



Welcome to the Summer 2017 edition of the Dosh newsletter!

In this month's edition:

- **The Dosh team**
- **Dosh News**
- **How to deal with debt and avoid it in the future**
- **Are you paying too much for your utility bills?**
- **Leisure village opens in Ely – what can it do for us?**
- **Employment and Support Allowance (ESA) tips**
- **Do we need PAT testing at people's homes?**
- **The NHS Safeguarding app**
- **How we work with support providers to support people with their money**
- **Financial Advocacy in Action**

Please contact steve.raw@dosh.org if Dosh can be of help to you and the people you support.

Steve Raw- Managing Director

Disclaimer: We have tried to ensure that the information in this pack is accurate. We will not accept liability for any loss, damage or inconvenience arising as a consequence of any use of the information.



The Dosh team

Steve Raw
Managing Director

**Named
Financial
Advocates**

Meike Beckford
Financial Advocacy
Manager

**Office
Team** **Peter Smith**
New Business Advocate

Angela Atkin
Administrator (Mon-Wed)

Lisa Lett
Administrator (Wed-Fri)

Roxii Chlopek
Administrator

Boni Tsuru
Financial Accountant

Katie Scott
Financial Assistant

Emma Swallow
Personal Assistant

Office Contact Details

Michaela Le Bail
Notts / Lincs

Lesley Discombe
South West 1

Lizzie Elhamri
South West 2

Mnqobi Dube
Northants / Cambs

Stephanie Linton
Scotland

Sue Rees
North

Jane Richardson
Wales / West

Mike Kitcher
East Anglia

Maddy Hubbard
North West / London

Sarah Bolger
Yorkshire / Derbyshire

Sue Metelko
Dorset

Jill Norfield
Cambridgeshire

Email: doshoffice@dosh.org

Phone: 0300 303 1288

Dosh News



Farewell to Emma and Katie

In the office, we will be shortly be saying goodbye to two of our colleagues, Emma Swallow and Katie Scott.

Emma has been Steve's PA, but is moving back to her native Devon – and who could blame her? She will however still be working within the Thera Group as she is taking up a position as PA to the Managing Director of Thera South West. We will miss her terribly, but we wish Emma all the best in her new role, and wish her and her family happy times near the sea!

Katie is coming to the end of her year-long Charityworks placement as a financial assistant. It seems like only a few days ago that she joined us, but the year is up at the end of August. Katie is going to work in the NHS in Bournemouth. Katie has made a tremendous contribution during a period of rapid growth for Dosh which has meant a huge increase in the workload for our finance colleagues. She treats everything with a calmness and efficiency that will be hard to replace.

The office will not be quite the same without them, and we now have to work out who is going to make all the coffees once they are gone. We will be welcoming a new Charityworks colleague at the start of September, but at this stage we do not know who that will be. Watch this space.....

We are recruiting a non-executive director

As we mentioned in our Spring Newsletter. we are looking to recruit a non-executive director. If you know somebody with a learning disability who may be interested, or if you are interested yourself, please contact Steve Raw on steve.raw@dosh.org.

How to deal with debt now and avoid it in the future



debt I recently got a call from Emma*, a lady we support with her money, to say she had bailiffs outside her door – panic! We knew we already paid all her bills on her behalf so what could it be? As it turned out, it was her relative’s debt and he lived with her. Clearly a stressful situation and not one that Dosh could deal with alone (we don’t do debt management).

Luckily, we had some great debt advice charities who gave advice over the phone that afternoon to tell us our options and explain what to do next. Following several discussions, the bailiff left without taking a thing and will pursue the debt in a different way – a good result for Emma.

We often get referrals for people who owe money to different companies. Many people are caught out by signing up to ‘free’ or ‘cheap’ deals for phones and other products that tie them into long contracts they do not want and cannot afford. It’s not just a problem for people with a learning disability either; one in four British adults with a mental health problem has problems with debt according to the [Money and Mental Health Policy Institute](#).

Debt can affect anyone and it hits many of us – nearly 600,000 people contacted [StepChange](#) debt charity in 2016. Debt charities can tell you about your rights and help you create your own repayment plan and make your debt affordable. Whether you’re supporting someone, or you are in debt yourself, it is always best to get advice as soon as you can, so that companies are more likely to agree to repayment plans and you can avoid ending up in Emma’s situation with bailiffs at the door.

