



## Welcome to the Winter 2018 edition of the Dosh newsletter!

### In this month's edition:

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- Dosh News
- Care and support funding
- Measuring the impact of Dosh
- Dosh Business Plan
- Becoming an appointee
- Training from Dosh
- Changes to benefit rates
- Financial Advocacy in Action

Please contact [steve.raw@dosh.org](mailto: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

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**Steve Raw**  
Managing Director

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Named  
Financial  
Advocates

**Meike Beckford**  
Financial Advocacy Manager

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**Michaela Le Bail**  
Nottinghamshire

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**Lisa Winter**  
Lincolnshire

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**Lesley Discombe**  
South West 1

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**Lizzie Elhamri**  
South West 2

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**Mnqobi Dube**  
Northants / Cambs

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**Stephanie Linton**  
Scotland

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**Sue Rees**  
North

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**Jane Richardson**  
Wales / West

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**Mike Kitcher**  
East Anglia

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**Maddy Hubbard**  
North West / London

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**Sarah Bolger**  
Yorkshire / Derbyshire

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**Sue Metelko**  
Dorset

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**Jill Norfield**  
Cambridgeshire

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**Bob Bye**  
Cambridgeshire

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Office  
Team

**Peter Smith**  
New Business Advocate

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**Angela Atkin**  
Administrator (Mon-Wed)

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**Lisa Lett**  
Administrator (Wed-Fri)

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**Roxii Chlopek**  
Administrator

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**Boni Tsuro**  
Financial Accountant

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**Lia Herbert**  
Financial Assistant

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**Mike Counsell**  
Financial Assistant

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**Kerry Measures**  
Personal Assistant

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### Office Contact Details

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Email: [doshoffice@dosh.org](mailto:doshoffice@dosh.org)

Phone: 0300 303 1288

## Dosh News



### Welcome to Mike and Lisa



hello

We have some new members in the Dosh team. **Mike** joined the team in the Grantham office in December where he works alongside Boni and Lia in the finance team.

We are also saying hello to **Lisa**, our new Named Financial Advocate in Lincolnshire. She will be taking over from Michaela in supporting the growing number of people in that area.

### Goodbye to Maddy



goodbye

We will be saying goodbye to Maddy, one of our advocates in the north (and London!), as she is taking on a new role in co-production. She will be with us until the end of April and will be supporting everyone to move to a new advocate.

### More recruitment



job

We have just recruited a second advocate for Dorset and another Financial Assistant in the Dosh office. We look forward to introducing them to you in our next newsletter.

We are currently recruiting for:

#### [Advocate in Lancashire and Greater Manchester](#)

- 20-25 hours per week
- Deadline: 21<sup>st</sup> March 2018

#### [Advocate in Gloucestershire and the west of England](#)

- 18 hours per week
- Deadline: 28<sup>th</sup> March 2018

Please spread the word and get in touch if you are interested!

