

Client Finances and Cash Handling Policy



Dalmuir Park Housing Association can provide this document on request, in different languages and formats, including Braille and audio formats.

<i>Purpose of the policy:</i>	To ensure that client finances are properly safeguarded, recorded, and accounted for on receipt and return, protecting the interests of both clients and staff.
<i>Guidance used for developing the policy:</i>	Scottish Housing Regulator Social Housing Charter Scottish Public Service Ombudsman Complaints Standards Authority Health and Social Care Partnership (HSCP)
<i>Policy complies with the following Regulatory Standards:</i>	Standard 2 - The RSL is open and accountable for what it does. It understands and takes account of the need and priorities of its tenants', service users and stakeholders and its primary focus is the sustainable achievement of these priorities. Standard 3 - The RSL manages its resources to ensure its financial well-being and economic effectiveness. Standard 5 - The RSL conducts its affairs with honesty and integrity.
<i>Other relevant policies</i>	Child Protection and vulnerable Adults Policy Data Protection Policy Equality and Human Rights Financial Regulations and Procedures
<i>Date Policy last reviewed:</i>	9 March 2022
<i>Date revised policy approved by the Board of Management (or P&P if delegated):</i>	9 December 2025
<i>Date policy is next due to be revised:</i>	December 2028
<i>Equality Impact Assessment carried out for policy?</i>	Yes
<i>Publish on the Website:</i>	No

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1. INTRODUCTION

1.0 Dalmuir Park Housing Association (DPHA) is committed to ensuring that client finances are properly safeguarded, recorded, and accounted for on receipt and return, protecting the interests of both clients and staff. Staff are aware of their accountability for recording and safeguarding client's finances. DPHA acknowledges its duty to act appropriately to all allegations, reports, and suspicions of financial abuse.

1.1 Through the implementation of this policy, DPHA aims to do everything it can to ensure client's financial transactions handled by support staff is properly accounted for and that staff are protected in the case of a complaint.

2. FINANCIAL TRANSACTION PROCEDURES

2.1 Clients should be encouraged to manage their own financial affairs wherever possible. Where a client is unable to manage their financial affairs, it is expected that a relative, friend or responsible person nominated by the client should do so.

If the client is totally reliant on the support worker to manage their finances, the greatest care must be taken when handling money belonging to a client.

2.2 **Record** on **Appendix 1** noting the following information:

- Date of transaction/ cash amount taken/ cash amount returned to client.
- Receipt checked by client then attached to Clients Monthly Financial Transaction Record.
- Client's signature and support worker's signature must be recorded on Clients Monthly Financial Transaction Record.

2.3 **Report**

- Staff are encouraged and expected to raise any concerns they may have without fear of reprimand.
- Staff observing practise that they suspect or believe to be unlawful or abusive or who are asked to perform tasks of an inappropriate or dubious nature should be confident that they will be supported when raising concerns to Care Service Manager, and Finance & Corporate Services Manager, or Chief Executive. Staff should contact Health and Social Care Partnership (HSCP) duty social worker, to

advise them of concerns (refer to DPHA Child Protection and vulnerable Adults Policy)

3. PURCHASE OF A SINGLE ITEM

- 3.1 Support workers must notify the Care Service Manager of a request to purchase any items single items on behalf of clients. The Care Service 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 and signed by both support worker and Care Service Manager in the Client's Monthly Financial Transaction Record.

4. RETENTION OF MONEY

- Clients' money must not be kept in a support workers possession for longer than necessary to pay bills or do required shopping.
- If it is necessary for money to be kept temporarily on behalf of a client for any reason, then it should be handed into DPHA for safe keeping along with relevant receipt.
- It is essential that client's money is kept separate from the support worker's personal money.
- Under no circumstances should money belonging to a client be processed through a support workers personal bank account.
- Support workers must not sell to or buy items from a client, nor act on behalf of a third-party person buying or selling from a client (this includes acting as agents for mail order catalogues).
- Support workers must not engage in any personal financial transactions with or on behalf of a client e.g., lending or borrowing money.

5. FINANCE AUDIT

- Systems and control procedures should be kept under regular management supervision and reviewed to protect clients' interests as well as staff against claims of misuse and negligence.
- Clients Monthly Financial Transaction Record must be kept and made available for inspection, on request, by clients and their authorised representatives.

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- Clients Monthly Transaction Record must be checked monthly by Finance Department before being filed in the client's personal file.
- Any discrepancies must be reported to the Care Service Manager.

6. STAFF TRAINING

- All new staff members will be given a copy of this policy as part of their induction.
- Existing staff will be provided with yearly training updates.

7. EQUALITY, DIVERSITY & INCLUSION

- 7.1 To ensure that our Client Finances Cash Handling Policy and practices are fair, inclusive, promote an environment of respect and understanding, and do not unlawfully discriminate against people with a protected characteristic, we have carried out an Equality Impact Assessment (EIA) in line with our Equality, Diversity & Inclusion Policy. A copy of the EIA can be made available upon request.

8. COMPLAINTS

- 8.1 Although we are committed to providing high levels of service, we accept that there may be occasions where you may not be satisfied with the service you have received from us. We value all complaints and use this information to help us improve our services. Our Complaints Policy describes our complaints procedure and how to make a complaint.

9. DATA PROTECTION

- 9.1 We will treat your personal data in line with our obligations under the current data protection regulations and our Data Protection Policy. Information regarding how your data will be used and the basis for processing your data is provided in our Customer Fair Processing Notice

10. POLICY REVIEW

- 10.1 This policy will be reviewed by the Board every 3-years or earlier if required.

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