Handling People's Money and Property Policy

Supportive Bridge Ltd - Policy and Procedure

POLICY AT A GLANCE

- Only handle money if it is in the support plan. Never agree to a one-off request at the door; ring the office.
- Always get a receipt, always record it, always the same day. Every transaction goes on the Money Record Sheet, signed by the worker and, where possible, the person.
- Keep the person in charge. Involve them in choosing, show them the receipt, count the change back in front of them.
- Never use your own money to cover a shortfall, and never let a person owe you or you owe them.
- Bank cards and PINs: only with a written agreement in the support plan, never memorised or written down, and never used for anything not on the list.
- Never take a person's card to a cash machine or withdraw cash for them unless this is specifically agreed and recorded.
- Any discrepancy, however small, is reported the same day. A missing pound reported straight away protects you; a missing pound discovered later does not.
- Suspected financial abuse is a safeguarding matter: Durham Social Care Direct 03000 267 979.

Registered Manager	Iffrah Ishtiaq
Nominated Individual	Iffrah Ishtiaq
Office phone	07448266215
Out-of-hours / on-call number	
Date issued	01-10-2026
Next review date	

1. Purpose

1.1 This policy explains how Supportive Bridge Ltd ("Supportive Bridge", "we", "us") handles the money and property of the people we support, so that their finances are protected and our workers are protected from suspicion.

1.2 Shopping and help with bills are a core part of what we do, and they are also regulated activity in law. Financial abuse is one of the most commonly reported types of abuse in adult social care, and most of it happens through small, everyday transactions rather than large thefts.

1.3 It reflects Regulation 13 (Safeguarding service users from abuse and improper treatment) and Regulation 17 (Good governance) of the Health and Social Care Act 2008 (Regulated Activities) Regulations 2014, the Care Act 2014 and the Mental Capacity Act 2005.

1.4 Clear records protect our workers as much as the people we support. Where money is recorded properly, an allegation can be answered in minutes.

2. Scope

2.1 Supportive Bridge Ltd operates in two parts: as a staffing agency, supplying care and support workers to care homes, hospitals and other regulated providers under that provider's own policies and supervision; and as a community support service, where our own support workers visit adults and older people in their own homes, including council housing, on morning and evening shifts to help with daily living.

2.2 Supportive Bridge Ltd is not currently registered with the Care Quality Commission (CQC) and does not provide personal care in any circumstances at present. This means no washing, bathing, dressing, toileting, continence care, or assistance with eating, drinking, oral, skin, hair or nail care. Personal care will only be offered once, and if, CQC registration is granted, and this policy will be updated at that point.

2.3 This policy covers any handling of a person's money, bank cards, benefits, valuables, keys or property by anyone working for us, including shopping, paying for things, collecting pensions or prescriptions, handling petty cash, and looking after property.

2.4 Where our workers are supplied to a client organisation, that organisation's financial procedures apply on site, and our workers must not handle a resident's money unless that organisation has authorised it in writing and our office knows.

2.5 Breaching this policy is a serious matter and may be gross misconduct, a safeguarding referral and a police matter.

3. The basic rules

- only handle money where it is written in the support plan, with the amount, purpose and frequency;
- never agree to a new financial task on the doorstep; ring the office and have it added to the plan first;
- involve the person at every step, and keep them in control of their own money;
- get a receipt for everything, every time, and never dispose of one;
- record every transaction on the Money Record Sheet at the time, not later;
- count change back to the person in front of them, and show them the receipt;
- keep the person's money separate from your own at all times, in a purse or envelope kept for that purpose;
- never use your own money for their shopping, and never use their money for yourself, even temporarily;
- never accept a tip, gift, or the offer to "keep the change";
- never take a person shopping and buy your own items in the same transaction;
- report any discrepancy, however small, the same day.

4. Levels of financial support

Level	What it involves	What is needed
Level A: No involvement	The person or their family manages everything.	Recorded in the support plan. Workers do not handle money at all.
Level B: Occasional shopping with cash	The person gives cash for a specific purchase, such as a shop for groceries.	In the support plan. Money Record Sheet, receipts, change counted back and signed for.
Level C: Regular shopping, possibly with a card	Regular shopping trips, possibly using the person's own bank card with their agreement.	Written agreement signed by the person, recorded in the plan, the card rules in section 7, Money Record Sheet, monthly office check.
Level D: Holding money or valuables for safekeeping	We hold cash or an item on the person's behalf, which we avoid wherever possible.	Only with the Registered Manager's written approval, two signatures on receipt and return, and a separate record.

