Telford & Wrekin Co-operative Council

Protect, care and invest to create a better borough

Direct Payments Board Meeting Action Log

Actions are recorded during each Direct Payment board meeting and transferred to this Action Log.

RAG (Red/Amber/Green) Rating		
Red		Not yet started or behind schedule
Amber		In progress
Green		Completed



Open Actions					
Date Added	**Actions**	**Lead**	**RAG**	**Completed**	**Progress Update**
11/11/24	Direct Payment Website review	FM			To review Live well Telford/T&W website/Employer & Personal Assistants handbooks including links and FAQ, FAQ to include how to pay contribution. Small project group to co-produce this. Use ALD site as an example board members said this is laid out well and user friendly. **16/12/24:** FM to lead small project group to get this piece of work completed **20/01/25:** Still in progress. **05/06/25:** Had some feedback, AD will also be involved within project. Still in progress. **09.06.2025**: FM to speak to AD about what information needed. Still in progress **6/10/25:** In progress

					12/1/26: An update was provided regarding the review of the direct payment website. It was confirmed that the website review does not overlap with the "Making Prevention Real" initiative. A subgroup meeting is scheduled for 9 February to review the website content, including its structure, tone, and language. The aim is to ensure the information is clear, comprehensive, and user-friendly. Invitations for the meeting will be circulated, and the subgroup will focus on identifying gaps, redundancies, and areas for improvement**.** **16/3/26:** AD attended and outlined plans for a direct payments campaign aimed at improving understanding and awareness, particularly for those moving from children to adult services, and invited feedback to shape its key messages. Participants stressed the need for clear, simple explanations of direct payments, their benefits—especially flexibility—and how these depend on well-developed care plans, alongside better guidance on usage and support for families who may struggle to manage them. They also highlighted challenges such as limited access to social workers, inflexible care plans, and difficulties during transition, and suggested solutions including training, user-friendly resources, mentoring, and improved financial management tools. AD confirmed that this

					feedback, including the use of case studies and lived experience, would inform the campaign. **13/7/26**:The group discussed plans for a comprehensive adult social care information guide that would cover the whole journey from first contact through to ongoing support and direct payments. AD outlined a draft structure that included sections on what adult social care is, who it supports, values and principles, strengths-based practice, and how support promoted independence and wellbeing. This piece of work will also feed into the website review. **21/9/26:** This falls into the scope of the Direct Payment Improvement plan. The Direct Payment Improvement plan tasks will be reviewed at each Direct Payment Board meeting.
11/11/24	Direct Payment Banking options	JM/FM			To investigate the option of Direct Payment pre-payment cards. Is this possible, risks and costs to Council and direct payment recipient? **16/12/24**: FM to meet with JM to look at options, options paper to be written if viable including pros and cons and presented at DP board. If viable following comments from DP board this will need to go to T&W Assurance board for consideration.

					20/01/25: Still in progress **05/06/25**: Business Case drafted for consideration following demos of potential solutions. The options paper includes Money carer, Virtual wallet and EML cards. **09.06.2025:** JM – still in process – lots of elements to consider, and to corporate into a document, we will still offer a bank options. Confirms this will not all be online. **6/10/25:** Agreed to reword action from pre-payment cards to Direct Payment banking options as this is wider than pre-payment cards. Following a review of what options are available in the market. It is unlikely we will go with a cost option if there is an option that does not cost. Demo of Money Carer (Monika) for next DP Board meeting agreed for 17th November. **12/1/26:** The group revisited the topic of banking options for direct payments, including a previous demonstration of the Monika system. It was noted that initial claims of no costs associated with Monica were later contradicted, as charges apply for accounts below a certain threshold. This was seen as disappointing and raised concerns about transparency. A pilot project with Tribe, a Telford-based company in collaboration with Keele University, was discussed. Tribe offers a hub of information connecting individuals to free and paid support, with an attached funding account. The pilot is in

					its early stages, and further information, including a demo, is awaited. **16/3/26:** SJ to arrange Tribe demo for next DP Board meeting. **13/7/26:** The group received a demonstration of **Tribe**, a platform designed to support micro-providers and manage direct payment e-wallets. The system offers a public directory of micro-providers, tools to support small businesses such as invoicing and training, and works with local authorities to address gaps in local provision. The e-wallet functionality allows individuals to view balances, approve payments, monitor transactions, make personal contributions and export account histories, while local authorities have access to the same real-time information. The system is intended to improve transparency and help identify accounts that may be over- or under-funded. Concerns were raised about how excess or reclaimed funds would be managed. It was confirmed that any action would be undertaken through existing monitoring processes, with

