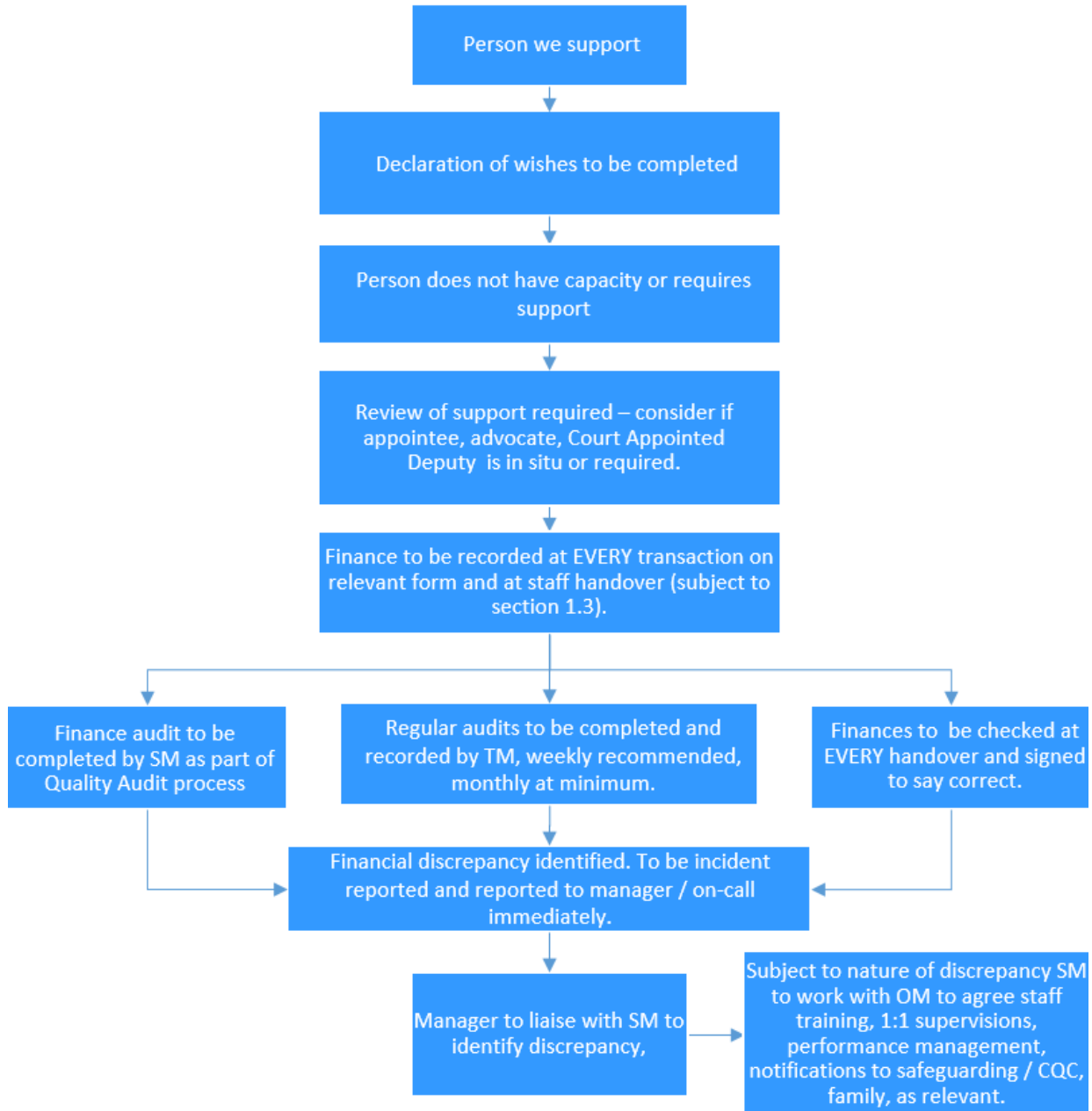


SUPPORTING PEOPLE WITH THEIR MONEY

At a glance!



