Internal Audit Guidebook No.9

Manager's Financial Guide

INTERNAL AUDIT GUIDEBOOKS

Produced by the Internal Audit Team. Need to get in contact?
You can reach us at: internal.audit@creativesupport.co.uk

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1 Glossary

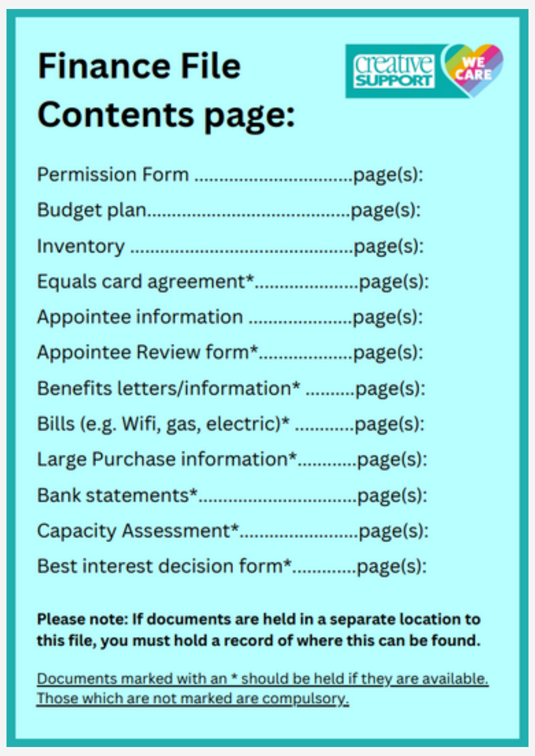
Term	Description
Personal Money Book	Use me to record personal money for all service users who are supported with their finances by staff.
Household Money Book	Use me to record household funds and all contributions and withdrawals to joint funds. For example, food shopping, or if service users are saving up for something together.
Petty Cash Money Book	Use me to record all transactions for petty cash.
Activities Money Book	Use me to record all purchases made for communal activites.
Bank Card Transaction Book	Use me to record transactions made on debit and credit cards.
Pre-Paid/Equals Card Transaction Book	Use me to record transactions made from pre-paid cards, such as Equals cards.
Safe Contents Book	Use me to record all non-cash items which are held in the safe such as passports, birth certificates, and car keys. You need one book per safe, not per service user.
Weekly Safe Checks Book	Use me every week to check that all items recorded in the Safe Contents book are present in the safe. You could diarise this task to make it easier to remember.
Monthly Manager Check	Complete me every month and hold a paper copy of me at the service. You only need to do one a month, not per service user or per book.
Annual Checklist	Complete me every year and hold a paper copy of me at the service. Only one needs to be completed, not one per service user or per book.
Gift Card Log	Use me to record service user gift cards which are held in the safe.
One-Off Requests Money Book	Use me for one-off funds. This may be used for a specific purposes, e.g. a trip out for all the service users, or for an event.
Grant Money Book	Use me to record transactions and balance checks of grant money.
Ticket Sales/Fundraising Money Book	Use me to record event ticket sales and money from fundraising.

2 Finance Files

A finance file is a comprehensive record that helps manage and support the financial affairs of individuals receiving care services. These files are crucial for ensuring transparency, accountability, and the safeguarding of service users' finances.

For the privacy and dignity of the service user, please put finance-related documents in the service user's finance file. The finance files must be held on site at the service and each service user needs their own personal finance file.

What should a Finance File contain?


Finance File Contents page:

Permission Form ....page(s):
Budget plan......................................page(s):
Inventory ....page(s):
Equals card agreement*...................page(s):
Appointee information ....page(s):
Appointee Review form*...................page(s):
Benefits letters/information* ....page(s):
Bills (e.g. Wifi, gas, electric)* ....page(s):
Large Purchase information*...........page(s):
Bank statements*..............................page(s):
Capacity Assessment*......................page(s):
Best interest decision form*............page(s):

Please note: If documents are held in a separate location to this file, you must hold a record of where this can be found.

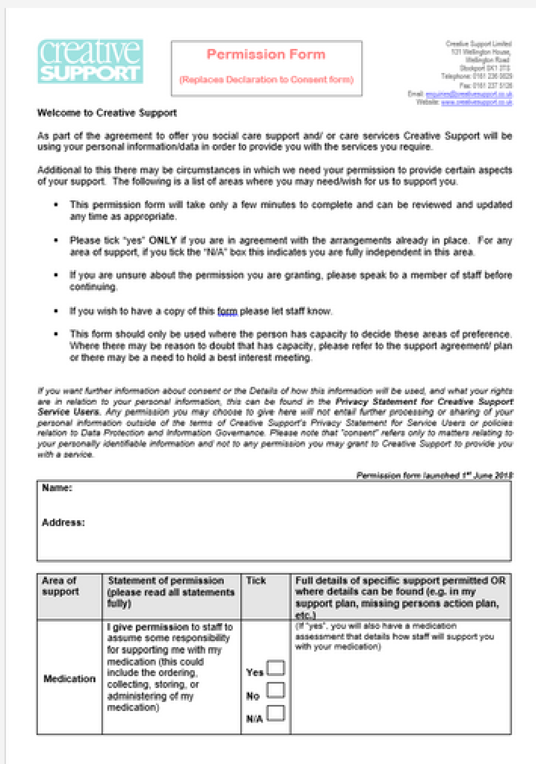
Documents marked with an * should be held if they are available. Those which are not marked are compulsory.

Finance File Contents Page

Put me at the front of the finance file and use me as guidance for the file contents.

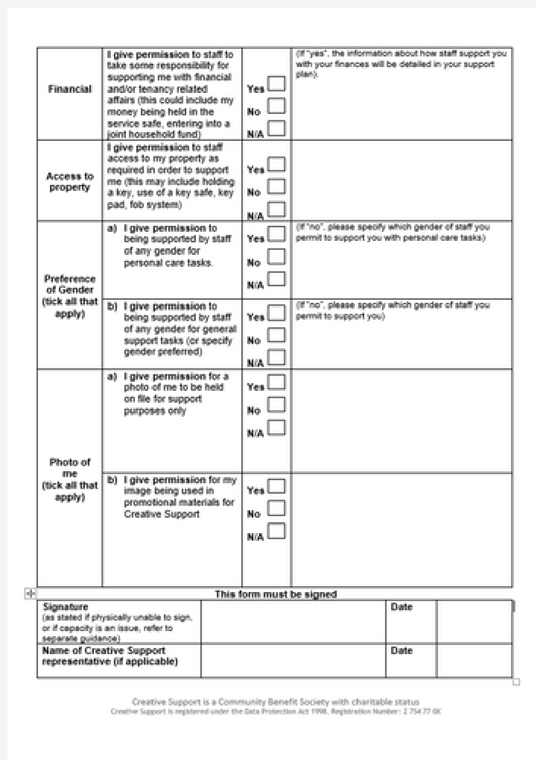
Permission Form

I need to be signed by all the service users who are supported with finances. You can also keep me in their support file.