					human oversight and communication rather than automated interventions. The discussion also compared Tribe with existing direct payment account options. Tribe was seen as providing additional choice through online access and faster payments rather than replacing current arrangements. Future charging arrangements would need to be agreed, although current costs are covered through existing contractual arrangements. A wider discussion focused on transparency around approved provider lists and framework/DPS arrangements. Participants expressed concerns that families are sometimes unable to access information about approved providers, which can limit choice. It was suggested that information provided to families should better explain framework and DPS processes and how provider lists can be accessed. The meeting also highlighted the need for a more accessible and regularly updated Personal Assistant (PA) directory, alongside robust due

					diligence processes for micro-providers. We now have a dedicated resource taking responsibility for maintaining the Live Well PA list and Tribe handling due diligence for micro providers. Currently awaiting Know your business approval check for MangoPay. **21/9/26:** Still waiting for Know your business approval check for MangoPay.
11/11/24	Online access to Fairshare direct payment accounts	FM			FM to contact Fairshare to see if this is an option. **16/12/24** Response from Fairshare they are currently working with their software company to determine if this is possible, FM to keep monitoring. **20/01/25:** To remain an open item on action log and request update from Fairshare periodically. **09.06.2025:** FM spoke to Fairshare, they are currently merging companies and developing an app etc but most probably be the end of the year before we have further feedback. **6/10/25**: No further update **12/1/26:** The group discussed the transition of Fairshare to its new identity as Just Credit Union. FM confirmed that she had contacted John Harrow, the manager of Just Credit Union, to arrange a meeting to discuss online access. John indicated that he needed to consult with the

					Shrewsbury branch, as they previously had online access in place. The merger of the branches under the new name was noted, and it was hoped that this would facilitate progress in enabling online access. FM committed to following up and arranging a meeting to explore the possibilities further. The group acknowledged the importance of online banking for both recipients and the council, as it simplifies monitoring and account management. **16/3/26:** Fran to follow up with Fair Share regarding the possibility of introducing online banking functionality. **13/7/26:** Direct Payment team is Continuing to liaise with Fairshare regarding the provision of online banking access following the merger with Just Credit Union. The aim is to improve digital access for direct payment recipients while recognising that some individuals continue to value and require face-to-face, branch-based banking support. An update will be provided once further information is received from Fairshare. **21/9/26** No further update
11/11/24	MIH Finance Workstream (Review of all ASC Financial documentation that is sent out to people including: Financial Declaration &	SJ		Subgroup members: DR: Parent with lived experience	Review of current financial declaration form – to be co-produced with DP & MIR board. **16/12/24**: With SJ not yet started **20/01/25:** Not yet started

	Notification letters)			SR: Direct Payment recipient LH: ASC NH:ASC SP: ASC AW: DP recipient AA: Parent with lived experience ML: Parent with lived experience SJ: ASC	**Update:** SP has requested MIR lead on this due to the effect on all people requiring a financial assessment. MIR will feed through to DP board members for comments. **09.06.2025** SP will provide further update for next meeting. **6/10/25** The first Making it happen Finance subgroup meeting booked for 13th October 11 till 1pm. Venue TBA **12/1/26:** The financial documentation for adult social care is undergoing a review as part of the Making It Happen finance work stream. The financial declaration document was highlighted as a priority, with significant amendments being made to simplify and improve its usability. Research into examples from other local authorities informed the revisions. A draft version of the updated document is expected to be shared for feedback shortly. The group noted the importance of ensuring the document incorporates all relevant feedback and is accessible for users. The next steps include circulating the draft and gathering input from stakeholders to finalise the document. Next subgroup meeting TBA. **16/3/26:** MIR has reviewed the draft copy, once all necessary amendments have been made SJ will now schedule time with the Design team to create the form. Our next subgroup meeting will

