

Policy Number 52

Handling of Money Policy

A24 aims to promote and maintain the independence of clients in all aspects relating to the care and services they receive, including the control of money matters.

Clients are encouraged to take control of their financial affairs, thus avoiding overdependence on others. In instances when support is needed, and given, good practices need to be implemented and observed, so as to promote trust and avoid disputes, misunderstanding or suspicion.

Any failure on the part of an A24 agency worker to observe, in full, these requirements, may result in appropriate action and possibly removal from the Company register. This policy/procedure extends also to the issue of conducting business transactions either in association with, or for a client. Such business transactions are expressly forbidden.

Handling cash

When cash changes hands it is best to count it in front of the client and a receipt should always be completed immediately and handed over. Change may be noted and initialled on the same receipt. Agency workers should avoid using money directly from a purse, wallet, jar, etc even at the client's suggestion. Cash should be taken from or given into the client's hands wherever possible, especially if the client has poor sight.

Clients' money must always be kept separate from an agency worker's own money and from that of any other client. Payments on behalf of each client should be made separately so that exact change can be returned at once. Agency workers have responsibility for keeping clients' money safe whilst it is in their possession and may be required to reimburse any unexplained losses. Receipts must be made for every transaction involving a client's own money.

Pension/Benefits collection

Agency workers are not authorised to collect cash on the client's behalf as this often involves being given access to highly confidential information, such as account names, account balances, PIN numbers etc. However in exceptional cases, such as when the client is unable to collect pensions/benefits/cash and the client specifically asks A24 for such support and assistance, then this support will be given, and recorded as an agreed activity/task in the client's *Personal Care Plan*. In all cases precise records of each and every transaction will be kept.

Shopping and paying bills

There will be occasions when assistance with shopping is required and the following general rules apply:

- Where a choice of shop is available, it is the responsibility of the client to make that choice, and in no circumstances should clients be directed to any particular shop/outlet without their agreement;
- Where a particular shop/outlet is used on a regular basis it makes sense to take advantage of any loyalty cards, bonuses or promotions that may be on offer. Assistance should be given to clients in taking advantage of such offers, although the agency worker must ensure that all advantages fall to the client;
- Where special offers exist such as “Buy one get one free”, or “extra points” (loyalty cards) the agency worker must ensure that as with all other shopping opportunities, the benefits fall only to the client;
- In circumstances, for example, where the client indicates that the agency worker may benefit from any special offer or promotion, then such an offer should be respectfully declined.
- When the client asks the agency worker to pay a bill, then a receipt must be given to the client, initially, for the cash handed over, and a separate receipt given to the client from the shop/organisation that received the money.

Money, valuables and property

Safety and insurance of a client's property is the client's responsibility. If the security of cash and other valuable objects left in the client's home causes concern, the risk should be brought politely to the client's attention. If the client decides not to take precautions, agency workers should notify A24 who will record the concern and if appropriate, take the matter up with the client, their solicitor, social worker, advocate, etc.

Agency workers are expressly prohibited by A24 from taking charge/looking after any item or property/money even if the client wishes it. Where the client persists in the request, the matter should be referred by the agency worker to A24.

All agency workers registered with A24 are required to look after any item of property belonging to the client, and in particular that which is for the use of the agency worker during the course of his/her duties in the home. When accidents happen, they will be reported by the agency worker, to A24, who will be responsible for following the matter up with the client. The agency's workers are insured against the risk of causing accidental loss and damage whilst working in a client's home.

Agency workers registered with A24 are not permitted to use the client's property for their own use. Such prohibitions include, but are not limited in any way, to:

- i) Use of the client's telephone (land line or mobile);
- ii) Use of the client's PC, computer or internet facilities (unless in the course of the agency worker's duties (e.g. home shopping for the client) and with the client's permission;
- iii) Use of the client's TV, radio, hi-fi, DVD etc;
- iv) Use of the client's car or other transport.



For added protection, agency workers registered with A24 are expressly forbidden from taking any unauthorised person (including children) or pets into the client's home without the permission of the client, their relatives or representative, and the agency manager.

Business transactions

Agency workers must not enter into any business transactions either with, or on behalf of a client. Such transactions may include:-

- a) Mail order purchasing, and acting as "Agent";
- b) Lottery or Pools syndicates;
- c) Holiday clubs;
- d) Saving schemes, etc.

This list is indicative and not intended to be exhaustive. Under no circumstances whatsoever may the agency worker enter into any kind of financial liability on behalf of the client and may not act as guarantor for any kind of hire-purchase agreement or commitment.

Selling of goods and services

Agency workers of A24 are prohibited from:

- a) Selling anything to the client;
- b) Selling anything belonging to the client.

Loans

Agency workers must never borrow from or lend to clients.

Giving advice

Beyond the general assistance mentioned, agency workers must never give advice on financial matters even if asked.

Incapacity to manage personal finances

If a client's capacity causes concern, then it should be brought to the attention of A24 who will take the matter up with the client's family, (or solicitor, social worker, etc).

Confidentiality

All aspects of a client's financial affairs are strictly confidential.

Observance/Investigations

All agency workers are expected to adopt this policy as a code of conduct. Situations will arise; however, when suspicion may fall on the agency worker when something is broken, money goes missing etc. A24 take all such instances seriously, and make appropriate investigations. If, in the opinion of the agency, there is evidence that some financial irregularity has or may have taken place, or the agency worker's honesty is being questioned, then the investigation may be undertaken as part of A24 disciplinary process. In such cases it would be normal for the agency to suspend the



agency worker whilst the matter is being investigated and formal disciplinary hearings held.

Where there is reasonable cause for belief that an agency worker may have done anything which might harm the client, including financial harm, A24 is required to refer the agency worker to the Safeguarding Team and may be required to notify the police.

End of Policy