



Introduction to Dosh

Financial Advocacy and
Appointeeship



What would you like support with?

My own personal money



my money

I would like support all the time



continuous

I would like support just for now or once a year



now



year

I would like someone to manage my benefits and money



benefits

I have capacity for benefits but would like some support to manage my money



support

Something has gone wrong with my money or benefits and I need support



problem

I want someone to check my money and make sure I am on the right benefits



check

Person-centred appointments with financial advocacy



appointee

Contact us to discuss financial advocacy options



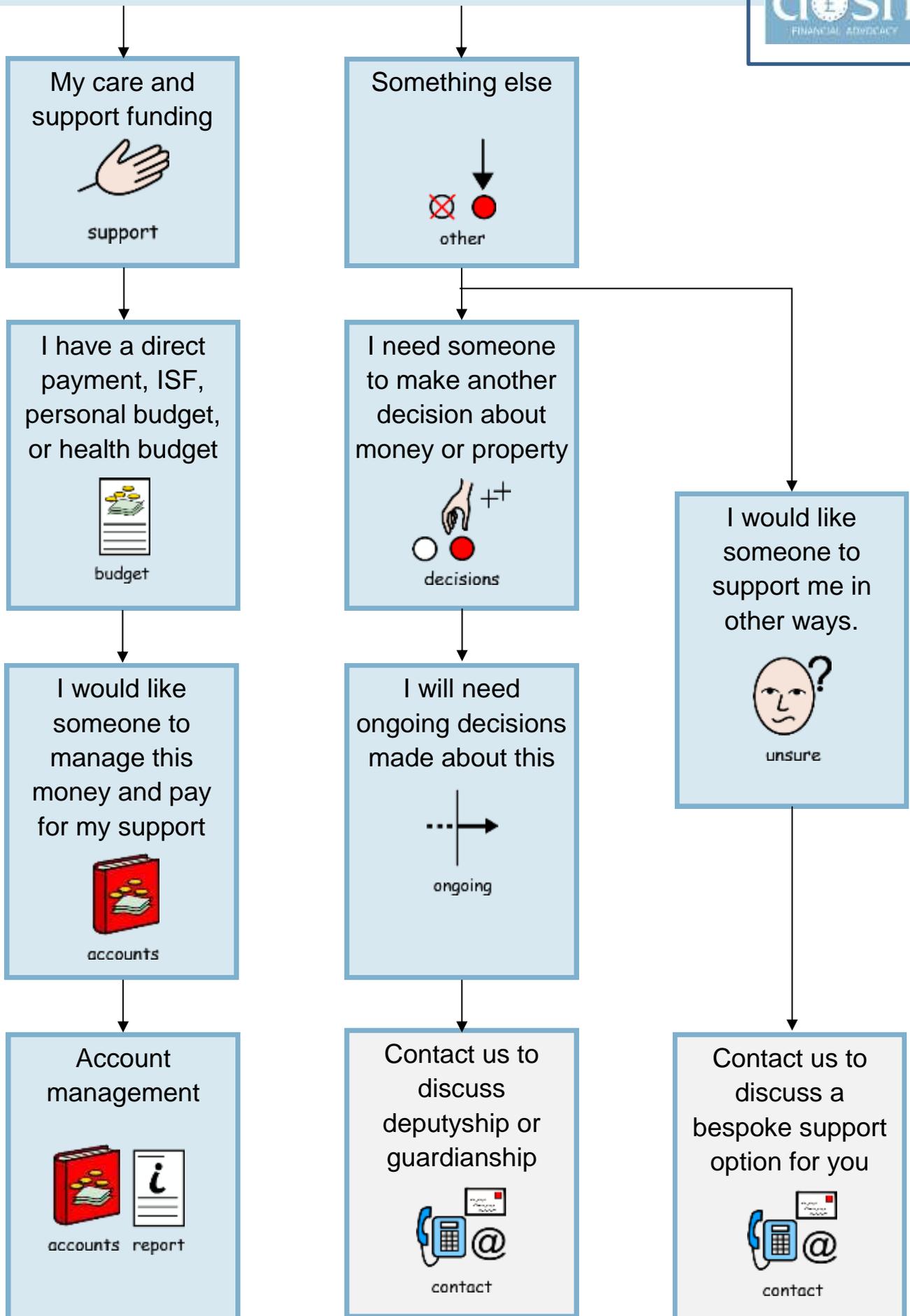
contact

Money Check



money check

What would you like support with?





About Dosh

Dosh wants people with a learning disability to be treated equally. We think that an important step towards this is to help people have more independence and control of their own money.

The Dosh Promise is based on what the people we support have told us is important to them and what they think good support with money looks like. It says:



money

- ✓ 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.



understand

- ✓ 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.



advocate

- ✓ 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.



support

- ✓ 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.



