

Beyond Limits Dumfries & Galloway provides policies and procedures to promote safe and consistent practice across the Organisation. The framework laid down within our policies and procedures lets everyone know how we work and reflects our values and mission statement. Our policies and procedures are written to help us, employees of Beyond Limits Dumfries & Galloway, to make good, safe decisions.

Beyond Limits Dumfries & Galloway expects all employees to be familiar with the contents of all policies and procedures relevant to their role and to understand how to apply them within their daily work.

None of these documents stand alone, all fit within the larger framework of the way we work and any associated policies which are particularly relevant will be directly referenced.

# Finance

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To be read in association with the following other policies:

Safeguarding Adults, Code of Conduct, Whistle Blowing, IT Phones and Social Networking and the Employee Handbook.

This Finance Policy is an essential policy which must be read and signed by all employees. You will be required to do this during your probationary period and annually when this Finance Policy is reviewed. There will be a copy of this policy kept in the Finance Folder of the person you support and this is the copy that you must read, sign and date. The signing sheet is at the rear of this policy.

## Finance Policy – What this means to Beyond Limits Dumfries & Galloway

This policy is about the way we need to work in order to protect the people we support from financial abuse. It also protects you, from accusations when there are problems.

### **The Policy is here to:**

- Make you aware that the person you support needs your protection from people who may want to take advantage of them.

- Give you a clear set of rules about supporting someone to manage their money and money you hold on their behalf, e.g. support funds.
- Make sure everyone understands the importance of being clear around a person's money. We are responsible and accountable for all finances and people need help in order that their money isn't stolen or wasted.
- Make sure everyone works the same way so that if, unfortunately, the person does have dishonest staff, they can be found quickly and dealt with appropriately. **Any money mismanagement** or **theft** will result in disciplinary action being taken. Any thefts will result in the involvement of the Police.
- Make it clear to you that, if you are worried that someone in the team may be stealing from, or taking advantage of, the person you support you must do something about it straight away. You must report it immediately to your Service Leader and/or the Operations Co-ordinator.

## Why we have to have this policy

A lot of the people we support have spent time in long-stay hospitals or care services, in other cases we may be supporting young people who are going out on their own for the first time. This has meant they will have had very little money to call their own, will often have had the control over their own money taken away from them and will have found it difficult to spend it the way they wanted. It is a sad fact that many people who live in long-term care may have had money stolen from them by a variety of people, this may include staff. We desperately want to make sure that cannot happen in the services we provide.

Staff will be helping a person manage their own money and managing money on behalf of the person they support. This is their support funds. All of this money ultimately belongs to the person and therefore staff are accountable to the person for errors and wastefulness.

One of the best safeguards we provide is in the way we support people. We purposely set up small teams to support only one person and try to find staff who will grow to care for the person they work for. In a small team there is less opportunity for anyone who is not honest to steal without someone becoming suspicious quickly. By creating a team that really cares for the person, anyone who thinks it is acceptable to take advantage of vulnerable people will 'stick out like a sore thumb'.

We hope that every member of the team will be honest and wouldn't ever consider stealing from the person they support. In reality though this is probably naïve and so what we ask of the other people in the team is to tell the Service Leader and/or Operations Co-ordinator if they are worried.

Although we know that this can be difficult to do, try and remember that the person you support is relying on you to protect them. It is your responsibility to inform an appropriate person if you know or suspect any financial abuse.

One team member may think that putting a bit extra for themselves through on the support expenses/grocery shopping/timesheet is not *that* bad because Beyond Limits Dumfries & Galloway pays for all that. This is completely wrong, everything that is bought and paid for in a service comes from the person's personal money or from the monies provided to them to buy support ie. their Individual Service Fund. You can see how this works on the next page.

