



Report: R6
Agenda Item: 11.1

Reviewed: March 2017

Next Review: March 2020

CLIENTS FINANCES AND CASH HANDLING POLICY

A. POLICY FRAMEWORK

OBJECTIVE

POLICY

PRINCIPLES

PROHIBITIONS

SUSPICION / DISCOVERY OF UNLAWFUL PRACTICE OR FINANCIAL ABUSE

B. INSTRUCTIONS FOR SUPPORT WORKERS

BANK & OTHER ACCOUNTS

GENERAL SHOPPING

PURCHASE OF SINGLE ITEMS COSTING MORE THAN £50

PAYING BILLS

RETENTION OF MONEY

A. POLICY FRAMEWORK

OBJECTIVE

1. To ensure that client finances are properly safeguarded, recorded and accounted for on receipt and return, protecting the interests of both clients and staff.

POLICY

2. Clients should be enabled to manage their own financial affairs wherever possible.
3. Where a client is unable to manage his/her own financial affairs, it is expected that a relative, friend or responsible person nominated by the client / West Dunbartonshire Council Homecare Services would usually do so.
4. The greatest care must be taken when handling money belonging to clients. These Instructions are designed to ensure client's property and cash handled by staff is properly accounted for and that staff are protected in the case of a complaint. They must be strictly adhered to. Failure to do so may be a disciplinary offence.
5. Staff who are in any doubt about the procedure to be followed in a particular case should contact their line manager, Care Manager or Finance Manager.

PRINCIPLES

6. Income received and expenditure made on behalf of clients must be properly authorised and accounted for.
7. Records of financial transactions must be kept and made available for inspection, on request, by clients and their authorised representatives.
8. Systems and control procedures should be kept under regular management supervision and review to protect clients' interests and staff against claims of misuse and negligence.
9. It is essential that client's money is kept separate from staff member's personal money at all times. In no circumstances should money belonging to a client be processed through a staff member's personal bank account.

PROHIBITIONS

10. Staff must not sell to or buy items from clients, nor act on behalf of a third person to buy or sell from a client (this includes acting as agents for mail order catalogues).
11. Staff must not arrange for members of their families to undertake paid work for clients.
12. Staff must not engage in personal financial transactions with or on behalf of clients, e.g. lending or borrowing money.
13. Staff must not be involved in assisting a client making a Will, make suggestions about the disposal of any property, act as executor or witness a client's Will. Clients should be advised to consult a solicitor on these issues.
14. Staff must not be a beneficiary of a client's Will. If a staff member believes that they are a beneficiary, this must be reported in writing to the relevant Supervisor / Care Manager.

SUSPICION / DISCOVERY OF UNLAWFUL PRACTICE OR FINANCIAL ABUSE

15. Staff are encouraged and expected to raise any concerns they may have without fear of recrimination.
16. Staff observing practices that they suspect or believe to be unlawful or abusive or who are being asked to perform tasks of an inappropriate or dubious nature should be confident that they will be supported when raising concerns with their Line Manager, Care Manager, Finance Manager, or Director.

B. INSTRUCTIONS FOR SUPPORT WORKERS

(a) BANK & OTHER ACCOUNTS

- (i) Support Workers must not be a signatory (single or joint) on a client's bank, building society, post office or any other account, nor may they hold "for safekeeping" a client's Post Office or building society passbook, cheque book or PIN, nor may they undertake withdrawals from accounts on behalf of clients, including the use of cash cards / PINs.
- (ii) If authorised by their Care Manager, Support Workers may deposit cash / cheques in accounts on behalf of clients. The transaction must be entered into the 'Client's Monthly Money Transaction Sheet' which is retained in the Client's House File and signed by both the Support Worker and Client (see example below). The account book / paying-in slip counterfoil will be updated / stamped by the bank and must be returned to the client the same day.

Lynx Care Shopping - Client's Monthly Money Transaction Sheet						
Date	Amount given to worker	Actual Spend	Amount returned to Client	Receipt Given	Client's Signature	Support Worker's Signature
01/03/11	£100.00	N/A Banking	-	YES	J. Smith	B. Jones

(b) GENERAL SHOPPING

- (i) A shopping list should be made and, where possible, till receipt(s) kept to return to the client. The transaction must be entered into the 'Client's Monthly Money Transaction Sheet' which is retained in the Client's House File and signed by both the Support Worker and Client to confirm receipt of shopping and any change (see example below). Clients should then be asked to sign this page. Where a client is unable to sign, the Support Worker must still record the transaction and note "unable to sign" under 'Clients Signature'.
- (ii) All monthly transaction sheets are check by Finance Department before being filed in the client's personal folder any discrepancies are addressed by Care manager.
- (iii) A client's shopping must not be paid for on the Support Worker's own credit / debit card and the client's cash retained.
- (iv) Support Workers must not benefit themselves from "Club Points", tokens, etc. - even if the client does not want to take advantage of these offers.

Lynx Care Shopping - Client's Monthly Money Transaction Sheet						
Date	Amount given to worker	Actual Spend	Amount returned to Client	Receipt Given	Client's Signature	Support Worker's Signature
01/03/11	£30.00	£21.57	£8.43	YES	J. Smith	B. Jones

(c) PURCHASE OF SINGLE ITEMS COSTING MORE THAN £50

- (i) Support Workers must notify the Care Manager of a request to purchase single items likely to cost more than £50 on behalf of clients. The Care Manager should endeavour to find a suitable person (e.g. relative or friend) who can make the purchase for the client. If this is not possible, and it is agreed that the Support Worker may make the purchase, such permission should be recorded on the client's file. If in doubt the Care Manager should consult the Care / Finance Manager for clarification.

(d) PAYING BILLS

- (i) Where several Support Workers visit one client the Care Manager will nominate one Support Worker to pay the client's bills.
- (ii) Support Workers given money by a client for the purpose of paying bills must record the transaction in the 'Client's Monthly Money Transaction Sheet' including the bill receipt numbers / counterfoil references. The bill receipts / stamped counterfoils should be returned to the client.

Lynx Care Shopping - Client's Monthly Money Transaction Sheet						
Date	Amount given to worker	Actual Spend	Amount returned to Client	Receipt Given	Client's Signature	Support Worker's Signature
01/03/11	£23.29	£23.29	-	YES	J. Smith	B. Jones
Payment of Gas Bill Ref. 00100123						

(e) RETENTION OF MONEY

- (i) Client's money must not be kept in a Support Worker's possession longer than necessary to pay bills or do required shopping.
- (ii) If it is necessary for money to be kept temporarily on behalf of a client for any reason then it should be handed in to the office for safekeeping and a relevant receipt issued.

(f) TRAINING (additional section, implemented)

- (ii) This organisation considers it extremely important to impress upon staff the requirement of maintaining high standards in dealing with service users' money.
- (iii) 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.
- (iv) Existing staff will be provided with regular training updates.