How we support people

Money can be a difficult thing for anyone to manage, but when you have a learning disability there are additional challenges. For example, around understanding financial decisions or contracts, keeping your money safe, paying bills or managing your benefits.

Dosh is here to give people the information and support they need to have as much independence and control as possible over their money.

We can support anyone with a learning disability with:



Financial Advocacy – an advocate is someone who is on your side, helping you understand your rights and have your voice heard.

advocate

Having a Financial Advocate means there is someone to help you explore your choices, learn skills like budgeting and paying bills, and knowing your rights around benefits so that you are able to make the most of your money.

Plus:

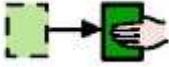


Corporate Appointeeship – if someone lacks capacity to manage their benefits we can manage these for them as an appointee with the Department for Work and Pensions (DWP).

appointee

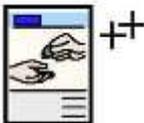
We only ever offer Appointeeship with Financial Advocacy, so that we can make sure we are offering people the best possible support with their money and benefits.

Every person has their own local Financial Advocate who supports with:

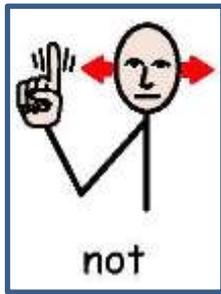
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|---|---------------------------------------|--|
|  <p>profile</p> | <p>Financial profile</p> | <p>Doing a Financial Profile to check what support someone needs with their money</p> |
|  <p>assessment</p> | <p>Benefits assessment</p> | <p>Assessing the person's welfare benefits and making sure they are getting all the money they are entitled to.</p> |
|  <p>visit</p> | <p>Regular visits</p> | <p>Visiting every 3 months to get to know the person we support, explore any issues they are having and help them set goals around money.</p> |
|  <p>money</p> | <p>Money Plan</p> | <p>Doing a Money Plan to look at money coming in and going out. This can help the person understand their budget and make decisions.</p> |
|  | <p>Dosh Client Account</p> | <p>Opening a Dosh client account for benefits to be paid into. We manage this account, pay bills, purchase things online and set up transfers.</p> |
|  <p>transfer</p> | <p>Money Plan transfers</p> | <p>Transferring money to their personal account for day-to-day spending. This makes it easier to manage weekly spending and keep money safe</p> |
|  <p>best interests</p> | <p>Best Interest Decisions</p> | <p>Making sure that people are supported to be as involved as possible in decisions made about their money and that decisions are made in line with the Mental Capacity Act.</p> |

| | | |
|---|----------------------------------|--|
|  car | Motability vehicles | Ordering and signing for Motability vehicles. Supporting people to decide if getting a vehicle is the best option for them. |
|  skills | Teaching new money skills | Helping the person understand information about their money and any financial agreements they have made. |

Being an appointee does not give us authority to manage other elements of someone's finances, but we can provide **guidance and information** in these areas:

| | | |
|--|------------------|--|
|  bills | Utilities | Explaining how utility tariffs work so people have the information they need and can save money (although we can't switch for them). |
|  bank | Banking | Different banking options and ways to get support or third party access. |
|  funding | Funding | Giving people information about funding options such as Disabled Facilities Grants, TV licence reductions or other local schemes. |

This isn't a definitive list, we always personalise our support based on what each person needs. So if you can't see something on here, talk to us about how we can help you!

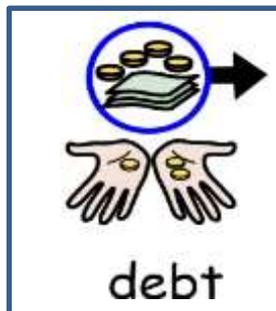


What we don't do

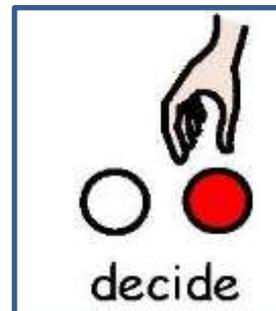
While we always emphasise what we *can* do, it's also important to be really clear about the things that we don't do:



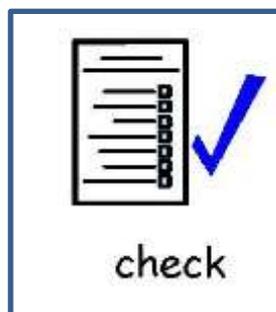
Capacity or risk assessments – these must be done by the people who know the person supported best, such as a support manager, social worker or support worker.