Permission Form

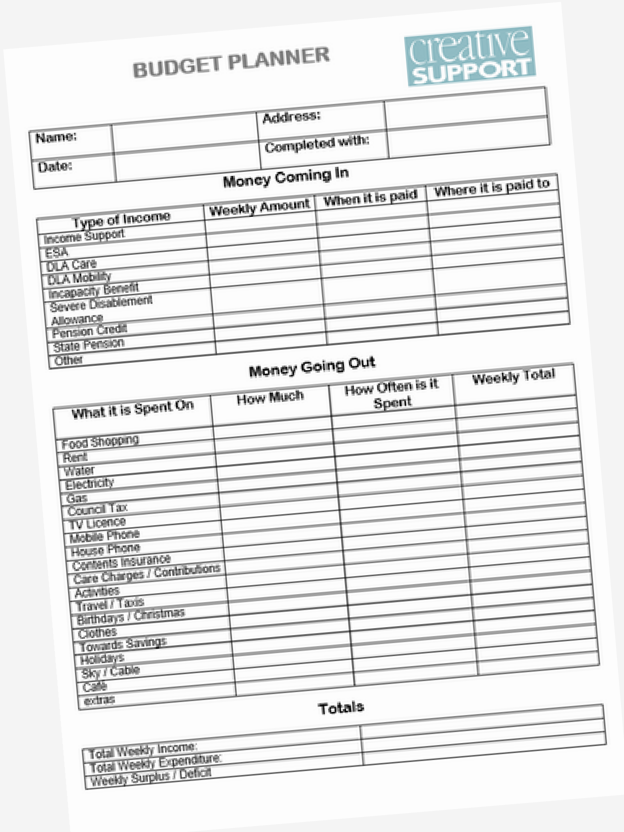
(Replaces Declaration to Consent form)

Welcome to Creative Support


This form must be signed

Budget Planner

Complete me annually, either with an appointee, a social worker, or the service user themselves.


BUDGET PLANNER

Name: | Address:
Date: | Completed with:

Money Coming In

Type of Income	Weekly Amount	When it is paid	Where it is paid to
Income Support			
ESA			
DLA Care			
DLA Mobility			
Incapacity Benefit			
Severe Disablement Allowance			
Pension Credit			
State Pension			
Other			

Money Going Out

What it is Spent On	How Much	How Often is it Spent	Weekly Total
Food Shopping			
Rent			
Water			
Electricity			
Gas			
Council Tax			
TV Licence			
Mobile Phone			
House Phone			
Contents Insurance			
Care Charges / Contributions			
Activities			
Travel / Taxi			
Birthdays / Christmas			
Clothes			
Towards Savings			
Holidays			
Sky / Cable			
Cafe			
extras			
Totals			

Total Weekly Income	
Total Weekly Expenditure	
Weekly Surplus / Deficit	

Inventory

Use me to record all purchases over £100.00.

All service users that are financially supported **must** have a finance file in place at the service.

Staff Signature List

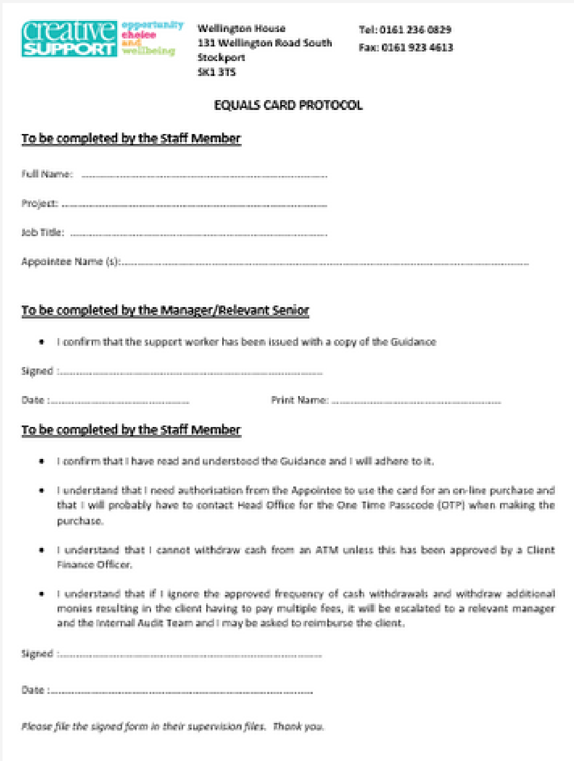
I am not essential, but I make it easier to identify which staff have recorded each transaction during checks or audits.

NOTES

3 Finance Files

Equals Card Agreement

You need a copy of me in the finance files of all service users who use an Equals Card.



