Farrugia	Scottish Government
Bill Hudson	Wales Co-operative Centre
Bill Palombo	Citizens Advice Bureau
Christina Young	Sunnylaw Advice Centre/ Healthier Wealthier Children Project
Christine Brodie	Welfare Rights & Money Advice Service, West Dunbartonshire Council
Christine Speedwell	Unity Enterprise South Ayrshire Carers Centre
Claire McGowan	Renfrewshire's Workforce Plus
Derek Murray	Renfrewshire Council
Fiona Richardson	Scottish Illegal Money Lending Unit
George Paul	Falkirk Council - Social Work Services
Ginny Jackson	Parkhead Citizens Advice Bureau
Graeme Mitchell	Falkirk Council Community Advice Services
Hugh O'Neill	Drumchapel Citizens Advice Bureau
Jane Keir	Scottish Borders Council
Janice Brecknell	Home Scotland
Jean Harris	Glasgow City Council Social Work Services (North East)
Jean Murray	Glen Oaks Housing Association
June Weston	Big Lottery Fund
Justin Armsworth	Experian
Karen Perratt	Renfrewshire council
Loretta Gaffney	Easterhouse Citizens Advice Bureau
Lynda McCran	The Action group
Lyndsay Moffat	Gardeen Housing Association
Margaret Gray	Denny and Dunipase Citizens Advice
Marie McKay	Paragon Housing Association
Mary Gray	North Ayrshire Council
Mary Holt	West Dunbartonshire Council
Norma Philpott	CITIZENS ADVICE & RIGHTS FIFE
Sandra McLean	DSL Business Finance
Sara Gardiner-McNeill	Addaction Scotland

Silvana Jannetta	North Glasgow Housing Association Ltd
Susan Brown	Perth & Kinross Council
Susan Kelly	North Glasgow Housing Association Ltd
Twimukye Macline Mushaka	The Poverty Alliance

Morning	2. Taking the lead in the push for change for Tenants Contents Insurance
	Moir Room
Name	Organisation
Alana Main	Renfrewshire Council
Alex Johnston	Big Lottery Fund
Ann Gribben	Link Housing Association
Carol Cameron	Citizens Advice Direct
Colette Sinclair	Inverclyde Council
Conor Lanigan	Dunedin Canmore Housing Association
Deborah Gibson	Glasgow Housing Association
Greg McFarlane	North Lanarkshire Disability Forum
Ian McCalman	Johann Lamont MSP
Ingrid McNeil	Glasgow Housing Association
Jackie McEleney	Glasgow Housing Association
Jacquie Mather	Melville Housing Association
James Martin	Fyne Homes Ltd
Jann McKinstry	Renfrewshire Council
Joy Watson	Hillcrest Housing Association
Julie Rain	Angus Housing Association
Louise Irving	East Kilbride and District Housing Association
Nahid Hanif	West Lothian council /fin
Niall Alexander	NA Consultant
Norman Fitzpatrick	New Gorbals Housing Association
Paul D Brown	Legal Services Agency
Paul Harrison	Lochfield Park Housing Assoc
Suzanne Lavelle	Southside Housing Association
Tony Quinn	Gemap Scotland
William Clark	Glasgow Housing Association

Morning	3. Putting Financial Inclusion at the heart of the Health Agenda
	Jeffrey Room
Name	Organisation
Alison MacCorquodale	Department for Work & Pensions
Alistair Sharp	Govan Law Centre
Amanda McLaughlin	RAMH
Anne Burns	NHSGG&C (Renfrewshire CHP)
Audrey Cuthbertson	Motherwell Citizens Advice
Barbara Billings	Inverclyde Community Health Partnership
Bill O'Neill	West Dunbartonshire CHCP
Brenda Rothead	Learning and Teaching Scotland
Carol Kerr	East Ayrshire Credit Union
Charlie Felvus	Queens Cross Housing Association
Clare Williamson	Rutherglen & Cambuslang Citizens Advice Bureau
Dot Laurie	Making Money Work Hillcrest Enterprises
Duncan Smith	North Lanarkshire Council
Emma Balfour	Drumchapel LIFE
Graeme Park	Renfrewshire Citizens Advice Bureau
Ian Gemmell	East Ayrshire Council
Imke Schneemann	Streetwork UK
Irene Simpson	West of Scotland Housing Association
Jacqueline Brown	DWP; Pension, Disability and Carers Service (PDCS)
Janet Tobin	North East Sector
Jennifer Kent	Perth & Kinross Council
Joanne O'Donnell	West CHCP Health Improvement Team
Joe Penders	Tollcross Housing Association
John Pollock	Scottish Illegal Money Lending Unit
John White	Stepping Stones Organisation (Mental Health)
Katie McGhee	Glasgow Housing Association
Katie O'Donnell	Indigo Project Solutions
Linda Gemmell	Money Matters Inverclyde
Lynn Naven	Glasgow Centre for Population Health
Margaret McIntyre	Greater Pollok CAB
Marjorie Gaughan	Glasgow CHP South Sector
Mark Carter	Streetwork
Mary Kinninmonth	Dundee Citizens Advice Bureau
Mel Ford	Healthier Wealthier Children
Michelle Gibson	Scottish Government
Moyra Gordon	MIC Dundee
Mungo Shirkie	NHS Lanarkshire
Nancy MacGillivray	Falkirk District Credit Union
Paul Campbell	NHS Lanarkshire
Philip Cole	Inverclyde Council
Phyllis Craig	Clydeside Action on Asbestos
Richard Withington	Glasgow Centre for Population Health
Ross Walker	Healthier Wealthier Children
Ruth Martin	SAMH
Shona Kathleen Harris	The Glasgow Housing Association Ltd

