

**PAPER ON SUSAN DANIELS AS MFT CASE OFFICER**  
**25<sup>th</sup> October, 2005**

**1. HISTORY**

SD's association with the MFT started in 1990 after a contact by Tudur Williams. This led to SD obtaining the first mortgages for the registrants, using their benefits only. At the time, this was a unique mortgage.

Over the intervening years, the association developed into providing mortgages, financial advice and latterly debt counselling.

During this period of 14/15 years, Susan became very knowledgeable about the lifestyles of the registrants and gained considerable knowledge of the medical background to the MFT. Such that, she appeared as an expert witness at the Old Bailey on the subject of Hepatitis C and life assurance.

At the time, Susan probably met more registrants, in their homes, than any other MFT associate and developed a close working relationship with a large number of registrants. Susan often receives and has received calls on Saturday evenings, Sunday mornings and even on bank holidays at 9 o'clock in the evening, truly a 24/7 service!

**2. PRESENT SITUATION**

The above was the situation for many years and through a number of managements but changed with the appointment of the recent HSS, such that very small amounts of work were allocated to Susan and registrants were no longer visited, often not contacted, except by letter.

This situation has now been changed but it has left a serious, large backlog of work to be done and numerous visits to be made. It is hopefully accepted that visiting registrants in their homes, is a good way of establishing their needs and maintaining good quality contact with the MFT.

Attached to the first draft was a list of recent work carried out by SD, which shows the amount of work undone over the period and the catching up that has been necessary (further copies available if needed).

### 3. FUTURE

The Trustees and the Management of the MFT have clearly recognised the need for change and the importance of skilled personnel to maintain regular contact with the registrants.

This will ensure that a good service level is provided to the Members of the Trust and that crises are avoided, for instance, the recent near-repossession of a widows' house which necessitated the Chief Executive rushing to the building society to avoid a disaster.

The second element of a new type of contact must be that debt problems are handled (in as far as possible) before disaster strikes, by means of counselling and budgeting assistance. This will **save the Trust expenditure** in the long term, as there will be less need to pay off residual debt, always assuming that the major debt can be partially reduced.

Clearly the registrants represent a wide spectrum of society, although they suffer from a common medical condition. However, a number of them represent considerable risks to themselves and their families by their improvident expenditure. These cases should be analysed and then placed on a specific "**at risk**" list, which would receive attention on a regular basis until their situation improves.

In some cases, it is more the depression caused by bereavement and/or the very low income that leads to difficulties. This is hardly the fault of the registrant and is a situation that must concern the Trust. Widows are particularly prone to this situation as they lose benefits, suffer bereavement and often are left with the problem of bringing up children on their own.

Susan Daniels has joined the Money Advice Association and is undergoing further training in benefits (course 18/10/05) at the same time her experience with the social problems of the registrants has given her a very practical knowledge of applied social work.

Over the last 15 years, Susan has considerable experience in dealing with difficult cases and has often ended up as a regular adviser on matters as diverse as home improvements, education and car selection.

#### **4. THE ROLE (Draft Job Specification)**

- a. Receiving instructions from MFT office
- b. Feeding back information on cases to MFT
- c. Visiting registrants
- d. Co-operating with the arrangement of events
- e. Providing telephone support to registrants
- f. Regular office visits
- g. Attending Trustee meetings/other meetings as necessary
- h. Co-operating with other professionals, such as social workers, benefit advisers and lawyers
- i. Providing a budgeting/debt counselling service to registrants
- j. Attempting to reduce debts incurred by negotiation with lenders (banks, HP companies)
- k. Establishing a good team relationship with MFT staff
- l. Providing pastoral care to the registrants (often just a phone call to enquire after their situation)
- m. Encouraging registrants and widows to re-train and seek employment where appropriate
- n. Advising on training courses for registrants
- o. Advising on benefits matters (course on benefits 18/10/05)
- p. Carrying out relevant research on benefits, legal and financial matters.
- q. Discussing progress with Trustees/Chief Executive to modify service as needed.

## 5. TIME TAKEN

As can be seen from the attached list of "work done/in progress", the amount of time recently deployed on Trust business, has been very considerable.

The estimate is that five full days per week have been used for the last few weeks (it is noted that this may be a "hump" period). However, this does illustrate the amount of time that is necessary to do a full and proper job with regard to the registrants' needs.

The proposition advanced was that the Case Worker would work for four days per week, one of which would be in the office at SW1. Obviously office/management meetings would also take their toll of time available to registrants and would thus be constrained to the most essential meetings.

## 6. THE PACKAGE

This must relate to the amount of time taken and the work to be done (see job spec).

Assuming that a 7 hour day is worked (on visit days, 12 hours is often the case) then it will be at least 4 days a week (plus out of hours telephone calls) to carry out the requirements of the Case Worker role. At the same time, it is important that a period of time is available to continue to service other clients.

Four days per week x 48 weeks (allowing four weeks **unpaid holidays**) means 192 days deployed on the Trust's business. At a cost of £250 per day this would amount of £48,000 per annum or a monthly retainer of £4,000.

This would mean that the Case Worker was being paid at the rate of £35.71 per hour, in contrast to the normal charge out rate of £75-100 of Susan Daniels when working in the commercial, financial business, for her normal clients.

It seems that this represents a very considerable reduction, bearing in mind that the MFT is a charity and not blessed with a commercial income.

It should be noted that payments to the Case Worker (self-employed) will avoid the need for payments for **holidays (5 weeks)**, **sickness**, **pension** (6% of salary), **PHI/Death in service or employer's National Insurance** (apx 10%).

When aggregated, these **non-provided** benefits, total approximately £11,600, based on an employee salary of £40,000.

Thus by removing the costs above, the Case Worker is effectively costing the Trust, £36,400 by comparison with an employee receiving £40,000 per annum and MFT benefits.

### **Savings to MFT**

By undertaking the very complete service detailed above the Case Worker will relieve the Trust of the need for a replacement Head of Support Services, a Benefits Adviser (recent training undertaken) and a Social Worker. These costs alone could add up to over **£100,000 per annum**.

Using a self employed Case Worker also provides the reduction in costs to the MFT listed in item 6, under non-provided benefits.

This must be a most positive saving for a Trust financed by government and it is difficult to see how this total service could be provided more economically.

The worst case would be the need for one further good quality administrator to be located in the London office, at a reasonably modest salary.

### **Summary**

The Trustees of the MFT should also appreciate that the fixed costs of operating a mortgage and financial service are very considerable and now that mortgages are also FSA regulated, it is not possible to operate without full registration. This also includes provision of computers, stationery and other communication.

Susan Daniels – 26<sup>th</sup> October, 2005