

# KENT ADULT SOCIAL SERVICES DIRECTORATE

## KENTWIDE UNIT/DIVISION

### Annual Business Plan Summary 2010/11

#### EXECUTIVE SUMMARY

The gross expenditure for the services included in this business plan is  
**£11.429m.**

This will deliver the following key outcomes, activities and projects:

- Kent Contact and Assessment Service
  - Kent Sensory Services
    - Gypsy and Traveller
  - Community Services Team
  - Kent Supported Employment

Number of KCC staff employed is **118.52 FTE**

Accountable Manager – Director of Operations- Steve Leidecker

Portfolio Holder – Graham Gibbens  
Director – Oliver Mills

# **1. INTRODUCTION: RESPONSIBILITIES AND OUTLOOK**

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This Business Plan brings together five key county wide services. The service responsibilities are:

**Kent Sensory Services** – provides statutory assessment, support, equipment, information, advice and guidance services to d/Deaf, deafblind and sight impaired people (This includes services to d/Deaf and deafblind people on behalf of Medway LA) It also manages an interpreting service for d/Deaf and deafblind people on behalf of KCC and in 2010/11 on behalf of a Kent public partnership; and a range of projects to promote sensory impaired peoples independence and access to services.

**Gypsy and Traveller Unit** – promotes and supports independence and fair treatment through managing eight public sites, managing unauthorised encampments on KCC's land and supporting other councils to have enough sites.

**Community Services Team** - manages the countywide Community Integrated Equipment service, which includes the Technician Service that provides equipment / minor adaptations to the homes of service users. It also manages the Blue Badge service.

**Kent Supported Employment** - aims to ensure disadvantaged people are proportionately represented in the workforce in Kent.

**Kent Contact and Assessment Service** – is the main access point for people wanting to contact Social Services about themselves or others for the first time, or those wanting to re-open a previous involvement. KCAS will carry out contact assessments and is able to access enablement services, fast track access to some equipment, adaptation services and some short term services, thereby providing early intervention in supporting vulnerable people in need.

## **KCC context**

The Kent Adult Social Services Directorate drive is to target early prevention, intervention and enablement services to maintain independence and promote choice across all services for Adults and Older People. The services contained within this Kent wide plan are no exception and they are committed to the development of personalised services for all.

The particular lack of suitable accommodation for some groups of people such as Gypsies and Travellers is a constraint on people's independence and wellbeing. With increased knowledge of their rights people are getting more involved in helping to design or modify systems by which services are delivered. Kent-wide Services will continue to consult and involve people to help drive up the overall quality of the services.

Kent-wide Services will continue to ensure that the Directorate's standards and internal/external Performance Indicators are met through effective use of its staff, changing their roles and practices where appropriate and by working with our partners in Health, District and Borough Councils and the Voluntary Sector to achieve desired outcomes.

## The size and scope of service delivery

**Kent Sensory Services** – The number of statutory assessments forecast for 2009/10 are

Deaf Services (East and West) 525

Medway Deaf Services 129

Hi Kent 837

KAB 7358

Total 8849

Approximately 2,700 people a year are provided with equipment and approximately 97% of this is delivered within 7 days.

340 interpreter bookings were organised for d/Deaf and deafblind people in 2008/9.

- **Traveller and Gypsy Services** - Service delivery with site provision is across the whole of the KCC area, but concentrated most in Sevenoaks, Tonbridge & Malling, Canterbury, Swale, Dover and Tunbridge Wells.
- **Community Services Team** – In 2008/09 KASS Integrated Community Equipment Services and County Technician Service which provided some 26,000 people with equipment & minor adaptations. This resulted in nearly 40,000 items being supplied, 90% of which were within 7 working days. Indications to date would suggest that 2009/10 final outturn will be of similar magnitude.

The Blue Badge service manages some 26,000 applications each year on behalf of new and existing badge holders.

- **Kent Supported Employment** –
  - Numbers of individuals supported in 2010/11 is projected to be 328
  - This is projected to be made up of 69% with Learning Disabilities, 12% with Mental Health issues and 19% Others (made up of Physical and other “not known at this time”)
  - If KSE is successful in securing a major contract under the Work Choice programme, then the projections should be increased but it is not possible to speculate by how much; as there are 5 potential Prime Providers each offering a different contract to KSE the range of income over the 5 year program cycle is: £237K to £1,311,200
- **Kent Contact and Assessment** – KCAS handles up to 120,000 contacts and referrals each year from the public and from the main partner agencies including Police, Probation, Education and NHS, and a wide range of other statutory, voluntary and independent organisations.

## Priorities

- **Kent Sensory Services** – Is modernising specialist sensory services in line with mainstream Self Directed Support developments. The Unit is actively implementing the personalisation agenda with the aim of achieving greater choice and control and improved outcomes for sensory impaired clients. There is also an ongoing focus on improving d/Deaf, sight impaired and deafblind people's access to a wide range of services.

- **Traveller and Gypsy Services** – Future aims include i) working with District partners and Registered Social Landlords to establish socially rented and private site accommodation to meet identified needs ii) impacting more substantially on anti-social behaviour on the particular sites where it occurs, iii) widening access to health and social care services, youth services and the like iv) strengthening partnerships with a wide range of stakeholders to enhance Gypsy and Traveller employment prospects.
  
- **Community Services Team** – By putting people first CST will develop the shared vision and commitment to the transformation of adult social care. A commitment to independent living and personalised services is underpinned by high quality prevention, early intervention and the support of enablement services to reduce hospital admissions and the demand for residential care.
  
