

SOS Kilkenny clg



Policy & Procedures for Residents Personal Possessions and Finances

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1.0 Policy Purpose

- 1.1 The following document details the policy and procedures on the management of service user' finances and personal possessions within SOS Kilkenny Services.

2.0 Introduction

- 2.1 This policy is intended to set out the values and principles underpinning the Organization's approach to the management of service user' finances and personal possessions. As per the Health Act 2007 (Care and Support of Service user in designated centre's for Persons (Children and Adults) with Disabilities) Regulations 2013 the person in charge shall ensure that, as far as possible each service user has access to and retains control over their personal property and possessions and where necessary is supported to retain and enhance their financial independence for as long as possible.
- 2.2 Persons in charge of each centre within SOS Kilkenny Service users Services are responsible for ensuring that this policy is complied with, in their Centre.

3.0 Policy Aim

- 3.1 This document aims to give clear guidelines for individuals with an Intellectual Disability, their families and all staff in relation to the management of service user finances and personal possessions.

4.0 Policy Scope

- 4.1 This document applies to:
 - 4.1.1 All service users availing of services provided by SOS Kilkenny.
 - 4.1.2 All staff working in SOS Kilkenny.

5.0 Service user Finance – General Points

- 5.1 Service users are encouraged and supported to manage their own finances where possible.
- 5.2 It is recommended that each service user have an account in their own name with an approved financial institution such as a Bank / Building Society / Post Office / Credit Union where appropriate.

- 5.3 Service user finances are **not** to be used by any staff member for their personal use or in connection with the management of the centre i.e. to supplement Petty Cash. Any misappropriation of service user' finances by staff, volunteers and community employment workers will be dealt with under the SOS disciplinary procedure, and or reported to an Garda Síochána should the need arise.
- 5.4 Service user monies are not paid into an account held in a financial institution without the consent of the service user. In the event where a service user cannot give consent due to capacity issues, this will be obtained from the nominated person acting on behalf of the service user.
- 5.5 Service users have entitlements to claim income for one or more of the following sources;
- 5.5.1 Department of Social Community & Family Affairs:
 - 5.5.1.1 Disability Allowance
 - 5.5.1.2 Invalidity Allowance
 - 5.5.1.3 Old-Age Non Contributory Pension
 - 5.5.1.4 Old-Age Contributory Pension
 - 5.5.1.5 Living Alone Allowance
 - 5.5.1.6 Fuel Allowance
 - 5.5.2 Health Service Executive:
 - 5.5.2.1 Blind Pension Allowance
 - 5.5.2.2 Mobility Allowance
 - 5.5.3 Other:
 - 5.5.3.1 Income from overseas social Welfare Systems
 - 5.5.3.2 Occupational Pensions
 - 5.5.3.3 Wards of Court Income
 - 5.5.3.4 Income from Employment
- 5.6 The centre / house will maintain records and receipts of all financial possessions handed over to it for safekeeping.
- 5.7 Staff will ensure that all service user' financial records transactions and expenditures are maintained accurate and up to date.

6.0 Service users Contributions/Charges

- 6.1 Service user's' contributions /charges are collected as set out in SOS Kilkenny Clg Service Level Arrangement with the Health Service Executive. The current rates will be explained to the service user and their representative if they so wish on admission, and thereafter should they require or and when the contributions/charges change. A copy of the agreed contributions/charges is attached to the service users Contract of Service.
- 6.2 Other contributions/charges, the details of which will be discussed with service users in advance, may be applied in respect of cable TV, broadband, taxi services or other additional extras requested by the service user.

- 6.3 Service users will be advised of any increase or variation in contributions/charges as soon as it is practicable to do so.
- 6.4 The contributions/charges are outlined on the Advice slip received from accounts weekly.
- 6.5 Where income is received through the Bulk Payment System, deductions for the above mentioned contributions/charges will be made from that income by the SOS Finance Department. The remaining balance available to service user may be lodged into their personal Bank/Credit Union Account and or cash sent to the service user's service users house. [Bulk Payment System is under review in 2017].