					take place on 20/03/2026, during which we will examine the financial assessment letters. **21/9/26:** New Financial Declaration is now live; SJ is currently re writing financial letters.
11/11/24	Care Plan training for people receiving care	CH/SP			Video recording co-produced with board, SJ to speak to EC poss lead by Business systems support (NH) **16/12/24**: with SJ not yet started **20/01/25:** NH and CH to lead. **Update:** SP has requested MIR lead on this due to the fact it affects everyone who requires a Care Plan. MIR will feed through to DP board members for comments. **09.06.2025**: SP to update at next meeting **6/10/25:** This is now sat with MIR board, CH/SP to update **12/1/26:** Update from MIR board: The group discussed the need for training and guidance on care plans for individuals receiving care. SP highlighted that this topic would be addressed as part of the Making It Real and Making It Happen forward plan. The February agenda includes a review of the Care Act assessment and review processes, with a focus on support plans. The group agreed that creating a video recording on care plans would be beneficial for both professionals and members of the public. This

					resource would aim to improve understanding of the care planning process and ensure that individuals and families are better equipped to engage with their care plans effectively. **16/3/26:** Bing led by the MIR board, SP will update at each meeting. **21/9/26:** On the forward plan for Making It Real Board (MIR)
11/11/24	T&W remittances	SJ			Remittances from T&W do not show what the payment is for, this causes confusion when people are receiving more than one payment from T&W i.e. direct payment and fostering payment. **16/12/24** SJ has spoken to the purchase ledger team at T&W these are corporate invoices but there may be a possibility of adding something to these however this will need to be discussed at a corporate level. SJ will pick this up. JM confirmed that when the Client Finance portal is implemented, we will be able to send a breakdown of the DP. It was also raised that a credit note does not state you need to call to have the credit refunded into your bank account. SJ will feed this back due to this being a corporate template. **20/01/25:** SJ still looking into this as it is a corporate template may take some time to change. **05/06/25**: As part of the Client Finance Portal we are testing the remittance that can be sent.

					09.06.2025: Few technically issues, but hoping to role out in phases, clients will have a choice of paper or log on **6/10/25:** On hold with supplier further development needed **12/1/26:** Progress has been made with the development of the Portal, awaiting further update from provider this is an issue for all sites who have the portal not just T&W. **16/3/26:** Awaiting update from supplier **21/9/26:** Consideration to be taken on whether the Client Finance portal is fit for purpose update at next meeting on whether we should continue to progress with this.
11/11/24	Training for recipients of direct payments	FM			Face to face & video recording co-produced with DP board **16/12/24:** with FM not yet started **20/01/25:** Still in progress. FM confirmed that £100 DP is made for PA training, some of the DP board members were not aware of this. Information regarding this to be added to forms and website. **09.06.2025:** FM – has not started any face to face or video, though has started a how to guide for the DP forms, how to fill them in and FAQs for both staff and recipients. Looking at language to make it simple. Needs to speak to SP regarding the videoing of the training.

					Still in process – will pass to making it real board to see if anything else needs to be added, e.g. questions they may get asked but not covered. **12/1/26:** The meeting discussed training opportunities for individuals receiving direct payments, particularly those employing personal assistants (PAs). Mark Bates Ltd, an organisation providing insurance for PA employers, offers free PA employer workshops. These workshops are designed for employers, PAs, and staff involved in direct payments. Leona has provided information on these workshops and expressed willingness to attend a future meeting to discuss the training options in more detail. Additionally, Mark Bates Ltd offers training for PAs, which can be funded using the £100 PA training allowance provided to individuals. They offer various training packages, including bronze, silver, and gold options, as well as bespoke training. It was suggested that guidance on available training options be compiled and shared. The group also discussed the potential for broader training or guidance on direct payments which could align with the care plan training initiative. This could include information on contingency planning and the flexibility of using direct payments for various providers. The idea of involving individuals already using direct payments to share their experiences was also raised.

					16/3/26: There is a need for comprehensive training and resources for direct payment recipients to support them in their roles as employers. Leona from Mark Bates attended the meeting to give and overview of what support is available through them. Leona suggested that Mark Bates Insurance could provide workshops or recorded training sessions on topics such as employment law, redundancy processes, and how to effectively use insurance policies. Attendees agreed that recorded training materials would be particularly beneficial, as they could be revisited as needed and made available to new recipients on an ongoing basis. It was suggested that these resources could be hosted on the council's website to ensure accessibility. The group discussed the potential for collaboration with payroll providers to create additional training materials. It was noted that some recipients may benefit from coaching or mentoring during the initial stages of managing direct payments to ensure they fully understand their responsibilities. Leona reiterated that Mark Bates Insurance is available to provide ongoing support and training, including face-to-face workshops and online