Wellington House
131 Wellington Road South
Stockport
SK1 3TS

Tel: 0161 236 0829
Fax: 0161 923 4613

EQUALS CARD PROTOCOL

To be completed by the Staff Member

Full Name: ……………………………………

Project: ……………………………………

Job Title: ……………………………………

Appointee Name (s): ……………………………………

To be completed by the Manager/Relevant Senior

- I confirm that the support worker has been issued with a copy of the Guidance

Signed : ……………………………………

Date : …………………… Print Name: ……………………

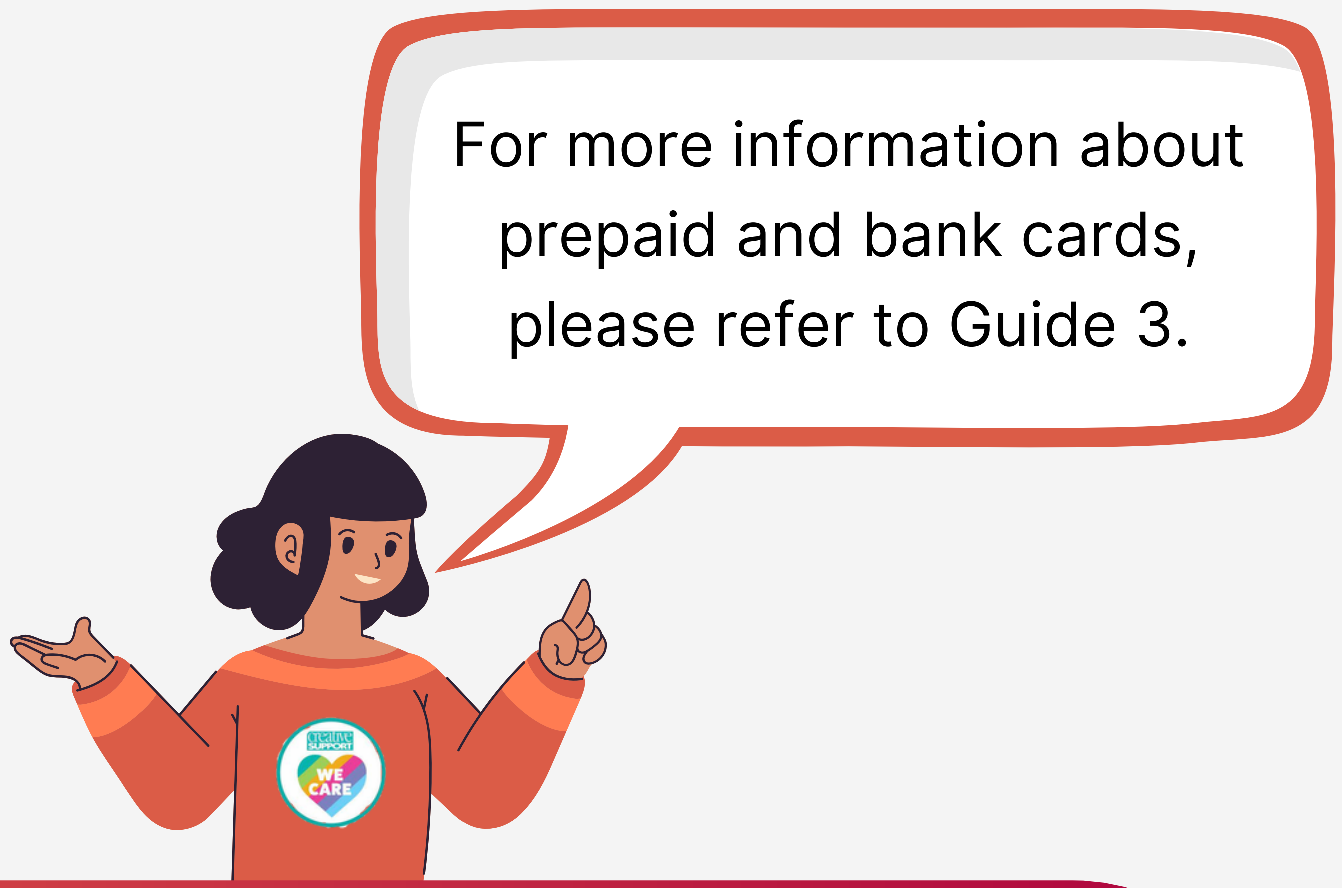
To be completed by the Staff Member

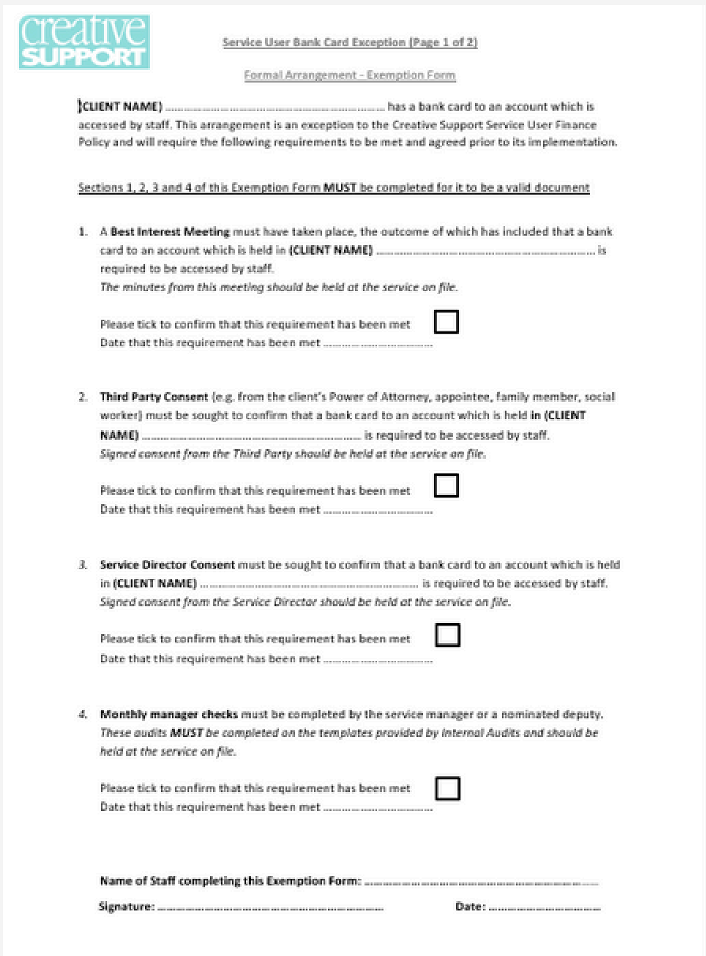
- I confirm that I have read and understood the Guidance and I will adhere to it.
- I understand that I need authorisation from the Appointee to use the card for an on-line purchase and that I will probably have to contact Head Office for the One Time Passcode (OTP) when making the purchase.
- I understand that I cannot withdraw cash from an ATM unless this has been approved by a Client Finance Officer.
- I understand that if I ignore the approved frequency of cash withdrawals and withdraw additional monies resulting in the client having to pay multiple fees, it will be escalated to a relevant manager and the Internal Audit Team and I may be asked to reimburse the client.

Signed : ……………………………………

Date : ……………………………………

Please file the signed form in their supervision files. Thank you.





Service User Bank Card Exception (Page 1 of 2)

Formal Arrangement – Exemption Form

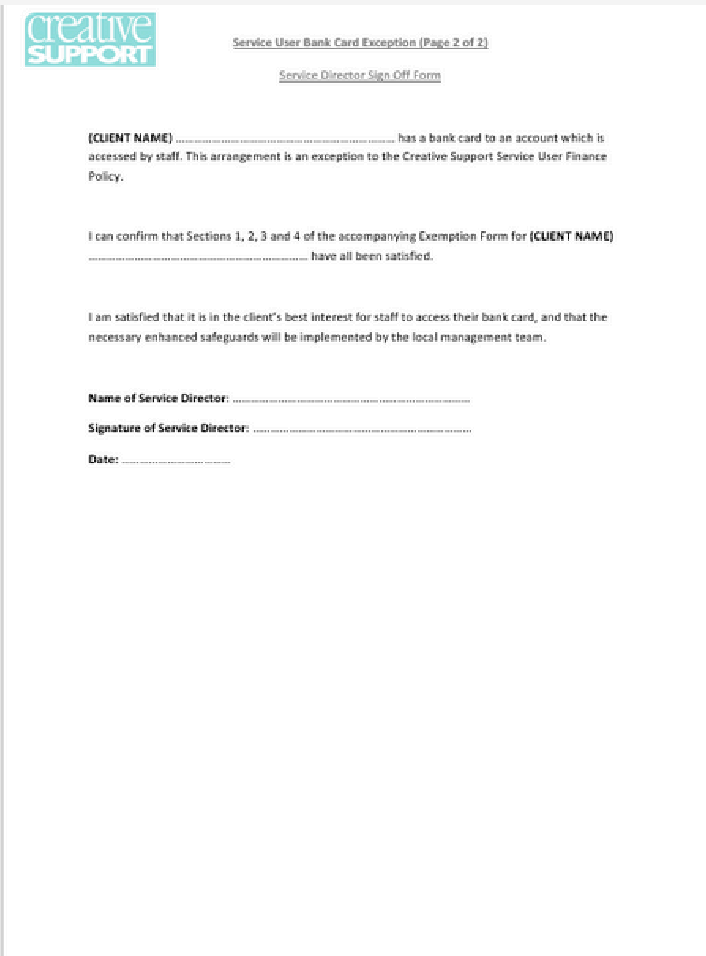
(CLIENT NAME) …………………… has a bank card to an account which is accessed by staff. This arrangement is an exception to the Creative Support Service User Finance Policy and will require the following requirements to be met and agreed prior to its implementation.

