

Hello and welcome back to Partner Conversations - the podcast from Turn2us Edinburgh Trust, where we explore the work of our partners across Edinburgh and shine a light on the challenges faced by the people they support.

I'm your host, Ems Harrington, Partnership Manager here at the Edinburgh Trust.

In today's episode, I'm joined by Cindy, one of our incredible Co-production partners. Co-production is at the heart of how we work - it's about designing and delivering services *with* people who have lived expertise, rather than just *for* them. We're so fortunate to have a brilliant team of co-production partners here in Edinburgh, shaping our work and making sure it truly reflects real experiences.

In this conversation, Cindy and I will be talking about something really important: No Recourse to Public Funds. If you're not familiar with this term, it describes a situation where someone living in the UK cannot access most government benefits, tax credits, or housing support. They can still use services like the NHS or schools, but crucially, they're excluded from financial help from the state.

This status usually affects people here on certain visas like work, study, or family visas, those with limited leave to remain, or those without official immigration status. And the impact it can have on people's lives is huge.

So, let's dive in and hear more from Cindy's perspective.

So to start us off, can you tell our listeners a little bit about yourself? Just whatever feels meaningful for you to share.

Hi Ems, thank you very much for having me today in here. Let me introduce myself. My name is Moi Sum but I would like to be called Cindy. And I'm originally coming from Malaysia. It's nice to be in this country, which is I already call home. Edinburgh is my home.

Thanks so much, Cindy. It's wonderful to have you here. So could you talk a little bit about the things that you care deeply about?

I'm not going to lie; my family and my children is my first priority. So their safety, their education, everything is very important for the parents. To see them thrive, achieve and doing well in their life with a good education.

Wonderful. So you're one of our co-production partners. What drew you to be involved with the Turn2us Edinburgh Trust and this kind of collaborative work?

Right. I start with a citizen panel with Whole Family Equality project. So I'm really, really thankful that I got chosen to be a co-production partner with Turn2us Edinburgh Trust. It's really a nice experience. It's really, how to say, it's very difficult to express

my experience with co-production. A lot of things to learn, a lot of inside information that I can get.

And what drew you to that work? So what was there within you that was like, yes, I want to do this kind of work?

I got a lot of life experience myself and I've been through a lot. You know, life is not always hunky dory, that's an expression that I learned from this country. So I hope that my life experience can shape a policymaker. And also the main thing is that Turn2us Edinburgh Trust, help them to share my experience to making policies or something like that.

So when it comes to financial insecurity, are there any particular aspects or experiences that feel especially close to your heart?

Oh, yes. Because I think anybody that knows me, especially the other co-production partners, know that it's, no recourse of public funds. I think through my experience as well, I'm one of them that is having some difficulty when I come into this country. And I also think that not a lot of listeners out there that understand what I mean by no recourse of public funds.

Would you like to explain that to our listeners that don't know what that means?

Yeah. People coming into the country usually they can get any benefit that's out there, especially money from the government, the public money. And even child benefit. Us that are coming in that have no recourse to public funds, we cannot access that benefit or help.

So basically, people with no recourse to public funds cannot access any public funds at all.

We cannot get that. So have to work. And some of people that I know work very, very hard because if they're not working, that mean they are stuck. They cannot get any help out there.

Yeah, it's a really, really big issue. And that feels particularly close to your heart because of your experience.

Yes, yes, yes.

Yeah. Thanks for sharing that.

Thank you for listening.

So how has your journey with co-production with Turn to Us Edinburgh Trust been so far? Is there anything that's really stood out to you along the way?

Learning about Turn2us Edinburgh Trust. I'm really amazed because people can apply for grants and it's for people that have financial insecurity. Turn2us Edinburgh Trust is really great to support these people. People with financial insecurity can access that

[help]. And, when people get stuck browsing [online] two, three o'clock in the morning you know, the Turn2us benefit calculator is there. So they can access that.

And what has been one of the most meaningful parts of the coproduction for you so far? Because you've been involved with Thriving Futures Fund with our long-term grant making. You've been involved with other pieces of work. What's been the thing that stood out for you so far?

So is to be honest, it's about learning. Learning about the other Co-Production partners, the people that have gotten money from Edinburgh Trust, partners and the service users they're working with. And the people that they're working with all have different criteria and we sit down as a Co-Production partners in the meetings and learn about all these things and how they work. So that is really a learning experience for me. I am grateful to be sitting in that room and listening.

