

‘Money Matters’ for Oxford Family Support Network 14th March 2016

**Dosh Ltd (Financial Advocacy)
Steve Raw**

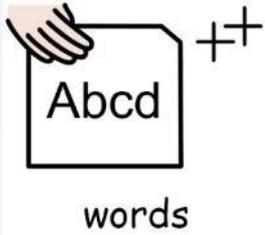
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Self-directed support

What is self-directed support?



- What have you heard?
 - Words
 - Acronyms / abbreviations
 - Phrases
 - Ideas
 - Laws/policies
 - Projects/tools etc.

Self-directed support: terms

Self-directed support

The umbrella term for support that lets you control how funding is spent.



budget

Individual budget

The amount of money needed to meet your eligible needs - made up of funding from different sources

Personal budget

The amount of money needed to meet your eligible needs - made up of funding from the Local Authority

Personal health budget

The amount of money needed to meet your healthcare needs – made up of funding from the NHS



payment

Direct payment

A way of taking a budget – the individual manages and spends it themselves

Individual Service Fund (ISF)

A type of managed budget, often paid to a care provider

Managed budget

A way of taking a budget – the council or a similar organisation manages the money

Suitable person

Someone who accepts and manages a direct payment for someone without capacity

Account management



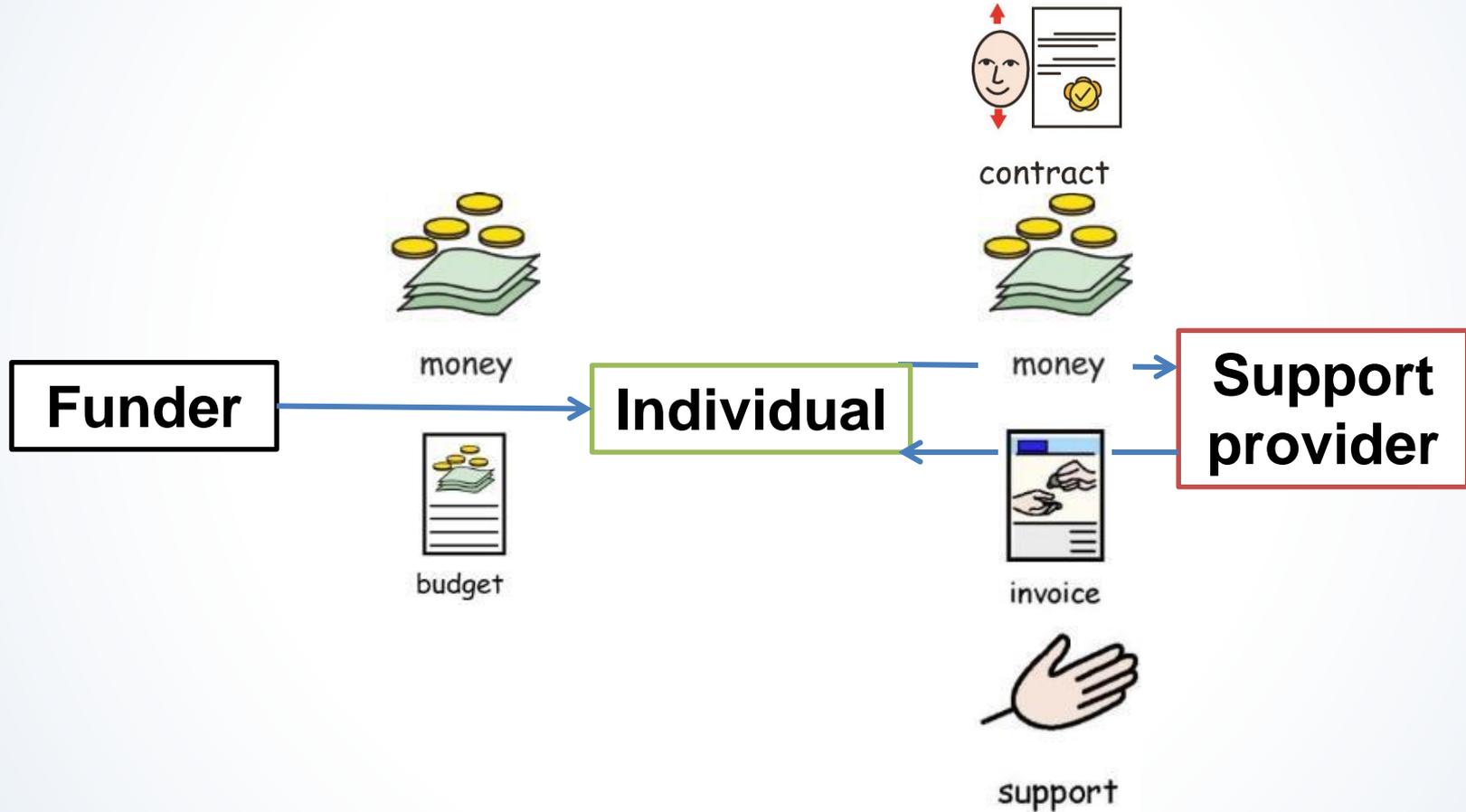
budget



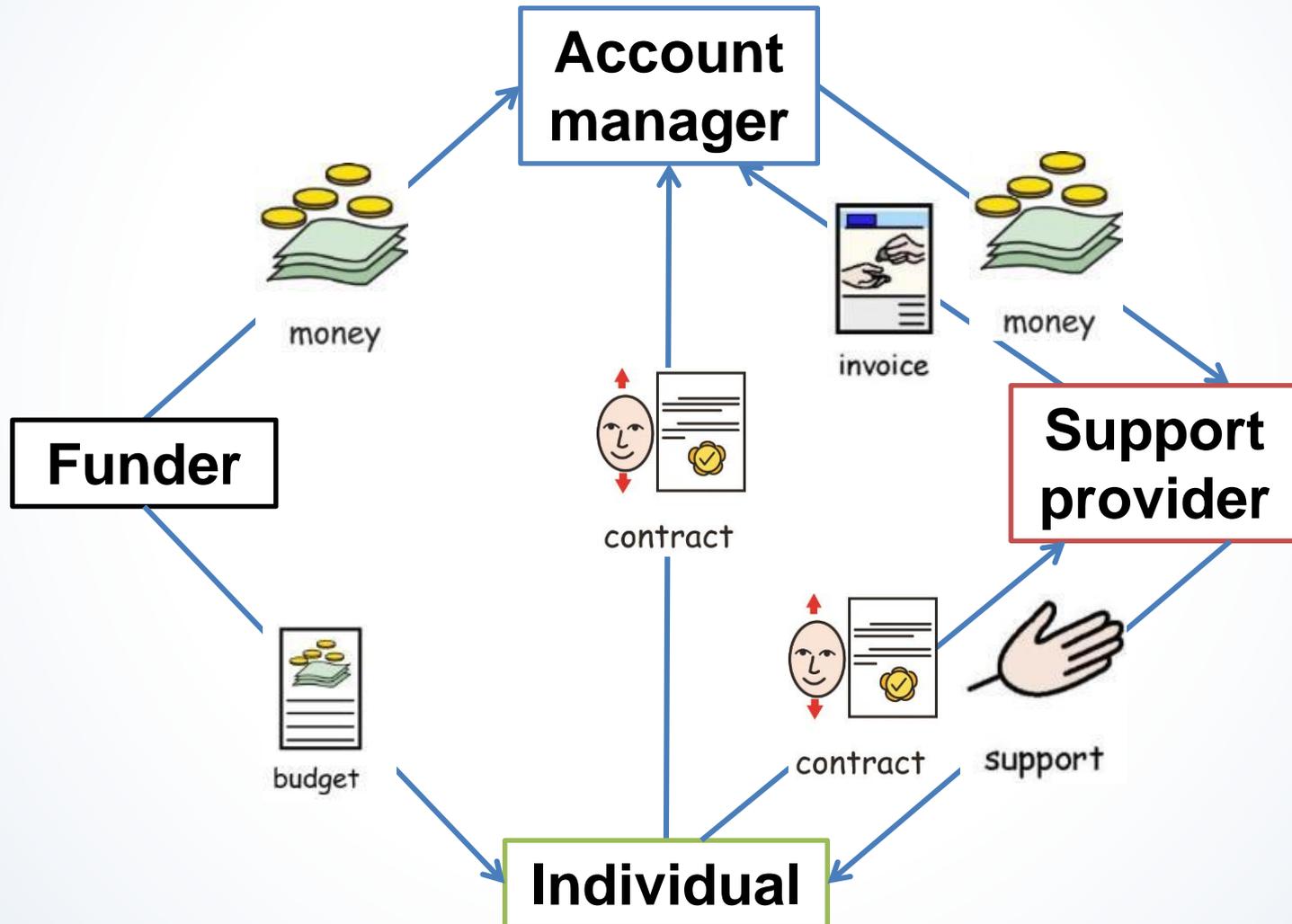
accounts

- Account management can be for:
 - Individual budgets
 - Personal budgets
 - Direct payments
 - Individual Service Funds
- Account management includes:
 - Making payments (direct debits, standing orders, invoices etc.)
 - Keeping records of all transactions
 - Reporting to the Local Authority on spending
- Additional support can be added depending on the person