Sections 1, 2, 3 and 4 of this Exemption Form **MUST** be completed for it to be a valid document

1. A **Best Interest Meeting** must have taken place, the outcome of which has included that a bank card to an account which is held in **(CLIENT NAME)** …………………… is required to be accessed by staff.
   The minutes from this meeting should be held at the service on file.
   Please tick to confirm that this requirement has been met ☐
   Date that this requirement has been met ……………………
2. **Third Party Consent** (e.g. from the client's Power of Attorney, appointee, family member, social worker) must be sought to confirm that a bank card to an account which is held **in (CLIENT NAME)** …………………… is required to be accessed by staff.
   Signed consent from the Third Party should be held at the service on file.
   Please tick to confirm that this requirement has been met ☐
   Date that this requirement has been met ……………………
3. **Service Director Consent** must be sought to confirm that a bank card to an account which is held in **(CLIENT NAME)** …………………… is required to be accessed by staff.
   Signed consent from the Service Director should be held at the service on file.
   Please tick to confirm that this requirement has been met ☐
   Date that this requirement has been met ……………………
4. **Monthly manager checks** must be completed by the service manager or a nominated deputy. *These audits **MUST** be completed on the templates provided by Internal Audits and should be held at the service on file.*
   Please tick to confirm that this requirement has been met ☐
   Date that this requirement has been met ……………………

Name of Staff completing this Exemption Form: ……………………

Signature: …………………… **Date:** ……………………



Service User Bank Card Exception (Page 2 of 2)

Service Director Sign Off Form

(CLIENT NAME) …………………… has a bank card to an account which is accessed by staff. This arrangement is an exception to the Creative Support Service User Finance Policy.

I can confirm that Sections 1, 2, 3 and 4 of the accompanying Exemption Form for **(CLIENT NAME)** …………………… have all been satisfied.

I am satisfied that it is in the client's best interest for staff to access their bank card, and that the necessary enhanced safeguards will be implemented by the local management team.

Name of Service Director: ……………………

Signature of Service Director: ……………………

Date: ……………………

Informal - Bank Card Exemption Form

You **must** use me if you hold any Visa or debit cards for service users that are in **informal** financial arrangements - where a service user has capacity but has requested additional support.

Formal - Bank Card Exemption Form

You **must** use me if you hold any Visa or debit cards for service users that are in **formal** financial arrangements.

Benefit Income Letters

Any benefit income letters sent to a service user who is formally supported must be stored inside their finance file. For those who are informally supported, it is good practice for them to store any important letters in one place.

Bank Statements

Service user's bank statements must be stored inside their finance file. This ensures they are easily accessible for the manager when conducting their checks. For those who are informally supported with their bank card, it is up to them where they would like to store their bank statements.

Bills or Payment Schedules

The bills sent to a service user who is formally supported must be stored inside their finance file. This also includes any payment schedules, finance agreements, or warranties.

NOTES

4 Local Finance Policies

WHAT IS A LOCAL FINANCE POLICY?

This is a document which tells us what measures a service has in place when it is not possible for them to follow a corporate finance policy, such as the *Service User Finance Policy*. It can be implemented at any time.

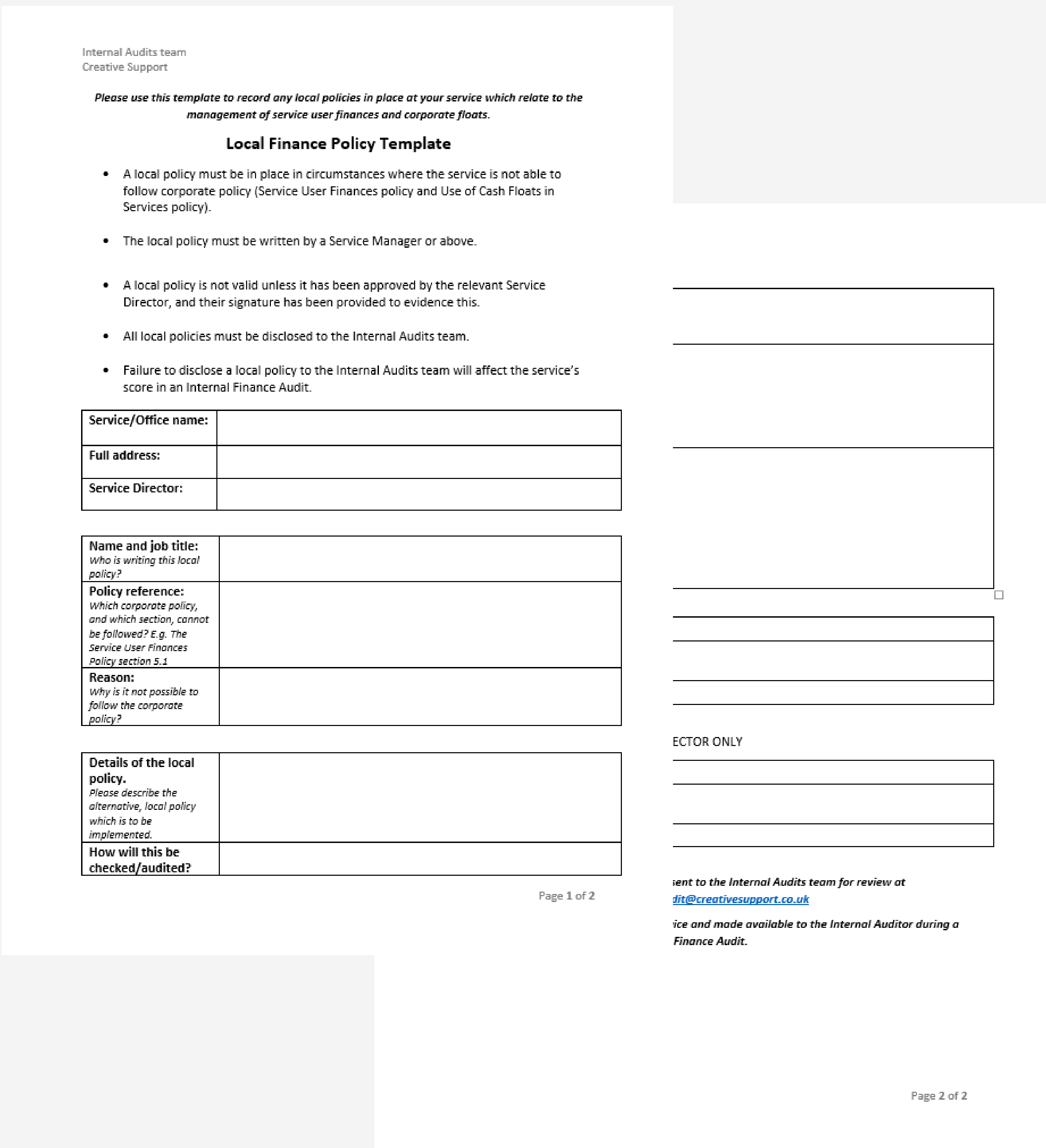
This document should be held on file so it can be accessed at all times. This could be displayed on a wall in the office or held in a daily file.

WHY DO WE NEED A LOCAL FINANCE POLICY?

Local finance policies tell us which areas of the corporate finance policy cannot be followed and why, and provides information on which alternative procedures are being used instead.

This is important because it makes sure everyone at the service understands how the finances should be managed. It is also useful for any new members of staff and finance auditors.

The Internal Audit team may advise when it is necessary for you to have a Local Finance Policy. This may be after a finance audit, or if a service user's support needs change.



Internal Audits team
Creative Support

Please use this template to record any local policies in place at your service which relate to the management of service user finances and corporate floats.

Local Finance Policy Template

- A local policy must be in place in circumstances where the service is not able to follow corporate policy (Service User Finances policy and Use of Cash Floats in Services policy).
- The local policy must be written by a Service Manager or above.
- A local policy is not valid unless it has been approved by the relevant Service Director, and their signature has been provided to evidence this.
- All local policies must be disclosed to the Internal Audits team.
- Failure to disclose a local policy to the Internal Audits team will affect the service's score in an Internal Finance Audit.