Although we don’t give debt advice, our financial advocacy experience has taught us a few things about how to avoid, or deal with, the problem:

- **Prevention:** be careful about setting up the right banking products. Ask about bank accounts that don't allow you to go into an overdraft, cash cards that can't be used online, or prepaid cards that need topping up before they work. If you can't buy something on credit, you can't owe the money later.
- **Friction:** if you easily give in to temptation, think about making it harder. Can you limit the amount of money in your current account or use the '[Shopper Stopper](#)' tool to stop late night online shopping?
- **Plan ahead:** if you have regular bill payments, such as direct debits, time them to come out just after pay day, so you don't have to remember to save that money. You could also move some money into a savings account at the same time, if you can afford to – automating this means you're more likely to meet your savings targets. Ask your bank about regular savings or jam jar accounts.
- **Ask questions:** when you sign up for a new contract, don't just ask how much it is, ask how long it lasts. Many mobile phone contracts will last 24 months – that's 2 years – and if you want to leave early you'll have to pay the rest of the 2 years straight away. That can cost £100s. You should also check if there is a 'cool off' period – a few weeks just after you sign up when you can still get out without paying it all – helpful if you change your mind, or felt pressured to sign up.
- **Get support:** there's nothing worse than ignoring letters and phone calls and letting the debt build up, so ask for help from a debt advice charity or speak to friends, family or supporters first.

For free debt advice: [Citizen's Advice](#), [Stepchange](#), [Christians Against Poverty](#), [National Debtline](#), [Debt Support Trust](#) or [Money Advice Service](#).

Are you paying too much for your utility bills?

No - great!

Remember that you can save money through schemes like **Watersure** and the **Warm Homes Discount** but you need to apply for them every year.

Yes - many people are paying too much for their gas and electric bill. You could save hundreds or sometimes over a thousand pounds per year.

I don't know - you can check by looking on your bill. Check if you are on a Standard Tariff (or EON Energy Plan) or if your bill says you're not on their cheapest deal.



gas



electricity

Do you have internet access?

Yes - you can find the cheapest deals online using a comparison website such as the [Cheap Energy Club](#) or [Uswitch](#). You will need your usage (find it on your latest bill). Look for suppliers which are big enough to have the Warm Homes Discount as this may save more money overall.

No - you might not be able to get the cheapest deals available online, but call your supplier to see if there are better tariffs they can offer you. You can also call Uswitch to find the best deals and switch over the phone via 0800 6888 557. The best deals are often fixed term (1 or 2 years) and paid monthly by Direct Debit.

Top tips:

- ⇒ Ask to be put on the **Priority Services Register** so that the company knows the tenants have a learning disability
- ⇒ Make sure you can discuss the account in future by setting a password or giving **3rd party access** to named people

- ⇒ If you're asking about deals but your supplier won't talk to anyone not named on the bill, call their '**new business**' team so they treat you as a new customer

- ⇒ **Talk to your Dosh advocate if you have any more questions**

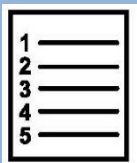
What should I put on a new utilities BID form?

We may ask for a **Best Interest Decision form** when you are switching utility suppliers (if the person doesn't have capacity to choose this themselves), because switching utilities is a financial contract and it's important to have a record of how and why it was chosen.

On the BID form we just want to see the work you have already been doing:

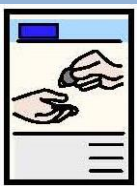
- ⇒ Involving everyone in the house in the decision to switch and who to choose (including families and people not supported by Dosh)
- ⇒ Looking at different suppliers to find the best deal
- ⇒ Deciding who will be named on the bill and how it will be paid
- ⇒ Agreeing how the costs will be shared if there's more than one tenant and how these payments will be recorded i.e. Standing Orders or cash records
- ⇒ Deciding who will monitor usage, send meter readings and check the bills

What do the words mean?



Priority Services Register

A record of all 'vulnerable' customers which makes sure the utility provider is aware if someone has a disability or health condition.



Standard Tariff

The basic tariff (for EON this is called the 'Energy Plan') which generally costs a lot more money than a 1 or 2 year fixed rate deal.



Warm Homes Discount

A discount of £140 every winter for people on certain benefits. It's given automatically if you receive Pension Credit, but you can also apply each December if you get disability benefits and ESA or Income Support. You apply to your supplier for the previous July.



Watersure Scheme

A cap on your water bill if you are on certain benefits and need to use extra water because of an illness or disability. The application form needs to be stamped by your GP and you have to apply every year.

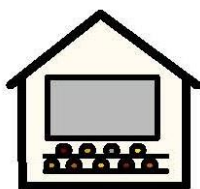
Leisure village and cinema open in Ely – how can cinema cards save us money?



The new cinema in Ely is now open for business along with a choice of restaurants adding to the facilities offered in the city.

Aware that this could be a great new activity for many people we support, I looked into how we could make the cost of this achievable for everyone to benefit from regularly.