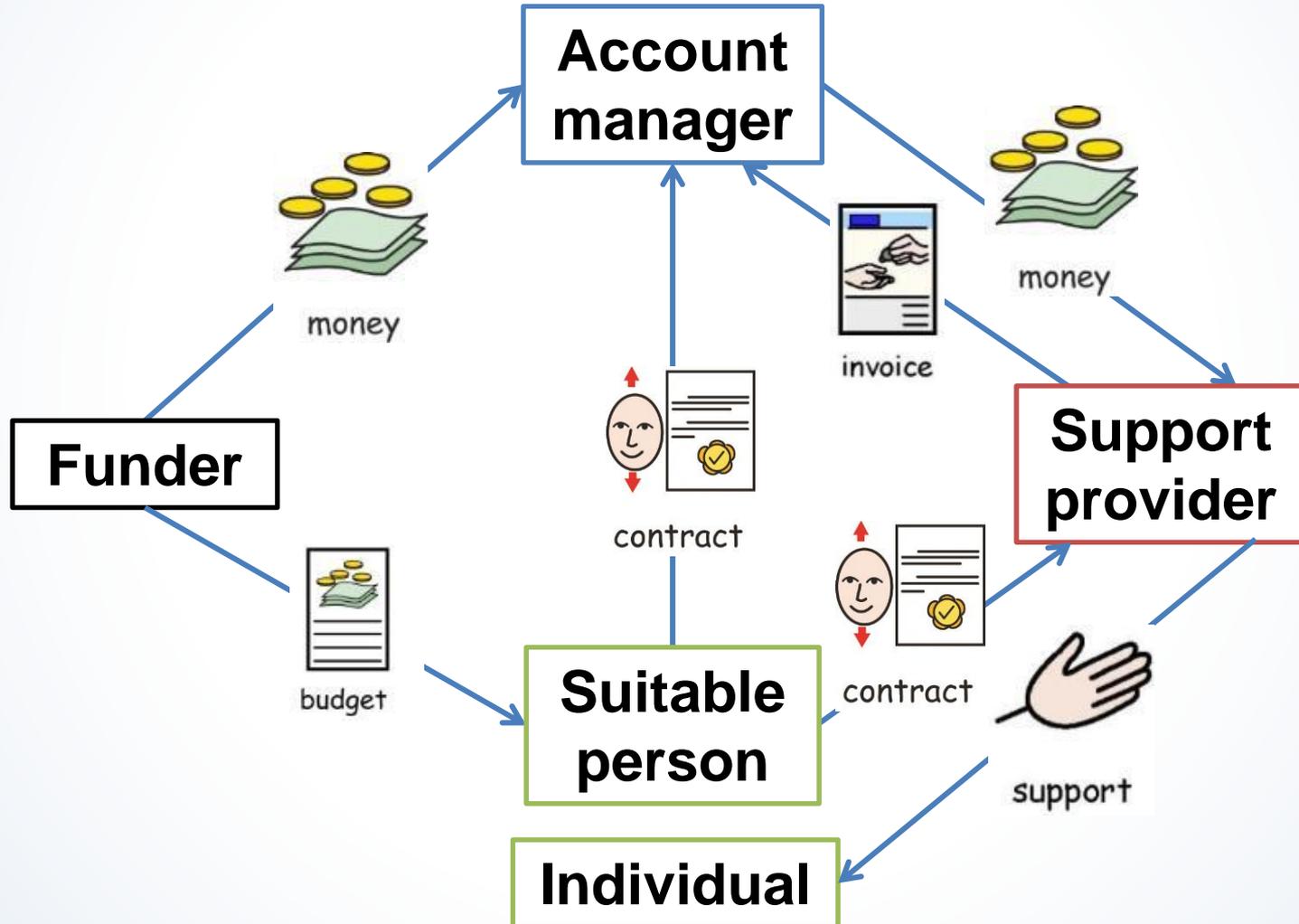
Self-direct support



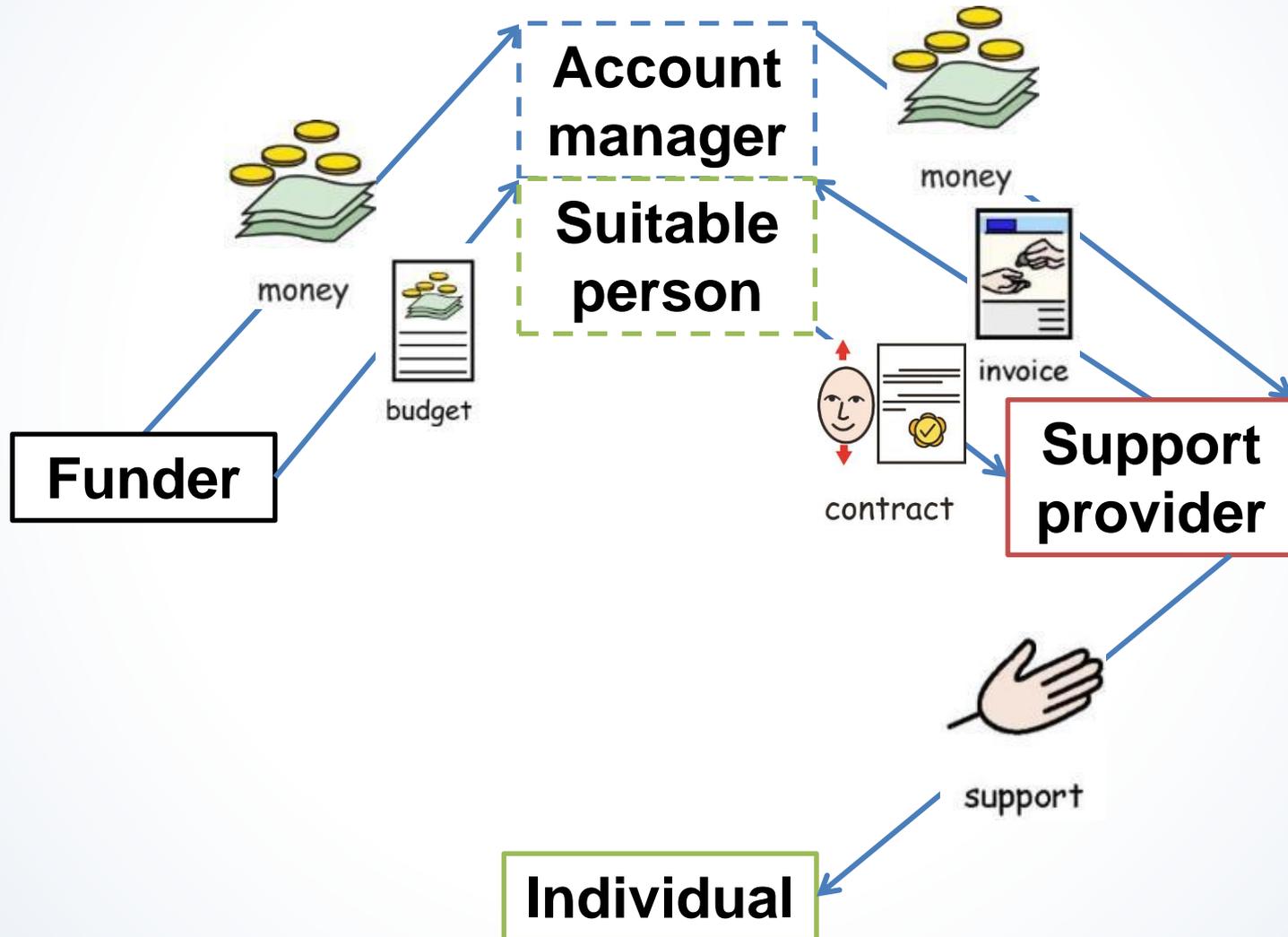
SDS Account Management



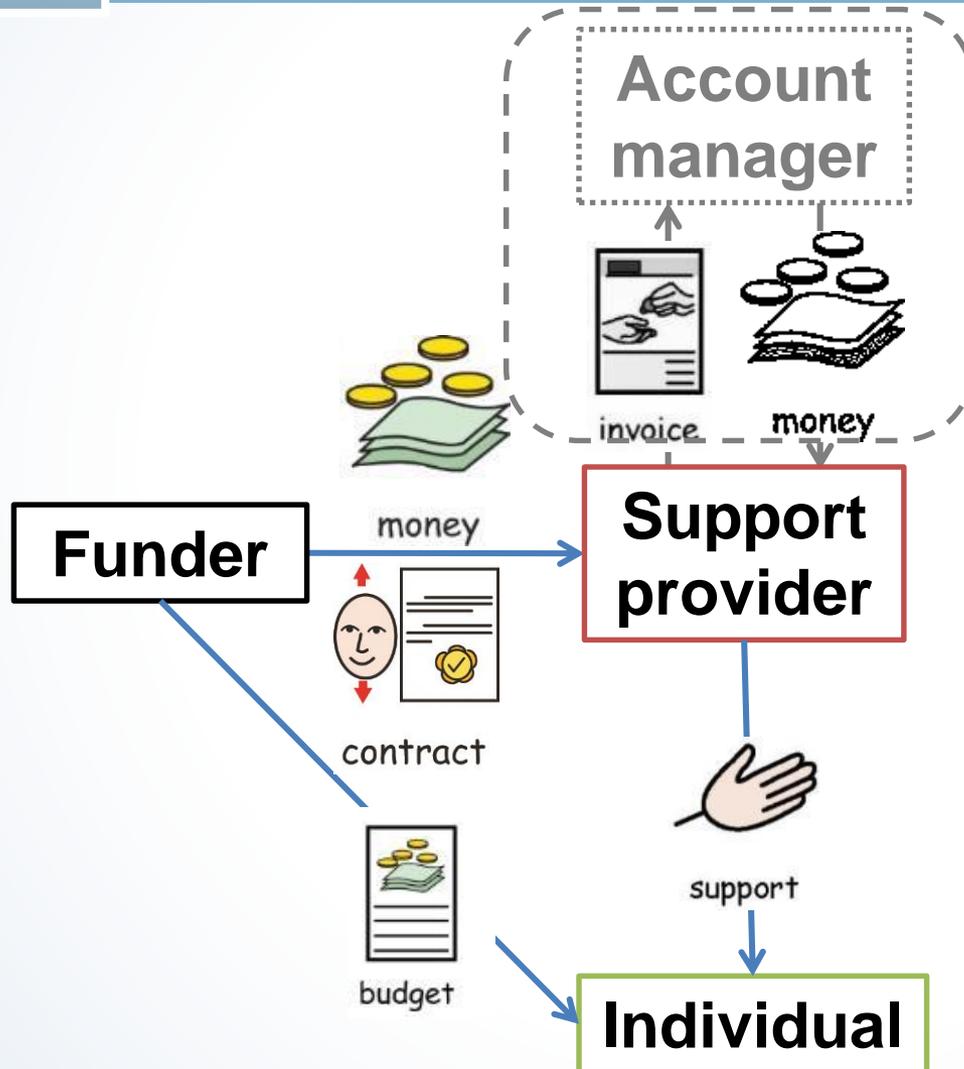
SDS with suitable person and account manager



SDS with suitable person as account manager



ISF Account Management



ISF Separation of Funds



business



individual

- Conflict of interest
- Client monies
- Best practice
 - separate account
 - alternative account manager / suitable person

Financial Reporting Top Tips



- **It's not your (business) money** - Remember it's not your money until care is provided or an invoice is raised therefore do not include it as part of business funds
- **Keep it separate** - Always works best when kept separate to the business funds preferably in a client's account
- **Records** – All transactions need to be recorded and accounted for.
- **Flexibility** - Always allow for flexibility from the service user when budgeting for cash flow, staffing etc.
- **Best practice** – Always perform a bank reconciliation for the client bank account preferably on a monthly basis

Bettina's story



- Introducing Bettina
- Her support before her individual budget
- Her path to an IB support plan
- Living the dream
- Reviews and accounting for the budget
- Managing her own money and benefits

Bettina Raw
Support Plan

This is me!



- **My name is Bettina Raw**
- **I am 28 years old**
- **I cope with autism and a complex communication disability. I also cope with epilepsy**
- **I live at home with my family**
- **I really enjoy my life and have a wide range of activities for which I need help and support**

Bettina's support plan - summary

My world at the moment

- I currently go to Wilson Marriage Centre Adult Learning for People with Disabilities and do tai chi and pottery.
- ...