Service/Office name:	
Full address:	
Service Director:	

Name and job title: *Who is writing this local policy?*	
Policy reference: *Which corporate policy, and which section, cannot be followed? E.g. The Service User Finances Policy section 5.1*	
Reason: *Why is it not possible to follow the corporate policy?*	

Details of the local policy. *Please describe the alternative, local policy which is to be implemented.*	
How will this be checked/audited?	

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ECTOR ONLY

sent to the Internal Audits team for review at dit@creativesupport.co.uk

ice and made available to the Internal Auditor during a Finance Audit.

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HOW DO I MAKE A LOCAL FINANCE POLICY?

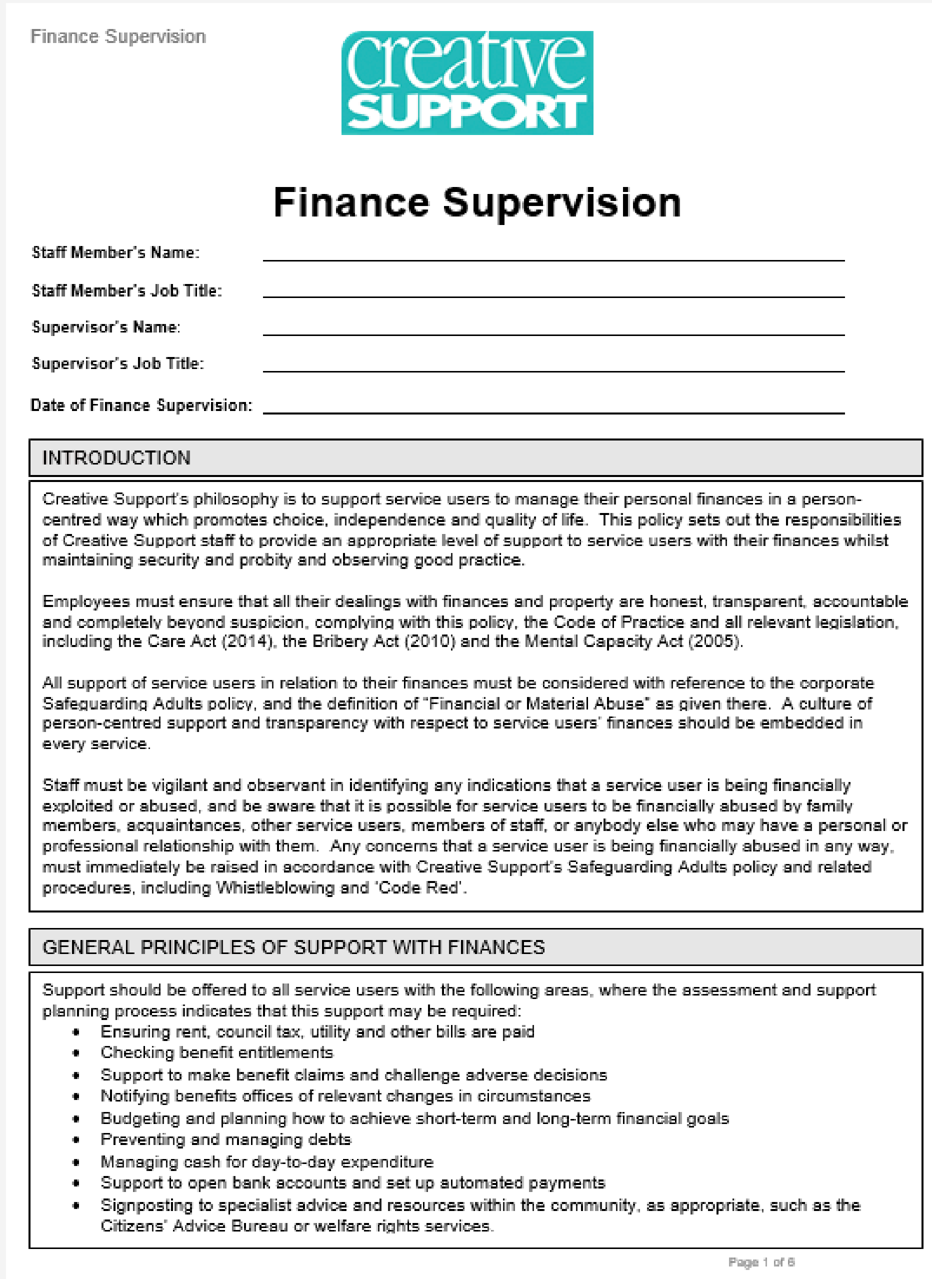
The Internal Audit team has created a template which asks for all of the information the team needs.
If a Local Policy is required, you must complete the '**Local Finance Policy Template**'.

Please contact the Internal Audit team directly to request this document.

The Local Finance Policy must be authorised by the Service Director **AND** be submitted to the Internal Audit team. Without completing these two final steps, the Local Policy is not valid.

5 Finance Supervisions

WHY IS FINANCE SUPERVISION NECESSARY?



Finance Supervision

Finance Supervision

Staff Member's Name: ____________________

Staff Member's Job Title: ____________________

Supervisor's Name: ____________________

Supervisor's Job Title: ____________________

Date of Finance Supervision: ____________________

INTRODUCTION

Creative Support's philosophy is to support service users to manage their personal finances in a person-centred way which promotes choice, independence and quality of life. This policy sets out the responsibilities of Creative Support staff to provide an appropriate level of support to service users with their finances whilst maintaining security and probity and observing good practice.

Employees must ensure that all their dealings with finances and property are honest, transparent, accountable and completely beyond suspicion, complying with this policy, the Code of Practice and all relevant legislation, including the Care Act (2014), the Bribery Act (2010) and the Mental Capacity Act (2005).

All support of service users in relation to their finances must be considered with reference to the corporate Safeguarding Adults policy, and the definition of "Financial or Material Abuse" as given there. A culture of person-centred support and transparency with respect to service users' finances should be embedded in every service.

Staff must be vigilant and observant in identifying any indications that a service user is being financially exploited or abused, and be aware that it is possible for service users to be financially abused by family members, acquaintances, other service users, members of staff, or anybody else who may have a personal or professional relationship with them. Any concerns that a service user is being financially abused in any way, must immediately be raised in accordance with Creative Support's Safeguarding Adults policy and related procedures, including Whistleblowing and 'Code Red'.

GENERAL PRINCIPLES OF SUPPORT WITH FINANCES

Support should be offered to all service users with the following areas, where the assessment and support planning process indicates that this support may be required:

- Ensuring rent, council tax, utility and other bills are paid
- Checking benefit entitlements
- Support to make benefit claims and challenge adverse decisions
- Notifying benefits offices of relevant changes in circumstances
- Budgeting and planning how to achieve short-term and long-term financial goals
- Preventing and managing debts
- Managing cash for day-to-day expenditure
- Support to open bank accounts and set up automated payments
- Signposting to specialist advice and resources within the community, as appropriate, such as the Citizens' Advice Bureau or welfare rights services.

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Accountability
It helps in maintaining transparency and accountability in the use of funds. This helps to build trust with stakeholders, including service users and staff.

Compliance and Risk Management
Financial supervisions ensure that the organisation complies with relevant laws, regulations, and standards. It also helps to identify and mitigate financial risks, which is vital for the sustainability of the organisation.

Service Delivery
Effective financial management can lead to better resource allocation, which in turn can improve the quality of care provided to service users.

Personal Development
Financial supervision often involves training and supporting staff in financial management practices, which can enhance their skills and contribute to their professional development.

