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## **POLICY STATEMENT**

This policy is intended to set out the values, principles and policies underpinning this organisations' approach to service users who require help with the use of their money or finances as part of their care. The goal of the organisation is to ensure that all assistance with service user's money is provided on a sound, open, honest and transparent basis and that the highest standards of probity are followed at all times.

The organisation believes as a general principle that service users should retain or enhance their independence in dealing with their own money or finances for as long as possible and expects its care staff to support this principle

## **PROCEDURES**

### **HANDLING SERVICE USERS' MONEY**

This organisation believes that keeping your own money and spending it however you wish is a fundamental human right and an important element in maintaining our human dignity and in being able to exercise choice and autonomy. The organisation also recognises that in some cases service users lack the ability to manage their own money and require some help from care staff but that such arrangements, if not based within a clear and agreed framework, may be open to abuse or the risk of allegations of misuse. Therefore this organisation operates to the following procedures:

1. Senior staff in the organisation should ensure that safeguards are in place at all times to protect the financial interest of the service users
2. When a new service user is assessed as a client, their ability to manage their finances will form part of the assessment and any concerns will be fully discussed with the service users' relatives, GP and/or social services key workers as appropriate. A description of the exact help they will need, if any, will be documented in their care plan and reviewed on a regular basis.
3. Staff should ensure that service users retain effective control of their own money in all cases except where it is explicitly stated that they require aid.
4. Existing service users who have difficulties dealing with their finances or with money should be offered support and help by the organisation only following a re-assessment of their condition and with the explicit agreement of the social services key worker/GP involved. All such agreements should be recorded in the plan of care.
5. Where the money of individual service users is handled by staff (for example during accompanied shopping, unaccompanied shopping, collecting pensions, paying bills, etc) they should check and keep all receipts along with any other written records of transactions. The amount and purpose of all financial transactions undertaken on behalf of a service user, including shopping and the collection of pensions, should be recorded appropriately on the visit record held in the service users' home, signed and dated by the care worker and checked by the service user, if able to do so, or their relative or representative on their behalf as appropriate.

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6. Service users should be encouraged to keep money and valuables in a secure place at all times and not to leave money or valuables lying about.

**STANDARDS EXPECTED OF STAFF**

Care staff working for this organisation should ensure they:

1. Act with the highest standards of care, probity and honesty at all times
2. Respect service users' rights to spend their own money in the way that they wish to spend it and to keep their own financial affairs private
3. Uphold a service users' right to confidentiality regarding their financial information
4. Only ever spend, use, carry, transport a service users' money according to the service users' explicit instructions
5. Do not give service users financial advice or information other than that which would reasonably be required as part of fulfilling their duty of care as set out in the plan of care
6. Declare any financial or business arrangements that they have which may cause a conflict with or compromise their ability to handle a service users' money honestly and impartially
7. Report to their line manager any discrepancies or problems relating to service users' money or finances immediately, including worries or concerns that a service user may be being cheated or defrauded by a third party or has otherwise lost or mislaid money or valuables

The registered person of the organisation will keep a register that is open to inspection where staff should declare, in writing, any interest or involvement with:

1. Any other separate organisation providing care or support services or responsible for commissioning or contracting those services, including where partners or other close family members own or manage at a senior level
2. Other businesses providing domiciliary, day, residential or nursing care.

**Escorting Service User shopping**

1. Service User to provide transport, i.e. taxis or own vehicle if Service User drives and holds a current driving licence and business class insurance
2. The Carer can use their car to transport the service user and their shopping if required providing they have Class 1 Business Insurance and a risk assessment has been undertaken.
3. Staff to accompany service user to supermarket and support where required by the service user.
4. Staff to ensure they follow manual handling training when carrying any full bags
5. Staff to follow equipment guidelines and instructions if any mobile aids are used

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**Collection of Pensions and Benefits**

1. This will only be agreed with the strictest of procedures in place and with the agreement of all parties involved and in the absence of any family members.
2. Written permission will be gained and put on record before this service commences

**Handling Cheques and Cash for banking**

- a. In the absence of family, staff may be required to write a cheque on behalf of a Service User, this is to be noted in the Care Plan Notes and written permission gained. The cheque is to be written exactly to the Service Users instructions in the presence of the Service User, and the Service User must sign the cheque.(must be written in pen)
- b. Where a cheque is to be used for paying a bill, a receipted invoice will be obtained for the amount paid and this receipt returned to the Service User as before.
- c. If a cheque is given to a member of staff to cash on the Service Users behalf, then a record of this transaction is recorded in the receipt book. When the withdrawal has been made and the cash given to the Service User, this is also to be recorded in a receipt book together with the client's signature and date as proof they have received the cash. Copy to be submitted to the office.
- d. If the Service User requires a member of staff to deposit cash/cheques into their bank account, this will be carried out in accordance with paragraphs (a) and (b) above. The stamped pay-in book will be returned to the client and receipted in accordance with paragraph (c) above.

**INVESTIGATION OF ALLEGATIONS OF FINANCIAL IRREGULARITIES**

Homecare D & D Ltd views any potential breach of trust as a very serious matter indeed and any allegations relating to financial irregularities, the mishandling of service users' money or financial affairs, dishonesty, theft or fraud will be rigorously investigated by the organisation according to its complaints or disciplinary procedure, the police being involved wherever indicated.

All substantiated cases of dishonesty, theft or fraud will be considered by the organisation as Gross Misconduct and subject to summary dismissal. Professional staff involved in any criminal act will be reported to their relevant professional bodies.

In this organisation:

- a) Written records of all transactions with service users should be maintained and kept securely
- b) Any member of agency staff who suspects that a service user may be being cheated, defrauded or robbed or that a service user is no longer capable of managing their own

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finances should report their suspicions to their line manager or supervisor; any member of agency staff who suspects financial irregularities or corruption by agency staff or managers should report their suspicions immediately to the owner of the agency or branch manager.

- c) All agency staff are encouraged to raise any genuine concerns about any malpractice, suspected crime, breach of legal obligations, miscarriage of justice, danger to health and safety or the environment, financial malpractice, fraud, corruption and breach of regulations, or any cover up of these, that they may come across, which affects the agency, its service users or other staff – all staff who so disclose information have statutory protection in line with the **Public Interest Disclosure Act 1998** and the organisations whistle blowing policy, provided that concerns are raised in the right way and they are acting in good faith
- d) All financial irregularities or suspected financial irregularities will be fully investigated by the owner of the organisation as per the disciplinary policy
- e) Any evidence of fraud or criminal activities will be immediately reported to the police
- f) All members of organisations staff should co-operate fully with, and make any documents available to, the police and/or their appointed auditors upon investigation of any allegations of financial irregularities
- g) The agency will maintain a register (that is open to inspection) within which the organisation's owners and managers should declare, in writing, any interest or involvement with: any other separate organisation providing care or support services or responsible for commissioning or contracting those services, including where partners or other close family members own or manage at a senior level; other businesses providing domiciliary, day, residential or nursing care
- h) Where financial information is held on a computer or in a database then the requirements of the **Data Protection Act 1998 and GDPR** should be followed
- i) All parties involved with a financial irregularity, must handle the reporting and investigating with upmost confidentiality and objectivity

#### **TRAINING**

This organisation considers it extremely important to impress upon staff the requirement of maintaining high standards in dealing with service users' money. All new staff are encouraged to read the policies on handling service users' money and involvement with service users' financial affairs as part of their induction process. Existing staff will be provided with regular training updates.