



FINANCE GUIDELINES POLICY & PROCEDURE

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1. INRODUCTION

ELCAP staff will only manage funds of service users in accordance with the person's personal plan. The agreed procedures should be documented in the money section of the personal plan.

Where staff are involved in managing a service users funds, a money plan should be completed to show the expected weekly or monthly income and expenditure for a service user. This will help a service user to plan how to spend their money. The money plan also needs to help a service user decide how to prioritise their money in order to achieve the agreed outcomes in their support plan. The money plan must be updated every time there are significant changes to income or expenditure and every time there are welfare benefits changes.

If a Service User declines the support in managing their money as described in their personal plan, then the Care Manager or the financial guardian must be informed immediately.

2. ROLES AND RESPONSIBILITIES

- All service users will be encouraged and supported to manage their own money
- Support Staff are responsible for assisting service users to manage their money well by following best practice as described in the personal plan.
- Managers are responsible for observing practice, monitoring the compliance to personal plans, authorising changes to personal plans, auditing incidents relating to finance and the service user's money plan will also state when a Operational Lead or the Chief Executive must authorise the expenditure. Refer to Appendix E for suggested format of work practice monitoring of finance.
- All staff have a responsibility to read and understand the Finance Guidelines.
- A Financial Guardian has responsibility, given by the Court, to manage a service users finances.
- An Appointee is a person who has agreed to be the contact person to help a service user manage their welfare benefits, where there is no Financial Guardian. In ELCAP, the manager is often the corporate appointee for service users who need help with their benefits.
- The Office of the Public Guardian is responsible for agreeing Access to Funds where the service user is not able to manage their money and there is no financial guardian
- The Chief Executive must approve any holidays where additional support and/or additional costs are required.

3. WHO PAYS FOR DIFFERENT TYPES OF EXPENSES

ELCAP will reimburse a service user for the cost of any gloves & aprons or other items required by staff to carry out their work in a safe manner. Costs can be reclaimed by sending a copy of the receipt to the ELCAP finance team at Woodbine Cottage.

The service user's personal plan should include what has been agreed with the service user and their family or advocate as to how meals will be organised. This should include how staff will contribute with food or money to the cost of meals shared with the service user.

The landlord may pay for some maintenance & repair costs relating to the property, furnishing or specialist equipment. This will be explained in the service user's tenancy agreement.

Social work or health may pay for specialist equipment.

If it is not clear who is responsible to pay then discuss with your manager.

ELCAP staff should not make loans to service users. In particular, staff should not use their own credit cards, or cash to make purchases on behalf of a service user and then expect to be reimbursed by the service user.

ELCAP will not as a general rule make loans to service users. In exceptional circumstances, ELCAP will make a short term loan to a service user provided:-

- The local authority care manager or person responsible for the service users funds agree
- The Chief Executive in ELCAP agrees
- There is an agreed method & timescale for ELCAP to be repaid

ELCAP staff support an individual to achieve outcomes as agreed in their support plan. The individual is responsible for funding any costs associated with these outcomes. The individual may need help to prioritise their spending money and to find ways to fund any costs relating to outcomes.

Service user holiday

The Chief Executive must approve any holidays where additional support hours above the normal contracted support hours are required. Service users will pay for their holiday expenses and the holiday expenses of any staff who support them while on holiday. The service user will also need to pay ELCAP for any additional support hours incurred above their normal contracted support while on holiday. These costs must be agreed in advance of a holiday in writing with any family or guardians and must be approved by the Chief Executive in ELCAP. Holiday costs may include expenses for service user & staff, staff holiday insurance and also additional support costs.

- In some cases, ELCAP will expect payment in advance of the holiday.
- Staff should not accompany a service user on an overnight holiday or stay without the express agreement of their Operational Lead. The Operational Lead should inform finance of the names of the staff supporting the service user on holiday so that insurance documentation & emergency insurance contact information can be sent to the member of staff.

4. MONEY RECORDS

Where staff have some role in managing the service user's money then it is essential to have some form of record where money received and spent is recorded. This will be described in the support plan and the format will be agreed by the service user and/or their representatives. Records must be accurate, clear and kept safely so that they can be checked by the manager and be audited by the Care Inspectorate.

There is no requirement to obtain a certain number of quotes or to use specific contractors. However, Support Practitioners and managers must be able to evidence that they have acted in the best financial interests of the service user. The decision making process should be noted in the diary or team meeting minutes as evidence and Support Practitioners and Operational Leads must maintain adequate records so that subsequent audits of funds can show that spending decisions were reasonable. For example:

- *supported service user to visit the travel agent to look at holidays to Spain and then went to the Local library to check prices on the intranet and printed off prices of comparable holidays. Contacted my manager to ask her to approve the choice of holiday & cost;*
- *Contacted local painter who has done a good job in the past & asked for a quote & then contacted Business Manager to check that this was comparable to hourly rate for painter*

used at ELCAP offices (where 3 quotes are required). All this information was given to Operational Lead to approve the cost when visited service on 26 May.

5. DISCREPANCIES

If ELCAP staff support a service user to manage their money, the personal plan must state what level of discrepancy will be treated as an incident. An incident form should be completed & sent to your manager who will then decide what further action is required

6. MONITORING OF SAVINGS

If ELCAP staff support a service user to manage their money, then staff must monitor savings levels and ensure that service users income is maximised. Service users should be advised of the impact any savings could have on their benefit entitlement. Appendix A describes the different benefits available to service users and the savings limits that apply. Appendix C shows a flowchart describing the procedure to follow when benefits change.

There are different rules, regarding savings levels, for each type of benefit and the savings limits increase for service users over 60 years old. A copy of the current savings limits can be obtained from ELCAPs Business Manager.

An important part of the support role is to ensure that service users keep their savings levels below the savings limits which impact on benefits unless there is a special reason. It is essential to notify the service user and their appointee (if applicable) when savings are close to the savings levels impacting on benefits.

7. BANK ACCOUNTS

Many service users have difficulties opening bank accounts due to the complicated legislation and the lack of understanding of the issues by bank staff. The service user or support staff should take the advice of FAIR if such problems are encountered.

Wherever possible all Service Users should be encouraged to have an interest bearing account with an appropriate bank or building society. A service user should be encouraged to keep copies of their bank or building society statements, or pass book, as this provides proof of their income and expenditure. This may be very important if a service user needs to prove that benefit income has not been received or if monies have gone missing.

8. TENANCY AGREEMENT

Where ELCAP provides a housing support service, staff will be required to support the service user to understand their tenancy or occupancy agreement and to meet their obligations in the agreement. In this case, it is important that ELCAP staff know where to find and have read the tenancy agreement.

9. ACCESS TO FUNDS

If a service user is not able to manage their money and has no family or financial guardian, then ELCAP may be responsible for supporting the person to manage their money.