- **Kent Supported Employment** – Aims include: widening the scope of the service, to include those experiencing disadvantage in the labour market through ethnic identity or faith, and those experiencing multiple disadvantage. Projects include:
  - **IESE Program (Improvement and Efficiency South East):** This project aims to demonstrate cost-savings in supporting people to gain and maintain paid employment. It will focus on 2 groups of people - those with mild to moderate learning disabilities; and those with complex needs (defined as severe LD; LD and challenging behaviour; LD and MH; LD from BME community; LD and ex-offenders). The aim is to release funds from day services and for these to be reinvested back into supported employment. Tizard Centre will be doing the financial evaluation to identify cost savings (which will be reinvested back into supported employment). Further details are in the Learning Disability Plan.
  
  - **Project Search:** Thanks to the Project Search initiative, Kent County Council and their in-house provider Kent Supported Employment will work with the East Kent Hospitals University NHS Trust, Vista Leisure and Thanet College to make new opportunities available. Kent is one of just 14 places across the country chosen to take part in Project Search, which will create intern programmes giving people with learning disabilities a better chance of getting a job and living independently
  
  - **Kent Contact and Assessment Service:** KCAS continues to develop its services to offer improved access to people and is in a strong position to support the delivery of Self Directed Support. The priorities for the next year include:
    - Continue to develop provision enablement services at the point of first contact
    - Develop urgent care provision at first contact
    - Signposting people, including self funders, to other appropriate agencies
    - Providing information and advice relevant to the nature of the enquiry.

## 2. BUDGET PROFILE SUMMARY

2009/10		ACTIVITY/BUDGET LINE	2010/11									
FTE	CONTROLLABLE EXPENDITURE		FTE	EMPLOYEE COSTS	RUNNING COSTS	CONTRACTS & PROJECTS	TRANSFER PAYMENTS	GROSS EXPENDITURE	EXTERNAL INCOME	INTERNAL INCOME	CONTROLLABLE EXPENDITURE	CABINET MEMBER
	£'000			£'000	£'000	£'000	£'000	£'000	£'000	£'000	£'000	
		<b>SENSORY SERVICES</b>										Graham
		<b>Physical Disability</b>										Gibbens
		Other Services		97.2	320.6	1,208.7	-94.4	1,532.1	-9.7	0.0	1,522.4	
		<b>Total Physical Disability</b>		<b>97.2</b>	<b>320.6</b>	<b>1,208.7</b>	<b>-94.4</b>	<b>1,532.1</b>	<b>-9.7</b>	<b>0.0</b>	<b>1,522.4</b>	
		<b>All Adults Assessment &amp; Related</b>		<b>890.1</b>	<b>95.6</b>	<b>0.0</b>	<b>0.0</b>	<b>985.7</b>	<b>-145.0</b>	<b>0.0</b>	<b>840.7</b>	
		<b>TOTALS - SENSORY SERVICES</b>		<b>987.3</b>	<b>416.2</b>	<b>1,208.7</b>	<b>-94.4</b>	<b>2,517.8</b>	<b>-154.7</b>	<b>0.0</b>	<b>2,363.1</b>	
		<b>COMMUNITY SERVICES</b>						0.0				
		<b>Older People</b>						0.0				
		Other Services		0.0	2,219.1	70.0	74.0	2,363.1	-763.4	0.0	1,599.7	
		<b>Total Older People</b>		<b>0.0</b>	<b>2,219.1</b>	<b>70.0</b>	<b>74.0</b>	<b>2,363.1</b>	<b>-763.4</b>	<b>0.0</b>	<b>1,599.7</b>	
		<b>Physical Disability</b>									0.0	
		Other Services			1,087.1	109.9	0.0	1,197.0	-396.1		800.9	
		<b>Total Physical Disability</b>		<b>0.0</b>	<b>1,087.1</b>	<b>109.9</b>	<b>0.0</b>	<b>1,197.0</b>	<b>-396.1</b>	<b>0.0</b>	<b>800.9</b>	
		<b>All Adults Assessment &amp; Related</b>		<b>554.0</b>	<b>5.9</b>	<b>200.0</b>		<b>759.9</b>	<b>-54.4</b>		<b>705.5</b>	
		<b>Strategic Business Support</b>		<b>197.6</b>				<b>197.6</b>			<b>197.6</b>	
		<b>TOTALS - COMMUNITY SERVICES</b>		<b>751.6</b>	<b>3,312.1</b>	<b>379.9</b>	<b>74.0</b>	<b>4,517.6</b>	<b>-1,213.9</b>	<b>0.0</b>	<b>3,303.7</b>	
		<b>KENT SUPPORTED EMPLOYMENT</b>						0.0				
		<b>Learning Disability</b>									0.0	