This is what I am going to need help with over the next 2 years

- Support to remain at Penny Meadows two days a week as I need extra help when I am there all day
- ...

The support I need to do this

- Community support from someone to help me get to and from places safely and look after me when Mum and Dad cannot
- ...

My individual budget

- Monday: Support to get to attend Penny Meadows safely with my P.A. or family member
- Tuesday: ...

Bettina's support plan - summary

How I will use my Individual Budget

The money will be spent on everything agreed in my "how I will be supported" plan, this will include finding a respite service for my short breaks or someone to come in and look after me

Staying in Control of my Life

This is how I will do it:

Mum and Dad will call review meetings of everyone involved say, every six months for the first year and then annually after that

About Dosh

Steve Raw

MD for Dosh

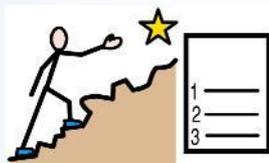
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The Dosh Mission



mission

To be the best option in helping people with a learning disability to be more independent and have more control over their own money.

About Dosh



advocacy

Dosh provides financial advocacy support.



control

Dosh helps people with a learning disability to be more independent and have more control over their own money.



not for profit

Dosh is a not-for-profit company. This means that all money earned by the company is used to run the business and provide good quality financial support to people with a learning disability.

What we do



advocacy



appointee



accounts



check



tenant



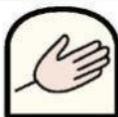
deputy

1. Financial advocacy
2. Person-centred appointeeship
3. Account management for individual budgets, Individual Service Funds (ISFs), direct payments and personal health budgets
4. Money checks
5. Support to sign tenancy agreements through the Court of Protection / Intervention Orders
6. Deputyship/guardianship as an option for people (on a strictly individual, needs-led basis)

Who we work with



Dosh currently supports 500 people in Scotland, England and Wales.



Dosh works in partnership with 50 care and support providers.



Dosh works in partnership with Local Authorities, Learning Disability teams and families.



Dosh provides consistency and independence – we can continue to provide financial support when the care and support provider changes.



budget



benefits



support



bank account

- Money plans
- Help with fairer charging / contribution to care assessments
- Welfare benefits assessment and support to manage benefits
- Appointeeship - all benefits applications, appeals & monitoring
- Check people's money is safe (safeguarding)
- Support to learn new skills and understand money.
- Join a person's circle of support
- Best interest decisions - ensure that all decisions are made with the person and in line with the Mental Capacity Act.
- Personalised support – financial profile and annual review
- Support people to open a bank account and set up payments
- Payments (e.g. bills) inc. direct debits and standing orders



accounts

Account management includes:

- Individual budgets
- Personal budgets
- Direct Payments
- Individual Service Funds
- Personal Health Budgets

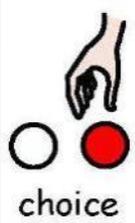


bank account

Support includes:

- opening a Dosh bank account for the support budget money;
- paying for things from the support plan and setting up direct debits and standing orders;
- writing reports for your Local Authority on how you have used the money.

The Dosh promise



- ✓ I will be able to use my money to do the things I want.
- ✓ I can be as involved as I want in my money.
- ✓ I will spend my money in the way that I want.
- ✓ I will get the information I want about my money in a way I can understand.
- ✓ I will have my own financial advocate who visits me, knows what I like and listens to what I want.
- ✓ My financial advocate will give me support and information to help me manage my money.
- ✓ Dosh will tell me about my money, what they are doing and answer any questions I have.
- ✓ Dosh will help me to keep my money safe.

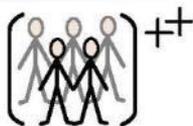
Our development work



advice



research



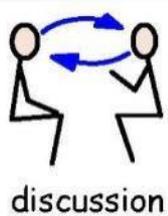
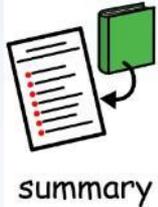
groups



training

- Consultancy
 - Supporting Local Authorities with direct payments and personal budgets, as well as contributing to pilot projects
 - Policy package creation for large national support provider
- Research
 - Access to banking for people with a learning disability
 - Free Easy Read guide to support people to access banking
- Sector working groups, inc:
 - Disability Action Alliance, inc. Money Advice Service project
 - Financial Conduct Authority vulnerable customers group
- Training for self-advocates, family carers and professionals
- Easy Read translation commissions

Summary



- Further discussion and support:
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