Well, we're really grateful to have you. Really, really grateful.

Thank you.

Is there a lesson or a perspective that you've gained through your life or your work that you'd like to share?

I always, all this life now, I put other people before me. And I got to learn recently that I think I need to be selfish. I need to think about myself. I need to think about my family. I think some of the places or organisations think that we are only a number, but we want to speak for ourselves and speak up. We do that. You know, we don't hold back. Just stand up for ourselves and get them to listen.

That sounds like a really meaningful lesson that you've learned for yourself recently.

Yeah, yeah. I'm learning the hard way. But I have to say, like my head knocking on the table and saying to me, "Cindy, wake up. It's time for you to stand for yourself."

Oh, I love this. That really like hits me on a personal level as well. So thanks for sharing that. It's very, very empowering, I think, when you get to that or any stage in your life where that realisation happens and you have the power of your own voice.

Yeah, you see, as a human being, I think we're not afraid to learn. Learning from the mistakes is a good thing and not learning from the mistakes is a bad thing because you don't make yourself improve. And to improve, you need to learn and realise, yes, I need to change.

If you could invite people to think differently about one issue or like an idea, what would it be and why?

Yeah, we're talking about changes just now, right? A lot of people are having some difficulty to accept new changes, new policies, new rules. But if we think positively, moving forward we can understand why this thing needs to be changed, because

certain things are not working. That's the reason why things change, for us to follow and to suit the future generations.

And earlier on, you mentioned no recourse to public funds and how close that is to your heart. How would you encourage people to think differently about that issue?

Go out there or open the website and try to use the benefit calculator. Contact Turn2us or a delivery partner to ask for the help. If you are entitled for the help, you definitely can get the help.

So having more financial support available for people with no recourse to public funds that cannot access anything else?

Yeah. And then also, people that have no recourse to public funds sometimes they are very stuck in financial situation because if they've got a family or the children are neurodivergent or on the spectrum, and need extra support, sometimes they cannot get all the support.

Thanks for that message of really encouraging people to reach out and also encouraging delivery partners to have as much support available, you know, and other organisations across Edinburgh to have other support available, especially for people with no recourse to public funds. Thanks for raising that as an important issue.

So we know we're in a very challenging time in life, really, really challenging, globally and in our own local communities. What keeps you going when things get challenging?

I tend to try to understand myself. Firstly, I need to understand how far I can stretch, how far that I can handle the situations. To be honest, I go through a lot of training and one of the trainings was called self-empowerment. I learned how to understand myself and how my impact, impacts others as well. And then also, I'm quite active in the community and I realised that working with community really opens my window a little bit, you know, because I cannot say that everyone doesn't have any issues.

A lot of people have different issues. But for me to open up a little bit and be mindful about myself or self-care. I really make myself busy and keep busy in the community.

I love that because, I'll speak for myself, but I think when the challenges get too much for me, I often have to like fight my instinct just to pull back, you know, and to not feel part of a community when it all feels a wee bit too much.

So that's really beautiful. Instead of leaning out of community, leaning back into community to help with those challenges. Yeah, that meaningful, meaningful work.

Yeah.

So looking ahead, we've talked about challenges. What are some of the hopes that you have? So hopes for yourself, hopes for the community and hopes for Edinburgh as well.

For the community, I have one group that I chair. That group is called Craigmillar and Niddrie matters.

So this group is, according to the name, in Craigmillar and Niddrie. I get all these people that I know that are interested to make changes. And most of them are residents there so they have passion to get our community to thrive and improve a little bit.

For myself, by doing this, I think I'm going to put more hours on my time because I think it's good for my mental health. And then also I got that leadership to share, you know, to lead people. I think that is so meaningful for me as a mentor.

I get all these community people that come over to the group and we have a meeting that nobody was interested in before. And don't get me wrong, I approach some people and say "Are you interested to join a group? You know, we want to make some changes" And sometimes a person say to me, "No. I'm very comfortable. I don't want to change anything."

So, you know, I just leave that person because it's no point for me to have that negativity, I mean, to kill my spirit, you know? So I think I'm really passionate in the community. It's not for me, maybe not for my children, but for the future generation itself. To make an impact and a difference. We are such a diverse community, integration is very important in our community.

