

Possability
People

More than
managing your
money



A supported bank account service
that reinvests in our communities

More than managing your money

If you or someone you care for is disabled and receives a personal budget (a Direct Payment or Continuing Health Care budget) for their care, a Supported Bank Account service can be a great help.

Possability People provides a Supported Bank Account service which does more than just manage your money. If you are already organising care and support, sometimes the last thing you want is to sort out the finances to make it happen.

Why choose us?

Our Supported Bank Account team supports hundreds of clients. If you choose us as your Supported Bank Account service, you will be supporting a charity which makes a difference to the lives of thousands of people every year by reinvesting in its charitable aims.

What is a Supported Bank Account Service?

If dealing with the financial processes associated with personal budgets is something you can't or don't want to do, let us do it for you. Our team is experienced, professional and friendly, and will go the extra mile to look after you. They'll keep an eye on your spending for you and talk to the council if your funds are too low; they'll deal with your employment insurance and changing staff pay rates for you. They'll even support you if you need your social worker to review your circumstances.

We understand that receiving a personal budget means you or your family can be more independent and free to make choices that suit you. So let us deal with the paperwork, so you can focus on more interesting things.

What Possibility People will do:

Set up a dedicated bank account with EML (formerly called Prepaid Financial Services)

- Receive your personal budget funding on your behalf.
- Pay your care staff or personal assistant's wages, expenses, maternity pay, sick pay, pension contributions, Attachment of Earnings orders, care agency fees and other bills.
- Pay all liabilities due to HMRC and reconcile the account in case of any credits or amounts owing.
- Keep records of all incomings and outgoings.
- Provide bank statements which show all your transactions.
- Deal with the local authority's audits and check-ups.

We will also:

- Monitor your Supported Bank Account on a regular basis, so you can be sure you are not running out of money.
- Check that you are spending your personal budget according to your agreed package of care.
- Liaise with the council if your balance is running low and ask them to resume the funding. This can sometimes happen with children's personal budgets if the money in the account accrues.
- Let you know if you have been overspending and run through the weekly budget which your care package details with you.
- If you are regularly overspending because you need more care, we will talk to you about getting in touch with your social worker, so you can ask for a review.

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- Where your care staff's rate of pay changes, we will liaise with the appropriate parties to make sure any new rates are properly agreed and signed off by you before any wages are paid out of your SBA.
- Renew your home employment insurance with Mark Bates for you each year.
- Check any care agency invoices with you, so that you can approve them before they are paid.
- Talk to you about your account balance, any upcoming outgoings, and money available for you to spend.
- Deal with any surplus in your account which has to be returned to the Community Care Budget for you.

For more information

The best way to find out how we can help you is to talk to us; we are a friendly team and happy to chat through your requirements.

Telephone: 01273 89 40 60

Email: sba@possabilitypeople.org.uk

Website: www.possabilitypeople.org.uk

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