Staff not to hold pin numbers of people we support

No more than £150 per person to be held on site

Staff must NOT borrow or take money from people we support, with or without consent

All financial contributions in a shared tenancy are to be fair, transparent and equate to individual need

SUPPORTING PEOPLE WITH THEIR MONEY POLICY**Policy Statement**

This policy summarises the expectations when supporting people with their finances and outlines the requirements within Ormerod Trust on how to achieve this.

Aim of the Policy

Ormerod is committed to ensuring that all Managers and staff are trained to support and assist people we support to manage their finances according to their needs. All money will be accounted for and accurate records completed and maintained where there is a support need in this area. Any concerns will be immediately referred to the Manager for investigation.

Procedure**1.0 Supporting People With Their Finances**

1.1 All people we support must indicate how they wish to be supported by Ormerod by choosing options on The Declaration of Wishes/Authority (appendix 1). This should also be recorded within their support plan.

1.2 Where a person we support takes responsibility for their own money, they should be encouraged to store it in a safe place. In shared tenancies this should be held in their own room rather than shared or communal areas.

1.3 For all people we support who choose options A or B (as per appendix 1), all money shall be counted and signed for at the start of each and every shift. This should be done by the incoming staff member completing their name and the date (but no transaction data) on the Finance Recording Form and clicking confirm entry to confirm the balances are correct by their understanding.

1.4 The procedure must be followed at all times. Failure to comply with the procedure may result in disciplinary action being taken.

1.5 The Service Manager will audit all accounts in supported tenancies on a monthly basis.

1.6 Each person who receives support with their finances will have a Financial Information Sheet completed and stored within their Support File. This document includes information on benefits received and outgoing bills e.g. electricity, care charges etc (appendix 2).

1.7 For every person we support with finances, a finance recording form must be used (appendix 3).

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1.8 Where staff support people to manage their money, they must ensure that wherever possible the person we support signs every folio including money in and out. Where they are unable to sign, staff must do so on behalf of the person.

1.9 A new Finance Recording Form must be started each month (or earlier if transactions exceed the available space on the form) and the Team Manager responsible for transferring to a new form must check the previous to ensure that all money are recorded accurately, correctly and that receipts are checked. They must then transfer the balance and 'lock' the new Excel sheet. **Support Workers are not authorised to know and/or use passwords for forms, any attempt to access password protected information will constitute a disciplinary offence which may potentially go up to and including gross misconduct.**

1.10 Staff must not store any PIN numbers for any personal bank accounts of people we support. If a person we support is unable to retain this information then an alternative bank account should be sought e.g. banking book.

1.11 Where staff support individuals with their finances, receipts should be obtained wherever possible. The person we support and staff member must enter the expenditure on to the finance sheet and attach the receipt to the relevant numbered folio before filing this.

1.12 Many supported tenancies will have a household account, for shared expenses between tenants. This money should be used for household bills and possibly groceries, as well as joint purchases for the house e.g. television, furniture etc. As with money of people we support, household money should be recorded on the relevant section on the finance recording form.

1.13 Where there are household accounts in place, the people we support must have a written agreement in place as to how much they will contribute and what this is for.

1.14 All people we support within the same house should contribute the same amount. If for any reason this is not the case the reasoning must be written down and agreed between the Service Manager and the Operations Manager.

1.15 If people we support wish to open a bank account for their household money then all tenants' names should be on this account.

1.16 No more than £150 per person we support is held at a service at any one time. Any money above this amount should be held in a bank account unless exceptional circumstances prevail. If this is likely then support workers must obtain permission from a Team Manager or Service Manager.

1.17 Staff are not permitted under any circumstance to borrow money from any person we support or household account, nor are staff permitted to lend money to people we support.

1.18 Any failure to handle, record or receipt items by a worker will be subject to Ormerod's Disciplinary Procedure.

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1.19 Any worker who has any concern about monetary matters, concerning any party, must report this to their Team Manager or Service Manager, failure to report such matters may infer that the worker concerned was colluding with the situation and failing to protect someone we support.

