Named Financial Advocate Application Pack

Full Time Opportunities

39 hours per week

This is a Hybrid position which involves working from home, local travel, and online support.

Scottish Borders and Midlothian

including Galashiels, Hawick and Dalkeith

Deadline: 27th November 2026

V1 29/10/2026
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Dosh is a company limited by guarantee, no. 6337548
Dosh Ltd is part of the Thera Group of companies.
Registered Office – 134 Edmund Street, Birmingham, B3 2ES

Welcome Letter

Dear Applicant,

Thank you for your interest in the position of Financial Advocate.

This application pack includes the following documents about Dosh and further information about the position:

- About Dosh and the Dosh Promise
- Thera Group Structure and Vision
- The role in a nutshell: Financial Advocate
- Dosh Financial Advocate – what they do and what they don't do
- Job Description
- Person Specification
- Competencies
- Pay and Benefits

In addition, you can find further details about Dosh at www.dosh.org and about the Thera Group at www.thera.co.uk.

We value diversity in our team and promote equality and inclusion across Dosh. We welcome applications from people of all backgrounds who have a commitment to our values and are keen to learn, grow and contribute to our mission at Dosh.

If you have any questions regarding Dosh, then please email Meike.Beckford@dosh.org

Kind regards,

Meike Beckford
Managing Director

About Dosh


money

Dosh is a not for profit company that supports people with a learning disability to have more control and more independence over their money.


specialist

Dosh is a specialist company within the Thera Group and provides support to people with a learning disability in England, Scotland and Wales. The company was set up in 2007.


support

People with a learning disability can receive support in a number of ways:


appointee

- Financial advocacy
- Person-centred appointeeship
- Account management for self-directed support
- Money checks

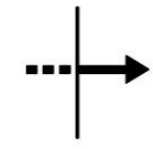
Dosh Financial Advocates are based locally so that people can receive support when they need it.


local area

Dosh Financial Advocates are able to support people in many ways, including support to create a budget, manage bill payments and banking, apply for and manage benefits.


benefits

Our values are:


persistence


trust


team


can


person centred


independence



We will show that people with a learning disability can be leaders in society.



We will be controlled by people with a learning disability.



People supported by us can say how their Thera company is directed and managed.



People with a learning disability will design the support they want from us.



We will respect the rights and wishes of people at work, at home and in the community.



People with a learning disability will check the quality of support from their Thera company.



Thera Group will be led by a charity.

Group Structure

Dosh is an independent company within Thera Group.

The Group is led by **Thera Trust,** a registered charity (1090163) with an office based in Grantham, Lincolnshire. Its group structure enables us to create local support companies and specialist companies like Dosh to meet particular needs and create bespoke services for people with a learning disability.

Dosh specialises in supporting people to manage their money. We believe that everyone should have personalised support to use their money in the way they want and for the things they enjoy.

Thera's Vision



The role in a nutshell: Financial Advocate

Purpose: To support people with a learning disability with their money and benefits

Accountabilities:

- Meeting people we support every 3 months (in person or online)
- Working with the person's circle of support to meet the needs of the individual
- Acting as corporate appointee: Applying for benefits, responding to benefit queries and completing benefit forms
- Monitoring and reporting changes of circumstances regarding benefits including savings levels
- Managing related benefits and assessments for example contribution to care charges and council tax
- Completing a Money Plan (budget) at least every 3 months for each person
- Authorising bill payments and requesting payments
- Administering and clearing best interest decision and supported decision-making forms for larger spending decisions
- Responding to queries from people supported, circles of support and companies regarding finances and budget of people supported
- Supporting people to understand their money and build financial capability and independence
- Maintaining databases, recording and storing information and updating records appropriately

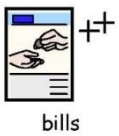
Dosh Named Financial Advocate – what they do and what they don't do

A Financial Advocate's main role is to provide financial advocacy and appointeeship to people they support in their local area. This involves meeting them regularly and managing their benefits. Advocates do this with support from the Dosh office and finance teams based in Grantham. Below is some more detail of what Dosh support does and doesn't include.



Banking

- Opening a Dosh Client Account in their name for benefits.
- Guidance on opening and managing a personal bank account (although we don't have authority to open or manage personal accounts on someone's behalf)



Bills and payments (Dosh finance with advocate support)

- Setting up Direct Debits and Standing Orders from the person's Dosh account.
- Paying bills
- Making internet banking Bacs payments for:
    - Holidays
    - Furniture
    - Fairer charging payments
    - Other significant purchases
- Transferring payments to other tenants for joint bills etc.
- Sending regular bank statements to the person for their Dosh Client account.



