

Managing Personal Budgets in Social Care: Rights, Options, and Best Practices

9th July 2025

Information Pack

Everything you need to know about the event and our speakers



Finders
Development Hub

We are delighted to welcome you to our second session of the Deputyship Surgery series of 2025! Throughout the year, Finders International will be hosting a series of virtual bite-sized Deputyship Surgeries, designed for professionals navigating the intersection of mental health law, welfare benefits, and deputyship practice.

For this session, we have invited expert speakers, Sean McCullough, Director at Owl Guardian Services, David Robson, Business Development Manager at Mark Bates Ltd, and Munazza Hollingsworth, Founder of MH Private Wealth Solicitors, to explore personal budget assessments, direct payments, Care Act 2014 and the Social Services and Well-being Act.



Dave Lockwood
Senior Public Sector Client Relationship Manager
david.lockwood@findersinternational.com

Finders International is proud to support AtaLoss and Irish Hospice Foundation as our 2025 chosen charities. Share your feedback, via the QR code, and make a difference: we'll donate £1 for every form submitted, and you could win a £50 Amazon voucher.

Ata**Loss**

Helping **bereaved** people
find **support & wellbeing**.



Meet your speakers.



Sean McCullough
Director



Sean joined Owl Guardian seven years ago and has worked as a deputy since 2019. He has been heavily involved in developing an infrastructure that allows OGS to cope with large scale deputyship management. For a number of years now Sean has been working on unifying the market in a bid to raise and secure higher service levels for clients as well as trying to improve communications between the court of protection, the OPG and other private deputyship companies.



David Robson
Business Development Manager



David Robson is a seasoned insurance professional with over 18 years of industry experience. For the past five years, he has specialised in the disability insurance sector, holding a Chartered Insurance Institute (CII) accreditation that underscores his commitment to excellence and ongoing professional development. Known for his deep understanding of complex insurance products and client-focused approach, David has built a reputation for delivering tailored, reliable solutions.

Outside of work, David is a passionate football enthusiast, enjoys staying active at the gym, and values quality time spent socialising with friends and family.



Munazza Hollingsworth Founder



Munazza Hollingsworth, is the founder and solicitor at MH Private Wealth Solicitors, where she specialises in all aspects of Private Wealth law. With over a decade of experience, she offers expert and specialist advice on everything Private Wealth related. From straightforward matters to complex issues, including Wills, Trusts, Estate and Inheritance tax planning, Lasting Powers of Attorney, Court of Protection matters and Estate Administration. Munazza also guides Executors, Trustees, Attorneys, and Deputies through their duties and responsibilities. Munazza handles all aspects of estate administration, whether the estate is testate or intestate, and works closely with clients and their families to navigate sensitive situations. As a full member of the Society of Trust and Estates Practitioners, she is deeply committed to providing clear, compassionate support. Her goal is to ensure clients feel informed and confident at every step.

Munazza founded MH Private Wealth Solicitors in 2024, after a decade in the field, and has previously worked in the City of London and the West End.

NHS

Personal budgets and
direct payments

Drugs, Debts and Deputyship:
unique challenge in recent
Court of Protection case



Court of Protection

We provide a one-stop shop when applying to the Court of Protection, ensuring you perform your duties effectively and efficiently.

We will:

- Identify the nearest next of kin so they can be notified of the Application
- Carry out a Will search to see if the client has made a Will in the past

Once the Order is granted, we will carry out an Asset search to identify any missing or unknown assets that the client may have, such as pensions, savings, and investments.

Family tree research required for Statutory Will Applications

Finders can assist in constructing P's family tree to confirm next of kin (wherever they are in the world). Our report provides full family contact details enabling you to contact them directly regarding the Application.

