

Moore Haven Centre

O'Brien Street, Tipperary

Telephone: (062) 52437 Fax: (062) 33566

e-mail: info@moorehaven.ie

web: www.moorehaven.ie

HIQA OUTCOME 008

SAFEGUARDING AND SAFETY

FINANCIAL CONTROL OF RESIDENTS MONIES POLICY

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MOOREHAVEN CENTRE

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Approved by: Risk & Quality Committee

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FINANCIAL CONTROL OF RESIDENTS MONIES POLICY

OBJECTIVES:

The objective of this policy is to ensure that MooreHaven Centre

- (1) supports residents in managing their own money and
- (2) has safeguards in place to protect residents and to prevent financial abuse.

According to HIQAs Guidance for Designated Centres Residents' Finances: "Children and adults who use residential services have freedom to exercise choice & control in their daily lives. A person's decisions about money and how it is used are an important means of exercising these choices. It is therefore important that services support people who use the service in managing their own money when possible"

MooreHaven has an approach whereby it tailors support to each individual resident, through their Individual Plan (Financial).

RESPONSIBILITY:

The ultimate responsibility of this policy document lies with the General Manager. The day-to-day implementation rests with the Administration staff, Social Care Workers (SCW), Person in Charge (PIC) and Financial Controller.

POLICY DETAILS:

GENERAL

1. Each resident will have an Individual Plan (Financial) (IP(F)) on file. Subject to agreement from the Resident, this will record Residents Entitlements eg DA/OAP, details of patient private property held, financial assessment form and related documentary evidence of sources of income & expenditure. This IP(F) will be completed by the PIC in consultation with the Resident & with input from the Resident's family, where appropriate. The IP(F) will be reviewed by the PIC on an annual basis & updated as required. The IP(F) will include conclusions on the support required by the Resident in relation to their finances. Categories of support are as follows:
 - (a) **Resident does not require support from MooreHaven**
 - (b) **Resident requires support from MooreHaven**
 - Physical support/transport to Financial Institution only
 - Physical support/transport to Financial Institution plus safekeeping of monies & monitoring of financial transactions
 - (c) **Resident requires full support in managing all financial affairs**
2. Residents are encouraged by MooreHaven to have an account in their own name with an approved financial institution such as a bank/building society/post office/credit union where appropriate.

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WEEKLY PAYMENTS BY MOOREHAVEN TO RESIDENT

3. MooreHaven Centre is a Type 1 Agent (Collection Agent only) for the collection of Disability Allowance (DA), for 8 out of the 17 residents. This means that MooreHaven has been nominated by the Service User to receive DA from the Department of Social Protection on his/her behalf. This DA is received directly into the Centre's Operational Bank Account on a weekly basis. Although the regulations (SI No 378 of 2009) state that a Type 1 Agent "shall pay the claimant or beneficiary the full amount without deduction of any kind", verbal confirmation has been received by MooreHaven from the Department of Social Protection (19/10/2016) that it is acceptable that as a Type 1 Agent, MooreHaven Centre can deduct rent and meal payments where the relevant signed consent form is on file and pay over the net amount after deductions to the Resident.
4. MooreHaven pays residents on a weekly basis – each Thursday.
5. Through an informed consent process with the resident, deductions for Group Home and Canteen are deducted and the net amount after the relevant deductions is paid to the resident. Consent Forms are signed by the Resident and where possible, a Family Member. Consent forms will also be co-signed by the PIC to confirm that the deductions have been fully explained to the Resident. If issues exist around the capability of a resident to sign the consent form, these will be documented on the Residents file.
6. Every resident is paid weekly by EFT or cheque and receives a payslip which outlines the deductions made.

RESIDENTS WHO DO NOT REQUIRE SUPPORT FROM MOOREHAVEN

7. **Residents who do not need support** take responsibility for their own cheque and look after their own money. Although the resident has been assessed as not requiring support, the SCWs & the PIC will advise them if they feel that they are spending their money unwisely. Any advice given will be recorded on the Residents file.

RESIDENT REQUIRES SUPPORT FROM MOOREHAVEN

Physical support/transport to Financial Institution only

8. **Where Resident requires physical support/transport to Financial Institution only**, the following procedures apply:
 - (a) In the case of a resident who is getting their DA through MooreHaven (as collection agent), resident cashes their cheque from MooreHaven with staff member at local credit-union/Bank The resident lodges money into their own credit union/bank account and withdraws an amount of cash that that he/she requires for that week.

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- (b) In the case of a resident getting their DA or OAP through the post office the resident is accompanied to the post office by a staff member where they go to the counter to look after their own affairs. The resident lodges money into their own account and withdraws an amount of cash that the resident requires for that week.