2009/10		ACTIVITY/BUDGET LINE	2010/11										CABINET MEMBER
FTE	CONTROLLABLE EXPENDITURE		FTE	EMPLOYEE COSTS	RUNNING COSTS	CONTRACTS & PROJECTS	TRANSFER PAYMENTS	GROSS EXPENDITURE	EXTERNAL INCOME	INTERNAL INCOME	CONTROLLABLE EXPENDITURE		
	£'000			£'000	£'000	£'000	£'000	£'000	£'000	£'000	£'000		
		Other Services		1,597.9	268.4	211.5	-204.9	1,872.9	-643.8	-18.4	1,210.7		
		<b>Total Learning Disability</b>		<b>1,597.9</b>	<b>268.4</b>	<b>211.5</b>	<b>-204.9</b>	<b>1,872.9</b>	<b>-643.8</b>	<b>-18.4</b>	<b>1,210.7</b>		
		<b>Mental Health</b>											
		Other Services		33.3	39.1	0.0	0.0	72.4	0.0	0.0	72.4		
		<b>Total Mental Health</b>		<b>33.3</b>	<b>39.1</b>	<b>0.0</b>	<b>0.0</b>	<b>72.4</b>	<b>0.0</b>	<b>0.0</b>	<b>72.4</b>		
		<b>TOTALS - KENT SUPPORTED EMPLOYMENT</b>		<b>1,631.2</b>	<b>307.5</b>	<b>211.5</b>	<b>-204.9</b>	<b>1,945.3</b>	<b>-643.8</b>	<b>-18.4</b>	<b>1,283.1</b>		
		<b>GYPSY &amp; TRAVELLER UNIT</b>											
		Gypsy & Traveller Unit		266.9	33.1	340.8	6.0	646.8	-318.7		328.1		
		<b>TOTALS - GYPSY &amp; TRAVELLER UNIT</b>		<b>266.9</b>	<b>33.1</b>	<b>340.8</b>	<b>6.0</b>	<b>646.8</b>	<b>-318.7</b>	<b>0.0</b>	<b>328.1</b>		
		<b>KENT CONTACT &amp; ASSESSMENT SERVICE</b>											
		All Adults Assessment & Related		1,178.7	3.2	0.0	619.1	1,801.0	0.0	-155.7	1,645.3		
		<b>TOTALS - KENT CONTACT &amp; ASSESSMENT SERVICE</b>		<b>1,178.7</b>	<b>3.2</b>	<b>0.0</b>	<b>619.1</b>	<b>1,801.0</b>	<b>0.0</b>	<b>-155.7</b>	<b>1,645.3</b>		
<b>134.09</b>	<b>8,038.8</b>	<b>TOTALS - KENT WIDE</b>	<b>118.52</b>	<b>4,815.7</b>	<b>4,072.1</b>	<b>2,140.9</b>	<b>399.8</b>	<b>11,428.5</b>	<b>-2,331.1</b>	<b>-174.1</b>	<b>8,923.3</b>		

### 3. PLANNED ACTIVITY

The targets, activity and projects set out in the tables below will be used formally to track the business plan at mid-term and end of year monitoring.

The Managing Director is authorised to negotiate, settle the terms of, and enter the following agreements/projects:

Project/development/key action	a/c manager	Link to Corporate/Directorate Target or theme	Deliverables or outcomes planned for 2010/11	Target dates
<b>Putting People First</b>				
Implement deafblind strategy (Sensory Services)	Beryl Palmer	Active Lives & Vision for Kent	Continued establishment of new team, systems, and processes. Implementation of key elements of the strategy	May 2010  March 2011
Review Hi Kent and KAB contracts in the context of SDS (Sensory Services)	Beryl Palmer	Active Lives & Vision for Kent Regeneration Framework Living Later Life to the Full	New SLAs developed based on a personalisation approach	March 2011
Improve services and support to Deaf carers (Sensory Services)	Jo Frazer	Active Lives & Vision for Kent	Carers of Deaf people identified and provided with information, advice , guidance and support	March 2011
Project Search (KSE)	Chris Grogan	Active Lives & Vision for Kent, PSA 16	Making new work opportunities available to those disadvantaged in the workplace	Ongoing from 09/10
<b>Ensuring the availability of high quality services</b>				
Develop high quality Integrated Community Equipment Service (ICES) (Community Equipment)	Mark Hogan/ Vincent Wilson	Active Lives & Vision for Kent. Living Later life to the full	ICES stores & pooled arrangements with Health and third sector. -Streamline County Technician Service to work closely with in house and external agencies where appropriate. -Work closely with Kent Contact Assessment Service to manage growth in provision of	September 2011

<b>Project/development/key action</b>	<b>a/c manager</b>	<b>Link to Corporate/Directorate Target or theme</b>	<b>Deliverables or outcomes planned for 2010/11</b>	<b>Target dates</b>
			proportionate assessment referrals & Enablement service packages	
Develop Action plan to improve services to learning disabled/sensory impaired people (Sensory Services)	Beryl Palmer/ Team Leader Deafblind	Active Lives & Vision for Kent	Action plan developed, agreed and implementation commenced	January 2011
Consultation with Medway Council for future contract for Deaf Services (Sensory Services)	Beryl Palmer	Active Lives and Vision for Kent	Carry out consultation exercise  Implement agreed process	September 2011
Urgent Care Provision (KCAS)	Keith Lyon	Active Lives and Vision for Kent	Urgent care provision - wide range of customer services commissioned from first contact immediately delivered to safeguard and improve daily living.	June 2010
Support Swale Borough Council in meeting overall accommodation needs, particularly the public site needs. (Gypsy and Traveller Unit)	Bill Forrester	Active Lives and Vision for Kent	New site accommodation for people who either have none, or inadequate provision. Public consultation Funding bid made to HCA New sustainable community in Swale Health and wellbeing benefits for new occupants and those previously living nearby ad hoc arrangements	June 2010 for grant bid; October 2010 for planning consent
Promoting Access to Health and Social Care services (Gypsy and Traveller Unit)	Gary Franklin	Active Lives & Vision for Kent	Liaise with East & West Kent PCT's  Arrange direct discussions between health professionals and Gypsies and Travellers	December 2010
Supporting the Establishment of a	Gary Franklin	Active Lives & Vision for Kent	Forum in place	June 2010

