



## **Named Financial Advocate**

### **Application Pack**

#### **Norfolk**

- 1) King's Lynn, North Norfolk
- 2) Norwich, South and East Norfolk

**Deadline: Monday 19<sup>th</sup> October 2020**



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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](http://www.dosh.org) and about the Thera Group at [www.thera.co.uk](http://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 this application, or would like to contact me for an informal discussion, then please do so on 07860 733 402 or [meike.beckford@dosh.org](mailto:meike.beckford@dosh.org).

Kind regards,

**Meike Beckford**

Lead Director, Dosh

## 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:

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



appointee

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



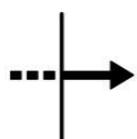
local area

Dosh Financial Advocates are able to support people in many ways, including support to create a budget, open a bank account, apply for and manage benefits as well as provide support for families.



benefits

### Our values are:



persistence



trust



team



can



person centred



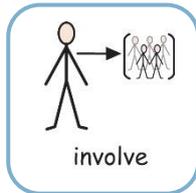
independence

# The Dosh Promise

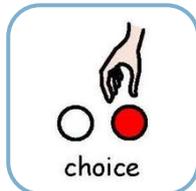
We asked people we supported what was important to them and used what they said to write the Dosh Promise.



✓ 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.



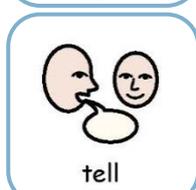
✓ I will get the information I want about my money in a way I can understand.



✓ 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.



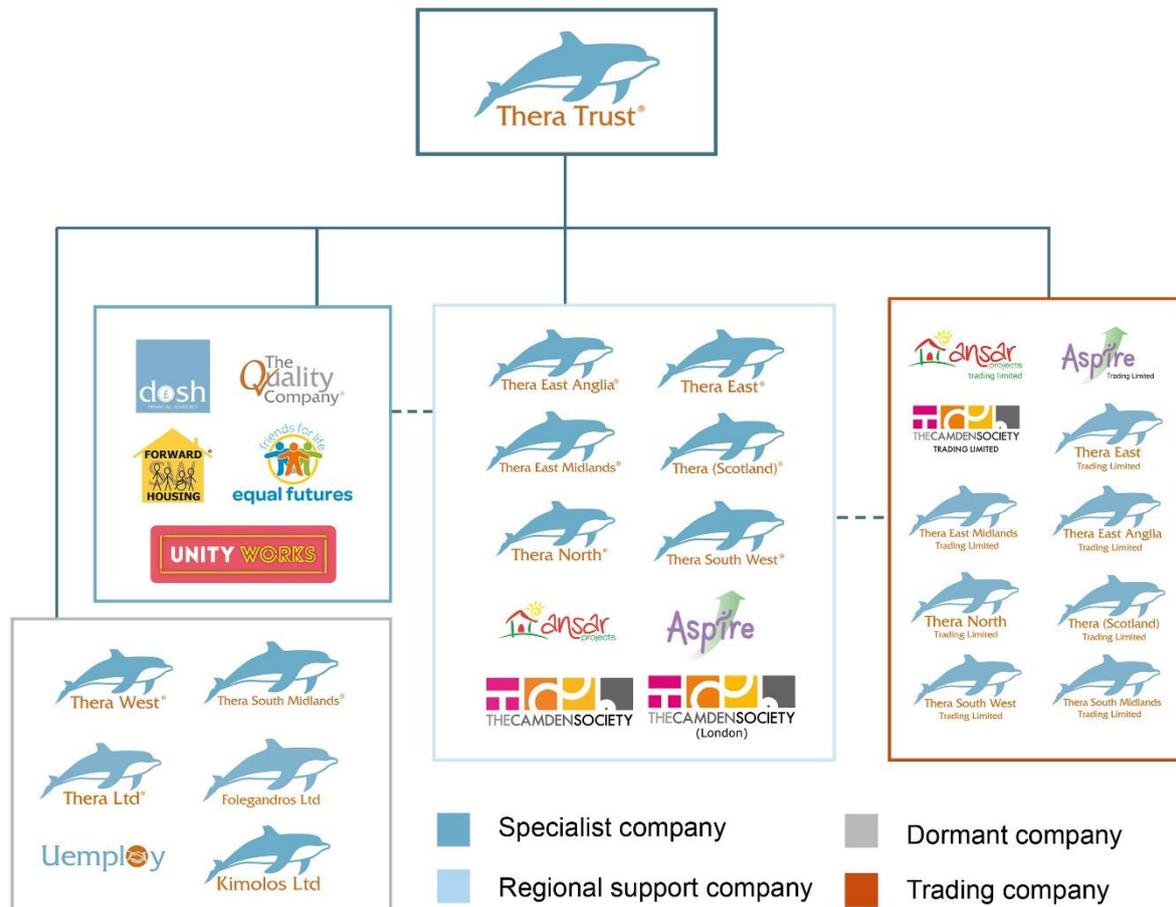
✓ Dosh will tell me about my money, what they are doing and answer any questions I have.



