

Money Management, Banking and Financial Inclusion



Today's Agenda

- **Introducing Money Carer**
- **How We Help**
- **Corporate Appointeeships**
- **Innovation & Tech**



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Introducing Money Carer

The Money Carer Foundation (MCF) is a not-for-profit social enterprise based in Warrington. For over 15 years, we have provided award-winning national corporate appointeeship and money management services to thousands of vulnerable individuals. Our mission is to ensure that people who face challenges related to mental health, learning disabilities, physical illness, or addiction can live with greater autonomy, dignity, and financial security.

We currently act as appointee for over 6,000 individuals across the UK. In addition to those assessed as lacking capacity, we support approximately 450 clients who retain mental capacity but benefit from structured financial guidance. Our partnerships with Lancashire currently has 345 active appointeeship.



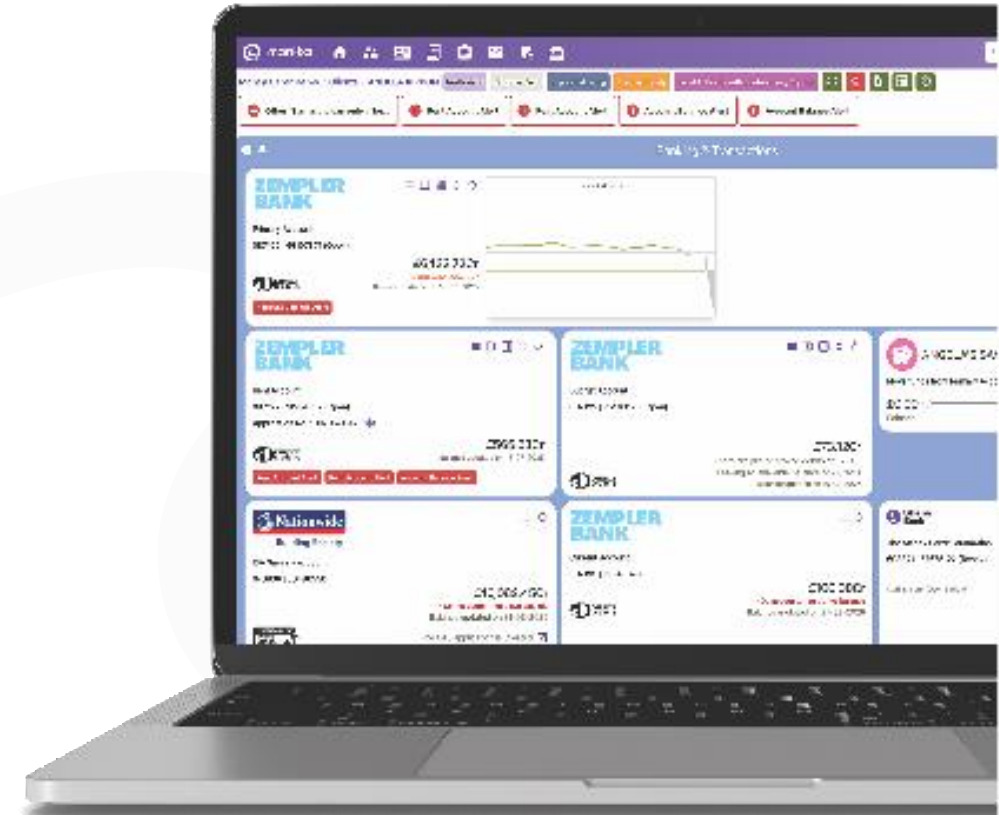
Our Partnership in Lancashire

We support over 150 local authorities and 300 care providers across the UK, managing large-scale appointeeship transitions with a person-centred approach.

Within Lancashire we have 3 dedicated Staff that are the key point of contact.

