

Policy Statement

TruComfort Homecare is dedicated to supporting service users who require assistance with managing their finances, ensuring such support is carried out with full transparency, integrity and in accordance with their best interests. We aim to promote and preserve every individual's independence in managing their own money, wherever possible.

Guiding Principles

Managing one's own finances is a key part of personal dignity and independence. While some service users may require support, our role is to assist responsibly, ensuring proper procedures and accountability are in place to protect both the service user and our care staff.

Procedures for Financial Support

1. **Safeguards and Risk Assessments:** Each new service user is assessed to determine their ability to manage finances. If support is required, this is documented in their care plan and reviewed regularly with input from the GP, family, or social care professionals.
2. **Ongoing Evaluation:** Any changes in a service user's capacity to handle finances must be reported and reassessed before staff can assist further.
3. **Transaction Records:** When assisting with shopping, paying bills, or collecting pensions:
 - All transactions must be logged in the user's visit record.
 - Receipts must be kept for every purchase.
 - Records should be signed by the care worker and, where possible, countersigned by the service user or a representative.
4. **Security Advice:** Service users will be encouraged to store their money and valuables securely.

Expected Conduct of Staff

All staff must:

- Act honestly and in the best interests of the service user.
- Never use transport or spend a service users money without documented consent.
- Maintain confidentiality over financial information.
- Report any financial concerns immediately to management.
- Avoid giving financial advice outside the scope of care duties.
- Disclose any conflicts of interests related to financial matters.

Shopping and Transport

- Service users may use taxis or their own vehicle with valid insurance.

- Carers may transport users only if covered by Class 1 Business Insurance and a risk assessment has been completed.

Pensions, Cheques & Banking

- Staff may assist only when no family support is available and with documented consent.
- When writing or handling cheques, all actions must be carried out per instructions in the presence of the service user.
- Deposit or withdrawal receipts must be returned to the service user and recorded appropriately.

Responding to Financial Concerns

TruComfort treats all financial concerns seriously:

- Any suspected theft, fraud or financial abuse must be reported to management immediately.
- All incidents will be investigated under disciplinary procedures.
- Police involvement will be sought where necessary.
- A confidential register will be kept to declare any potential conflicts of interest by staff or management.

Whistleblowing and Legal Compliance

- Staff are encouraged to report concerns in line with the Public Interest Disclosure Act 1998 and our Whistleblowing Policy.
- All records involving financial data must adhere to the Data Protection Act and GDPR requirements.

Training and Awareness

All new staff will be trained on this policy during induction. Regular training refreshers courses will be provided to ensure everyone understands the importance of handling finances responsibly and lawfully.