					resources. She encouraged attendees to make use of the legal advice helpline and other support services included with their insurance policies. Videos from Mark Bates and any other insurance companies on what they offer as part of their service to be added to DP website. Video from payroll companies on what they do and offer. Recorded training sessions, user guides, and online resources are being worked on to provide ongoing support and refreshers to DP recipients and their representatives on Direct payments. Fran to progress. **13/7/26:** In progress **21/9/26:** This falls into the scope of the Direct Payment Improvement Plan. The Direct Payment Improvement plan tasks will be reviewed at each Direct Payment Board meeting.
	Direct Payment Improvement Plan	SJ			**21/9/2026:** A new direct payments improvement plan that had been developed to focus on making direct payments easier to access, understand and manage. The plan aimed to review what was already working well, identify where processes could be simplified and remove unnecessary complexity for staff and people receiving support. Five key work areas: Processes and Accountability Data & Reporting Practice & Workforce

					Reducing Barriers Communication &Engagement

Closed/Completed Actions					
Date	**Actions**	**Lead**	**RAG**	**Completed**	**Progress Update**
11/11/24	Direct Payment email auto response	SJ		16/12/24	Auto response to be added to the DP email address so people are aware we have received email and to assist in the reduction of avoidable contacts. **16/12/24**: JB asked that the auto response include children's DP email address. Auto response email has been completed today SJ will request an amendment to include children's DP email address.
11/11/24	Lexra and direct payments	KAD		16/12/24	KAD to contact Lexrae to understand why they do not take Direct Payments. **16/12/24**: KAD has spoken to Lexrae managing director who was not aware of this. Direct Payments are now accepted by Lexrae.
20/01/25	Meeting recurrence	SJ			SJ asked about meeting staying at once a month or to change the frequency of it. Group decision to change to every other month. Next meeting will be March Completed

11/11/24	Recorded Direct Payment training session for social workers and practitioners	JM & FM		06.03.25	Direct Payment recorded system training for social workers and practitioners. Face to face can also be made available on a regular basis if required. **16/12/24:** In progress **20/01/25:** still in progress – Agreed to complete by next meeting. **6/3/25** update: Completed
11/11/24	Direct Payment Factsheet	FM			The Direct Payment factsheet has been reviewed and updated following feedback from the board members. FM will send to EC and JB for final approval. This can then be distributed and uploaded to the various websites etc. **16/12/24**: Slight amendment made, FM sending to EC for final sign off. This can then be distributed and uploaded to the various websites etc. **20/01/25:** With EC for checking **Update 6/3/25:** Completed and uploaded to websites
11/11/24	Disability related expenditure guidance	SJ		5/6/25	This has been co-produced with MIR board and shared with the DP board member awaiting final sign off. This will then be distributed and added to the various web pages. **16/12/24** Board members would like time in next DP Board to go through the guidance and provide feedback. They also expressed other people should be given the option to comment and would rather spend a bit more time ensuring its right poss letter to people asking for comments on

					questions/ consultation, SJ will add to the agenda for the next meeting and speak to SP and CH regarding consultation and further time, we need to consider the time this will take and weigh it up against the extra time it will take to get this into practice. **20/01/25**: As agreed via email correspondence prior to the meeting the DRE guidance will now go live and staff training to take place, as this is guidance and not a policy it would not be appropriate to put out to wider consultation. However, the guidance will be reviewed on an ongoing basis. DP board reviewed the guidance and advised more information needed regarding Transport E.g. Link to Dial a Ride, SJ can add these before the launch of the guidance. There were also concerns in respect of the NHS and ASC working differently in respect of what is classed as a health or social need, i.e. they will not provide incontinence products for behavioural need. EC to speak to AB regarding this so conversations can continue regarding what are health and what social care needs are. SJ to keep updating website with DRE examples, DP board members said they are happy to assist with the examples. 5/6/25: Completed
11/11/24	Notification letter review	SJ	N/A		Financial assessment notification letters Co-produced with DP & MIR board. NB invoices are