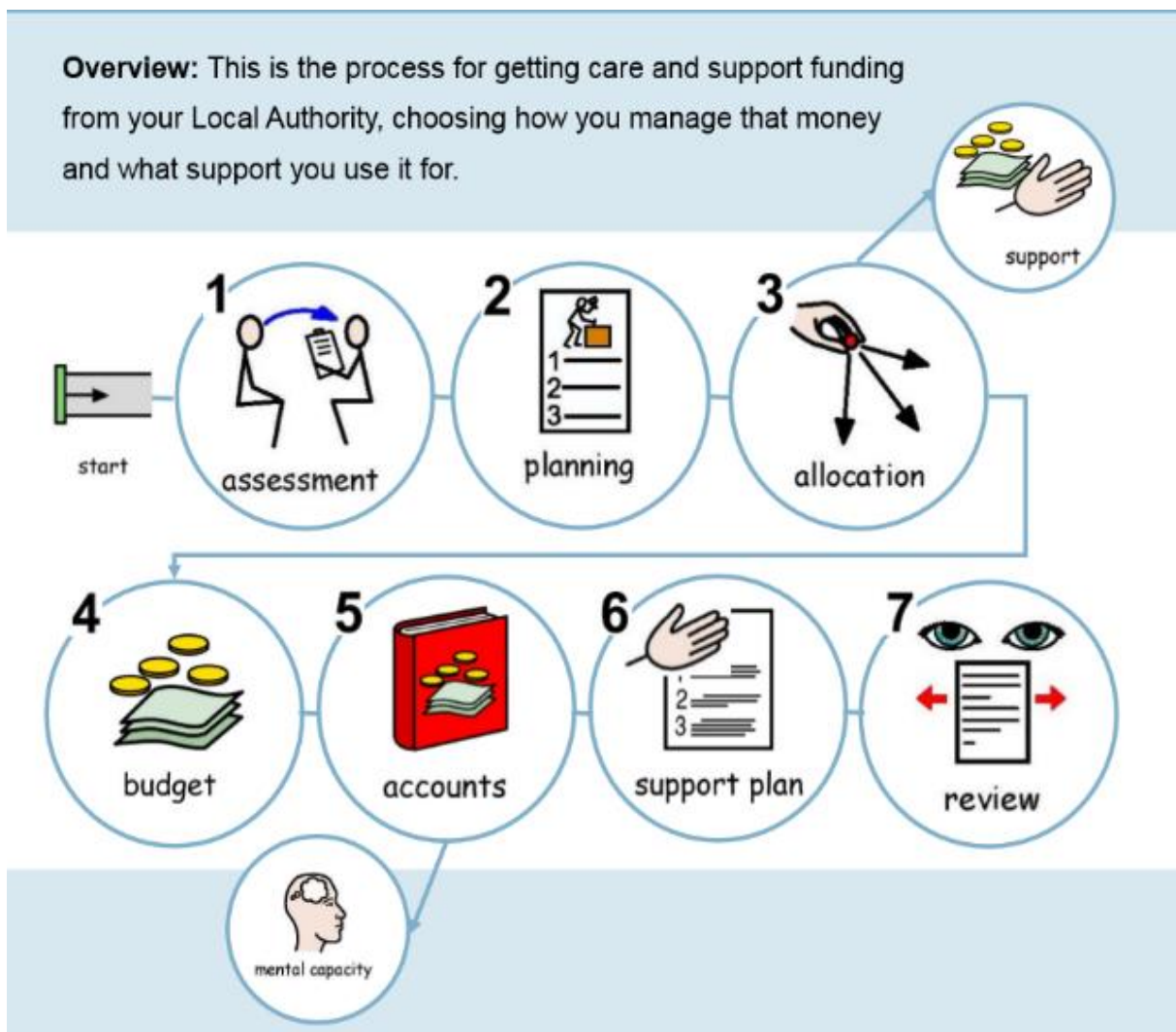
# Care and support funding



Many people who need care and support get some money from the Local Authority or the NHS to help pay for this.

There are laws like the [Care Act](#) and the [Social Care \(Self-Directed Support\) Scotland Act](#) that say that everyone should have an assessment to see what support they need.

The Local Authority or another funder then decides what they will pay for and how much this will cost. You can choose what support you want and how you want to manage the budget. This choice is called self-directed support (SDS). It includes things like personal budgets, direct payments



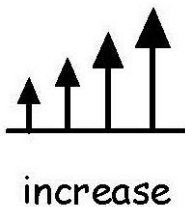
and Individual Service Funds (ISFs).



Dosh have written a [factsheet](#) about SDS, which includes information about who is eligible for SDS and what different options might be available. There is also a [factsheet](#) to help you understand the process of getting SDS, which provides the detail for the overview shown above.

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## Measuring the impact of Dosh



We know from the stories of the people that Dosh support that our financial advocacy has a positive impact on their finances but it is good to know how much of an impact we are really having. Looking at the data from money plans that we have created with the people that Dosh started supporting in 2016 and 2017, we can see how weekly income and savings change over the first year of Dosh support:

<b>Summary for people who started Dosh support 2016-17</b>			
	Average on referral	Average after 12 months	<b>Change</b>
Weekly income after 12 months	£230.36	£283.68	<b>+ £53.32</b>
Savings after 12 months	£5,815.86	£10,322.08	<b>+ £4,506.22</b>

This means that on average, after a year of Dosh support, people's weekly incomes increased by £53.32 and their savings increased by £4,506.22!

## Dosh Business Plan



Dosh has been putting together a Business Plan for April 2018 to March 2019 in which we have written 6 commitments:



1. We will show that people with a learning disability can lead our company



2. We will make sure our systems and processes are ready to support more than 1000 people



3. We will have a louder voice as financial advocates to make a difference for people through innovative research and ambitious projects



4. We will develop new ways to support people with a learning disability aged 16-25 transitioning from child to adult services



5. We will write a plan for Dosh from the point of view of people we support, building on the Dosh Promise to make sure we keep getting better at giving people the support they want



6. We will keep growing steadily and make sure Dosh has long-term financial stability

Dosh have created a [video](#) about this Business Plan which tells you about these 6 commitments – you can watch it on our website.

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## Becoming an appointee



Here at Dosh, we've been thinking about what it means to be an appointee for someone's benefits. 100,000s of people across the UK have an appointee, many of whom are family members doing a great job for their relative without any training and only limited information. If you're just starting on this journey, what do you need to do, know and have to be a successful appointee?

### Firstly, what is an appointee?

An appointee is a person or organisation that is registered with the Department for Work and Pensions (DWP) to manage a person's benefits if they lack capacity to do this themselves.

### What does an appointee do?



Simply put, an appointee represents the person with the DWP. This means you do everything the benefit claimant would usually do, like filling out application forms, receiving benefit payments and reporting changes in circumstances. You are the one that receives benefit letters and is responsible for completing them.