Absolutely. Yeah, I really agree with that. And I thank you as well for your community work, because I know you do a lot. I know that you're a very busy person and that so much of your time and your energy and your heart goes back into the community again. So, you know, I do want to thank you for that. It's really inspiring.

Yeah, that's my passion. Thank you very much.

Oh, no, you can see it. And every time I'm in your company, I'm like, yeah, that is really authentic passion and care for the people around about you. It's really lovely. So I want you to know that I always recognise that in you every time I meet you.

Oh, thank you. Thank you.

So we've come to our last question of our chat today. So when you think about Edinburgh, what comes to mind? What does Edinburgh mean to you on a personal level?

This is a very interesting question. I migrate from Malaysia to come over here and across the globe, just to make changes in my children and my family, to be honest.

So now I call Edinburgh my home. And funny enough, you know, when I say to my friend that, I'm going I'm going for a holiday, they say, where? I said, Malaysia, I'm going home for holiday. You know, I'm going there. But in my heart, Edinburgh totally is my home now. It's where my family are. And you see that from the last question I say that I really love this community, and I want to make a difference.

So I put my passion, and I put my time in to improve that because I'm here now. So Edinburgh is my home.

How long have you been in Edinburgh for?

The history is I came here the first time 2000. No, I tell lies. Once in 1990. So I first step foot in Edinburgh, you know, and I love Edinburgh so much.

When I'm landing in the airport, I can see the Highland cow. And I jokingly say to my husband next to me, "even the cow also wearing a jacket." Because the coat of the cow is like because of the cold country.

And he was laughing. So after that, I come back here permanently in 2012 with my youngest son. He was 1 and a half years old. And before that I separate from my other four children. And for five years, we never see each other. We never got Christmas together.

But you see this is the life experience that people go through, you know. So Edinburgh is my home. I can proudly say that Edinburgh is my home now.

Thank you so much for sharing that. It's my favourite question. And I always say because as everyone can tell from my accent or previous episodes of this podcast that I'm Irish, you know, I'm not from Edinburgh. I've been here 24 years. And the reason I love the question is that it's so different for everyone. You know, it's just so different. Like how we've arrived here, whether we were born here, what our relationship is with the city. It's really interesting.

And Edinburgh itself got so much history. I never go to Princes Street during the festival. Oh, my God. For me, it's too much, it's like I'm hiding. Let all the tourists come over here but I'm in my home country now. So, you know, let them enjoy.

Yeah, you're a resident in your own home; "I'm going to stay here" I do the same thing as well.

Is there anything before we finish up that you didn't talk about that you would like to?

OK, I think I need to share a bit regarding policy and maybe some changes. It could be a benefit to help a family that has no recourse to public funds. Just imagine the scenario. The family of maybe three, they've got no recourse to public funds but the son, already got a British passport. But also is on the spectrum and needs help with finances. But they cannot get any help from anywhere because the parent's status in the passport says no recourse to public funds.

So how is an organisation or the government going to help these kids? I think that these children have been penalised and not able to get help because the parents status. I think we need to look into it. And now they're talking about child poverty and its quite crucial nowadays. We don't want those kids going to the school without breakfast or being hungry. And how to get help with this type of criteria with no recourse to public funds? I just need to ask the listener out there, how are we going to help them?

It's a really good point and a really good question. And I'm really glad that you raised it. So thank you for that.

Thank you. Thank you.

So I just wanted to thank you for coming in and talking to me today for your care and your wisdom and your kindness and just for everything that you do to support and shape the work of Turn2us Edinburgh Trust. We're incredibly grateful to you, Cindy.

Thank you for having me. I'm really, really glad that I'm on board with Turn2us and Edinburgh Trust. Honestly, I cannot thank you enough. Thank you for having me here.

Oh, it's a pleasure. Thank you.

This interview was conducted and produced by Ems Harrington, Partnership Manager at Turn2us Edinburgh Trust.

Turn2us is a national charity dedicated to providing support to people who are struggling financially. Here at the Edinburgh Trust, we've spent over a decade supporting individuals across the city, giving direct financial assistance to help people navigate financial insecurity.

To learn more about the work we do, and how we support people across Edinburgh and beyond, visit us at turn2us.org.uk.

Thank you for listening, and for joining us in these important conversations about building a city where everyone has the resources to thrive.