



Brigitte Trust

The Handling of Client's Money and Financial Affairs Policy

1.0 Introduction

The Brigitte Trust believes that it is a fundamental human right for people to manage their own financial affairs as they wish and that this is an important element in maintaining human dignity and in being able to exercise choice and autonomy.

The Trust also recognises that:

- In some cases people lack the capacity to manage their own money and may require some help from The Brigitte Trust volunteers
- From time to time volunteers may assist clients with shopping.

The handling of clients' (clients, carers or family members) money represents a significant risk for the client, employee and the volunteer and should be an exceptional activity except where identified through the assessment and review processes.

2.0 Aims

To provide guidance to clients and their families on handling of their money or their financial affairs by Brigitte Trust employees or volunteers.

To provide a framework of the procedures within which employees and volunteers may when necessary handle a client's or client's family's money or financial affairs.

3.0 Procedures

3.1 Financial Affairs

The Brigitte Trust does not provide advice or information regarding the management of client's financial affairs.

Employees or volunteers may signpost or refer clients, carers or family members to local organisations providing benefits or other financial advice e.g. Social Services, The Citizens Advice Bureau, Carer Organisations, Age UK, etc.

3.2 Client's Money

It is not the intention of this policy to facilitate the regular handing of client's money.

These procedures are intended to facilitate exceptional circumstances in which a client's money may be handled by employees or volunteers. These are:

- Where at assessment or an assessment review, it is identified that the client and/or carer lacks capacity to manage their money (Guidance: Mental Capacity Act)
- Where following an assessment or assessment review, regular support may include accompanied or unaccompanied shopping



- Where occasionally a volunteer may be asked to shop accompanied or unaccompanied or to make payments

Employees or volunteers must not undertake the making of regular payments that can be done by other means e.g. paying of bills which can be done directly from bank accounts.

3.2.1 Responsibilities of Service Co-ordinators (SCO)

In conducting assessments and assessment reviews an SCO should:

- Consider if the client may need regular support to shop accompanied or unaccompanied
- Describe the assistance required with respect to handling the client's money
- At reviews identify if regular money handling by the volunteer is being undertaken and ensure compliance with this Policy
- Report immediately to the Charity Manager any discrepancies or problems relating to a client's money or finances, including worries or concerns that a client may be being cheated or defrauded by a third party or has otherwise lost or mislaid money or valuables. These may represent a safeguarding issue.

3.2.2 Responsibilities of Employees and Volunteers

- Report to the SCO requests to regularly handle the client's money not identified in the assessments or assessment review
- Raise any issues of concern at supervision
- Ensure that wherever possible clients retain control of their own money e.g. during accompanied shopping or visits to attractions or activities, let the client pay themselves
- Where the money of clients is handled by you e.g. during unaccompanied shopping you and you must:
 - Check and agree the amount of money being passed to you
 - Check and return all receipts along with any other written records of transactions to the client with any change. Avoid wherever possible returning receipts or change to a third party, including other family members
 - The amount and purpose of all financial transactions undertaken on behalf of a client must be recorded on each occasion and signed by the client.
- Clients should be encouraged to keep money and valuables in a secure place, particularly outside of the home when accompanied by you.

And otherwise to:

- Act with the highest standards of care, probity and honesty at all times
- Respect clients' rights to spend their own money in the way that they wish to spend it
- Only ever spend, use, carry or transport a client's money according to the client's explicit instructions



- Declare any financial or business arrangements that you may have which may cause a conflict with or compromise your ability to handle a client's money honestly and impartially
- Report immediately to the SCO any discrepancies or problems relating to a client's money or finances, including worries or concerns that a client may be being cheated or defrauded by a third party or has otherwise lost or mislaid money or valuables.

4.0 General

In working with vulnerable people where trust is of fundamental importance to the relationship, the Trust views any potential breach of that trust as serious matter.

- The mishandling of a client's money or financial affairs is an abuse of vulnerable people
- The Chair, Trustee Committee and Charity Manager will be informed of all incidents or possible incidents of mishandling a client's money or financial affairs
- There will be no personal repercussions if an employee or volunteer in good faith reports possible incidents of mishandling clients' money or financial affairs
- Where incidents involve actions by an employee or a volunteer, the appropriate Disciplinary Procedures or the Volunteer Support & Resolution Process will apply
- Wherever appropriate, these matters may be reported to the police or safeguarding authority
- All substantiated cases of dishonesty, theft or fraud will be considered by the organisation as Gross Misconduct and may normally be subject to summary dismissal.

5.0 Communication, Training & Supervision

The procedures within this policy are communicated to employees and volunteers during induction and training. They are re-enforced during regular support groups and supported through the assessment and assessment review processes.

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Date approved	