Further enquiries about the Cineworld Unlimited cards showed not only did they give you unlimited access to movies but also discount on food items in the cinema and the surrounding restaurants. In addition to this, I discovered the CEA card which gives 1 support worker or carer free access to the cinema when attending with a person supported. This can be used in conjunction with the Unlimited card which means that the saving on holding a CEA card is not lost when used with the Unlimited card. This is another great find for us!



cinema

The cost of the Unlimited card is £17.99 per month and can be paid via direct debit on receipt of a best interest decision (BID) form, if you are supported by Dosh. The card is normally available within a day or so of being set up so it is easily available.

During my enquiries I also learned that staff working for certain organisations may also be able to take advantage of offers on Cineworld cards, so if you're interested, check with your employer to find out more!

By Jill Norfield, Financial Advocate for Cambridgeshire

Employment & Support Allowance (ESA) tips

So many referrals come to us where we can immediately see that they are not on the correct basis for this benefit. Possibly this is because all the variations of ESA share pretty much the same name, so it is easy to think that someone is in receipt of ESA and so that is the end of it. However, there are many variations of ESA and there can be a difference of almost £80 per week between them, so it pays to know which variant you are getting and which you should be getting.



benefits

For the purpose of this article I will refer to those who have gone through the Work Capability Assessment and have been placed in the support group, which includes the large majority of people supported by Dosh.

Contribution Based ESA.

This could be right for you if:

- ✓ You have savings over £16,000
- ✓ You receive Pension Credit

For many people, ESA is a replacement benefit for Incapacity Benefit (IB), and it is likely that the award is for Contribution Based ESA. In this case, the contributions refer to National Insurance contributions, either paid or credited, and award letters often refer to the tax year for which contributions have been used. The typical benefit amount for this type of ESA this year for people in the support group is **£109.65 per week**. Occasionally the amount can be slightly more as there is a guarantee that people will not be worse off on ESA than they were on IB, but anything around that figure per week is an indicator of Contribution Based ESA. As we shall see shortly, the other variant of ESA is means

tested, and if a person's savings exceed the upper threshold limit for the means tested benefit (currently £16,000), then they will also be paid Contribution Based ESA.

If you are on ESA Contribution Based, and your savings are less than £16,000, and you meet certain other requirements including having the right to live in the UK, then you definitely need to review your benefit.

Income Related ESA

This could be right for you if:

- ✓ You have savings below £16,000

The other variant of ESA is called Income Related, often abbreviated to ESA-IR. As the name suggests, this is the means tested variation and takes into account your income from work, income from private pensions and other sources, and your savings. If you have no income outside your benefits, (and remember that DLA and PIP do not count as income for this purpose), and your savings are less than £16,000, then you may well qualify for this variant of ESA, and you should apply to DWP if you are not already getting the Income Related version.

The rules for calculating this benefit are complicated, and we don't need to go into them in detail here, but to try and summarise:-

If your savings are less than £6,000, you get the benefit in full

If your savings are between £6,000 and £16,000 the amount you get is reduced by a formula based on a notional return on your capital

If you are in the support group and on ESA-IR then you qualify for an additional premium called the enhanced disability premium. This is worth £15.90 per week for a single claimant, which when added to the basic



allowance of £109.65 gives a figure of **£125.55 per week**. If you recognise this figure, then you are on ESA-IR and already get this premium added. (This figure can be reduced if your savings are over £6,000 as above).

Depending on your circumstances at home and whether or not you or someone else claim Carer's Allowance, you may be eligible for an additional premium called the Severe Disability Premium. You can get this if you also get Attendance Allowance, Constant Attendance Allowance, the middle or higher rate DLA care component or the daily living component of Personal Independence Payment at either standard or enhanced rate. This premium is worth £62.45 per week for a single person, so if you add this to the basic allowance plus the enhanced disability premium above, you could get **£188.00 per week**. Again, this can be reduced by the savings tariff formula mentioned above, but if you get the full amount it is a long way over the £109.65 per week you might be getting on contribution based.

The rules for calculating these benefits are complicated and vary depending on your personal circumstances, but there are ways to find help. You can ask your Dosh advocate or contact the office, or if you're not already supported by Dosh you can ask us to do a [Money Check](#). You can also access online benefit calculators. The [Government website](#) directs you to [Turn2Us](#) or [entitledto](#). Just input your personal information and the calculators will indicate which benefit you might be able to get.

Please check your current award by looking at your latest award letter or checking your bank statement and make sure you are getting all that you should be getting by talking to Dosh or using the calculators.

By Peter Smith, New Business Advocate

Do we need PAT testing in people's homes?



health and safety

Portable Appliance Testing (PAT) is a check of electrical appliances to ensure they are safe. You will often see these being done in offices and other public places and businesses. They are a way for businesses to help ensure the health and safety of staff.

What about if you work in someone's home however? In supported living, we often support people in their own homes. This means it is not a business and the support provider would not therefore usually do PAT testing (unless it is specified in the contract). This is the same in our own homes – most people would not have items PAT tested, but rely on a general visual check for faults.