Steven Craig	Queens Cross Housing Association
Sue Batty	Stirling Council
Sylvia Lynch	Consumer Financial Education Body
Thomas McVay	SCVO Credit Union
Yvonne Neilson	NHS Greater Glasgow and Clyde

Morning	4. Employability & Financial Exclusion – Working towards Inclusion
	Auditorium
Name	Organisation
Alasdair Deignon	GEMAP Scotland Ltd
Alexandra Clark	Coatbridge College
Alison McCrae	Glasgow Works
Allan Dick	Reid Kerr College
Andrina Hunter	Inverclyde CHCP, NHS
Brian Robertson-Fern	Apex Scotland
Callum Smith	Community Links Scotland
Carol Henry	West Lothian Financial Inclusion Network
Caroline Keir	Castle Rock Edinvar Housing Association
Cath Tearne	Inverclyde CHCP
Catherine Waterworth	Connswater Homes
Catriona McKay	Scottish Government
Charlene Leith	Cornerstone
Craig Bryce	Reed In Partnership
Edward Harkins	Scottish Urban Regeneration Forum
Fiona Campbell	Falkirk Council
Gemma Glass	South Lanarkshire Council
Gill Young	Castlerock Edinvar Housing Association
Hilda Davis	COPE
Ian Beattie	Choices - One Parent Families Scotland
Irene Swankie	Clydesdale Bank
Isabel Hutton	West Lothian Council
Jackie Erdman	NHSGGC
Janice Kilpatrick	Move On
Jeanette Mackie	North Parent and Children Together Team, GCC
John Campbell	North Lanarkshire Council
Julie McCarthy	West CHCP Health Improvement Team
Laurence Bayston	Coatbridge College
Linda Gilliland	Falkirk Council
Linzi Connell	Cube Housing Association
Lorraine White	North Ayrshire Council
Margaret McMahon	GEMAP Scotland Ltd
Margaret Waddell	Grampian Housing Association
Margo Moffat	The Lennox Partnership
Martin Wardrop	Fife Council
Mary Dallachy	Enable Scotland
Mary Daniel	Enable Scotland
Mary Holt	Welfare Rights & Money Advice Service, Welfare Rights & Money Advice Service

Maureen Cook	North Lanarkshire Council.
Maureen McGowan	South Lanarkshire Council
Morag Cassidy	Burlington Consultancy Services
Murray Webster	MIC Dundee
Norma Russell	glasgow city council financial services
Pamela Rennie	Renfrewshire Council
Paul Findlay	Financial Fitness
Paul Roberts	Home Scotland
Peter McCarroll	Routes to Work
Rhona Penman	Link Wide
Rowan Flett	Dunedin Canmore Housing Association
Sandra Murphy	Macmillan Cancer Support
Sharon Nicoll	Perth & Kinross Council
Stephen Fallon	Argyle Advice Project
William Sinclair	Thenew Housing Association

Morning	5. Credit Unions – Are we doing enough?
	Simpson Room
Name	Organisation
Adele Goodfellow	Big Lottery Fund
Aidan Tyrrell	
Alan Davidson	Dunedin Canmore Housing association
Angela Hampson	Glasgow Credit Union
Ann Bennett	Renfrewshire Council - Housing and Property Services
Brenda Pasquire	Dumbarton Credit Union
Catherine Campbell	DRS, Glasgow City Council
Cathy McGrath	Glasgow Credit Union
Clare Hickie	Carers of West Lothian
Derek Miller	Dundee City Council
Dorothy Ogle	Scottish Government
Elyn Zhang	Big Lottery Fund
Frank McKillop	Association of British Credit Unions Ltd (ABCUL)
Geraldine Cotter	Money Matters Money Advice Centre
Geraldine Lloyd	Glendrummond Partnership
Guthrie Handley	Scottish Government
Janet Mundy	West Lothian Credit Union Forum
Jeremy Hewer	Margaret Blackwood Housing Association
Jim Garrity	Pollok Credit Union
Jim Lally	Learning and Teaching Scotland
John Mackin	scottish transport credit union
Jon Shaw	Child Poverty Action Group in Scotland
Leeanne Boulton	Glasgow Credit Union
Lyn Prestwood	Fife Council
Marie Coyle	East Ayrshire Credit Union Ltd
Peter Reilly	Glasgow City Council
Robert Kelly	NHS Credit Union Ltd
Stephen Lawson	Partick Housing Association
Suzannah Roberts	Community Links Scotland