Physical support/transport to Financial Institution plus safekeeping of monies & monitoring of financial transactions

9. Where residents require physical support/transport to Financial Institution plus safekeeping of monies & monitoring of financial transactions, the

following general procedures apply – (this support may be tailored depending on the Residents individual support requirements):

- (a) In the case of a resident who is getting their DA through MooreHaven (as collection agent), resident cashes his/her cheque from MooreHaven with staff member at local credit-union/Bank. Resident lodges money into his/her own credit union/bank account and withdraws an amount of cash that that he/she requires for that week. Cash withdrawn is recorded as Income in the Cash Book & held in the Residents Cash Box.
- (b) In the case of a resident getting their DA or OAP through the post office the resident is accompanied to the post office by a staff member where they go to the counter to look after their own affairs. The resident lodges money into their own account and withdraws an amount of cash that the resident requires for that week. Cash withdrawn is recorded as Income in the Cash Book & held in the Residents Cash Box
- (c) In the case of a Resident who is given money by Family Members for Day-to-Day expenses/activities,
 - (i) A receipt is given by SCW to the Family Member for any monies the Resident receives from them.
 - (ii) The SCW records this receipt of money in the resident's Cash Book & the money is stored in the Resident's locked cash box.
 - (iii) The PIC, through his/her bi-weekly review of the Cash Book/Receipts/Cash Box, reviews the adequacy of the monies given to the Resident by the family to ensure that he/she has enough money for his/her requirements. If, in the opinion of the PIC, the Resident has not enough money for his/her day-to-day expenses/activities, he/she will arrange to meet with the family to discuss this and if required will arrange to discuss same with an Advocate.
- (d) Any money in the possession of the Resident is kept in a locked cash box in the Social Care Workers (SCW) Room. Keys for the locked box are held in a separate location to the Cash Box and limited to the SCW and the PIC.
- (e) All transactions (both income & expenditure) are recorded in a Cash Book for that resident, kept in the SCW's room. SCW records all transactions in the Cash Book and keeps receipts for same on file. They ensure that the book balances on a daily basis with the cash in the Cash Box. The SCW on duty signs the daily balance evidencing that they approve the daily transactions and that sums are arithmetically correct. The next SCW to come on duty then reviews the transactions for the previous day & countersigns to approve that the book balance reconciles to the cash in the Cash Box.

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- (f) The detail recorded in the Cash Book is as follows:
 - (i) Date of transaction
 - (ii) Description of transaction
 - (iii) Income
 - (iv) Expenditure
 - (v) Balance
- (g) On a bi-weekly basis, the PIC carries out a check on residents' cash books, receipts & cash to ensure that
 - (i) Cash totals are reconciled with the cash book balance figure
 - (ii) Receipts accompany transactions
 - (iii) Transactions are appropriate.The PIC then signs the book as evidence of the check.
- (h) Having reviewed the transactions, if deemed necessary, the PIC will advise the Resident if he/she feels that the Resident is spending his/her money unwisely. Any advice given will be recorded on the Residents file and signed by the PIC.
- (i) When a resident wishes to get some money from their locked cash box in the SCWs room, the practice is
 - (i) SCW asks resident for key to access cash box
 - (ii) SCW on duty issues and signs a receipt, detailing the amount & purpose, for the money given to the Resident
 - (iii) Social Care worker on duty records this information in the Cash Book (with a signature) at the time the money is being taken from the locked cash box.
 - (iv) PIC will counter-sign the receipts for monies given to the Resident, twice weekly.
 - (v) Receipts for monies spent are then requested from the Resident & any change returned to the Cash Box
 - (vi) Receipts & change returned are recorded in the Cash Book & signed by the Social Care Worker on Duty.
- (j) On a quarterly basis, each resident's Cash Book is reviewed & signed by the Financial Controller.

10. **Where resident requires full support in managing all financial affairs**, the following procedure applies:

- (a) Advocate is advised by MooreHaven that the resident has been assessed as needing full support in managing all financial affairs
- (b) An Individual Plan (Finance) (IP(F)) tailored for the Residents needs is proposed by the Advocate.
- (c) The IP(F) is reviewed by MooreHaven PIC and if deemed acceptable and achievable, will be put in place by MooreHaven. The Individual Plan will consider all of the Residents financial requirements, including a review of any financial institution accounts held by the resident.
- (d) A written agreement detailing the agreed support is signed by the Advocate, MooreHaven, the Resident and the Residents family member, if appropriate. This is held on the Residents file.

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11. FRAUD AND OTHER IRREGULARITIES

Any member of staff who considers that there may have been a theft or other misappropriation of Clients Funds must inform their line manager immediately. The manager to whom the matter has been reported must inform HIQA and An Garda Siochana, as appropriate

Reviewed: _____

Approved by: _____