					corporate templates and cannot be amended by ASC however we can forward comments. **16/12/24**: Not yet started **20/01/25:** Not yet started **Update:** SP has requested MIR lead on this due to the effect on all people requiring a financial assessment. MIR will feed through to DP board members for comments. **6/10/25** The first Making it happen Finance subgroup meeting booked for 13th October 11 till 1pm**.** **Merged with Financial Declaration review and renamed MIH Finance workstream which will include a review of all ASC Financial documentation that is sent to people.**
16/12/24	Financial Assessment Process (Minimum Income Guarantee (MIG)) guidance	SJ		Completed	DP board would like guidance on the MIG to help people understand what it is and how it is worked out. SJ will start working on some guidance and will also present the presentation on the MIG that was done at MIRB to the DP board. **20/01/25:** Slide show presentation on how the Financial Assessment is calculated. SJ will draft some guidance on the MIG and financial assessment calculation and include links to MIG and disregards once drafted SJ will share with board for approval. **Update**: SP has requested MIR lead on this due to the effect on all people requiring a financial assessment. MIR will feed through to DP board members for comments.

					Update 5/6/25 Draft guidance sent to MIR board members for comments; at the next MIR board the meeting will be allocated to go through the guidance and update and amend where necessary. **09.06.2025:** update at next meeting **6/10/25:** This was presented to the MIR Board; feedback was that the document needs to be converted into a summary this has now been done and shared with MIR for further comments. **12/1/26** Guidance on the financial assessment process with specific focus on the Minimum Income Guarantee (MIG) has been completed. Updated guidance has been prepared following feedback and is now ready to be uploaded to the website. This guidance will also be included in the ongoing review of the website to ensure accessibility and clarity.
20/01/25	Action Log sharing	SP		Completed	DP Meeting very informative and productive and to share information discussed in meeting would be helpful. SP is going to create a DP Partnership Board webpage where the action plan can be shared. **Update 6/3/25:** Draft webpage set up Direct Payment Board - Telford & Wrekin Council **09.06.2025:** Kerry tested to see if easily accessible. Unable to search via the search bar on the website **12/1/26:** The action log for the meeting is now available on the website and will be updated after each meeting. A discussion took place regarding

					the inclusion of names in the action log. Concerns were raised about publishing personal information online, and it was agreed that initials and roles would be used instead of full names to maintain privacy while ensuring transparency.
11/11/24	Emergency contingency fund & Direct payment flexibility	JM			Clarification is required on what a person can spend their direct payment on (can they have more information on – clarity of how much you are giving us and what it is for). SJ to speak to EC. **16/12/24:** Emergency contingency planning is already in the CAA and review can look at reviewing this to ensure we include direct payment contingency amount. In respect of the DP. SJ to progress **20/01/25**: Not started, SJ to speak to EC Update: Allocated to JM to progress **05/06/25:** Business Case drafted and submitted for consideration. **09.06.25:** Still in process **12/1/26** The group discussed the need for robust contingency planning within direct payment support plans. It was noted that contingency plans were not always adequately recorded, leading to delays when families needed to make adjustments. BT and AA provided examples of how contingency planning could allow for flexibility in using direct payments to access alternative services when regular providers were unavailable. The group agreed that contingency planning should be explicitly included in support plans to

					avoid unnecessary delays and ensure needs are met promptly. Contingency Funds: The discussion also covered contingency funds in direct payment accounts. JM suggested creating a separate line in plans for emergency contingency payments to improve tracking and reporting. The group agreed on the importance of balancing flexibility for families with the need for accountability in managing public funds. JM to discuss with EC whether contingency funds should be a fixed amount or a percentage and finalise the approach. **16/3/26:** The lack of flexibility in care plans was identified as a significant challenge. Participants shared examples of situations where they were unable to use funds due to rigid care plans. They emphasised the need for care plans to include caveats allowing for flexibility in using funds with approved providers. RT shared good practice examples. Training sessions to be developed for staff. **13/7/26** SJ confirmed new recipients would receive approximately six weeks of additional funding to build a contingency reserve, with clear guidance to be included in support plans outlining how the funding can and cannot be used. Complete
12/01/26	PA & Micro provider list	SJ/EM			**12/1/26**: A query was raised regarding the progress on determining responsibility for

					managing the PA list, which also includes Micro providers. It was noted that recent changes within Adult Social Care have caused some delays. However, an interim leader is now in place, and progress is expected to resume shortly. This concerns Personal Assistants (PAs) and Micro providers who wish to be featured on Live Well Telford as part of the online directory. **16/3/26:** Awaiting name of person who will be responsible for the PA providers on Live Well. Micro providers will be managed through Tribe. **13/7/26**: We now have a dedicated resource taking responsibility for maintaining the Live Well PA list and Tribe handling due diligence for micro providers. Complete