4.1 Level D is a last resort. We do not hold people's money, bank cards, valuables or documents as a matter of routine, and never hold them at a worker's own home.

5. Shopping

5.1 Where shopping is part of the support:

- the person chooses what is bought. Where they cannot come, the worker agrees a list with them first and reads it back;
- the money is counted with the person before leaving and written on the Money Record Sheet, with the person signing where they can;
- the worker keeps the money separate and secure;
- a till receipt is obtained for every purchase. If a receipt is refused or lost, the worker records this immediately and tells the office the same day;
- on return, the shopping, the receipt and the change are shown to the person, the change is counted back in front of them, and both sign the record;
- the receipt is kept with the person's record in the home, and a copy or the original is returned to the office monthly;
- workers do not buy alcohol, tobacco, lottery tickets or scratch cards unless this is specifically recorded in the support plan as the person's own choice, and never for a person who lacks capacity to decide about it.

5.2 Where an online shop is placed, it is done with the person, using their own account, and the confirmation and delivery note are kept as the receipt.

6. Bank cards, PINs and cash machines

6.1 Using someone else's bank card is a serious step and, without proper authority, a criminal offence. We only do it where it is clearly necessary, the person has capacity and agrees in writing, and the following apply:

- a written agreement is signed by the person and held in the support plan, saying which card, for what, and any limit;
- the worker never writes the PIN down, never stores it in a phone, and never shares it with anyone;
- the card is used only for the agreed purchases, never for cashback, and never for a worker's own purchase in the same transaction;
- the receipt always shows the amount, and is kept;
- the card is returned to the person or its usual place immediately afterwards and its return is recorded;
- the Registered Manager reviews every card arrangement at least every three months, and it is withdrawn if it is no longer needed or safe.

6.2 Cash withdrawals. Workers must not withdraw cash from a person's account unless the Registered Manager has approved it in writing as part of the plan, the person has capacity and has agreed each withdrawal, and the machine receipt is kept with the balance shown. Withdrawals are checked monthly by the office.

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6.3 Workers must never be given a card by a family member rather than the person, unless that family member holds a registered Property and Financial Affairs Lasting Power of Attorney or a deputyship and this has been seen and copied.

7. Bills, benefits and other payments

7.1 Where the plan includes help with bills, the worker supports the person to pay them, and does not pay on their behalf. Confirmation of payment is kept. Workers do not set up direct debits, standing orders, online banking or accounts in a person's name.

7.2 Workers do not collect pensions or benefits unless it is specifically agreed in the plan, and never become the person's appointee. Where a person needs an appointee, the Registered Manager signposts them to the Department for Work and Pensions or the local authority. Neither the company nor any worker acts as appointee, attorney, deputy or executor for a person we support.

7.3 Workers do not sign any financial or legal document on a person's behalf, and do not witness a will, a power of attorney or any legal document.

8. Property, valuables and keys

8.1 Workers must respect people's belongings:

- do not move, borrow, sell or dispose of anything without the person's agreement, recorded;
- report any breakage or damage immediately, however minor, and record it. Do not hide it or try to replace it quietly;
- do not accept an item a person wants to give away, including things they are throwing out;
- where the plan includes handling valuables, jewellery or documents, two workers check and record them, or the office is called;
- keys and key safe codes are handled as set out in our Lone Working Policy and never kept with an address.

8.2 If a person reports something missing, the worker reports it to the office immediately. The Registered Manager records it, searches with the person's agreement, informs family where appropriate, and considers whether a safeguarding referral and a police report are needed. Workers must not conduct their own investigation or accuse anyone.

9. Mental capacity and financial decisions

9.1 A person with capacity may spend their money as they wish, including in ways others think unwise. Workers may share a concern once, kindly, and must then respect the decision and record it.

9.2 Where a person may lack capacity to make a particular financial decision, our Consent and Mental Capacity Policy applies. Where someone holds a registered Property and Financial Affairs Lasting Power of Attorney or a deputyship, we ask to see the document, keep a copy, and record its scope in the support plan.

9.3 An attorney or deputy must act in the person's best interests. Where we believe they are not, for example the person has no money for food while bills go unpaid, this is a safeguarding concern and is referred.