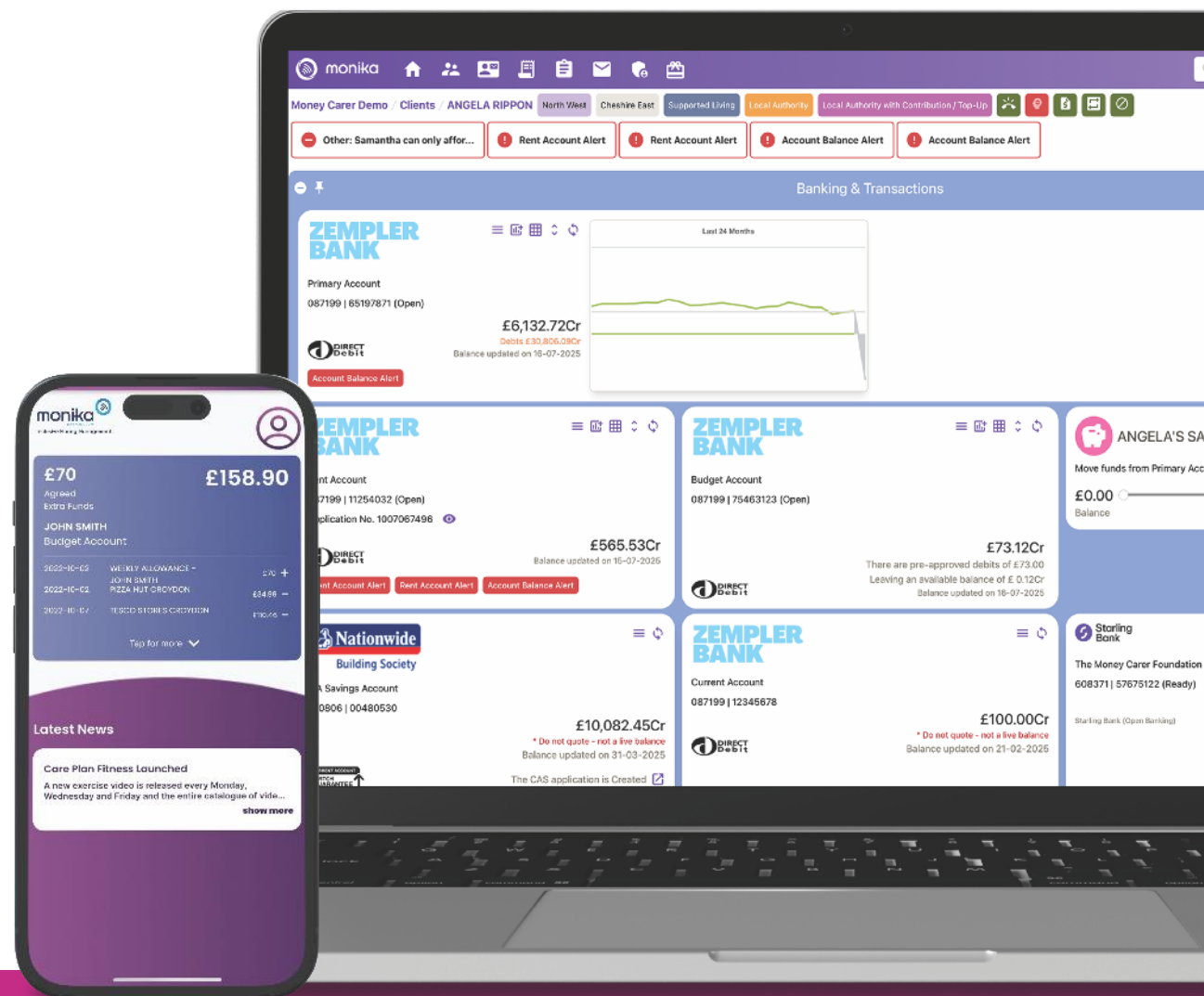
- Ryan
- Sha'een
- Sakhile
- Masuma (Shared lives)

Where care is provided, Lancashire offset the money carer monthly charge against the financial assessment.



Built by People who Understand the Role.