1.20 When in the community staff are to keep cash safe by either placing this in a safe compartment of a bag carried by the individual or staff member, or in a purse. Money must never be carried in a pocket.

1.21 If a large amount of money is to be obtained or used then the worker must contact their direct line manager to agree individual arrangements to ensure safe practises as far as reasonably practicable.

1.22 Staff must not purchase personal items when supporting people.

1.23 Staff must not use their credit/debit card to make purchases for a person they are supporting. If an emergency situation arises that the staff member sees that this is the only option they must first contact a manager / on-call for further discussion and potential authorisation.

1.24 Staff may not gain personally from the following (or any other monetary transactions);

- Catalogue purchases and the sale of other items
- Supermarket special offers i.e. 2 for 1
- Loyalty points or card schemes
- Air miles etc.
- Purchasing or selling a new or used item from a individual or allowing their/your friends or family to do the same

2.0 Application for Appointeeship

2.1 If a person we support requires an appointeeship, then The Office Manager should be informed of this by the Service Manager. Personal details of the person we support, including current benefits, are passed to The Office Manager. These are then used for the completion of a corporate appointee application.

2.2 On completion of the form, it is signed by the Chief Executive Officer and copied and posted to the relevant benefit office. The Office Manager will then chase this up at regular intervals.

3.0 Receipt of Appointeeship

3.1 Once the appointeeship is received then The Office Manager will notify the Service Manager for the individual is informed and make arrangements to ensure the person is receiving their full benefit entitlement.

4.0 Accounting for Money of People We Support

4.1 Benefits are received in to the bank account for each individual we hold the appointeeship for. In exceptional cases it may be possible for the money to be received by Ormerod, where this is the case the Finance Manager will ensure the bank statement is analysed with all money clearly allocated to each person. Any payments that need to be made on behalf of a person we support will be allocated against their 'Ormerod account'.

4.2 All transactions must be entered onto the Finance Recording Excel spreadsheet.

5.0 Meal and drinks contributions

5.1 In some cases people we support may want to eat and drink with their staff member as part of promoting a welcoming and homely atmosphere. Where this is the case staff must contribute towards the cost of eating and drinking with the person. Whilst the detail may vary from location to location the amount of £5 per week towards meals and drinks should be paid into the housekeeping fund to pay towards shopping expenses. Please note this is due each week including annual leave as the figure is annualised and divided by 52 a contribution. If a member of staff is absent for a lengthy period of time e.g. sickness / maternity / paternity and feel they should have dispensation then they should discuss this with their line manager who will review this with either the Operations manager or Human Resource & Training Manager.

5.2 Where staff are working in more than location where meals are provided in this way then the staff member should work with the Team Manager to establish a balance between the two based on time spent at the scheme (e.g. if somebody spends 60% of their time at one location and 40% at another then the cost can be split 60/40) this will be reviewed periodically by the Team Manager. The same will apply for staff who are part time where a suitable pro rata amount of cost when comparing their hours to full time hours will be made.

5.3 If staff have any religious (e.g. kosher food, halal food) and/or cultural (e.g. vegetarianism, veganism) and/or health issues (e.g. diabetes, cholesterol) that are not in keeping with the meals and drinks that the person we support chooses they may discuss this with their line manager to ensure that a respectful solution to both the member of staff and the person we support is found.

5.4 If staff take meals and do not contribute as per this policy then this may be subject to disciplinary action and may lead to a safeguarding alert due to risk of financial abuse. Staff should also be aware that Ormerod may also take steps to recover amounts due including deduction from wages if arrears are reported to management, this may only be authorised by either the Operations Manager, Human Resource Manager, and/or Chief Executive.

6.0 Internal Audit

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6.1 In order to ensure good money recording practice, and to minimise risks of financial abuse Ormerod has a range of approaches to auditing money recording and accuracy, examples of these include the following:

- Use of the Finance Audit Form as detailed in Appendix 4.
- Team Manager undertaking weekly audits of finance recording forms.
- Service Manager undertaking weekly audits of finance recording forms.
- Unannounced detailed audit inspections from the Finance Officer.
- Spot checks of money tins of people we support are made on a random basis (undertaken by any manager up to and including Chief Executive Officer).