Morning	6. Financial Inclusion in Rural Areas
	Dyer Room
Name	Organisation
Alun Evans	Borders Housing Network
Andrew Binnie	West Lothian Council
Anne Hastie	Haddington Citizens Advice Bureau
Anne Lennon	Citizens Advice Scotland
Anne McFarlane	Angus Council
Bill Lawson	South Lanarkshire Council
Caroline Woodhouse	Office of Fair Trading
Caryn McDade	Scottish Government Regeneration Division
Colin Scott	Switchover Help Scheme
Craig Anderson	Stirling District Citizens Advice Bureau Limited
Daniel Sellers	Learning and Teaching Scotland
David Homer	Perth and Kinross Council
David Ogilvie	Scottish Federation of Housing Associations
David Ogston	Perth Citizens Advice Bureau
Dawn MacDougall	Argyll and Bute Council
Dorothy Jappy	ParentLine Scotland
Eileen Bellshaw	Argyll and Bute Council
Elaine Whyte	Rural Stirling Housing Association Ltd
Gayle Beatson	North Ayrshire Council Money Matters
George Arbuckle	Scottish Illegal Money Lending unit
Helen Drinkwater	Dumfries & Galloway Council
Ian McCourt	Central Carers Association
Jane Overton	Cumnock & Doon Valley Credit Union
Lesley Newton	Highland Macmillan CAB Partnership
Lesley Urquhart	Dumfries & Galloway Council
Lyn V Scott	Perth and Kinross Council
Mairi MacGregor	Perth and Kinross Credit Union Project
Maria Macgregor	CHSS/GCC
Marie Hendry	Grand Central Savings
Olivia Robertson-Gray	Unity Enterprise South Ayrshire Carers Centre
Pravin Munogee	NHS Lanarkshire
Rebecca Spillane	East Lothian Council
Sam Souter	NHS Highland
Theresa Elliot	Perth & Kinross Council
Tracey Kerr	East Lothian Housing Association Ltd

Morning	7. Making the Business Case
	Glasgow Room
Name	Organisation
Angela Sweenie	Renfrewshire Council
Catherine Walsh	Glasgow City Council
Claire McLaughlin	Business Gateway Lanarkshire
Darren Smith	University of Glasgow
Dermot O'Neill	Scottish League of Credit Unions
Elsbeth Irvine	Lanarkshire Enterprise Services
Grant Alexander	Stirling Council
Helen Chalmers	Credit Unions of Glasgow Strategy Group
Janet Scott	Edinburgh Council
Joanna Jarvis	Midlothian Council
John Stevenson	Wishaw & District Housing Association Ltd
Keith Duncan	Dumfries & Galloway Housing Partnership
Ken Dow	Chartered Institute of Housing
Lesley Gallagher	Stirling Council
LizAnne Handibode	Consumer and Trading Standards
Louise Keith	Big Lottery Fund
Louise McShane	Midlothian Council
Noreen Shields	NHS Greater Glasgow & Clyde
Norman Crawford	Capital Credit Union Ltd
Susan Dryburgh	Fife Council
Susan Wildridge	
Suzy Alexander	Renfrewshire Employer Support Service

Morning	8. Speed Networking (please note delegates will be split into 2 groups)
	Main Hall
Name	Organisation
CarolAnne Nehme	Scottish Refugee Council
Debbie Young	MacMillan / Glasgow City Council
Denise Laird	Renfrewshire Council
Elaine Hyslop	Garrion People's Housing Co-operative
Helen Bell	CAB
Kenny McGlynn	Reid Kerr College
Lynn Cunningham	C/o Apex Scotland
Mark Campbell	Renfrewshire Council
Maureen McBride	Reed in Partnership
Orla Doyle	Edinburgh Cyrenians- Homelessness Prevention Service
Pamela Brown	Raploch Urban Regeneration Company Limited
Pat Scrutton	Change AGEnts Network UK
Paul Aitken	Action For Children
Paul Welsh	Sanctuary Housing Assoc.
Ruth Pollock	Parkhead Housing Association
Sandy Kerr	U Can Do IT
Yvonne MacDermid	Money Advice Scotland