



Financial Procedures for People Supported

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Fair Deal Financial Procedures for People Supported by Fair Deal and Staff Guidance

At Fair Deal we would always encourage people we support to manage their own finances, however, if people require support to do this it is essential that there are clear, transparent, and robust procedures in place to record, manage and account for people's finances. When support is required, this should be clearly detailed in Section 5 of the support plan.

For people who are deemed to lack capacity and require full support to manage their finances the following process must be followed when Fair Deal starts supporting someone and must be adhered to. Within section 5 of the person's Support Plan there should be an agreement drawn up with the person, their family and social worker to agree the level of support they require with finances and how this will be given.

The above agreement should include:

- An outline of the person's welfare benefits and amounts payable (in the current year). This should be updated every year or when a benefits change occurs - this is the person's income
- An outline should be given of the person's weekly/monthly expenditure including all outlays for utility bills, savings, and weekly money to manage their requirements
- The amount of money the person withdraws from the bank each week should be agreed with relevant people i.e., person, family and social worker involved
- Any other financial withdrawal must be discussed with the team leader who manages the person's team and the reason for the withdrawal noted in the person's communication book and financial reconciliation sheet
- Any withdrawal for large amounts of money must be discussed with the team leader and any relevant people, what this money is for and must be recorded in the person's communication book and financial reconciliation sheet

An Income and Expenditure reconciliation system must be set up to record all income and expenditure from the person's financial accounts. This must be monitored very tightly and forms part of monthly audit and cross audit by Team Leaders. All purchases and expenditure must have receipts attached to the numbered folio and be signed by the worker supporting the person with the transaction. If the person has capacity, they can also sign the reconciliation record, folio, and balance record. The system set up should ensure that any cash balance held is checked and counted daily by staff and double signed. Any discrepancies must be rectified immediately, staff are responsible for ensuring the safe keeping of the person supported finances. Any discrepancies, no matter how small, must be reported to the relevant Senior Support Worker /Team Leader or Duty / On Call Team Leader in their absence, and action taken. The persons bank records and income and expenditure system must be reconciled monthly and form part of the monthly audit and internal cross audits.

If the person being supported is subject to guardianship, then an access to funds application should be made by the person who will hold the guardianship order and if financial powers are in place, the holder may wish to monitor and audit expenditure and check receipts and folios.

Aims

One of Fair Deal's aims is for people to have as much control as possible over their own lives and we would encourage people at all times to do this. Therefore, some people we support may be able to manage some aspects of their finances, therefore a system can be established which follows the above steps, but gives people access to manageable amounts of money for example £20 which they can have in their wallets/purse and staff record as given to the person to manage. All other points noted above should be in place for the person, including receipts when possible, or a full explanation of the expenditure written on the folio as above, an agreement is drawn up and placed in the person's support plan which Financial Procedures for People Supported

highlights the agreement regarding their finances and the safeguards in place, this should be agreed with the person, team leader and relevant other people. Fair Deal us aware that there are times that a receipt is not provided e.g., ice cream van in the park, take away meal at the person's home, if this is the case, again a full breakdown of this expenditure should be recorded on the relevant folio and reconciliation record.

If people we support are able to manage their own money without any assistance then this should be clearly noted in their support plan and there is no need for Fair Deal staff intervention.

Bank / ATM Withdrawals

When the finance agreement to support the person indicates support with Finances banking, shopping, the person supported should be with the support worker when any withdrawals are being made, any exception to this will be clearly highlighted in the person's support plan and agreed with the person, Team Leader, relevant people, and social worker. The bank may request the staff members ID Card.

Staff should support the person to request a receipt for the withdrawal, which the staff member should sign and enter into the reconciliation record. Staff are **not permitted** to use their own bank account or bank card for any transactions, whether it be money in or out or purchases on behalf of the person they are supporting.

Points Cards/Rewards Cards/Discount Cards

All cards must belong to the person supported. If there are any rare exceptions to this, the reason will be highlighted clearly in the person's support plan, or the service systems folder and the agreement written up and authorised by the Team Leader. Staff should encourage people we are supporting to apply for their own discount and rewards cards. Staff are **not permitted** to use their own personal cards in relation to above.

Shopping in person and Online

Any shopping or online purchases the person supported wishes to make, again must be made with their own bank card / money. Staff are **not permitted** to do any personal shopping whether it is in a store or online during the persons support time.

Social Support

People we support, family carers, and funders are aware that staff costs during social support e.g., holidays, theatre, cinema, lunch out, dinner out etc will be covered by the person who is supported. Supporting people to budget and plan for events and special occasions is part of a support workers role. Fair Deal encourages people we support and employees to make healthier choices by e.g. preparing a packed lunch or having dinner before going to a show. Staff will also ensure any concessions are claimed e.g., support worker has free admission policies in particular settings like cinema or gym.

Limits

There are limits to what the person can cover for the staff member; currently **£6 maximum** for lunch and refreshments and **£12 maximum** for dinner and refreshments. Anything over these limits must be discussed with the person or their family member and the Team Leader. Receipts and folios should be highlighted with the staff cost, all expenditure is monitored by the Team Leader and should not be excessive. Also, to be very clear, this is not an entitlement e.g., if you are supporting someone over lunchtime, and you bring your own packed lunch, you **cannot claim expenses** from the person you are supporting.

Support with Budgeting

As part of their role, support workers will assist the person they are working with to manage their budget from their personal income. Staff can help to check benefits are fully maximised and that the person has the most suitable contracts for household things like energy, telephone broadband etc

Document Information

Document Ref:	Financial Procedures for People Supported
Version:	3
Date of Version:	23/08/2024
Created By:	
Approved By:	
Confidentiality Level:	Controlled: Uncontrolled if printed

Amendment History

Date	Version	Created By	Description of Change
23/08/2024	3		