✓ Dosh will help me to keep my money safe.

# Group Structure

Dosh is an independent company within the Thera Group.



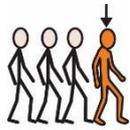
Thera’s group structure enables us to create local support companies and specialist companies like Dosh to meet particular needs and create bespoke services.

Each Thera company is led by its own Board of Directors, with responsibility for the strategy and management of the company.

The Group is led by Thera Trust, a registered charity (1090163) which is

based in Grantham, Lincolnshire.

## Thera's Vision



leader

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



control

We will be controlled by people with a learning disability.



manage

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



support

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



respect

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



quality

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



charity

Thera Group will be led by a charity.

## **The role in a nutshell: Financial Advocate**

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

Domain: Direct support, inc. face-to-face financial support for people in Norfolk and surrounding areas

Accountabilities:

- Visiting people we support every 3 months
- 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 inc. savings levels
- Managing related benefits and assessments e.g. fairer charging & council tax
- Completing a Money Plan (budget) at least every 3 months for each person
- Authorising bill charges and requesting payments
- Administering and clearing best interest decision and supported decision-making forms
- 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 visiting 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 this does and doesn't include.



bank

## Banking

- Opening a Dosh Client Account in their name to receive benefits.
- Guidance on opening and managing a personal bank account (although we cannot guarantee we can do this as it depends on individual banks)



bills

## 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.



budget

## 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 interests

## Best Interest Decisions (for regular payments & £250+ 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.



support

## Other support

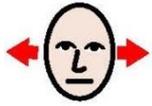
- Ordering and signing for lease cars and Motability cars.
- Support to set up and pay for funeral plans.
- Guidance on utility bills such as savings options
- Guidance on funding e.g. Disabled Facilities Grant.



benefits

## 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.



no

### **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.
- Monitor the household budget, petty cash or cheque books
- Complete capacity assessments or make best interest decisions
- 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/](http://www.dosh.org/get-support-with-money/).

## **Job Description**

Accountable to: Lead Director

### **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

	<b>ESSENTIAL</b>	<b>DESIRABLE</b>
<b>Qualifications</b>	<ul style="list-style-type: none"> <li>• Evidence of commitment to ongoing personal and professional development</li> </ul>	<ul style="list-style-type: none"> <li>• Business administration and / or finance &amp; accounting qualifications or equivalent experience</li> <li>• Degree level education or equivalent experience</li> <li>• NVQs or Diplomas in care or equivalent experience</li> </ul>
<b>Knowledge and Experience</b>	<ul style="list-style-type: none"> <li>• Working knowledge of Microsoft Office suite</li> <li>• Experience of completing detailed financial reconciliations</li> <li>• Evidence of working strictly within the Data Protection Act</li> <li>• Previous experience of presenting information to a range of audiences</li> <li>• Evidence of working with and supporting people with their benefits, or of working in financial services</li> </ul>	<ul style="list-style-type: none"> <li>• Previous experience in the charity/care sector and / or</li> <li>• Previous knowledge of financial legislation</li> <li>• Understanding of learning disabilities</li> <li>• Previous experience in providing care and support</li> </ul>
<b>Skills and Attributes</b>	<ul style="list-style-type: none"> <li>• Ability to prioritise and manage time effectively</li> <li>• Ability to set own objectives and review and adapt own</li> </ul>	<ul style="list-style-type: none"> <li>• Ability to give formal and informal presentations</li> <li>• Ability to devise written protocols and guidelines</li> </ul>

	<p>performance</p> <ul style="list-style-type: none"> <li>• Ability to work effectively under pressure in changing circumstances</li> <li>• Ability to work on own initiative and develop “out of the box” solutions</li> <li>• Ability to read complex documents and translate legislation into simple language</li> <li>• Ability to communicate effectively to a variety of audiences</li> <li>• Personal values in keeping with Thera’s vision</li> <li>• Ability to learn and use a range of software packages</li> </ul>	
<p><b>Personal Circumstances</b></p>	<ul style="list-style-type: none"> <li>• Able to travel within the UK including overnight stays when required</li> <li>• Willing to undergo an enhanced Disclosure and Barring Service (DBS) check</li> <li>• Good health evidenced by a good attendance record</li> <li>• Ability to work flexible hours</li> </ul>	<ul style="list-style-type: none"> <li>• Car driver with access to a vehicle</li> </ul>

# **Competencies**

## **PR and Marketing**

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

## **Market Research**

2. 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**

3. Ability to participate and contribute to contract negotiations.
4. Ability to work in accordance with contracts and evidence contract compliance.
5. Ability to provide written reports for the purposes of contract reviews and represent Dosh in contract meetings.