WHEN SHOULD I CONDUCT A FINANCE SUPERVISION?

- When a staff member is new to the service or the financial procedures.
- When there has been a finance incident or discrepancy within the money books.
- When a staff member returns to work after a long period of absence, to refresh their memory.
- When a staff member has been promoted and you would like to double-check their skills with managing finances.

WHAT IS INCLUDED IN A FINANCE SUPERVISION?

- Knowledge check of common financial practices, including key security, balance checks, and withdrawing cash from the safe.
- Incident reporting procedures including scenario-based questions.
- Issues for discussion if applicable e.g. if an incident has occurred.
- Areas for training or additional support.
- Agreed actions to monitor and review.
- Acknowledgements and signatures from the staff members in attendance.

6 Financial Arrangements Register

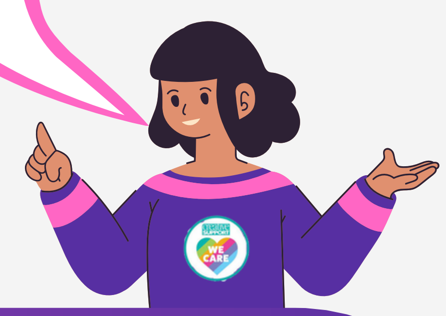
WHAT IS IT?

It is a centralised database held with the Internal Audit team at Head Office. It contains information about all the service users who require support with their finances from Creative Support staff. This includes any service users who have been deemed to have capacity with their finances, and those who do not. It also includes any service users who have support from a third party such as a financial appointee or court appointed deputy.

WHY DO WE NEED IT?

It provides **accountability and transparency** for the people we support, and enables us to see whether we are offering the right level of support with finances.
The Financial Arrangements Register also shows us how many people we are currently supporting with finances, so we can create campaigns and materials to **support** our staff.

If anything changes with the service user's financial appointeeship or capacity, it will. need to be updated on the register.



WHO CAN UPDATE THE REGISTER?

Only **service managers or senior** have access to the Financial Arrangements Register.

It is stated in the Service User Finances policy that: *'It is the responsibility of senior staff in each service to ensure that all arrangements are disclosed and up to date on the Financial Arrangements Register'*.

HOW CAN I UPDATE THE REGISTER?

Contact the Internal Audit team at **Internal.Audit@creativesupport.co.uk** informing them of any changes to the service user's financial arrangement. This can be anything from an updated Mental Capacity Assessment to changing where someone's cash is stored.

WHAT ARE THE DIFFERENT FINANCIAL ARRANGEMENTS?

Formal

A Mental Capacity Assessment has determined that a service user lacks financial capacity. The service user has day-to-day support and has a designated third party also supporting them, e.g. financial appointee or court appointed deputy.

Informal

The service user has financial capacity, either as determined by a Mental Capacity Assessment, or presumed by default.
The service user has requested additional support from staff. This could be support with budgeting, or requesting to store cash inside the service safe infrequently.

None

The service user is financially independent and has financial capacity. They do not receive any additional financial support from Creative Support staff, or a designated third party.

All of the above types of financial arrangements must be confirmed on the register.
Please note, you must **never** presume that someone lacks capacity without conducting a Mental Capacity Assessment.

7 Requisitions

WHAT IS A REQUISITION FORM?

It is a form which can be completed to request items or funds for a specific purpose. For example, you would complete a Goods Requisition Form if you required something for the service, such as a new fan or portable heater.

WHERE CAN I FIND REQUISITION FORMS?

All of the requisition forms can be downloaded from the 'Documents' page on Creative Support's staff area. If you are unsure about whether you can request something for the service, always check with your service director.

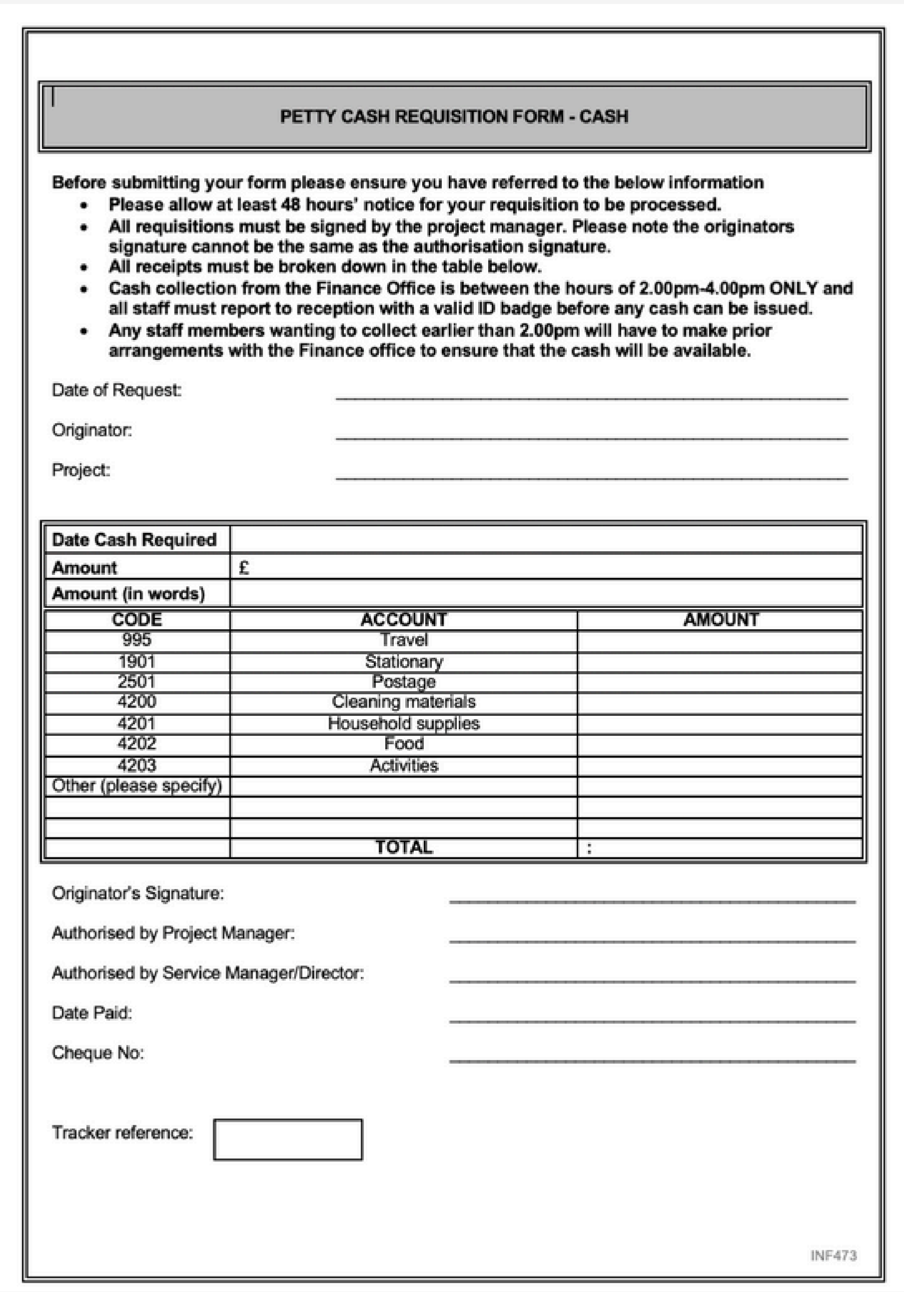
WHO AUTHORISES THEM?