7.0 Procedure for Recording Service User Finance

- 7.1 Each service user will receive a cash payment from the Accounts Department on a weekly basis accompanied by advice slip. This money is to be recorded on the Expenditure Form [Appendix 1] under income and new balance established. This to be initialed by the staff on duty [2 signatures are required when 2 or more staff are on duty].

8.0 Custody of Finances and Financial Records

- 8.1 SOS Kilkenny provides secure facilities for the safe-keeping of service user's finance and valuables in each house.
- 8.2 The keys are maintained by the senior staff member on duty in the house.
- 8.3 Service users are provided with unlimited access to their finances and financial information.
- 8.4 Each service user has an individual folder containing their personal purse, and "Service user Expenditure Form" [appendix 1] which will record cash held in the house and lodgments to personal bank/credit union accounts, spending etc.
- 8.5 The file is held in a locked filing cabinet and the key to this remains in the office.
- 8.6 The Programme Manager/Team Leader for each house will identify a safe place to store the key when the house is empty.

9.0 Procedure for Service user Accessing their Finances / Financial Information

- 9.1 The Programme Manager/Team Leader for each house must ensure that service user have unlimited access to their finances and financial information at all times, if they so wish; in keeping with regulation 367.

- 9.2 The Social Care Leader / Social Care Worker / Staff Nurse on duty are the only staff grades who are permitted/authorized to facilitate service user accessing their money.
- 9.3 All transactions must be signed/initialed by the designated staff member(s) at the time that the transaction occurs.
- 9.4 When withdrawing money staff must check the current balance and record on the Expenditure Form how much was given to the service user/or taken to purchase items for the service user and for what. This must also be recorded in the service user's notebook.
- 9.5 For single staffed houses, staff will check balance and sign for all withdrawals and lodgments.
- 9.6 For houses with two staff or more on duty, two staff must check balance and sign for all withdrawals and lodgments.
- 9.7 A receipt must be returned and filed with the Expenditure Form initialed and numbered by the staff that made the transaction, and the new balance recorded. The Expenditure Form to be initialed by two staff, in homes where two staff are on duty, or by the staff on duty for single staffed homes following each withdrawal/lodgment. [Appendix 1]
- 9.8 The expenditure form is to be filed on a monthly basis in the service user's personal file.

10.0 Agreed Amounts of Cash to be Held in Each House

- 10.1 The maximum amount of cash to be held for each service user varies between houses. However, as a base line no more than €100.00 is to be held for each service user unless prior approval has been given by the relevant Programme Manager/Team Leader for higher amounts, based on an individual's personal financial requirement.
- 10.2 Amounts above the agreed cash limit are to be lodged to the service user's credit union / bank account as required and recorded on the Expenditure Sheet [Appendix 1]
- 10.3 Any purchases above €50 require prior approval from the programme manager/Team Leader.
- 10.4 No Staff member without prior approval is authorised to withdraw from a service user's credit union / bank account.
- 10.5 All requests for withdrawals from Bank/Credit Union Accounts must be put in writing outlining the details of the proposed purchase / items and cost to the relevant Programme Manager who will forward to the Assistant Director of Services, for consideration and approval. This must, however be done on a timely basis, to ensure that service user do not experience delays in accessing their finances should they wish to do so. Appendix 4.

- 10.6 For any sum up to €100 a request must be put in writing outlining the details of the proposed purchase / items and cost to the relevant Programme Manager/Team Leader, in writing and filed in the finance section of a service user personal file when approved. Appendix 4.
- 10.7 Any sum between €100 & €500 a request must be put in writing outlining the details of the proposed purchase / items and cost to the relevant Programme Manager/Team Leader who will forward to the Assistant Director of Services, for consideration and approval. The signed approval to be filed in the finance section of a service user's personal file. Appendix 4.
- 10.8 Where a withdrawal exceeds €500 it requires approval from the Assistant Director of Services and the Director of Services. A request must be put in writing outlining the details of the proposed purchase / items and cost to the relevant Programme Manager/Team Leader who will forward to the Assistant Director of Services & Director of Services, for consideration and approval. The signed approval to be filed in the finance section of a service user's personal file. Appendix 4.