<b>Project/development/key action</b>	<b>a/c manager</b>	<b>Link to Corporate/Directorate Target or theme</b>	<b>Deliverables or outcomes planned for 2010/11</b>	<b>Target dates</b>
Gypsy and Traveller run Kent Forum (Gypsy and Traveller Unit)				
To assume management responsibility for Water Lane and Stilebridge sites. (Gypsy and Traveller Unit)	Gary Franklin	Active Lives & Vision for Kent	Prepare Management Agreement Recruit Site Manager	April 2010
<b>Working in partnership</b>				
Implement changes from current licence agreements to new pitch agreements under Mobile Homes Act 1983. (Gypsy and Traveller Unit)	Gary Franklin	Active Lives & Vision for Kent	Work with CLG and other authorities to achieve a model pitch agreement Consultation of licensees	April 2010
Establish Eye Clinic Liaison pilot projects in East and West Kent (one year) (Sensory Services)	Beryl Palmer	Active Lives & Vision for Kent Regeneration Framework Living Later Life to the Full	Sensory impaired people are in receipt of personalised services Eye clinic Liaison Officer posts established In 2 hospitals Sight impaired people receive information, advice, emotional support in eye clinics	October 2011
<b>Valuing, developing and supporting the social care workforce</b>				
WorkChoices (KSE)	Chris Grogan	Active Lives & Vision for Kent, PSA 16	Providing most or all of the staffing for the DWP's successful prime contractor for Kent and Medway	October 2010 start and On going
<b>Making best use of resources</b>				
Evaluate & implement Blue	Mark Hogan / Derrick	Active Lives & Vision for Kent	Updated service compliant with DfT recommendations.	April 2010

<b>Project/development/key action</b>	<b>a/c manager</b>	<b>Link to Corporate/Directorate Target or theme</b>	<b>Deliverables or outcomes planned for 2010/11</b>	<b>Target dates</b>
Badges Services reform strategies following Department for Transport (DfT) recommendations (Community Equipment)	Douglas			
Manage & support KASS response to TCES agenda (Community Equipment)	Mark Hogan and SDS Project Team	Active Lives & Vision for Kent	Transformed Community Equipment Services	April 2010
Asset Database improvement (KSE)	Chris Grogan	Active Lives & Vision for Kent, PSA 16	Including full histories of clients and employers on the database, to enable comprehensive tracking and review	Ongoing from 09/10
IESE (KSE)	Chris Grogan	Active Lives & Vision for Kent, PSA 16	Demonstrating cost-savings in supporting people to gain and maintain paid employment	Ongoing from 09/10
Improvement in access to KCAS and customer first contact resolution (KCAS)	Keith Lyon	Active Lives and Vision for Kent	New public access routes and improved telephone contact handling abandon rate	Ongoing
Modernisation of Sensory Services in line with SDS developments (Sensory Services)	Jo Frazer	Active Lives & Vision for Kent Regeneration Framework Living Later Life to the Full	Additional outcome Sensory impaired people have improved access to KCC services  Implementation of SDS Sensory project plan	March 2011

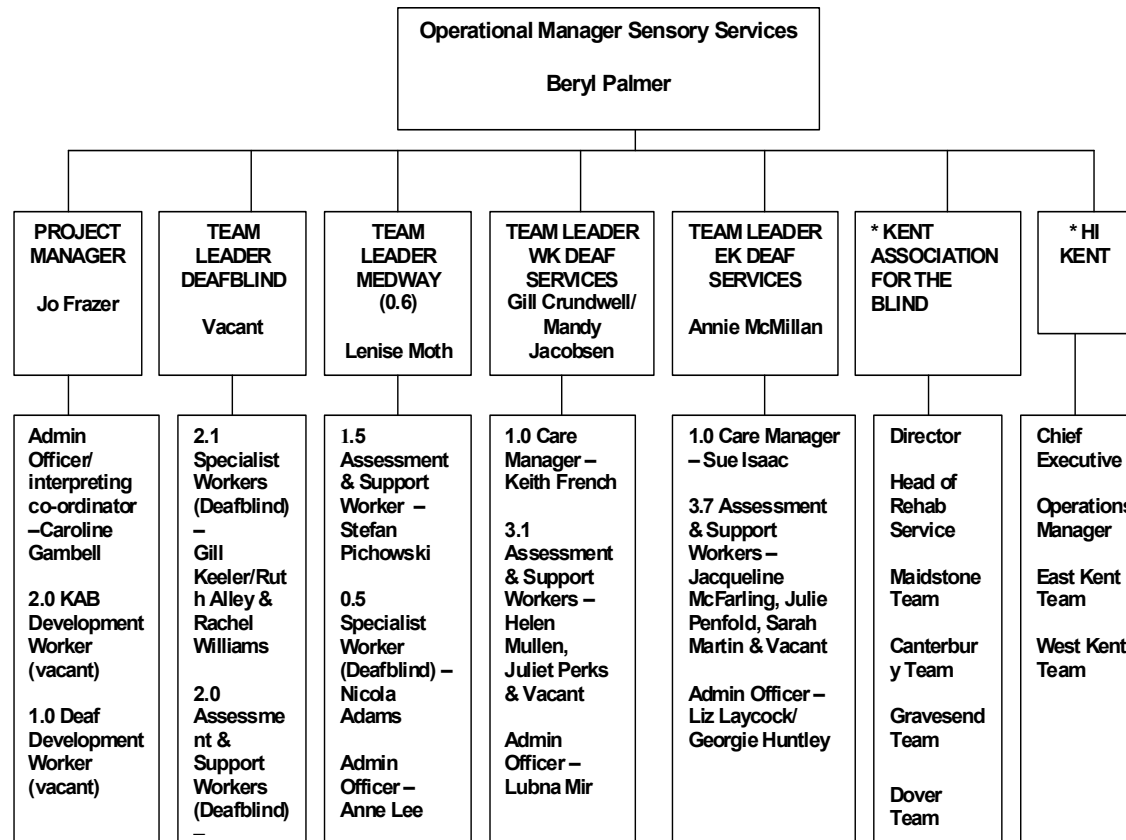
**The business objectives set out in this plan are monitored to ensure they will be delivered. Risks associated with potential non-delivery, and the controls in place to mitigate those risks, have been assessed and documented as part of the annual operating plan process. Risk Registers and business continuity plans are maintained in relation to major projects and core business and are available on request.**