10. Recognising financial abuse

10.1 Workers should report any of the following to the office the same day:

- money or possessions disappearing;
- the person having no money for food, heating or essentials when they should have;
- unpaid bills, disconnection notices or letters from debt collectors;
- someone else controlling the person's money, card or bank account;
- a relative or friend pressuring the person for money, or moving in and taking over;
- sudden changes to a will, a new power of attorney, or property being transferred;
- unusual or large withdrawals, or a new person accompanying them to the bank;

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- post-order purchases, doorstep sellers, rogue traders or repeated calls asking for money;
- scam letters, emails or phone calls, or the person mentioning a prize or an investment;
- the person seeming anxious, secretive or frightened when money is mentioned.

10.2 The office records the concern and the Registered Manager decides whether to make a safeguarding referral to Durham County Council on 03000 267 979, contact the police, or report a scam to Action Fraud. Where a crime may have been committed, we report it, with the person's consent where they have capacity, and without consent where they do not or where others are at risk.

11. If money is missing or an allegation is made

11.1 Where money cannot be accounted for, or a worker is accused of taking money:

- the office is told immediately;
- the Registered Manager checks the Money Record Sheet and receipts, which usually resolves it quickly;
- the person and their family are told what is being done, and the Duty of Candour is applied where they have lost out;
- a safeguarding referral is made where the Care Act criteria are met, and the police are contacted where theft is suspected;
- the worker is told of the allegation as far as possible, supported, and normally moved to other work or suspended as a neutral act while it is looked into;
- the outcome is recorded, the person is reimbursed where we are at fault, and any DBS referral duty is considered.

11.2 An honest mistake, such as losing a receipt or mis-counting change, reported straight away, is dealt with by support and retraining. Concealing it is what leads to dismissal.

12. Records and checks

12.1 Every person who receives any financial support has:

- the level of support and what it covers written in their support plan;
- a signed agreement where a bank card or regular shopping is involved;
- a Money Record Sheet (Appendix A), kept in the home, showing every transaction with a running balance;
- receipts kept with the sheet;
- a monthly check by the office, reconciling the sheet against receipts and signing it off.

12.2 Completed sheets and receipts are returned to the office monthly, checked, and kept securely for at least eight years. Any unexplained difference is investigated the same day.

12.3 The Registered Manager audits money records monthly and reports to the Nominated Individual as part of the quality report.

13. Training

13.1 All workers are trained at induction in this policy, in recognising financial abuse, and in completing the Money Record Sheet, and must be signed off before handling any money. It is refreshed at least every year and covered in supervision and spot checks.

13.2 Workers are told clearly that these rules exist to protect them, and that the most common way a good worker gets into trouble is by being helpful without recording it.

14. Monitoring and review

14.1 The Registered Manager checks money records during every spot check and monthly audit, reviews all card and safekeeping arrangements quarterly, and analyses any discrepancies or allegations for patterns.

14.2 This policy is reviewed every year, or sooner after any incident, safeguarding case or audit finding.

15. Legislation and guidance

- Health and Social Care Act 2008 (Regulated Activities) Regulations 2014, especially Regulations 13, 17 and 20
- Care Act 2014 and the Care and Support Statutory Guidance, chapter 14 (financial abuse)
- Mental Capacity Act 2005 and its Code of Practice
- Safeguarding Vulnerable Groups Act 2006
- Theft Act 1968 and Fraud Act 2006
- Bribery Act 2010
- Office of the Public Guardian guidance for attorneys and deputies
- Department for Work and Pensions guidance on appointees
- UK General Data Protection Regulation and Data Protection Act 2018
- Durham Safeguarding Adults Partnership procedures

16. Related policies and forms

Related policies: Safeguarding Adults; Staff Code of Conduct and Professional Boundaries; Consent and Mental Capacity; Support Planning and Risk Assessment; Support Records and Record Keeping; Incident Reporting and Duty of Candour; Complaints, Concerns and Compliments; Whistleblowing; Disciplinary.

Forms: Financial Support Agreement; Money Record Sheet (Appendix A); Bank Card Agreement; Safekeeping Record; Monthly Money Audit; Incident Report; Safeguarding Concern Form.

17. Document control

Version	Date	Approved by	Role	Reason
1.0			Nominated Individual	New policy for local authority assurance and CQC registration

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APPENDIX A: MONEY RECORD SHEET

Keep in the person's home with the receipts. Complete at the time, every time. Both sign where the person is able to.

Person: _____ Month: _____ Opening balance held: £_____

Date	Money in (£)	Spent on / where	Money out (£)	Balance (£)	Receipt? (Y/N)	Worker signature	Person signature

Closing balance: £_____ Receipts attached: _____ Any discrepancy (report same day): _____

Office check: Reconciled by: _____ Date: _____ Balance agrees: Yes / No Action: _____

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