11.0 Procedure for checking and auditing service user finance

- 11.1 The designated Social Care Worker / Leader on duty will check each individual's balance daily at the end of each shift and will maintain records of these.
- 11.2 It is the responsibility of the staff on duty to ensure each purse is correct at the end of each shift. Any anomalies must be reported immediately to the relevant Programme Manager/Team Leader, or in his/her absence to the On – Call Manager where the relevant Programme Manager is absent for longer than one week. If an anomaly is greater than twenty euro, this must be reported immediately.
- 11.3 The Programme Manager/Team Leader will audit service user finances on a monthly basis and will maintain records of these. [Appendix 2]
- 11.4 The Programme Manager/Team Leader will audit the service Users savings accounts on an annual basis and keep records of these by: [Appendix 2]
 - 11.4.1 Balancing the advice Slip provided by the finance department which details savings lodged into bank account by SOS Finance Department with the account statements.
 - 11.4.2 Balancing the *Personal Savings Account Withdrawal Request Forms* with the account statements [Appendix 4]
 - 11.4.3 Balancing the lodgments into the service user bank accounts recorded on the expenditure sheets. [appendix 1]
- 11.5 The Persons in Charge will spot-check service user finances on a 6-monthly basis or on a more frequent basis as required.

- 11.6 A six-monthly audit by an independent external agency / organization will be carried out on service user finances. The Bi-Annual audit process will be carried out on a sample of accounts across the designated centers. A report will be issued detailing exceptions should they arise. The external auditors will review Policy & Procedures on an ongoing basis to ensure continue compliance.

12.0 Procedures to support a service user to manage their own finances

- 12.1 Service users are encouraged and supported to manage their own finances. This includes safekeeping, budgeting, saving, expenditure and recording of their finances to the greatest extent possible.
- 12.2 Service users will be supported to complete a Money Management Competency Assessment in order to assess the level of support required to manage their own finances. Appendix 5. Depending on the assessment outcomes & level of support required service users will be supported to manage their own finances.
- 12.3 Where a service user does not wish SOS to support them to manage their finances. SOS will apply safeguards and protocols to ensure, where reasonably practicable, that the service user does not become a victim of financial and or material abuse. Possible indicators of financial and or material abuse include:
- 12.3.1 Missing personal possessions
 - 12.3.2 Unexplained lack of money or inability to maintain lifestyle
 - 12.3.3 Unexplained withdrawal of funds from accounts
 - 12.3.4 Unpaid bills
 - 12.3.5 New “friends”
 - 12.3.6 Where another person be it family member allocated to manage financial affairs is evasive or uncooperative
 - 12.3.7 The family or others showing unusual interest in the assets of the person
 - 12.3.8 Inability to provide receipts for shopping or other financial transactions carried out, when asked
- 12.4 SOS will apply the following safeguards when a service user does not wish SOS is support them to manage their finances include:
- 12.4.1 The programme manager/team leader will carry out of a Money Management Competency Assessment
 - 12.4.2 A signed agreement between SOS and the service user will be in place stating that the service user wishes to manage their own finances
 - 12.4.3 SOS will carry out a risk assessment relating to self-management of finances for the service user
 - 12.4.4 Protocols, where required, will be put in place to help prevent financial and or material abuse.

- 12.5 The Assisted Decision Making (Capacity Act) 2015 sets out a number of important principles which detail how all decisions and acts relating to a person whose capacity is limited or in question must be carried out. A person must be presumed to have decision-making capacity unless it is shown that this is not the case. The fact that a decision seems unwise to others does not mean that the person lacks capacity. If they pass the test for capacity, they have the right to make unwise decisions. No intervention will take place unless it is necessary. A person will be treated as unable to make a decision only where all practicable steps to help that person to make a decision have been unsuccessful. Any act done or decision made under the legislation must be done or made in a way which is least restrictive of a person's rights and freedoms. [<http://www.irishstatutebook.ie/eli/2015/act/64/enacted/en/html>] accessed 9.07.17