Every requisition form must be signed by the individual completing it and their senior manager.

Some requisitions may require additional authorisations from Service Directors depending on the value of the items being requested.

WHO PROCESSES THEM?

It depends on what is being requested. For example, if you are submitting a Cheque Requisition Form, this would be processed by the Finance Department. Whereas, if you are submitting a Goods Requisition form, this would be processed within the Purchasing Team.



PETTY CASH REQUISITION FORM - CASH

Before submitting your form please ensure you have referred to the below information

- **Please allow at least 48 hours' notice for your requisition to be processed.**
- **All requisitions must be signed by the project manager. Please note the originators signature cannot be the same as the authorisation signature.**
- **All receipts must be broken down in the table below.**
- **Cash collection from the Finance Office is between the hours of 2.00pm-4.00pm ONLY and all staff must report to reception with a valid ID badge before any cash can be issued.**
- **Any staff members wanting to collect earlier than 2.00pm will have to make prior arrangements with the Finance office to ensure that the cash will be available.**

Date of Request: ______

Originator: ______

Project: ______

Date Cash Required		
Amount	£	
Amount (in words)		
CODE	**ACCOUNT**	**AMOUNT**
995	Travel	
1901	Stationary	
2501	Postage	
4200	Cleaning materials	
4201	Household supplies	
4202	Food	
4203	Activities	
Other (please specify)		
	TOTAL	:

Originator's Signature: ______

Authorised by Project Manager: ______

Authorised by Service Manager/Director: ______

Date Paid: ______

Cheque No: ______

Tracker reference: ______

INF473

With regards to finances, you may require the following requisition forms:

- Petty cash requisition (cash)
- Petty cash requisition (cheque)
- Petty cash requisition (Equals)
- Cash requisition form (Equals)

To the left is an example of a Petty Cash Requisition (Cash).

Remember: each requisition will be slightly different depending on what you are requesting.

WHEN WOULD I NEED EACH OF THESE FORMS?

Petty Cash Requisition (Cash)

You must use this form if you are requesting cash to replenish the petty cash fund at your service. You would need to collect the cash from Head Office in person. It cannot be sent in the post.

Petty Cash Requisition (Cheque)

Use this form when you need to replenish the petty cash fund using a cheque. You would need to deposit the cheque for cash at the nearest bank.

Petty Cash Requisition (Equals)

Use this form when the requested funds should be allocated onto an active Equals card. The amount required must then be withdrawn into cash from the Equals card.

Cash Requisition Form (Equals)

This must only be used if an individual employee has an authorised float for travel expenses and meals when travelling for work. The required amount to replenish the fund is allocated onto an Equals card in the individual's name.

8 Appointees and Registered Third Parties

WHAT IS A REGISTERED THIRD PARTY?

Registered third parties are people with legal responsibilities to support service users with their finances where required. Not everybody will have a registered third party, but they may do if they have been deemed to lack mental capacity to handle their finances after a Mental Capacity Assessment has been completed.

The Mental Capacity Act 2005 states that any decisions made on behalf of the individual must be made in their best interests and restrict their freedom as little as possible.

The types of third party support covered in this guide are as follows:

- Financial Appointeeship
- Lasting Power of Attorney (Property and Finance)
- Enduring Power of Attorney
- Court of Protection Appointed Deputies

An appointee can sign documentation on behalf of the individual they support, but only in circumstances where the individual has been deemed to lack capacity to do so.

If proof of these arrangements cannot be provided, the financial arrangement with the service user will be deemed **informal.**

FINANCIAL APPOINTEE

A financial appointee is assigned by the Department for Work and Pensions (DWP) .

This is processed **after the individual has been deemed to lack financial capacity.**
An individual can only have a financial appointee if they are in receipt of benefits.

An appointee can be an individual, such as a friend or relative, or an organisation or representative of an organisation, such as a solicitor or local council.

The role of a financial appointee is to support service users with the application for and management of benefits received from the Department of Work and Pensions. **They do not have any other legal authority over the individual's money or assets.**

This is not recognised as a legal authority, meaning that it does not take as much control away from the individual. It is also simpler and cheaper to set up than an Lasting Power of Attorney.
If any benefits are overpaid, then the appointee can be held responsible.

Appointees and Registered Third Parties

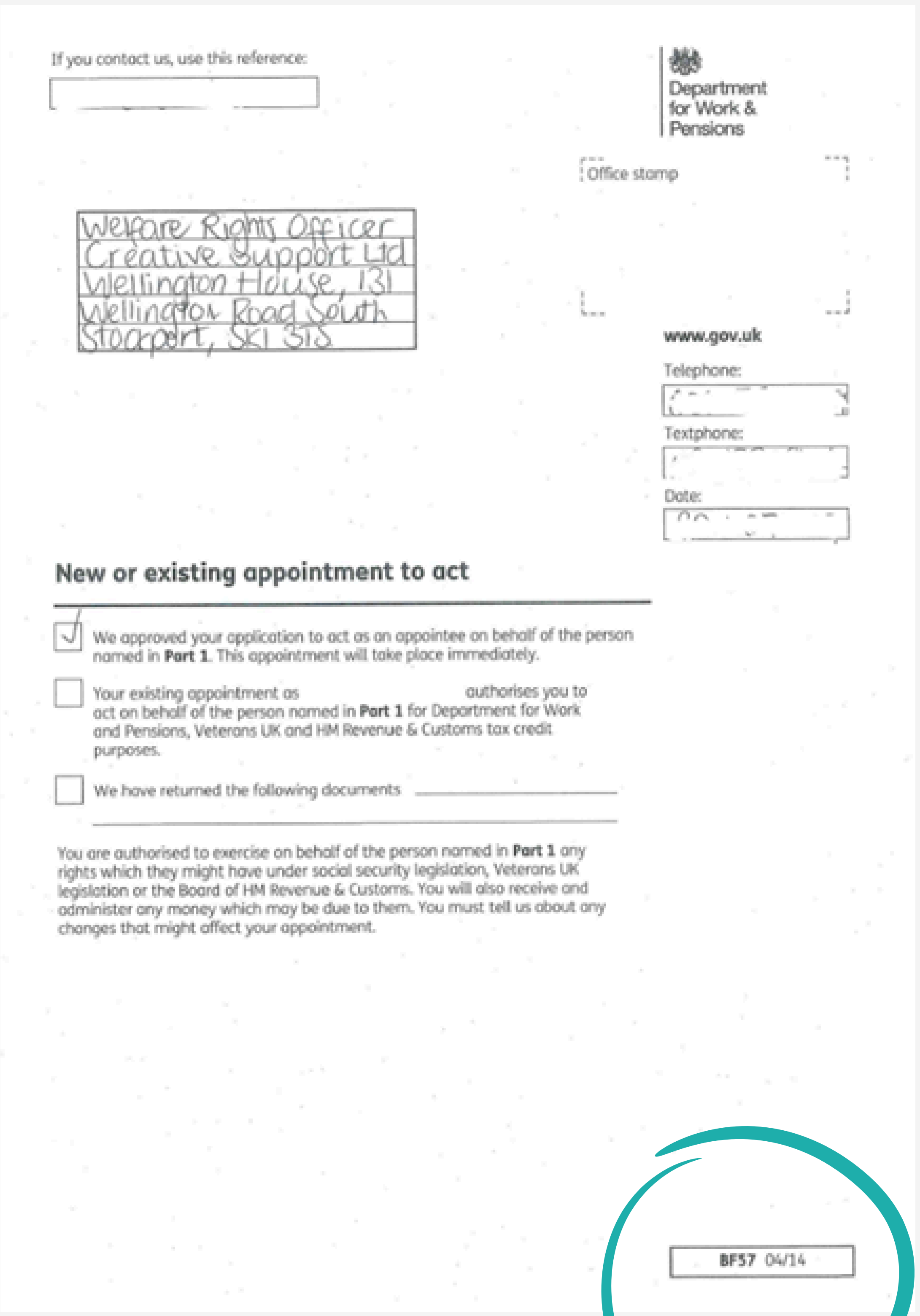
If the DWP agrees that a potential appointee is suitable, they issue **Form BF57** confirming they have formally been appointed to act on behalf of the claimant. They are not the formal appointee until Form BF57 has been issued. This is the document that confirms the financial appointeeship is in place. DWP then monitors the situation to ensure it is still suitable.