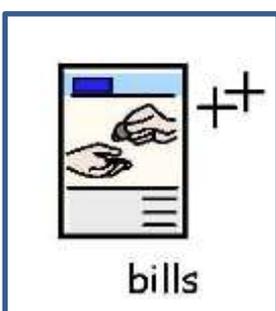
Debt management – we can support people who are in debt to help them get control over their finances, but we are not a debt management agency and cannot control people's spending.



Making decisions for people – advocacy is about making sure people have their voices heard, not making decisions on their behalf. Dosh will only check how decisions are made, not whether we think they're right.



Checking day-to-day spending – Dosh are not responsible for helping you with your personal spending money, including withdrawing cash, spending in shops, keeping receipts or checking spending records.



Managing utilities – we cannot manage your bills or guarantee you will be on the best rate, but we will pay bills.



How much Dosh support costs

Dosh is a not-for-profit organisation led by a charity, so we don't and never will try to make a profit. We only charge to cover costs.

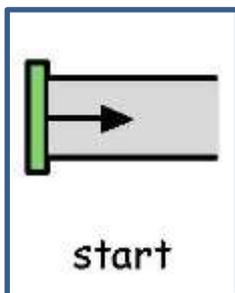
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| | <p>Person-centred appointeeship Including corporate appointeeship and financial advocacy</p> | <p>£16.00 per week* + £64 set-up fee**</p> |
| | <p>Money Check A one-off service for a financial advocate to review support.</p> | <p>£120 (one-off)</p> |
| | <p>Account management Individual Budgets, Individual Service Funds (ISFs) and Direct Payments</p> | <p>£5.39 per week</p> |

If you are interested in **financial advocacy**, but the person *has capacity* to manage their own benefits, or **Deputyship / Guardianship** for other financial affairs, please contact us to discuss how we can help.

All prices include VAT and are correct April 2019. We reserve the right to increase prices in future and we will write to you before this happens. ***Inner London** rates differ, contact us for more information. ****For appointeeship**, a set-up fee of £64.00 is due on referral (even if referral is later withdrawn). £16.00/week is due from when Dosh is appointed by DWP.



Before making a referral, it is important to decide how Dosh support is funded. Across the UK we have people who pay for Dosh support themselves or who have it funded in various ways including by their Local Authority or support provider. We can also explore funding options such as having the fee deducted from the person's care charges.



Making a referral

Referrals to Dosh can come from anyone, but before we start supporting someone new there are some things that we need to make sure have happened.

The steps you will need to complete before making a referral are:



Mental Capacity Assessment – we need to know if the person has capacity to manage their benefits or if they need an appointee. If someone has not had an appointee before, we send the assessment with our application. The kinds of questions which can be asked to see if someone needs an appointee are:

- Do they know what benefits they receive and how much?
- Can they read, understand and respond to letters?
- Do they know their responsibilities regarding reporting changes to the DWP?



Best Interest Decision – we then need to know if the important people in someone's life agree with the decision to refer to Dosh. At this meeting we would expect you to consider:

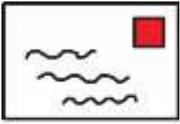
- Is there anyone else appropriate to act as appointee (Local Authority, family, etc.)?
- Is Dosh support affordable or can it be funded?



Referral form and agreement – you can get a form by emailing doshoffice@dosh.org or calling 0300 303 1288. It asks for details such as personal info, contact details, savings and benefits.

form

Please fill in as much as you can and contact us if you have any questions.



letter

Relinquishing letter – if the person had a previous appointee, we will need a relinquishing letter from them which includes:

1. The person's name, national insurance number and address
2. The previous appointee's name and address
3. The sentence 'I wish to relinquish my appointeeship in favour of Dosh Financial Advocacy'



apply

Applying to be appointees – once we have your referral we will:

1. Open a Dosh managed bank account for benefits (~2 weeks)
2. Send off our application to the DWP, (~4-8 weeks).

We will also charge the set-up fee at this point.



visit

Arranging a first meeting – your local Financial Advocate will be in touch to arrange a meeting. They will explain the next steps and how Dosh support works in more detail as well as doing a Financial Profile, benefits assessment and Money Plan.



Top Tip

During the sign-up process there can be a gap in income when benefits stop being paid to the individual and before

important Dosh can set up weekly transfers.

If you can, **it is important to make sure there is a 4-8 week 'cushion'** in someone's personal account so that they can continue to pay bills and buy the things they need while Dosh support is being set up.

Make sure you stay in touch with the Dosh office and keep them informed of how much money the person has left.



post

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phone

0300 303 1288



To ask us about
training for your
organisation or a
Dosh presentation:

doshoffice@dosh.org



benefits

For queries
about our support,
new referrals or
benefits advice:

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Dosh Financial Advocacy

Your Money, Your Way.



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