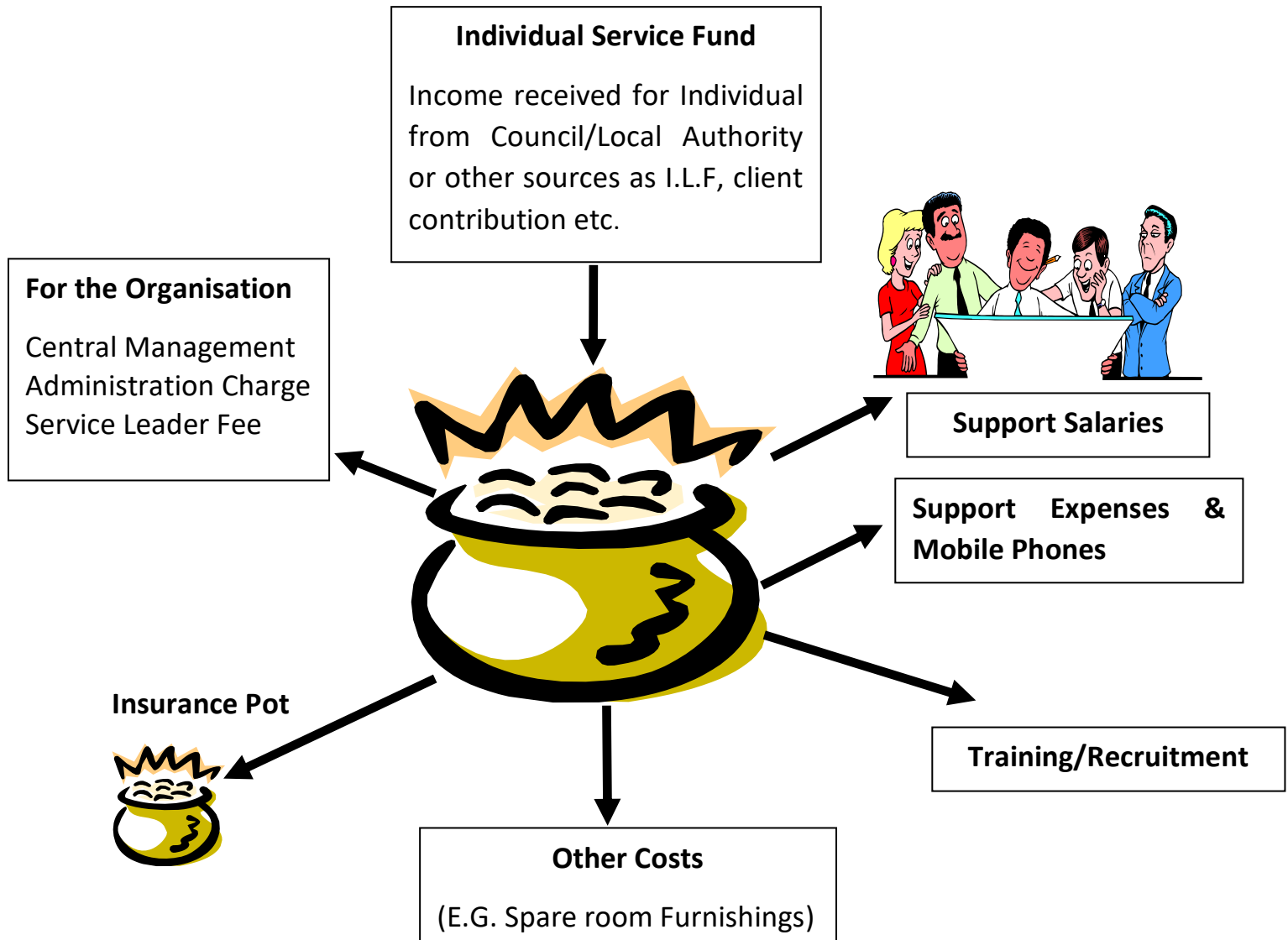
## How the person's money works

As an organisation, we are responsible for all the monies within the Individual Service Fund that is provided to support each individual.

The Individual Service Fund is provided to pay for all staffing costs, emergency cover, training, administration, service leadership and insurance. These costs are agreed with the relevant funding Council or other sources such as Independent Living Fund, client contribution etc. Any monies left over from each individual's Individual Service Fund will be used to benefit that individual alone.

In addition, we may be responsible for helping an individual to manage their personal money as well. This depends on how much help the person may need. Some people need us to look after their money completely, others will only require a little bit of help and some people are able to manage their finances themselves. The details of the support a person needs must be detailed in their Working Policy.

The person's benefits are provided by the Government to enable the person to pay for: living expenses, food, bills, activities/leisure, clothing, toiletries, household purchases, décor and maintenance and holidays.





## Supporting people to take responsibility for their own finances

People's capacity to take responsibility for their own finances will be agreed with them within their Service Design and Working Policy and the level of any assistance recorded. Managing finances includes a variety of tasks from paying for purchases, banking, paying bills to recording petty cash. Beyond Limits Dumfries & Galloway will support people to develop skills, where possible in all areas, thereby reducing the support required by the organisation or other people. Financial support will be kept under review and changed as people develop their skills. Our aim is to enable people to manage as many tasks to do with their finances as possible and not to over support people.

If people we support are managing their own money, they should be advised to keep benefit books, cheque books, bank cards, money and other valuables stored safely within their homes. If you support them to manage their own money, it should be locked away safely where they choose.