- ✓ Inclusive Bank Account Opening
- ✓ Personal Injury Trusts Bank Accounts
- ✓ Trust Corporation Bank Accounts
- ✓ Direct Payment Accounts, PHBs, ILFs, and Privately Funded Care
- ✓ Bank Accounts for Appointees
- ✓ Power of Attorney Management Account



An overview

Your own Profile

Transactions easily accessible to monitor and audit

Simple Navigation

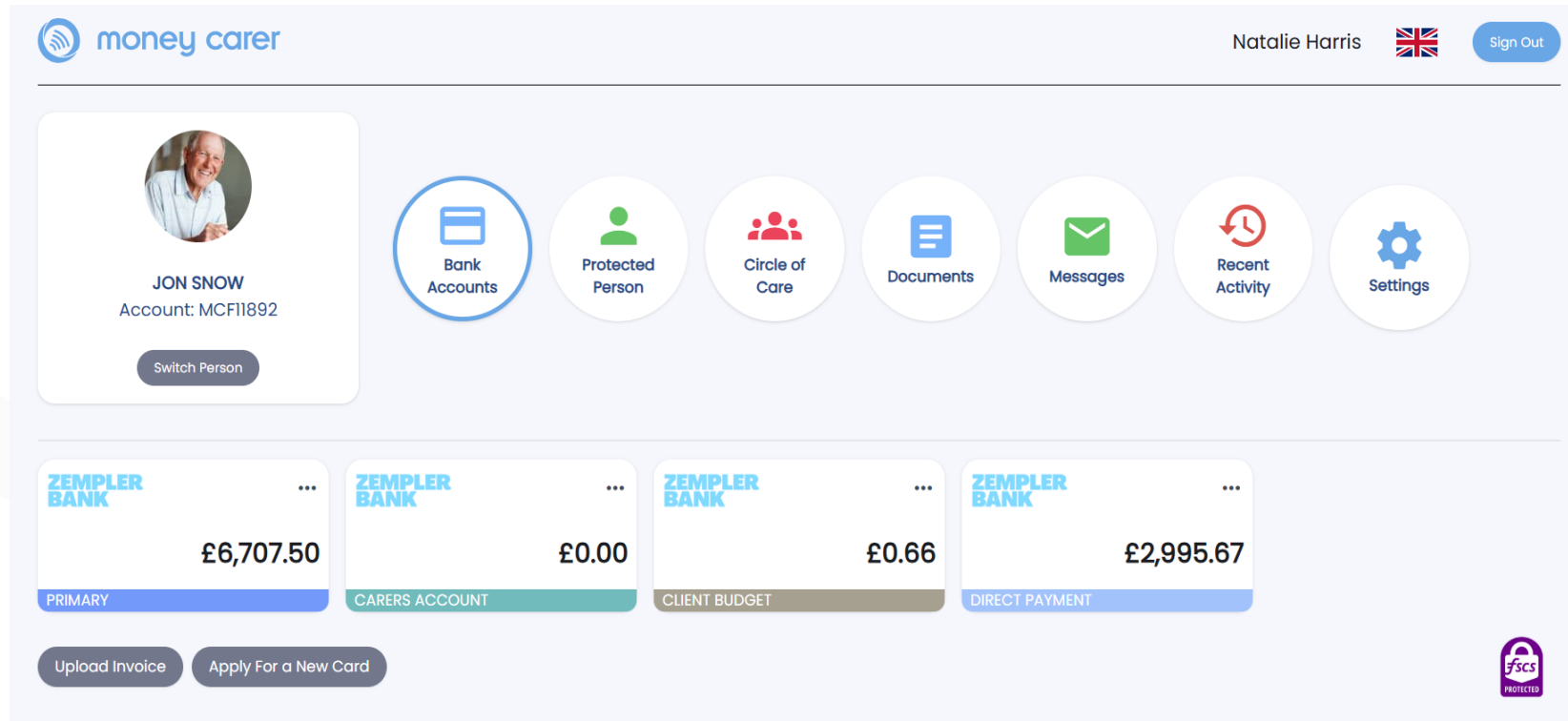
Documents in one place (such as proof of entitlement to benefits)

Secure messaging

Ability to structure access levels

GDPR safe

Easy payment requests



The screenshot shows the user interface of the 'money carer' platform. At the top, the user is identified as 'Natalie Harris' with a UK flag and a 'Sign Out' button. The main navigation area includes a profile card for 'JON SNOW' (Account: MCF1892) with a 'Switch Person' button, and a row of icons for 'Bank Accounts', 'Protected Person', 'Circle of Care', 'Documents', 'Messages', 'Recent Activity', and 'Settings'. Below this, there are four Zempler Bank account cards: 'PRIMARY' (£6,707.50), 'CARERS ACCOUNT' (£0.00), 'CLIENT BUDGET' (£0.66), and 'DIRECT PAYMENT' (£2,995.67). At the bottom, there are buttons for 'Upload Invoice' and 'Apply For a New Card', and an FSCS Protected logo.