### Your main responsibilities are to:

1. Claim the right benefits
2. Manage the transition from DLA to PIP
3. Report changes in circumstances such as if their savings have changed (gone over £6000)

4. Receive benefit money
5. Spend the benefits in the person's best interests

### **What else can you do as appointee?**

You may also manage the person's Housing Benefit and Council Tax. To do this, you need to register separately with their Local Authority, but most will accept you if you can show you are already DWP appointee. Housing Benefit is often linked to other benefits like ESA and also requires you to report savings (over £16,000) so it's useful to manage them together. If you're managing Council Tax you can often get discounts for the person – such as the Severe Mental Impairment exemption that has been in the news recently.

If the person has a Motability vehicle, you will also be responsible for this as the appointee. You must ensure this is used for the person's benefit and is worthwhile – they are sacrificing nearly £60 per week of their DLA or PIP to have the vehicle.

For more information, and to read [part 2](#), please see the full blog post on our [website](#).

*By Meike Beckford, Financial Advocacy Manager*

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# Best practice in supporting people with money

An example training session from Dosh



- Do you support people with best interest decisions around money?
- Are you unsure about supporting people to move from DLA to PIP?
- Have you struggled to open a bank account for someone you support?



- Are you lost in the jargon of personal budgets, direct payments and self-directed support?
- Do you want to learn new techniques for supporting people to manage their money?

This training session by Dosh financial advocacy will give you the latest information on key money topics and help you to gain confidence in supporting people with money. It will cover:

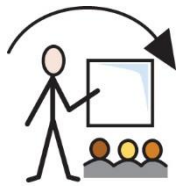
Banking	Money plans and budgeting	Benefits
Support with money	Mental capacity and best interest decisions	Self-directed support



- Sessions run 9:30am – 4:00pm
- Free resources and handouts given out on the day
- Refreshments and lunch provided

Contact: Steve Raw or Meike Beckford for more information.

## Would your company like training on supporting people well with money?



Dosh has delivered training to over 700 people, including self-advocates, family carers, social workers and support managers. We can create bespoke training programmes for training your team or group to help you understand benefits, learn budgeting skills and understand how to support decisions about money.

Steve and Meike are delivering 3 sessions to support team managers in the South West this spring and are keen to get more dates in the diary! Contact them on [Steve.Raw@dosh.org](mailto:Steve.Raw@dosh.org) or [Meike.Beckford@dosh.org](mailto:Meike.Beckford@dosh.org) to book.

## Changes to benefit rates



benefits

April is the month in which benefit rate increases are applied for the following benefit year, and most people will be receiving a notification of their new benefit prior to any change. Once again there are no increases to the basic personal allowances under the most commonly received benefits. There have been some changes to disability related benefit rates for 2018/19. This will mean a slight increase in benefit for those who qualify, which includes most of the people that Dosh support.

The new rates are summarised below, along with an indication of the new weekly amounts for those who receive the maximum amount for a particular benefit. If you have any questions at all regarding your benefits then please contact your Dosh advocate who will be able to help and advise you.

# Upating 2018-19

New PIP, DLA and ESA rates for the people we support



As with every year, you just get used to the benefit rates and some of the components and elements are upated! Here are the new amounts to check for:



## PIP and DLA

	Old weekly amount	New weekly amount
Low Care (DLA only)	£22	<b>£22.65</b>
Middle/Standard Care/Daily Living	£55.65	<b>£57.30</b>
High/Enhanced Care/Daily Living	£83.10	<b>£85.60</b>
Low/Standard Mobility	£22	<b>£22.65</b>
High/Enhanced Mobility	£58	<b>£59.75</b>

Common awards to look out for on bank statements:

Mid care, low mobility	High care, high mobility	High care, Motability car
<b>£319.80</b> (+£9.20 p.m.)	<b>£581.40</b> (+£17 p.m.)	<b>£342.40</b> (+£10 p.m.)



Personal allowances are still frozen, but the disability premiums and components of ESA, Income Support and JSA have been uprated as follows:

## Income Support and ESA

	Old weekly amount	New weekly amount
Enhanced Disability Premium	£15.90	<b>£16.40</b>
Severe Disability Premium	£62.45	<b>£64.30</b>
Support Group component	£36.55	<b>£37.65</b>



These increases mean that someone on the maximum possible benefit will go from £188 to **£191.45 per week**



Key amounts to look out for on bank statements:

Savings level	2-weekly payment
<£6k	<b>£382.90</b>
£10k	<b>£318.90</b>
£15k	<b>£238.90</b>



## Financial Advocacy in Action

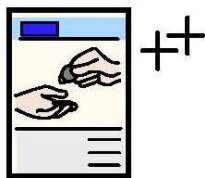
As always, we would like to take this opportunity to share a story of the impact the Dosh team are making. The names of the people have all been changed.

### Jason's Story



money

Jason was finding managing his money hard and would often find himself without enough money to do what he wanted.



bills

Jason's Financial Advocate helped Jason to look at where he was spending his money and discovered that Jason was paying a lot of bills that he didn't need to be.



charging

Jason's Financial Advocate also noticed that it was taking a long time for bills to be paid meaning that Jason was being charged for being late and owing more money.



direct debit

Jason's Financial Advocate helped Jason set up these bills as direct debits and cancelled the bills he didn't need.



enjoy

This meant that Jason had more money so he could go out and do the things that he enjoys.