If required, Beyond Limits Dumfries & Galloway, with the input of the person's core team, including Care Co-ordinator, will provide relevant information on choosing financial institutions, savings options and paying bills by the best means, e.g. standing orders.

We will support people to gain independent financial advice when appropriate.

Problems and concerns regarding the person's payments and their ability to pay will be discussed with them and workable solutions found. Where there are continuing problems, these will be reported to the Service Leader as soon as possible so they can receive further support.

People will be encouraged and supported to maximise their income through benefit entitlement and finding employment.

## Being the Corporate Department of Work and Pensions Appointee

Beyond Limits Dumfries & Galloway may have Corporate Benefit Appointeeship. This is someone who is responsible for making and maintaining any benefits claims on behalf of a person who cannot do so themselves. This is very rare and we will only take this on if there is no one else. Most people have family or the Local Authority to act as Appointee, or a court will appoint an Appointee for them. We will have looked at all other options before agreeing to take on this responsibility. We will take on this role to ensure people receive the benefits they are entitled to. This is a responsibility not to be taken lightly and the Benefits Agency tells us that it expects us to carry out the following duties:

- Finding out what benefits or allowances the person you support is entitled to.
- Completing the necessary claim forms as if you are that person.
- Making sure the benefits received are used only for the welfare of the person.
- Letting the benefits agency know of any changes in circumstances.

- Replying to questions and letters about benefits
- Carrying out all instructions you receive about benefits
- When necessary, repaying overpayments.

If we are Appointee then the person's direct team must check bank statements to make sure that benefits don't lapse, fill in any benefit forms and respond to letters from the benefits agency promptly. If you are in any doubt as to how to do this, speak to your Service Leader as any delay often causes payments to be stopped. Responsibilities regarding Appointeeship will be recorded in the Working Policy.

If there are any changes in the person's benefits which you are not expecting (e.g. changes in rates of payment) you must alert the Service Leader immediately.

## General rules around keeping the person's money safe

In order that everything to do with the handling, be it weekly support expenses or the person's own monies, is consistent and guards against anyone stealing from the person, we have to have a set of rules and guidelines in place. We have tried to keep these rules as simple and as brief as possible so that people are not spending a lot of time filling in paperwork.

### Rules

- The Service Leader oversees the Team and it is the **Team's** responsibility for budgeting the person's personal income, assuming the person is unable to do so alone, ensuring at all times that the person has as much input/control as possible.
- Everyone in the Team is **equally responsible** for making sure money is spent wisely and the person can afford their lifestyle. The person you support is no different from the rest of us and has to manage on a budget.
- Visits to banks or shopping, where staff are involved to assist a person to manage their money will be dealt with in a manner which is helpful and enabling to them as well as providing any evidence to other parties (family, managers, Financial Guardians, inspection agencies etc.) that all dealings are straightforward and have fulfilled the needs of the person.
- The team will keep **clear records** of all monies and spending. This will be included in Staff's Induction Training.
- At the **start of each shift** the staff member coming on shift must count both the person's support money and/or any other monies they may be responsible for and ensure that the money in-hand balances with the ledgers. Any errors need to be brought to the attention of

the person on shift previously, in the first instance, and if the discrepancy can't be resolved, the Service Leader/Operations Co-ordinator must be contacted.

- The **team** are **responsible** for good money management and errors should be sorted within the team. For example, if at the end of your shift the monies are 50p short then **you** are responsible for replacing it. **Being careful with money will avoid time consuming checking.** If the problem cannot be resolved the Service Leader/Operations Co-ordinator must be contacted immediately.
- Once checked and agreed the balance should be signed by staff before leaving your shift. Please use the handover sheet.

## Financial Transaction evidence for Court of Protection

For those people Beyond Limits Dumfries & Galloway support who have Financial Guardians or Department of Work and Pensions Appointees (who are not Beyond Limits Dumfries & Galloway) we must ensure that evidence of financial transactions we have been involved in on their behalf are given to them on a regular basis. Doing this also ensures Beyond Limits Dumfries & Galloway are checking for any financial irregularities in money they handle that belongs to the people we support.

### What is a Financial Guardian?

A Financial Guardian is a person appointed by the Office of the Public Guardian (Scotland) and given rights and responsibilities to make decisions about a person's (deemed to lack capacity) finances (benefits and savings) and/or welfare when the person is assessed to lack that capacity. This means they have legal rights to access the person's financial records and legal responsibility that make them accountable for these decisions. A Financial Guardian can be checked on by the Office of the Public Guardian (Scotland) at any time and therefore they require evidence to support decisions and financial spending if necessary.