**In line with financial regulations, any capital projects on this list will be subject to a prior "gateway review" by the Project Advisory Group and in consultation with the Leader.**

## 4. STAFFING PROFILE

### Structure chart

#### Kent Sensory Services

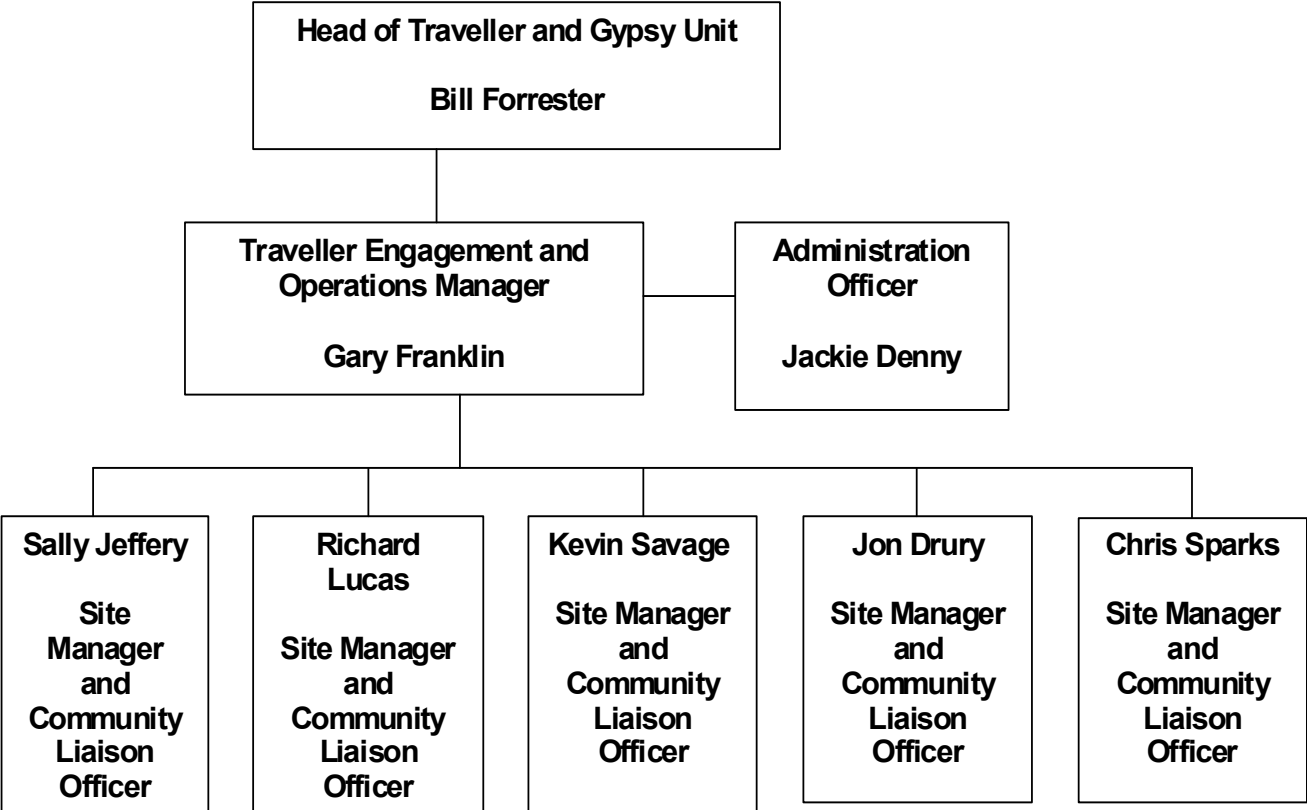


**\*Kent Association for the Blind and Hi Kent are two voluntary agencies contracted by KASS to provide statutory assessments and related services to sight impaired, and deaf people in Kent**

