

## **Client's Money and Financial Affairs**

### **Statement and Purpose of the Policy**

Serenta Homecare believes that Clients have the right to expect that the service will be run on a sound financial basis with robust procedures for dealing with money and accounting, particularly where Serenta Homecare is managing money on behalf of a client. The Registered Manager of the service ensures that Clients are protected from abuse, neglect, and harm, including protection of Clients money and financial arrangements.

This policy is intended to set out the values, principles and policies underpinning Serenta Homecare approach to supporting Clients with money and finances in their own home. The goal of the service is to ensure that Clients retain or enhance their financial independence for as long as possible.

### **Policy**

Serenta Homecare believes that Clients managing their own money, and spending it on whatever they want, is an important element in maintaining human dignity and in being able to exercise choice and autonomy. Clients should therefore have the same rights to manage their own financial affairs and handle their own money as anybody else. Clients have the right to spend their own money in the way that they wish to spend it, and the right to keep their financial affairs private.

When a new Client is first met to develop a personalised care plan, their abilities to manage their finances should be assessed and any concerns discussed fully with the Clients relatives and social services. A statement of the help they will need, if any, should be documented in their care plan and reviewed on a regular basis.

This policy applies to all financial transactions carried out by a care worker/Mental Health Support Worker on behalf of a client. It has been prepared to ensure that all employees understand their personal duty and obligations in situations where they are asked to handle Client s' money. In homecare, staff may be especially exposed to accusations of theft or fraud as they spend appreciable periods alone in a client's home and Clients are often vulnerable or confused. It is therefore very important that care staff/Mental Health Support Worker working for Serenta Homecare conduct themselves in an open and honest manner and that their behaviour when in a clients home is beyond reproach and represents the high standards that Serenta Homecare demands at all times, carefully following the policies set out by Serenta Homecare. As well as its legal duties under the law, Serenta Homecare also understands that safeguarding clients from abuse is a key part of compliance with the registration requirements of the Care Quality Commission.

**At Serenta Homecare:**

- Clients are actively encouraged to take control of all aspects of their own shopping and financial affairs wherever possible, thus maintaining their independence and autonomy.
- There are instances, however, when support in handling Client's money is needed, for example, helping with shopping. In these situations, the exact nature of the help required will be agreed with the Client, and/or with their relatives or representatives, and specified in the client's plan of care.
- When performing such duties Care Workers/Mental Health Support Worker will always act in an open and honest manner and do all that they can to avoid actions that may be open to misunderstanding or suspicion.
- When handling cash Care Workers/Mental Health Support Worker should ensure that cash is counted out in front of the Client.
- Records of financial transactions forms should be made available to the Client on request.
- Any money belonging to a client must be kept apart from the care worker's/Mental Health Support Worker own personal money, preferably in an appropriate wallet, purse, or other container.
- Serenta Homecare granted permission that Care Workers/Mental Health Support Worker are able to use Client's bank cards for contactless transactions. Sharing of PIN numbers between Care Staff/Mental Health Support Worker and Clients is forbidden. Bank Cards that are used for Client's transactions will be required to be signed in out by the Client and the staff member as the below shows. This must be completed on the Bank Card Tracking Document that resides in all Client's home files.

| Date    | Last 4 | Time Out | Client sign | Staff sign | Time In | Client Sign | Staff Sign |
|---------|--------|----------|-------------|------------|---------|-------------|------------|
| 10/6/21 | 2589   | 11am     | sign        | sign       | 12.30pm | sign        | sign       |
| 11/6/21 | 2589   | 3pm      | sign        | sign       | 4pm     | sign        | sign       |

- All financial transactions completed by staff should be logged using the financial documentation within the plan of care, this should clearly detail transaction details, receipts must be retained and the Bank Card Tracking document should a Care Worker/Mental Health Support Worker be using the Clients bank card.
- In addition to handling money and financial transactions for the Clients, this policy includes forbidding conducting business transactions either in association with, or for, a client or their family.

In line with Serenta Homecare Professional Boundaries Policy, employees should not receive or accept gifts or cash from Clients their family or friends and should not gain financially from any method such as:

- Loyalty shopping cards
- Borrowing or lending money
- Selling or disposing of unwanted gifts
- Selling goods to Clients or their family or friends
- Encouraging or involving Clients to join or take part in gambling syndicate.

Serenta Homecare employees should not take the responsibility for looking after any valuable on behalf of Client s

Any such action could lead to disciplinary action and investigated following the abuse procedure.

### **Making Wills/Employees Involvement**

The following procedures should be followed where a client wishes to make a will and having no immediate family or other advocates to assist them in this task, looks to Care Workers/Mental Health Support Worker for help.

A Client seeking advice about making a will, or changing an existing will, should be encouraged to do so by contacting a solicitor or the Citizens Advice Bureau.

Under no circumstances should employees be involved in the making of Clients wills. This will include helping the Client draw up a will or acting as a witness or executor to the estate. If requested to do so by a client, the employee should politely but firmly explain that it is contrary to company policy to become involved in the personal affairs of Clients to this extent and to do so could lead to disciplinary action.

Should an employee discover that he/she has been appointed as executor without his/her prior knowledge then he/she has the right to disengage himself/herself. If this should happen the employee must report it to his/her supervisor immediately for advice and appropriate action.

### **Financial Transaction Audits**

Serenta Homecare play a part in safeguarding all Clients from financial abuse with the monthly audits of all financial transactions by Care Workers on behalf of Client's.

## Document Control

Date Approved: July 2026

Target Audience: All Serenta Homecare Staff

Review Date: July 2028

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