Budgeting

- Writing a Money Plan with the person and reviewing it regularly.
- Support with Fairer Charging assessments.
- Support with savings and spending on activities



Best Interest Decisions (for regular payments and £350+ spending)

- Support to make a best interest decision (BID) & complete a Dosh BID form or supported decision-making form.
- Checking the purchase is reasonable, affordable and includes the Dosh financial advocate and circle of support.



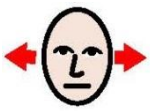
Other support

- Ordering and signing for lease cars and Motability cars.
- Support to set up and pay for funeral plans.
- Guidance on utility bills such as savings options
- Guidance on funding e.g. Disabled Facilities Grant.



Person Centred Appointeeship only:

- Arranging to receive and manage someone's benefits
- Informing DWP of a change of circumstances that might affect their benefits (like higher/lower savings).
- Making sure the person is getting all the benefits they are entitled to, including Housing Benefit.
- Liaising with and supporting the previous appointee as they relinquish appointeeship.



Dosh does not:

- Act as someone's appointee if they have a Deputy or Guardian for property and financial affairs
- Give advice on buying a house/seeking a mortgage.
- Sign a tenancy agreement
- Give debt, investment or savings advice
- Provide or manage loans
- Ensure people stay within benefit thresholds so they do not lose their benefits (but we will share information about savings and potential impact on benefits).
- Monitor the household budget, petty cash or cheque books
- Complete capacity assessments or make best interest decisions (we review and clear them when related to finances)
- Complete risk assessments

For more information on what Dosh does visit our website and read our Introduction to Dosh: www.dosh.org/get-support-with-money/.

Job Description

Accountable to: Financial Advocacy Manager

Job Purpose

- To act in the role of appointee and financial advocate for individuals and fulfil all corporate appointee responsibilities
- To protect people from financial abuse through safe financial systems
- To plan and deliver continuous development of the existing service
- To liaise effectively with people supported, families, trusts, banks, benefit departments, DWP, Local Authorities and other stakeholders
- To contribute to the development of new support to individuals
- To increase people's ability to control and manage their own money
- To ensure that people's skills and capability in relation to managing their money is assessed and understood and that appropriate support is in place to help people with their money and develop independence
- To carry out welfare benefit checks and support people to claim for all appropriate benefits
- To attend reviews and meetings, as appropriate, identifying individual (financial) needs of people and ensuring they are fully supported in making a full contribution and are involved in best interest decisions
- To manage the full range of support, liaising with other stakeholders as required, to ensure that people supported can control and manage their money and benefits with appropriate and assessed support and guidance
- To diligently gather, update and input written records and statistical data to ensure effective financial control and audit
- To liaise with Dosh Finance to ensure that financial records are complete and effective financial control is in place

Person Specification

	ESSENTIAL	DESIRABLE
Qualifications	• Evidence of commitment to ongoing personal and professional development	• Business administration and / or finance & accounting qualifications or equivalent experience • Degree level education or equivalent experience • NVQs or Diplomas in care or equivalent experience
Knowledge and Experience	• Working knowledge of Microsoft Office suite • Experience of completing detailed financial reconciliations • Evidence of working strictly within the Data Protection Act • Previous experience of presenting information to a range of audiences • Evidence of working with and supporting people with their benefits, or of working in financial services	• Previous experience in the charity/care sector and / or • Previous knowledge of financial legislation • Understanding of learning disabilities • Previous experience in providing care and support
Skills and Attributes	• Ability to prioritise and manage time effectively • Ability to set own objectives and review	• Ability to give formal and informal presentations

	and adapt own performance • Ability to work effectively under pressure in changing circumstances • Ability to work on own initiative and develop “out of the box” solutions • Ability to read complex documents and translate legislation into simple language • Ability to communicate effectively to a variety of audiences • Personal values in keeping with Thera’s vision • Ability to learn and use a range of software packages	• Ability to devise written protocols and guidelines
Personal Circumstances	• Able to travel within the UK including overnight stays when required • Drivers with their own vehicle • Willing to undergo an enhanced Disclosure and Barring Service (DBS) check • Good health evidenced by a good attendance record • Ability to work flexible hours	• Drivers with their own vehicle • Able to travel to visit the people we support on a regular basis

Competencies

Advocacy

- Ability to support people with a learning disability to liaise as appropriate with legal representatives, banks and benefits agencies.
- Ability to enable people with a learning disability to reach decisions, make informed choices and express their views.
- Ability to work with other advocacy agencies and organised groups of people for the good of people with a learning disability.
- Ability to signpost people to other organisations that could assist them.
- Ability to maintain a current working knowledge of benefits entitlements, legislation and government guidance affecting people with a learning disability and their money and make this information available to people.