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Appendix 1

DECLARATION OF WISHES / AUTHORITY - FINANCES

Please ensure that the individual (or their advocate or representative, as appropriate) completes the relevant section below in relation to their finances – where the individual is reluctant to sign this declaration, please refer to the Local Authority for consideration under Best Interest:

<u>Option A:</u>			
I _____ (Insert Person’s Name) , wish to delegate the responsibility for the storage and recording of ALL of my finances to Ormerod. In order that this is achieved within the usual parameters, I wish for Ormerod to act as my Appointee and provide them authorisation to discuss my affairs with the relevant benefit agencies, banks and utility companies etc, as required. I understand that I can amend this decision at any time, and that any decision regarding the administration of my money can be reviewed as appropriate.			
Person’s Signature		Date	
Facilitator Signature (e.g. advocate, family member, Social Worker, etc)		Date	

<u>Option B:</u>			
I (Insert Person’s Name) wish to delegate the responsibility for the storage and recording of ALL of my finances to Ormerod. In order that this is achieved within the usual parameters, I wish for Ormerod to act on my behalf and provide them authorisation to discuss my affairs with the relevant benefit agencies, banks and utility companies etc, as required. I understand that I can amend this decision at any time, and that any decision regarding the administration of my money can be reviewed as appropriate.			
Person’s Signature		Date	
Facilitator Signature (e.g. advocate, family member, Social Worker, etc)		Date	

<u>Option C:</u>			
I _____ (Insert Person’s Name) , wish to manage my finances with some support from Ormerod. I will ensure that I keep my financial information safe and will not share my pin number, bank card or pass book with anyone. I agree to allow Ormerod to speak to the appropriate benefit agency			

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/ utility company, bank etc on my behalf as required. I understand that by choosing this option, Ormerod is not accepting responsibility for my finances and that I will be responsible for recording my expenditure as appropriate. I understand that I can amend this decision at any time, and that any decision regarding the review / administration of my finances can be reviewed as appropriate.

Person's Signature		Date	
Facilitator Signature (e.g. advocate, family member, Social Worker, etc)		Date	

Option D:

I _____ **(Insert Person's Name)**, wish to take personal responsibility for ALL of my finances, including the application of my benefits, safe storage of money, cash cards, pin numbers and so on. I will ensure that all finances under my control are stored appropriately and is not accessible to any unauthorised person. I agree to link with support workers, where I receive a letter regarding my finances in order that I remain on my full benefit entitlement. I understand that I can amend this decision at any time, and that any decision regarding the administration of my finances can be reviewed as appropriate.

Person's Signature		Date	
Facilitator Signature (e.g. advocate, family member, Social Worker, etc)		Date	

Option E:

I _____ **(Insert Person's Name and details of arrangements if not covered by any of the above options)**

Person's Signature		Date	
Facilitator Signature (e.g. advocate, family member, Social Worker, etc)		Date	

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Appendix 2 FINANCIAL INFORMATION SHEET

Person's Name:

Address:
 Tel:
 D.O.B.:
 National Insurance Number:

Payment of Benefits to:
 Name of Bank:
 Address:

Name of Benefit	Amount or Information
Attendance Allowance:	
Council Tax Benefit:	
Disability Living Allowance Care:	
Disability Living Allowance Mobility:	
Employment & Support Allowance (ESA):	
Housing Benefit:	
Incapacity Benefit:	
Income Support:	
Jobseeker's Allowance:	
Outstanding Social Fund Loans:	
Social Fund loans - Date Applied For/...../.....	
Personal Independence Payment (PIP):	
State Pension:	
Statutory Sick Pay (SSP):	

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Statutory Sick Pay:	
Other (please state):	
Other (please state):	
Other (please state):	
Other (please state):	
Does anyone else claim for the person (Please state Yes/ No)	
If 'Yes' who?	
Does the person claim for anyone else (Please state Yes/ No)	
If 'Yes' who?	