13.0 Procedures to be followed when a service user wishes to avail of an annual break

- 13.1 SOS can arrange for supported holidays or breaks away for service users where requested. Due to the varying needs and costs associated with these arrangements SOS has a protocol in place to ensure equity and transparency. [Appendix 3]
- 13.2 All requests are considered by an independent adjudication group.
- 13.3 All applications for holidays and breaks are submitted to the line manager or team leader of the programme. As with any holiday pre planning and budgeting is essential therefore forms should be submitted by the end of January each year or at least 6 months before intended holiday/break.
- 13.4 Please refer to the Holidays & Breaks protocol [Appendix 3] for more guidance on this.

14.0 Respite Services

- 14.1 The management of finances for Service Users who avail of the SOS Respite services will follow the procedures as outlined in the SOS Policy on Respite Services.

15.0 Procedure Regarding Personal Possessions

- 15.1 Service user are supported and encouraged as far as is reasonably practicably to bring their own furniture and furnishings to the centre / house.
- 15.2 Staff support service user to personalise their rooms to their own taste
- 15.3 All service users are provided with a lockable space for security and confidentiality purposes.
- 15.4 Service user are supported to take responsibility of their own clothes and manage their own laundry if they so wish.
- 15.5 An inventory of service user's possessions are maintained in the service user file and it is updated regularly in consultation with the service user to ensure that possessions are accounted for and to prevent items from going missing.

16.0 References

- 16.1 Health Act 2007 (Care and Support of Service user in designated centers for Persons (Children and Adults) with Disabilities) Regulations 2013.
- 16.2 National Standards for Service users Services for Children and Adults with Disabilities (2013)

This Policy should be read in conjunction with the following policies:

- The SOS Kilkenny clg Data Protection Policy
- The SOS Kilkenny clg Data Breach Policy

Appendix 1

Service user Expenditure Recording Form

[illegible]

[illegible]



SOS Protocol on Holidays and Breaks for Individuals Supported by Residential Services.

SOS arrange for supported holidays or breaks away where requested by service users/families. Due to the varying needs and costs associated with these arrangements SOS has developed the following protocols to ensure equity and transparency:

1. SOS organised holidays - in this case a group of residents approximately 5-6 are supported to take a holiday.
 - a. The resident covers the cost of their own accommodation and flights, mileage.
 - b. The organisation covers the support staff cost, which entails staff working their rostered hours at the holiday location if the house is closing.
 - c. Petty Cash can be used on the holiday if the house is closing, where the house remains open a percentage of Petty Cash can be taken on the holiday.
2. Where an individual or small group [1-3] choose to go away on a holiday.
 - a. The resident will pay for their own accommodation and travel costs, as well as the accommodation and travel costs of the staff.
 - b. The staff hours may or may not be incurred by the resident. The staff costs will be adjudicated on by an independent group.
 - c. Where staff support costs are incurred by the resident, the resident pays support hours at the rate of the person who is accompanying them or at the rate of the person replacing that person in SOS, whichever is the lesser.
 - d. This will then be adjudicated on by an independent group. The criteria for adjudication are :
 - i. The resident's ability to fund the holiday.
 - ii. Value for money.
 - iii. The capacity of the resident to make an informed decision on the use of their personal finances to fund both theirs and staff costs.
 - iv. Evidence of consultation with the resident and their support network.
 - v. Previous holidays supported by the organisation.
3. Where an individual would benefit therapeutically [e.g. during a crisis] from a break or holiday but does not have the means to do so.
 - a. The organisation in agreement with the service user will request a proposal from a multi- disciplinary team on the associated benefits of the individual having a break away.
 - b. This will then be adjudicated on by an independent group. The criteria for adjudication are :
 - i. The resident's ability to fund the holiday.
 - ii. Value for money.
 - iii. The capacity of the resident to make an informed decision on the use of their personal finances to fund both theirs and staff costs.
 - iv. Evidence of consultation with the resident and their support network.
 - v. Previous holidays supported by the organisation.