Additional Services

Unoccupied Property Insurance

- All periods of cover offered
- Immediate cover on receipt of property details
- No requirement for regular property visits
- Insurance provided by Marsh, and underwritten by Aviva
- Building and contents covered

Missing Asset Search

An effective way of discovering missing assets, such as:

- Bank/Building Society Accounts
- Stocks and Shares
- Pensions



Case Study

A Deputyship team managed the finances of an elderly lady who had one estranged child known to Social Services. When she died the next of kin was extremely reluctant to deal with the estate. Despite letters and phone calls to the family, the Council were left holding a significant amount of money.

The Council referred the case to Finders to locate any other next of kin. They had previously tried to refer the Estate to the BV, but as there were known next of kin the BV refused to handle the case and passed it back to the Council. Finders discovered that there were no other children and that the reluctant child was the sole beneficiary to the Estate.



Finders arranged for a representative to visit the individual and discovered that their reluctance to handle the matter was due to concerns around inheriting debts from their estranged parent. With Finders assistance, the case was passed to an independent SRA regulated solicitor to act under power of attorney for the individual and complete the Estate Administration. As a result of Finders involvement, the Council were able to transfer funds to the solicitor handling the Estate, receive reimbursement for expense, and close their case.

Contact Details

Query	Contact
General Enquiries	contact@findersinternational.com
Court of Protection Services	public@findersinternational.com
Tracing Services	quotes@findersinternational.com



What is a personal budget?

A personal budget is the amount of money your local council or trust has allocated towards your care and support needs. If you or the person you care for have been assessed as eligible for social care, you will be allocated a personal budget based on your care plan (or care and support plan for carers). It can give you more choice and control over your support.

Who can have a personal budget?

If you think you or the person you care for needs extra care and support, ask your local council for a [needs assessment](#). This will look at your care needs to see if you qualify for support. If you do, you'll have a financial assessment to see if you should pay towards any of your care. If the council will be paying for some or all of your care, you will receive a personal budget.

Can carers receive personal budgets?

If you're a carer, start by having a [carer's assessment](#). If you qualify for help and the council will pay for some or all of your support, you are entitled to a personal budget. You can use it to pay for anything that has been agreed in your carers' support plan that will help you in your caring role. You can't use it to buy services for the person you care for. Make sure they've had a [needs assessment](#) to work out what help they qualify for.

Choosing how to receive your personal budget

There are different ways to receive your personal budget. Your local council can:

- manage your personal budget for you, and spend it as agreed in your care plan (or care and support plan for carers)
- pay the money in your personal budget directly to you as [direct payments](#) so you can arrange and buy your own care services
- pay the money to another organisation, such as a care provider. They will manage and spend it as agreed in your care plan. This is known as an Individual Service Fund (ISF).

You could also choose a combination of these options.

Are personal budgets available across the UK?

In England and Scotland, local councils must offer personal budgets to people who have been assessed as needing care services and who qualify for financial support. In Scotland, the system is called self-directed support. Find out more from [Self Directed Support Scotland](#).

In Wales, only direct payments are available.

In Northern Ireland, direct payments are available but personal budgets are still being rolled out. They aren't yet available in all areas.

What can you spend one on?

If you or the person you care for has a personal budget, you can use it for any of the assessed needs in your care plan or care and support plan for carers. If the council or another organisation is managing your budget, they will arrange services on your behalf. If you receive direct payments, you can spend them on the care and support that best suits you.

If you're a carer, you can use your personal budget for any of the needs noted in your care and support plan. It's to help you keep caring and to maintain your health and wellbeing. For example, you could spend your direct payments on gym membership, taxi fares, counselling, driving lessons or adult education.

Any respite care provided to the person you care for can't come out of your personal budget. It must be paid for by the person you care for, as they will be the one receiving the care.

Read our page on [direct payments](#) to find out more about how you can spend and manage them.



**Has someone died?
Loss affects us...
We're here to help.**



Search **ataloss.org**
for information and services right for you.

Ata**Loss**

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Thank you for attending!

Contact

Dave Lockwood

Senior Public Sector Client Relationship Manager

david.lockwood@findersinternational.com

Tania Domingos

Events Coordinator

tania.domingos@findersinternational.com



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