Medical Certificates

Sent To DWP? (Please Tick) Yes..... No.....

Dated:...../...../.....

Sent By:

DWP Office

Address:

Tel:

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Name of person:

Details Of Bills			
Bills Needing Payment	Ref. Number	Date Due	How Paid (e.g. meter / cash)
Care Charges from Local Authority			
Debt repayments (please detail)			
Electric			
Gas			
Internet			
Petrol Contribution			
Telephone			
TV Licence			
Water			
Other: (Please state - e.g. satellite TV, subscriptions, milk)			

Details Of Bank Accounts			
Account name	Account number	PIN required?	Other information

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Name:

Role:

Address:

Tel:

Name:

Role:

Address:

Tel:

Name:

Role:

Address:

Tel:

Name:

Role:

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Address:

Tel:

Money Requirements (e.g. support needed)



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Appendix 3 – Finance Recording form

The money recording form for people we support is on the separate Excel document “Finance Recording Form” and looks like this:

Service user name:												Bfwd from previous sheet	PA Balance	Bank Acct Balance	Savings Balance	TM / SM completing bfwd	TM / SM Bfwd date	LOCK SHEET
																		LOCK BROUGHT FORWARD BALANCES
			INCOME			OUTGOING												
DATE	FOLIO number	DESCRIPTION	PA tin Income	Bank Acct Income	Savings Income	PA tin Outgoing	Bank Acct Outgoing	Savings Outgoing	Total staff spend from PA tin	Name of staff recording	LOCK ROW	Total PA tin movement (+/-)	PA Balance	Bank Acct Balance	Savings Balance	TM / SM completing audit	TM / SM Audit date	
											Complete entry	£0.00	£0.00	£0.00	£0.00			
											Complete entry	£0.00	£0.00	£0.00	£0.00			
											Complete entry	£0.00	£0.00	£0.00	£0.00			
											Complete entry	£0.00	£0.00	£0.00	£0.00			
											Complete entry	£0.00	£0.00	£0.00	£0.00			
											Complete entry	£0.00	£0.00	£0.00	£0.00			
											Complete entry	£0.00	£0.00	£0.00	£0.00			
											Complete entry	£0.00	£0.00	£0.00	£0.00			
											Complete entry	£0.00	£0.00	£0.00	£0.00			
											Complete entry	£0.00	£0.00	£0.00	£0.00			
											Complete entry	£0.00	£0.00	£0.00	£0.00			
											Complete entry	£0.00	£0.00	£0.00	£0.00			
											Complete entry	£0.00	£0.00	£0.00	£0.00			
											Complete entry	£0.00	£0.00	£0.00	£0.00			
											Complete entry	£0.00	£0.00	£0.00	£0.00			
											Complete entry	£0.00	£0.00	£0.00	£0.00			
											Complete entry	£0.00	£0.00	£0.00	£0.00			
											Complete entry	£0.00	£0.00	£0.00	£0.00			
											Complete entry	£0.00	£0.00	£0.00	£0.00			



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The staff meals contribution recording form is on the separate Excel document “Finance Recording Form” and looks like this:

Staff name	Bfwd	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec	Total	Balance	TM / SM Audit
Insert name																
Due														£0.00		
Paid														£0.00	£0.00	
Insert name																
Due														£0.00		
Paid														£0.00	£0.00	
Insert name																
Due														£0.00		
Paid														£0.00	£0.00	
Insert name																
Due														£0.00		
Paid														£0.00	£0.00	

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Appendix 4 – Finance Auditing Sheet

Please note that this audit is to be completed each month for each service where there is any responsibility for the organisation / staff to support people we support to manage their finances. The person identified in column 2 is responsible and accountable for the identified actions and therefore tasks / responsibilities cannot be delegated to another person.

SERVICE NAME.....
 DATE OF AUDIT.....