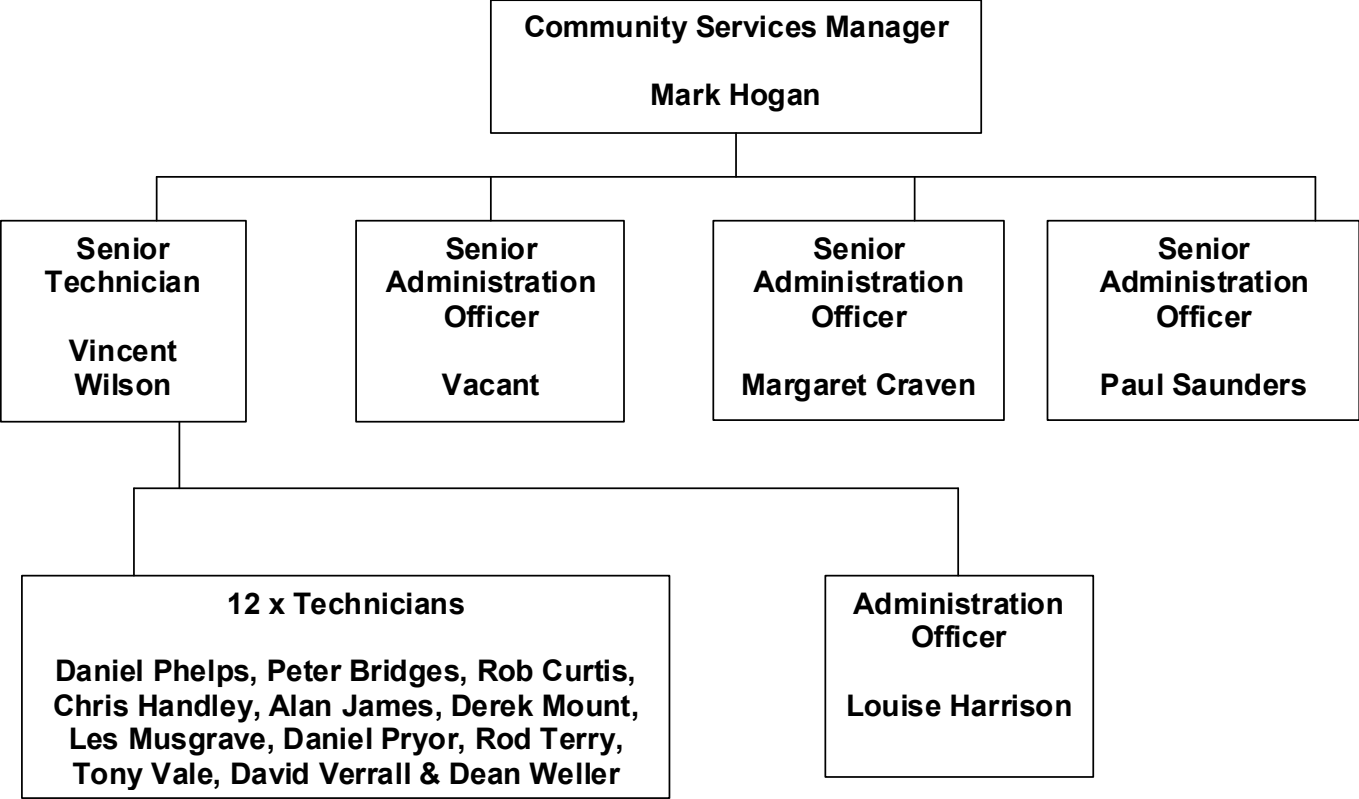
### Structure changes

New Deafblind team with 2 Assessment and Support Workers and 1 Team Leader. Required to address new government guidance - Section Seven see above and implement the Deafblind strategy.

