

Why did Stockport decide to introduce a charge for your Appointeeship service?

Our previous bankers (Lloyds/TSB) would not let us continue to operate Appointeeship accounts in the way we needed to so we were forced to seek an alternative bank. The co-op were the only high street bank we contacted who would enable us to operate how we wanted, but there were costs involved with opening and closing accounts, transaction costs and use of the Financial Director IT system. Therefore we decided to pass on the costs to service users, as there were no charges with Lloyds and we didn't have any resources to cover the costs. We don't make a profit, what we collect in charges just offsets the co-op charges to us.

We don't view it as a charge for providing an Appointeeship service. It's simply to cover the costs of operating the Appointeeship accounts with the co-op. The costs of our Client Finance Team are not covered by the charges. We considered it carefully as we appreciate that many of our clients have little or no savings but we felt that £1.00 a month, even for those on the minimum benefits, was reasonable.

Did the introduction of a charge for the service impact on the number of Appointeeships in operation?

No

How did Stockport determine the amount to be charged to service users for this service?

We looked at the charges that the co-op told us would apply and worked out what it would cost us in total then devised a simple charging structure (see below) that would cover those costs. Initially we asked Adult Social Care for a "top-up" because we had to transfer our Lloyds accounts in batches of 6 at a time as we have a limited admin resource and it takes time to make the transfer, therefore we weren't collecting enough £1.00 monthly fees to cover our costs. Now that virtually all accounts are with the co-op we no longer need to ask Adult social Care for a top-up.

Is the charge financially assessed or is it a flat rate charge?

Flat-rates as follows:

£10.00 one off charge for opening an account

£10.00 one off charge for closing an account

£1.00 per month charge for operating an account

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