ACTION	PERSON/S RESPONSIBLE AND FREQUENCY OF CHECKS WHERE APPLICABLE	DATE LAST COMPLETED / CHECKED	SERVICE MANAGERS COMMENTS / ACTIONS TO RECTIFY /IMPOVE INCLUDE PERSON RESPONSIBLE AND DATE FOR COMPLETION	SERVICE MANAGERS SIGNATURE TO CONFIRM THESE ACTIONS ARE COMPLETED
THERE IS A CURRENT AND VALID MENTAL CAPACITY ASSESSMENT IN PLACE RELATING TO FINANCES	SERVICE MANAGER (REVIEWED EVERY 6 MONTHS)			

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<p>THERE IS BEST INTEREST DOCUMENTATION AND RESTRICTIVE PRACTICE DOCUMENTATION IN PLACE</p>	<p>SERVICE MANGER (REVIEWED EVERY 6 MONTHS)</p>			
<p>THERE IS A FINANCIAL RISK ASSESSMENT IN PLACE</p>	<p>SERVICE MANGER (REVIEWED EVERY 6 MONTHS)</p>			
<p>THE LEVEL OF SUPPORT REQUIRED IS DOCUMENTED IN THE PEOPLE WE SUPPORT CARE PLAN</p>	<p>SERVICE MANGER (REVIEWED EVERY 6 MONTHS)</p>			
<p>WHERE IT IS AGREED THAT A PERSON REQUIRES FULL SUPPORT TO MANAGE THEIR FINANCES;</p>	<p>SERVICE MANGER</p>			

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<ul style="list-style-type: none"> • A LOCKABLE TIN IS KEPT IN A SAFE AND SECURE LOCATION • MONEY AND BANK CARDS / BOOKS ARE KEPT IN THE TIN • AUTHORISATION FOR PURCHASES OVER £150 ARE OBTAINED FROM HQ 				
<p>PEOPLE WE SUPPORT WHO HAVE CAPACITY AND WISH TO MANAGE THEIR OWN FINANCES SHOULD HAVE ADVICE AND SUPPORT ABOUT KEEPING THEIR MONEY SAFE, INCLUDING SECURE METHOD OF KEEPING MONEY</p>	<p>SERVICE MANAGER (REVIEWED EVERY 6 MONTHS)</p>			

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SAFE IN THEIR OWN ROOMS				
INTERNET SHOPPING IS ONLY DONE WITH AUTHORISATION AND OVERSIGHT OF A MANAGER. THIS IS CLEARLY DOCUMENTED AND RISK ASSESSED	SERVICE MANAGER			
RECEIPTS ARE CLARIFIED AS VALID AND ARE CROSS REFERENCED WITH DAILY REPORTS AND ACTIVITY LOGS.	TEAM MANAGER – WEEKLY SERVICE MANAGER - MONTHLY			
RECEIPTS MATCH INFORMATION ON FOLIOS.	TEAM MANAGER – WEEKLY SERVICE MANAGER - MONTHLY			
THE FOLLOWING INFORMATION IS ENTERED ON EACH	TEAM MANAGER – WEEKLY			

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FOLIO (WHETHER THIS IS FOR A PURCHASE OR A BANK WITHDRAWAL) <ul style="list-style-type: none"> • AMOUNT • DESCRIPTION OF TRANSACTION • DATE • PEOPLE WE SUPPORT INITIALS • STAFF MEMBER'S NAME AND SIGNATURE 	SERVICE MANAGER - MONTHLY			
ALL RECEIPTS ARE PRESENT OR REPORTED AS MISSING TO THE SERVICE MANAGER WHO THEN MAY VALIDATED AND RECORD THE CONCERN OR INVESTIGATE	STAFF TEAM MANAGER SERVICE MANAGER			
ALL AMOUNTS RECORDED ON THE	TEAM MANAGER – WEEKLY			