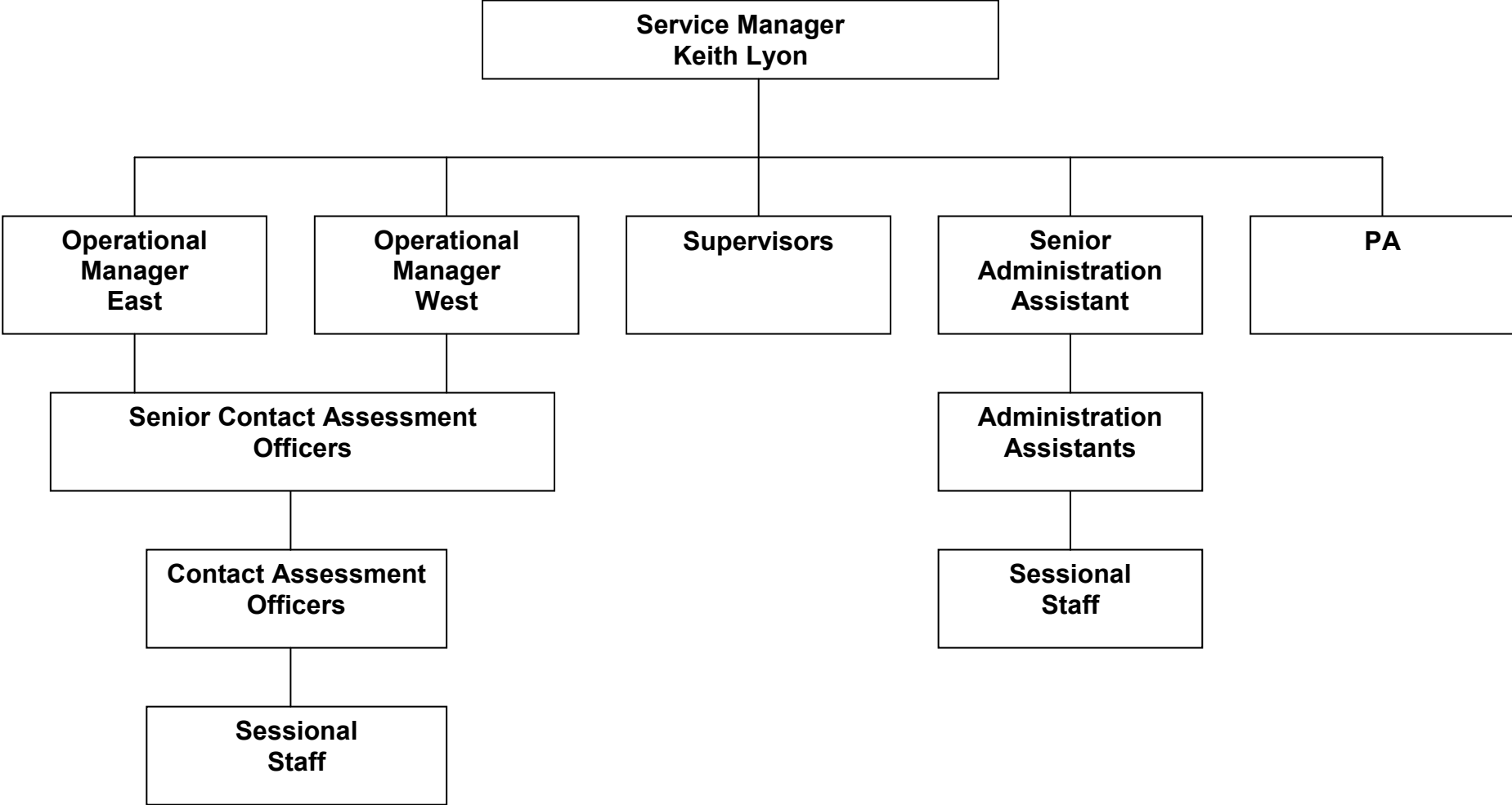
**Traveller and Gypsy Service**



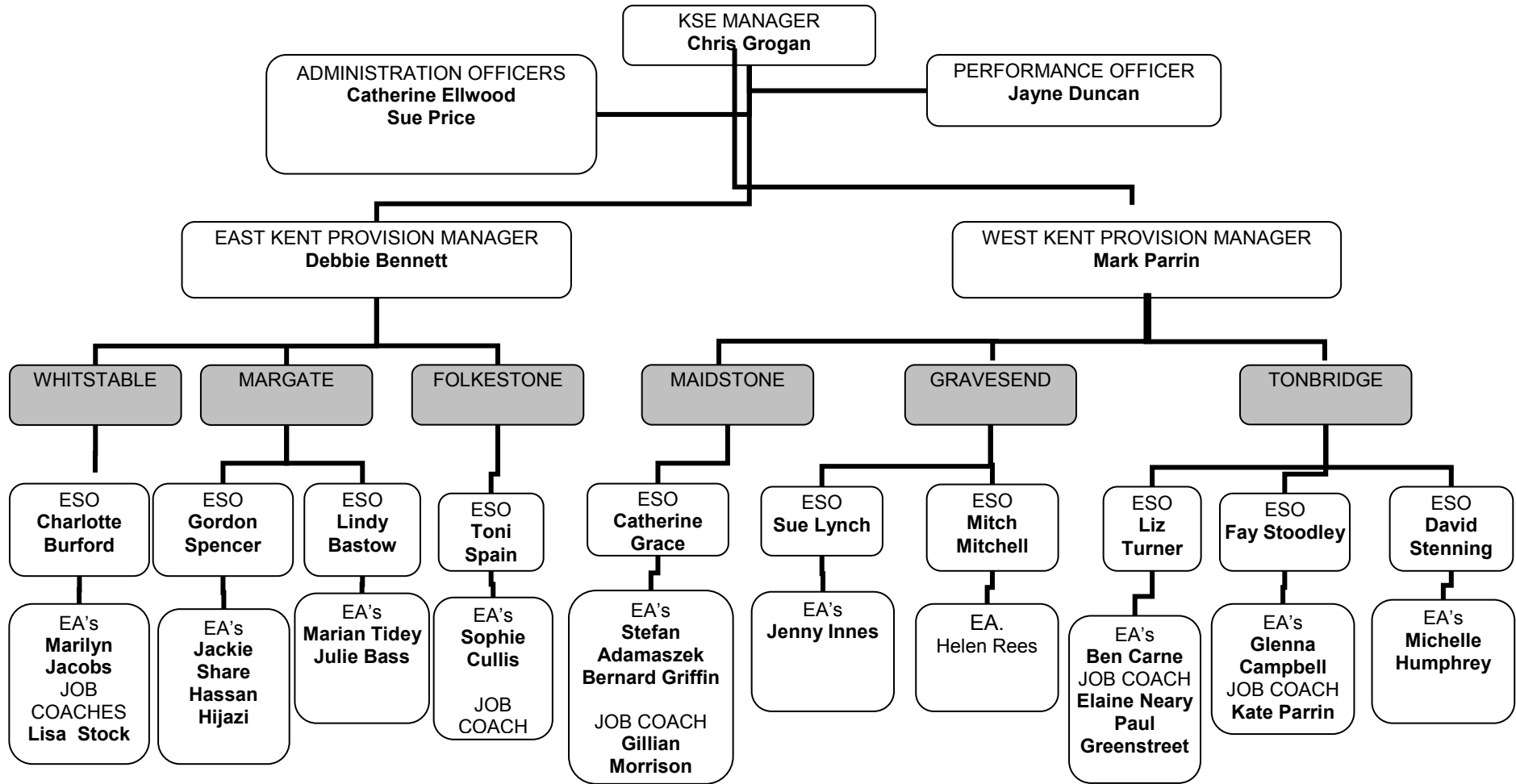
**Community Services Team**



**Kent Contact Assessment Service**



# Kent Supported Employment



## Staffing

	<b>2009/10</b>	<b>2010/11</b>
<b>Grade KS 13 (or equivalent) and above</b>	2.00	1.00
<b>Grade KS 12 (or equivalent) and below</b>	132.09	117.52
<b>TOTAL</b>	134.09	118.52
<b>Of the above total, the estimated FTE which are externally funded</b>	3.00	7.4

Since the publication of the 2009 – 2010 Business Plans, the Directorate has gone through a major restructuring. To reflect the new structure a Learning Disability plan has been introduced. Although the overall staffing figures remain the same for KASS, there is in some plans differences in staffing numbers as a result of the restructure.

In this plan the figures have varied as a result all Learning Disability staff are now shown in the Learning Disability plan.

## 5. PERFORMANCE INDICATORS & ACTIVITY DATA FOR BUSINESS PLAN MONITORING

### Performance Management

Performance information shown below is KASS wide

<b>Performance Measure or Activity</b>	<b>Accountable Manager</b>	<b>Monitoring Frequency</b>	<b>Actual performance 2008/09</b>	<b>Estimated performance 2009/10</b>	<b>Target performance 2010/11</b>	<b>Link to strategic priority</b>
NI 125 – Achieving independence for older people through rehabilitation/intermediate care	Steph Abbott	Monthly	75%	77%	79%	LAA/ National Indicator
NI 130 Social Care clients receiving self directed support (Direct Payments and Individual Budgets)	SMT	Monthly	2342	3000	It is not possible to give targets for 2010/11 as they will not be set until April 2010	National Indicator
NI 132 Timeliness of social care assessments (RAP)	SMT	Monthly	83.4%	85%	It is not possible to give targets for 2010/11 as they will not be set until April 2010	National Indicator
NI 133 Timeliness of Social Care Packages (RAP)	SMT	Monthly	95%	95%	It is not possible to give targets for 2010/11 as they will not be set until April 2010	National Indicator
NI 135 Carers receiving	SMT	Monthly	29%	29%	It is not	National

<b>Performance Measure or Activity</b>	<b>Accountable Manager</b>	<b>Monitoring Frequency</b>	<b>Actual performance 2008/09</b>	<b>Estimated performance 2009/10</b>	<b>Target performance 2010/11</b>	<b>Link to strategic priority</b>