## **Policy and Procedure**

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

## **Monitoring and Reporting**

9. Ability to report on performance of the service delivered.

## **Problem Solving**

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

## **Project Management**

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

## **Time Management**

12. Ability to manage your time and negotiate priorities.

## **Decision Making**

13. Ability to evaluate options and make operational decisions relating to the service.

14. Ability to establish and maintain effective internal and external communication networks.

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

## **Advocacy**

16. Ability to support people with a learning disability to liaise as appropriate with legal representatives, banks and benefits agencies.

17. Ability to enable people with a learning disability to reach decisions, make informed choices and express their views.

18. Ability to work with other advocacy agencies and organised groups of people for the good of people with a learning disability.

19. Ability to signpost people to other organisations that could assist them.

20. 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.

## **Systems of Work**

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

## **Complaints**

26. Ability to deal with complaints quickly and effectively.

## **Networking**

27. 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**

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

## **Charity and Company Law**

29. Awareness of the legal frameworks within which Dosh works.
30. Awareness of the limits of Dosh's activity and services.

## **Insurance**

31. Awareness of insurance liability and provision.

## **Involvement**

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

## **Quality Assurance**

33. Ability to monitor the quality of services against a defined set of standards and take action as appropriate.

34. Ability to complete audits and make recommendations or take action as appropriate.

## **Continuous Professional Development**

35. Ability to manage own continuous professional development.

## Pay and Benefits

### Hours of Work

Part-time positions with **opportunity to increase hours subject to growth** in the area:

- 1) North Norfolk: part-time 22-25 hours per week
- 2) Rest of Norfolk: part-time 20-22 hours per week

Option for full-time position across Norfolk subject to discussion

### Salary

- Competitive, up to **£24,535.94 pro rata** per year

### Location

Home based in Norfolk:

- 1) **North Norfolk**: focused on King's Lynn with additional work in north and north west Norfolk.
- 2) **Rest of Norfolk**: Norwich; Great Yarmouth and east Norfolk; and south / west Norfolk

Both: Other areas of **Norfolk and surrounding East Anglia areas** in discussion with the East Anglia Advocates team

- Further travel will be required infrequently. This includes quarterly travel to Grantham, Lincolnshire with overnight stays for Dosh Day training sessions and induction.
- *During the Coronavirus lockdown all face-to-face visits to people supported and company meetings are suspended, so Advocates are based entirely at home. Work continues via online and phone*

*meetings and in due course, when it is safe to do so, we expect face-to-face visits to resume.*

### **Annual Leave**

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

### **Notice Period**

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

### **Car Allowance**

- Home to work mileage rate for a private car is 35p per mile for the first 250 miles within the financial year and 40p for each mile thereafter.

### **Additional Benefits**

- Annual Pay Review
- Employee support line to support you and your family
- Continuous on the job training is provided
- Contributory Pension Plan
- Occupational Maternity Pay
- NVQ Funding
- DBS paid for by Dosh

We also offer an employee benefits scheme, which includes:

- Cycle to Work Scheme
- Health Cash Plan

## How to Apply

All applications are processed centrally through the Thera Group, 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](http://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.



diversity

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.



We are a **disability confident** and equal opportunities employer. We encourage anyone who needs assistance with their application to contact the recruitment team on [hrrecruitment@thera.co.uk](mailto:hrrecruitment@thera.co.uk).

**Deadline: Monday 19<sup>th</sup> October 2020**

**Interviews: TBC**

(This will likely be an online meeting via Microsoft Teams or similar. We are happy to make accommodations and any adjustments needed to allow people with disabilities, IT or communication difficulties to participate in the interview. Please let us know what would help you.)

**Start date:** on completion of employment checks

If you have any difficulty applying, please contact the Recruitment Team on 0300 303 1280 or email [hrrecruitment@thera.co.uk](mailto:hrrecruitment@thera.co.uk) .