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<p>SPREADSHEET ARE CHECKED AND CONFIRMED AS ACCURATE AND LOCKED TO PREVENT ANY FUTURE TAMPERING</p>	<p>SERVICE MANAGER - MONTHLY</p>			
<p>BANK WITHDRAWALS ARE ALL COMPLETED WITH THE PERSON PRESENT</p>	<p>TEAM MANAGER – WEEKLY SERVICE MANAGER - MONTHLY</p>			
<p>STAFF DO NOT KNOW PIN NUMBERS FOR ANY PERSON’S BANK CARDS</p>	<p>TEAM MANAGER – WEEKLY SERVICE MANAGER - MONTHLY</p>			
<p>ATM’S ARE ONLY USED BY PEOPLE WE SUPPORT WHO HAVE CAPACITY TO UNDERSTAND THEIR FINANCES, CAN INPUT THEIR OWN PIN NUMBER WITHOUT PROMPT</p>	<p>TEAM MANAGER – WEEKLY SERVICE MANAGER - MONTHLY</p>			

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<p>AND THIS IS RISK ASSESSED AND DOCUMENTED IN THEIR CARE PLAN</p>				
<p>RECEIPTS ARE OBTAINED FOR ALL BANK WITHDRAWALS, ARE ATTACHED TO A FOLIO AND ARE ENTERED ACCURATELY ON THE SPREADSHEET</p>	<p>TEAM MANAGER – WEEKLY SERVICE MANAGER - MONTHLY</p>			
<p>EACH PERSON HAS A FINANCE FILE THAT INCLUDES ALL BANK STATEMENTS</p>	<p>TEAM MANAGER – WEEKLY SERVICE MANAGER - MONTHLY</p>			
<p>BANK WITHDRAWALS ARE CHECKED AND CROSS REFERENCED WITH BANK STATEMENTS</p>	<p>TEAM MANAGER – WEEKLY SERVICE MANAGER - MONTHLY</p>			

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<p>NO MORE THAN £150 IS KEPT AS CASH IN THE HOME</p>	<p>TEAM MANAGER – WEEKLY</p> <p>SERVICE MANAGER - MONTHLY</p>			
<p>STAFF CHECK TIN BALANCES ARE ACCURATE AT THE START OF EACH SHIFT – THERE IS A SIGNED RECORD KEPT OF THESE CHECKS</p>	<p>STAFF</p> <p>TEAM MANAGER</p> <p>SERVICE MANAGER</p>			
<p>ALL DISCREPENCIES ARE REPORTED IMMEDIATELY TO THE ON-CALL AND DOCUMENTED ON INCIDENT REPORTS. THE REGISTERED MANAGER IS INFORMED OF ANY SITUATIONS THAT INDICATE MALPRACTICE OR</p>	<p>STAFF</p> <p>TEAM MANAGER</p> <p>SERVICE MANAGER</p>			

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<p>POTENTIAL THEFT / FRAUD</p>				
<p>IF A PERSON LEAVES A SERVICE AND THERE ARE JOINT BANK ACCOUNTS IN PLACE THEN PRIOR TO THE MOVE ACTION IS TAKEN TO REMOVE THE PERSONS NAME FROM THE ACCOUNT. THIS MUST BE DONE IN AGREEMENT WITH THE PERSON AND ARRANGEMENTS MADE TO CONSOLIDATE ALL AMOUNTS OWED.</p>	<p>SERVICE MANAGER</p>			



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	PERSON'S NAME	PERSON'S NAME	PERSON'S NAME	PERSON'S NAME	PERSON'S NAME
BALANCE ON SPREADSHEET BEFORE AUDIT					
BALANCE ON SPREADSHEET AFTER AUDIT					
BALANCE IN TIN					

	HOUSEKEEPING	BILLS	WEAR AND TEAR
BALANCE ON SPREADSHEET BEFORE AUDIT			
BALANCE ON SPREADSHEET AFTER AUDIT			
BALANCE IN TIN			

INCIDENT REPORTS SUBMITTED YES / NO

HOW MANY



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ACTIONS TAKEN TO RESOLVE ANY ISSUES / DISCREPENCIES

.....
.....
.....
.....
.....

SERVICE MANAGER'S SIGNATURE.....

DATE.....