needs assessment or review and a specific carer's service or advice and information					possible to give targets for 2010/11 as they will not be set until April 2010	Indicator
NI 136 People supported to live independently through social services (all ages)	SMT	Monthly	34213	34300	It is not possible to give targets for 2010/11 as they will not be set until April 2010	National Indicator
NI 145 Adults with learning disabilities in settled accommodation	Steph Abbott	Quarterly	37%	40%	It is not possible to give targets for 2010/11 as they will not be set until April 2010	National Indicator
NI 146 Adults with learning disabilities in employment	Steph Abbott	Quarterly	9.5%	40%	It is not possible to give targets for 2010/11 as they will not be set until April 2010	National Indicator
Number of supported residents with mental health problems in residential/ nursing care	Steph Abbott	Monthly	187	192	No target available until April 2010	MH Specific
Number of service users in receipt of domiciliary care as	Steph Abbott	Monthly	536	480	No target available until	MH Specific

<b>Performance Measure or Activity</b>	<b>Accountable Manager</b>	<b>Monitoring Frequency</b>	<b>Actual performance 2008/09</b>	<b>Estimated performance 2009/10</b>	<b>Target performance 2010/11</b>	<b>Link to strategic priority</b>
at 31 <sup>st</sup> March					April 2010	
Number of service users receiving a Direct Payments as at 31 <sup>st</sup> March	Steph Abbott	Monthly	138	137	No target available until April 2010	MH Specific

**Local Performance Measures:**

<b>Performance Measure or Activity</b>	<b>Accountable Manager</b>	<b>Monitoring Frequency</b>	<b>Actual performance 2008/09</b>	<b>Estimated performance 2009/10</b>	<b>Target performance 2010/11</b>	<b>Link to strategic priority</b>
Occupancy Rate	Gary Franklin	Monthly	98%	98%	100%	Kent Agreement 2 – Theme 8 – reducing numbers of empty homes
Rent Return on Occupied Plots	Gary Franklin	Monthly	97%	95%	98%	Operating to Cash Limit
Rent Arrears	Gary Franklin	Monthly	3%	5%	2%	Operating to Cash Limit
Pitches Re-Let within 14 Days	Gary Franklin	Monthly	100%	98%	100%	Kent Agreement 2 – Theme 8 – reducing numbers of empty homes
Total Plots from which there has been an eviction	Gary Franklin	Monthly	1%	0%	0%	Kent Agreement 2 – Theme 8 – preventing homelessness
East and West Kent SLA	Chris Grogan	Monthly	60%	85%	90%	KASS Agreement
DWP External funded contracts	Chris Grogan	Monthly	80%	90%	95%	KASS cash limit Agreement