### What is an Appointee?

A Department of Work and Pensions appointee is legally accountable for making decisions about how a person (who is deemed to lack capacity) spends their benefits. This does not cover how someone spends their savings (over and above their benefit entitlement) and if a person has savings or needs decisions made about welfare or housing related issues then a Court of Protection Deputy should be appointed.

### The process we should follow

For the people we support who have Financial Guardians or Appointee's (these will usually be family members or the Department of Adult Social Care) we may be asked to support the person to spend the money that is held by the Financial Guardian/Appointee. In which case we must keep evidence

that we are doing so as the Financial Guardian/Appointee require, and that we are doing so in ways that safeguard the person's finances.

As we are involved in handling a person's money, we must therefore follow Beyond Limits Dumfries & Galloway policies around handling money, but we must also ensure we have agreement with the Financial Guardian/Appointee and evidence for the Financial Guardian/Appointee that the way we are supporting the person to spend their money safeguards their finances.

This is the process to follow:

- The Working Policy developed **must** record who the Financial Guardian/Appointee is.
- When developing the Working Policy, we must agree with the Financial Guardian/Appointee financial standards including a budget (weekly or monthly) what we are going to support someone to do (e.g. withdraw money from cash point, reconcile money, count the petty cash or pay at the checkout). The budget should include what items money can be spent on and an amount (e.g. £30 a week for food, £40 a month on clothes), what level of spending above which the Financial Guardian/Appointee wants to be notified and give the OK for (this is usually around £50) and anything else the Financial Guardian/Appointee wants to be consulted about.
- The Service Leader should also agree with the Financial Guardian/Appointee whether they wish receipts to be kept at the person's home or to be sent to them on a monthly basis (this should be recorded as part of the financial section in the Working Policy).
- The Team must alert the Service Leader/Operations Co-ordinator should they find any discrepancies whilst reconciling the expenditure. If the discrepancies can't be resolved the Service Leader should alert the Director/Finance Director.
- A copy of the monthly reconciled figures should be sent to the Financial Gaurdian/Appointee with receipts additionally, if requested.
- A copy of the monthly summary sheet should be kept securely in the Beyond Limits Dumfries & Galloway files for the person.
- A six-monthly audit will be carried out on the person's monies where all receipts, bank statements and ledgers must be made available.

## Rules around family members having access to the person's money

- The time that the person you support spends with his/her family will be subject to the same good money management rules as the time spent with staff.

- Any family member taking cash on behalf of the person must sign a petty cash slip prior to taking the money.
- Any item or expenditure taken or used from the person's own personal monies must be agreed beforehand with the Service Leader, or in their absence, the Operations Co-ordinator. Receipts must always be provided.
- Any additional unexpected expenditure incurred by the family will also need to be clarified and agreed with the Service Leader, or in their absence, the Operations Co-ordinator before any payment is made. This must also be receipted.
- If you have concerns that the person's money is being abused by family or friends you must report immediately to your Service Leader, Operations Co-ordinator or Director.

**Any payment for agreed purchases will only be given over if an acceptable detailed receipt is provided**

## Personal Monies (No. 3) Account

The person you support may have a personal monies account into which his/her benefits will be paid. This money will be used to make payment towards food, bills, clothes, toiletries and outings. The remainder of the benefits will accumulate and act as savings for the future. However, it is in the person's best interests that the balance of this account is kept below **£6,000 (six thousand)** as any savings over this amount will affect his/her benefits. For every **£250** over **£6,000** Income Support payment will reduce by £1 per week. If any personal savings reach **£16,000 (sixteen thousand)** Income Support is no longer payable. Reduction in Income Support may also mean other benefits the person receives are affected. These figures may change in the future and it is our responsibility to ensure that we are aware of any changes that may affect the benefits of the person you support.

## Support Monies (No. 2) Account

The person you support has a support monies account, the No. 2 account, into which travel expenses and support expenses for the team are paid. The money in this account is there to allow the staff to help the person they support travel about, going out socially etc. Every service is



different and we encourage Teams to talk to their Service Leader about being creative about how they put the support expenses to best use.

On occasion, other monies may be moved to this account from the person's Individual Service Fund for agreed payments ie. holidays, spare room furnishings etc. Any monies moved into this account must be agreed with the Service Leader.

**The signatories for both these accounts will be as recorded on the bank mandate. If you have not been asked to sign the mandate you cannot sign cheques.**

By signing this form, you confirm that you have read, understood and agree to work to the Beyond Limits Dumfries & Galloway Finance Policy.

Print Name	Sign	Date