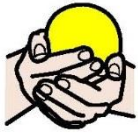
If there is a concern about the safety of equipment for the person supported or staff members working there, a risk assessment should be completed and advice sought from the provider's health and safety team. Following this, if a PAT test is necessary for this particular individual, this should be recorded through a best interest decision, including an agreement about who will pay.

If you have any questions, or are planning to arrange PAT testing in people's homes, please speak to your Dosh Financial Advocate first, as they don't come free!

For more information, try www.hse.gov.uk/electricity/faq-portable-appliance-testing.htm

By Meike Beckford, Financial Advocacy Manager

The NHS Safeguarding app



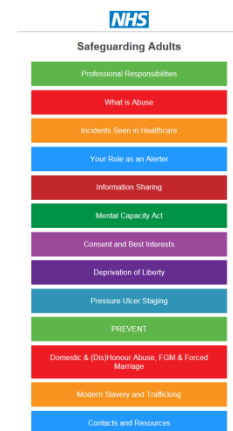
safeguarding

An important aspect of supporting adults with a learning disability is understanding the many rules around

‘safeguarding’. The NHS have produced a really helpful app which can be used to increase awareness and understand safeguarding rules and requirements. This has been developed for healthcare professionals but is also a great resource for staff in social care.

What information does the app include?

The app includes a great deal of information around a person’s professional responsibilities in safeguarding both adults and children. It outlines the laws and explains different types of abuse, modern slavery and so on.



In particular, the app provides a great outline of the

Mental Capacity Act, consent, best interests, information sharing and Deprivation of Liberty – all of which is information we need to

know here at Dosh on a regular basis – and it can be accessed immediately. Finally, it also directs you to contacts at the Local Authority in your area if you have any safeguarding concerns.

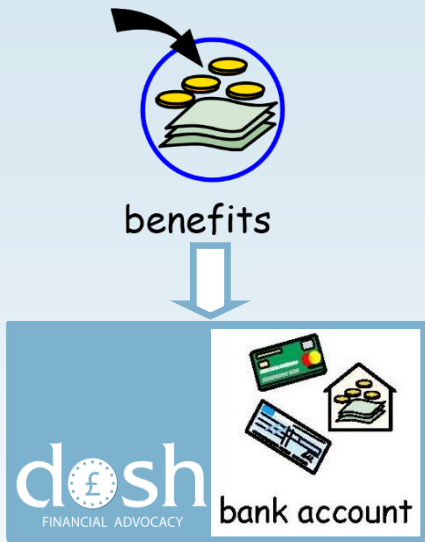
How can I get the app?

The NHS Safeguarding app is completely free. It is available to be downloaded on Android mobile phones from the App Store. You can also access it on the internet using your computer (or Windows phone) if you follow this link:

http://www.myguideapps.com/nhs_safeguarding/default/.

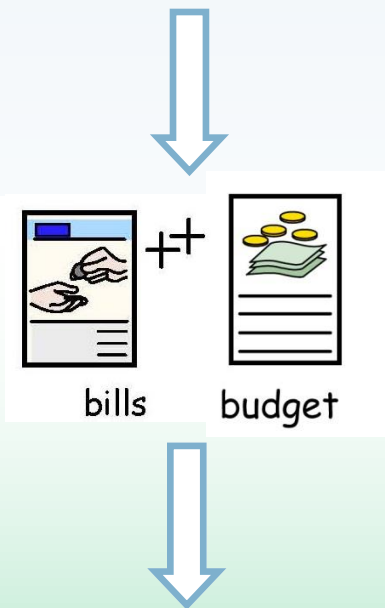
By Katie Scott, Financial Assistant

How we work with support providers to support people with their money



- Benefits assessment, application and review
- Money planning

- Knowledge of the person



- Making payments
- Information & guidance
- Checking how decisions are made (clearing BID forms)

- Capacity assessments
- Best interest decisions
- Involving the person



- Accessing and spending cash
- Managing receipts, cash tins and money records
- Completing support plans and risk assessments
- Making significant purchases

Financial Advocacy in Action



In each newsletter, we like to share a story with you about the great impact our Dosh team are making on people's lives.

Yvonne's story



debt

Last year, Dosh started to support Yvonne. When her new Financial Advocate met with her for the first time, he discovered that her benefits were not correct and that her debts dated back for several years.



plan

The Financial Advocate helped to set up repayment plans for Yvonne.



benefits

He also worked with his Dosh colleagues to get Yvonne onto the right benefits and she received a backpayment of over £14,000!



cruise

Together with her Financial Advocate, Yvonne has paid off all of her debt and has used some of the money to go on her dream holiday – a cruise – and buy long dresses for the evenings on board.



smiling

Yvonne has now booked her cruise and she has not stopped smiling!

The name in this story has been changed.