Money Carer overview

User friendly portal

Account cards for carers and clients for safeguarding protection

Circle of care security

Payments 365 days of the year

Multiple Emergency payments methods

Motability management expert's

Individual bank accounts

Automated sweeps on high balances

Current account Switching service



Sweep Technology & Transaction Alerts

Auto-return of unspent funds with suspicious activity alerts.

The Money Carer Card

The original and market leading bank card for vulnerable adults and their carers.

Make Instant Emergency Payments

Send emergency payments via Post Office, PayPoint, or PIN4 — with optional cardless ATM withdrawals.

Our Innovation

Our inclusive and innovative approach has earned national recognition. MCF is proud to be the 2025 Card and Payments Award winner for Financial Inclusion, recognising our work in creating financial tools that empower people from all walks of life.

In 2017/18, we were featured in the Parliamentary Review as an example of best practice in the finance sector. Our systems have been directly acknowledged by the Department for Work and Pensions (DWP) for their effectiveness and impact.



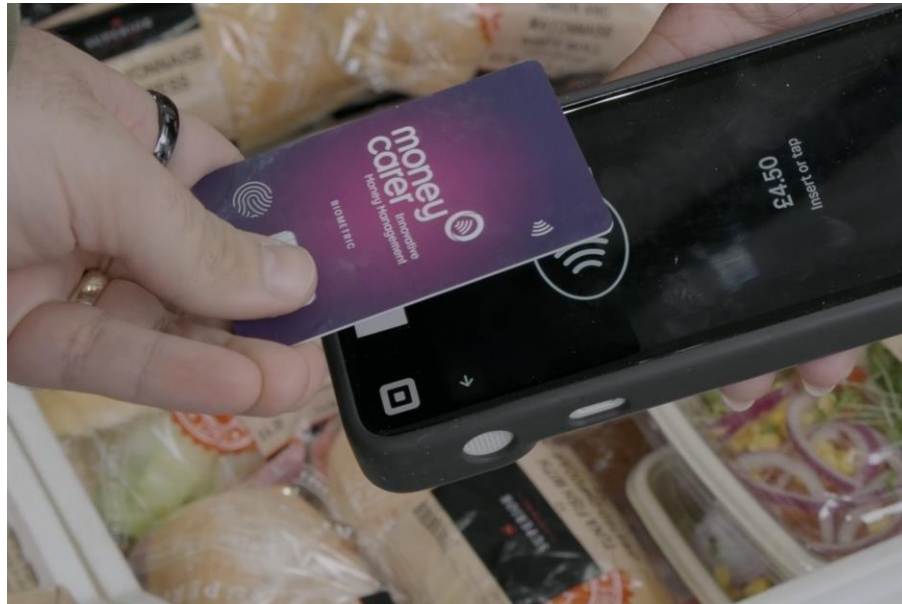
Grave
Commercial
Service
Centre



The Fingerprint Enabled Payment Card

Tokenised biometrics for
inclusive and secure payments

- ✓ **Fingerprint authentication** replaces the need for PINs, simply touch and pay.
- ✓ **Inclusive** – no smartphone, passwords, or PINs required.
- ✓ **Protects against fraud** by removing the risk of PIN sharing and abuse, with no card number displayed.
- ✓ **Promotes independence** checkout with dignity and confidence.



The Payment Wearables

simple, safe, and accessible,
pay with just a tap

- ✓ **Easy transactions** pay with just a tap, no more forgotten PINs.
- ✓ **Accessibility first** ideal for people who may struggle with cards, PINs, or mobile apps.
- ✓ **Independence restored** – encourages older adults, people with disabilities, and others who face difficulty making payments.



Q&A