All applications for holidays and breaks to be made on attached form and submitted to the line manager or team leader of the programme. As with any holiday pre planning and budgeting is essential therefore forms should be submitted by the end of January each year or at least 6 months before intended holiday/break, prior to any bookings or arrangements being made. All request require manager and senior manager approval.

Application For Support Holidays and Breaks for Individuals Supported by Residential Services

Date of Application: _____
 Name of Resident: _____ Location: _____
 Name of Keyworker: _____
 Name of Person Completing Form: _____

Details of Request

How did request arise?

Directly from resident	
Resident through PCP process	
Family member or other	
Staff member	
Multi Disciplinary recommendation	

Evidence of Consultation

	Yes/no	Date of meeting	Minutes attached
Person Centered Planning meeting			
Meeting with the individual			
Family meeting			
Team meeting			
Multi disciplinary			

Have other options for support been considered, e.g., volunteer, family, natural support network?
 If not, please explain why not

Details of break/ holiday being proposed

Date or approximate of intended travel and to where _____
 Duration (nights) _____

Costs

Travel including fuel, taxis, trains, flights: (Attach quotes)	
Accommodation (Attach quotes)	
Food	
Support Hours required	

Is support required in health care needs (medication), _____
 Name of support person if known _____

Please forward to your line manager with quotes etc.

Line Manager _____
 Date Received _____

ADOS Signed _____
 Date Received _____

Date forwarded to adjudicating committee: _____ Date received: _____



Service User Personal Bank Account Withdrawal Request

Date of Request: _____

Service User Name: _____

Address: _____

Person Making Request: _____

Authorising Manager Name: _____

Amount Requested: _____

Date of intended withdrawal of funds: _____

Account/Location Funds will be withdrawn from: _____

Intended Purpose of the Funds: _____

Staff Signature: _____ Date: _____

Authorising Manager Signature: _____ Date: _____

Authorising Senior Manager Signature: _____ Date: _____

Comments:

- Any purchases above €50 require prior approval from the programme manager.
- Any sum up to €100 a request must be put in writing outlining the details of the proposed purchase / items and cost to the relevant Programme Manager,
- Any sum between €100 & €500 a request must be put in writing outlining the details of the proposed purchase / items and cost to the relevant Programme Manager who will forward to the Assistant Director of Services, for consideration and approval.
- Attach Withdrawal Receipt / Mini Statement to this form

The signed approval to be filed in the finance section of a service user's personal file

Money Management Competency Assessment

The Assisted Decision Making (Capacity Act) 2015 sets out a number of important principles which detail how all decisions and acts relating to a person whose capacity is limited or in question must be carried out. A person must be presumed to have decision-making capacity unless it is shown that this is not the case. The fact that a decision seems unwise to others does not mean that the person lacks capacity. If they pass the test for capacity, they have the right to make unwise decisions. No intervention will take place unless it is necessary. A person will be treated as unable to make a decision only where all practicable steps to help that person to make a decision have been unsuccessful. Any act done or decision made under the legislation must be done or made in a way which is least restrictive of a person's rights and freedoms.

[\[http://www.irishstatutebook.ie/eli/2015/act/64/enacted/en/html\]](http://www.irishstatutebook.ie/eli/2015/act/64/enacted/en/html) accessed 9.07.17

Service User Name: _____ Date of Birth: _____

Date of Assessment: _____

Staff present at assessment: _____

(Person carrying out assessment must have at least one witness)

Any other persons present e.g. Family Member, Guardian or Advocate:

Rate the following questions 0 – 5 (0 indicating not able and 5 needing no support)

- | | |
|--|-------|
| 1. Can the person communicate their choice? | _____ |
| 2. Can the person go shopping independently? | _____ |
| 3. Can the person pay for goods? | _____ |
| 4. Can the person recognize money? (see assessment tool below) | _____ |
| 5. Can the person understand the value of money? (see assessment tool) | _____ |
| 6. Can the person use money appropriately? | _____ |
| 7. Does the person know what income they have? (see assessment tool) | _____ |
| 8. Does the person understand what a bank account is and how it works? | _____ |
| 9. Can the person memorize a pin number? | _____ |
| 10. Can the person use a cash machine? | _____ |

Input any additional information in support of the ratings given above and note any areas of concern:

Ask the Service User to identify the monies listed below and to also select the highest and lowest value notes and coins

		Yes	No	Highest & Lowest Value Notes & Coins (H & L)
Notes	€50			€
	€20			€
	€10			€
	€5			€
Coins	€2			€
	€1			€
	50c			€
	20c			€
	10c			€
	5c			€
	2c			€
	1c			€

This indicates the ability of a service user to correctly hand over money in a shop and to check their change without support.