PR and Marketing

- Ability to contribute to PR and Marketing strategies for Dosh.

Market Research

- Ability to apply a limited range of market research techniques to a range of situations, i.e.; what people want from the service, competitors and pricing.

Contracts

- Ability to participate and contribute to contract negotiations.

- Ability to work in accordance with contracts and evidence contract compliance.
- Ability to provide written reports for the purposes of contract reviews and represent Dosh in contract meetings.

Policy and Procedure

- Ability to ensure Dosh's policies and procedures are adhered to.
- Ability to research and contribute to Dosh policies, procedures and protocols.
- Ability to find, write and design accessible information.

Monitoring and Reporting

- Ability to report on performance of the service delivered.

Problem Solving

- Ability to apply logic when solving a diverse range of problems.

Project Management

- Ability to plan and manage a number of projects simultaneously.

Time Management

- Ability to manage your time and negotiate priorities.

Decision Making

- Ability to evaluate options and make operational decisions relating to the service.
- Ability to establish and maintain effective internal and external communication networks.

- Ability to consult with people who have differing levels of language comprehension and verbal communication, both on a 1:1 and group basis.

Systems of Work

- Ability to ensure Dosh's processes are transparent and open to the scrutiny of people and regulators.
- Ability to maintain meticulous records.
- Ability to use a range of software packages including Microsoft Office suite and Docuware electronic filing system.
- Ability to work to the highest standards of data protection and confidentiality.
- Ability to contribute to and maintain robust safe systems of work and checking processes that protect people from financial abuse.

Complaints

- Ability to deal with complaints quickly and effectively.

Networking

- Ability to develop and maintain a wide range of contacts in other agencies at a comparable level and to utilise these networks effectively.

Liaison with Stakeholders

- Ability to liaise confidently and professionally with a range of stakeholders.

Charity and Company Law

- Awareness of the legal frameworks within which Dosh works.

- Awareness of the limits of Dosh's activity and services.

Insurance

- Awareness of insurance liability and provision.

Involvement

- Ability to involve individuals in the design and delivery of their own service.

Quality Assurance

- Ability to monitor the quality of services against a defined set of standards and act as appropriate.
- Ability to complete audits and make recommendations or act as appropriate.

Continuous Professional Development

- Ability to manage own continuous professional development.

Pay and Benefits

Hours of Work

Hours to be agreed with the successful candidate:

- Looking for – Full time but open to less
- 39 hours per week

Salary

- Competitive, up to £31,521.10 per annum per year – (Pro rata)

Location

- Supporting people within **Scottish Borders and Midlothian including Galashiels, Hawick and Dalkeith.**
- Further travel will be required infrequently. This includes twice yearly travel to Grantham, Lincolnshire with overnight stays for Dosh Day training sessions and induction.

Annual Leave

- 25 days' holiday + 8 bank holidays (257.4 hours per year) pro rata

Notice Period

- One month's notice period on either side (subject to employer's statutory increases).

Car Allowance

- Paid mileage from home address to all visits to people supported and company meetings.

Additional Benefits

- Annualised Hours
- Guaranteed monthly salary for full and part-time roles.
- Flexible working hours for work life balance
- 33 days Annual Leave including bank holidays (pro rata)
- Employee support line to support you and your family
- Free nationally-accredited training
- Contributory Pension Scheme
- Free Enhanced DBS check
- Cycle to Work Scheme
- Well-being initiatives
- Access to thousands of retail discounts including discounted Health Cash Plan

How to Apply

All applications are processed centrally through Thera Trust's recruitment and resourcing teams, with shortlisting and interviews then undertaken by Dosh. To complete an application, please go to the Thera Group job application page: www.thera.co.uk/careers

Please ensure that your application includes specific examples, which clearly demonstrate your competencies and skills. Offers are subject to Disclosure and Barring Service (DBS) checks.

We value **diversity** in our team and promote equality and inclusion across Dosh. We welcome applications from people of all backgrounds as we know that our diverse experiences, skills and interests make us stronger together.

Interviews: –
Dosh conducts interviews in two stages: an initial online interview via Microsoft Teams, followed by another Microsoft Teams or in-person (face to face) interview for those who advance.
Stage one, will be arranged at a mutually convenient time if you are shortlisted following your application.

Start date: on completion of employment checks

If you have any difficulty applying, please contact the Recruitment Team on 0300 303 1280 or email newtalent@thera.co.uk