

Administration of People's Monies in Care and Support Settings

Adult Social Care – Care & Support

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Administration of People's Monies

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1. Introduction

- 1.1 This policy sets out the responsibilities of staff working within SCHH Care and Support who have a role in relation to administering people with their money (including their cash and bank cards).
- 1.2 Further detailed guidance relating to this policy is set out in the appendices as follows:
- Supported Living Schemes Appendix 1a, b and c
 - Residential care including respite for people with a Learning Disability Appendix 2 a and b
 - Residential care for older people Appendix 3
 - Community Services i.e. Reablement and Day Care Appendix 4
- 1.3 This guidance has been developed to ensure that employees are operating within a framework of internal controls to prevent and minimise the risk of misappropriation and fraud.
- 1.4 All Council officers, members and contractors have responsibilities to protect the funds they administer on behalf of the taxpayer. In the case of vulnerable adults, particularly those who lack capacity, and where Council officers are responsible for providing their care, this responsibility extends to ensuring that we safeguard their personal monies in those care settings.
- 1.5 This area of financial stewardship is highly sensitive and vulnerable to fraud. All staff involved in the administration of a person's monies should be made aware of the Council's approach to preventing fraud and its Whistleblowing Policy and [CBC Anti Fraud and Corruption Strategy](#)
- 1.6 Mandatory fraud awareness training for directly employed and agency staff is undertaken as part of the induction process. Staff involved in this area should be made aware of this policy and the latest detailed guidance as part of their induction.
- 1.7 This policy only relates to the administration of people's monies within Care and Support settings where a person lacks mental capacity or have agreed that the Authority will administer their day-to-day expenses. The Authority offers a Money Management Service which provides for full administration of the financial affairs of customers who do not the capacity to manage their own financial affairs. [Money Management - intranet \(centralbedfordshire.gov.uk\)](#)

2. Banking, Security and Cash/Bank Card Holding Arrangements

Banking Arrangements

- 2.1 In some cases, person's monies are administered via separate Central Bedfordshire bank accounts i.e. Personal Allowances within a care home. This facility allows a person's cash to be held securely off site and provides for the settlement of invoices for people's expenses. The official signatories on the bank account are covered by a bank mandate. There should be three signatories on the account – the Unit Manager, the admin officer and another. Updates to the signatory arrangements are made via the Central Master data Team in

Financial Control – further details here [Guidance for imprest bank accounts - excluding schools.](#)

Security and Cash/Bank Card Holding and Transfers

- 2.2. Appropriate but restricted access to customer monies will reduce the risk of misappropriation of funds and potential losses through theft.
- 2.3. A person's bank card and cash balances held on site together with the associated local financial records and financial stationery (receipt books and cheque books) should be kept in a safe or in a locked area (office drawer and cash box) with restricted access. The exact requirement for security is determined by the total amount of cash held on site (i.e. including other cash such as meals charges) to ensure that Central Bedfordshire's insurance limits are not exceeded. The amount insured will depend on the security arrangements within the service unit and the make and model of any safe used. Changes to security and safe arrangements and questions on insurance issues should be directed to the Insurance Team in the Financial Operations Team. [Safe and money insurance - intranet \(centralbedfordshire.gov.uk\)](#)
- 2.4. Keys to the safe or locked drawer/cashbox must be kept with a senior staff member on duty. Opening of the safe, checking the contents, counting cash and the distribution of cash and bank cards must be done in the presence of two officers and ideally the person, recorded in local financial records at the same time with relevant names and signatures to evidence the transfer of cash or the handover of a customer's bank card to a staff member. For safes, there is a safe contents log which needs to be checked, reconciled and updated following the movement of any cash. For people in supported living with a significant living allowance held in cash, their cash should be held separately within the safe in cash wallets with a separate analysis of income and expenditure appended.
- 2.5. Both cash balances and bank cards present a high risk for misappropriation hence the need for strict adherence to this policy and the supporting guidance.

Financial Records

- 2.6. Financial records must be maintained on an individual basis for all financial transactions involving a person's cash or purchases made with their bank card. There is no prescribed format for the financial records applicable to all service units. The general principle is that a receipts and payments account or "cashbook" is maintained for a group of people or an individual person depending on the service.
- 2.7. All financial transactions recorded need to be supported by cross-referenced receipts for expenditure and cash received such that there is a clear audit trail and allowing for further analysis by the person. All transactions should be updated into the financial records as soon as practicable and in the case of bank cards and cash at the time of issue.
- 2.8. Receipts should always be made out to acknowledge receipt of cash from the person or their representative and to evidence the return of any change. Receipts for purchases using cash or card payments should always be obtained to support the expenditure. The financial records associated with these transactions, if electronic, should be saved to the network drive or in SharePoint as appropriate with shared access but restricted to the relevant officers.
- 2.9. The person or their representative may request a copy of their financial records at any time and this should be provided within five working days.

2.10. In line with the document retention policy for most accounting records, the financial records referred to above should be retained for 6 years + the current year.

Bank Account Reconciliation

2.11. Where a person's monies have a linked bank account administered by Central Bedfordshire staff i.e Personal Allowances, a monthly bank reconciliation should be undertaken, reviewed by the Unit Manager and saved securely for potential review by Internal Audit and by the Operational Manager as part of their quality assurance and compliance checks. A reconciliation should also be undertaken as part of a planned handover to a new Unit Manager.

Limits on an individual person spend and account balances.

2.12. Where a person's account balance in residential care is deemed to be excessive due to a lack of spend this should be notified to the resident and/or their financial agent advising them that a high balance is developing, limited use is being made of their income.

2.13. A person's account balance in residential care should not be in deficit. There should be sufficient funds to cover appropriate personal spending from their own financial resources. Should a deficit occur or be likely to, this should be discussed with the person and their relative/financial agent unless there is a safeguarding issue in which case the appropriate escalation route should be followed.

2.14. In the case of people in supported living, appropriate support to manage their money should be provided as part of their support package. Any concerns in relation to a person's use of cash, bank cards or the nature of their spending should be discussed with the Unit Manager.

Roles and Responsibilities

Role	Responsibility	Frequency
Unit Manager	Cheque signatory, direct debit mandate, key holder Review and certification of bank reconciliation Submit annual Financial Declaration	As and When Monthly Annual
Admin Officer	Write out cheques, issue receipts for income passed out and returned (change), obtaining signatories, maintenance of manual and electronic financial records, banking of uninsured income, Safe Contents record maintenance and check. Obtaining financial stationery. Prepare bank reconciliation for review where relevant	As and when Monthly
Deputy Manager/Care Team Leader	Cheque signatory, key holder. Signatory for cash received and returned (change), bank card passed out and returned (both signed for). Safe Contents check. Obtains receipts for cash and bank card expenditure.	As and when
Support Worker	Signatory for cash received and returned (change), bank card received and returned (both signed for). Obtains receipts for cash and bank card expenditure.	As and when

3. Related Policies

- [CBC Anti-Fraud and Corruption Strategy](#)
- [Guidance for imprest bank accounts - excluding schools](#)
- [Charging Policy](#)
- [Mental Capacity Act Policy](#)
- [Retention of Documents](#)

4. Evaluation and Review

- 4.1. This document will be reviewed every 2 years, unless statutory guidance changes where a review will take place sooner

5. Appendices

- Appendix 1a, b and c: [Supported Living Schemes](#)
- Appendix 2 a and b: Residential care including respite for people with a Learning Disability
- Appendix 3: Residential care for older people
- Appendix 4: People receiving community based support