Ask the service user to identify the most expensive item from a number of the options listed below (circle the answers)

	<u>A</u>		<u>B</u>		1 point for each correct answer
1	Television		Car		
2	DVD		Bar of chocolate		
3	Digital Camera		Going to the cinema		
4	€10 phone credit		A new mobile phone		
5	Laptop computer		CD Player / Radio		
6	A can of Coke		A takeaway		
7	Dinner		Dinner & Dessert		
8	Tea & a scone in a restaurant		Dinner in a restaurant		
9	Going to a match/concert event and staying away overnight		Going to a match/concert as a day trip		
10	CD		Newspaper or magazine		

This indicates whether or not a service user understands that some items cost more than others and to see their concept of value of different items relative to each other.

Ask the service user to identify and quantify any income they receive

Source	Amount Stated	Actual Amount
DA	€	€
State (old age) pension	€	€
Blind Pension	€	€
Other	€	€
Workshop Wages	€	€
Wages from External Employment	€	€

This shows how aware a service user is of their income and if they aware of all their income or only those they receive in cash.

Later in the meeting, ask the service if they can remember the amount of savings they were told they have				
Actual		Per_Service_User		
€		€		
Ask the service user to identify where they spend their money.				
	Identified without prompting	Identified with prompting	Not identified even after prompting	
Residential Charges				
Clothing & footwear				
Social Outings				
Holidays				
Hairdressing & Toiletries				
CDs & DVDs				
Mobile phones & phone credit				
TV, Radio, Laptop, furniture etc.				
Ask the service user what he / she could buy with the following amounts of money.				
€ 1				
€ 5				
€ 500				
€ 10				
€ 50				
Ask the service user to identify what notes / coins should be used to pay for items listed below and what change, if any, should be returned.				
Item	Cost	Money being used by service user	Approximate change to be returned	Score of 1 Point for Reasonable Accuracy
Tea / Coffee	€ 2.20	€	€	
Dinner	€ 12	€	€	
Shoes	€ 44	€	€	
DVD / Cinema & sweets	€ 8.50	€	€	

Identify the Level of Support Required to manage finances:

- Fully managed _____
- Managed with service user input _____
- Partly managed _____
- Not managed _____

When a service user does not wish SOS to support them to manage their finances the following must be completed & attached to this form:

- A signed agreement between SOS and the service user will be in place stating that the service user wishes to manage their own finances:
- A risk assessment relating to self-management of finances for the service user:
- Protocols, where required, will be put in place to help prevent financial and or material abuse:

Outline the reasons for the decision made:

Where Partly managed or Managed with service user input is indicated please identify what support is required:

Indicate how this support will be provided and by whom:

Identify further money management training needs of the account holder and how the training will be provided:

Any other agreements reached in relation to money management including family/advocate involvement:

Date for further Money Management Assessment: _____

Signed: _____ Date: _____
Service User

_____ Date: _____
Manager carrying out the Assessment

_____ Date: _____
Witness

_____ Date: _____
Family member/Advocate

Letter of Consent:

Service User Name: _____

Address: _____

Telephone: _____

Date: _____

To whom it may concern,

I, _____, I writing this letter to indicate that I wish to manage my own finances.
I have completed a Risk Assessment and agree with the Protocols put in place for my financial protection.

This consent shall be valid from this day forward or until I wish to change how my finances are managed.

Service User Signature:

Date: _____

Manager Signature:

Date: _____

Signature Sheet

**I have read, understood and agree to adhere to the attached
Policy and Procedures**

[illegible]