When providing proof to Creative Support that an individual is the designated appointee for a service user, a copy of **Form BF57** must be provided.

Below are some examples of Form BF57. BF57s may be issued by other regulatory bodies, including the Pension Services and Disability Benefits service.

The reference 'BF57' will always be present somewhere on the form:

DWP issued BF57:



If you contact us, use this reference:

Department for Work & Pensions

Office stamp

Welfare Rights Officer
Creative Support Ltd
Wellington House, 131
Wellington Road South
Stockport, SK1 3TS

www.gov.uk

Telephone:

Textphone:

Date:

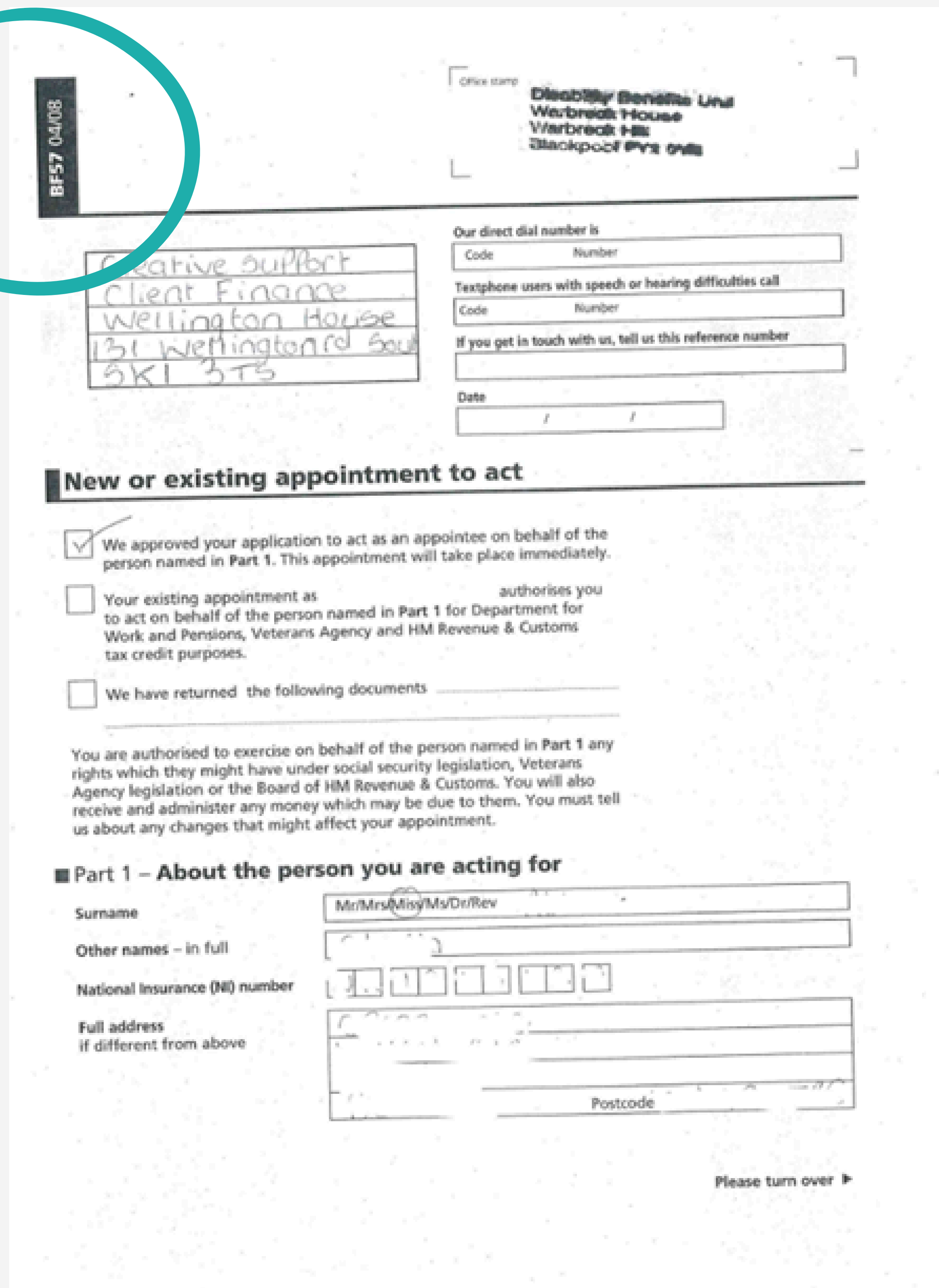
New or existing appointment to act

- [x] We approved your application to act as an appointee on behalf of the person named in **Part 1**. This appointment will take place immediately.
- [ ] Your existing appointment as authorises you to act on behalf of the person named in **Part 1** for Department for Work and Pensions, Veterans UK and HM Revenue & Customs tax credit purposes.
- [ ] We have returned the following documents

You are authorised to exercise on behalf of the person named in **Part 1** any rights which they might have under social security legislation, Veterans UK legislation or the Board of HM Revenue & Customs. You will also receive and administer any money which may be due to them. You must tell us about any changes that might affect your appointment.

BF57 04/14

Disability Benefits issued BF57:



BF57 04/08

Office stamp

Creative Support
Client Finance
Wellington House
131 Wellington rd South
SK1 3TS

Our direct dial number is

Code Number

Textphone users with speech or hearing difficulties call

Code Number

If you get in touch with us, tell us this reference number

Date / /

New or existing appointment to act

- [x] We approved your application to act as an appointee on behalf of the person named in **Part 1**. This appointment will take place immediately.
- [ ] Your existing appointment as authorises you to act on behalf of the person named in **Part 1** for Department for Work and Pensions, Veterans Agency and HM Revenue & Customs tax credit purposes.
- [ ] We have returned the following documents

You are authorised to exercise on behalf of the person named in **Part 1** any rights which they might have under social security legislation, Veterans Agency legislation or the Board of HM Revenue & Customs. You will also receive and administer any money which may be due to them. You must tell us about any changes that might affect your appointment.

Part 1 – About the person you are acting for

Surname Mr/Mrs/Miss/Ms/Dr/Rev

Other names – in full

National Insurance (NI) number

Full address if different from above

Postcode

Please turn over

NOTES

10 Appointees and Registered Third Parties

LASTING POWER OF ATTORNEY (LPA) / ENDURING POWER OF ATTORNEY (EPA)

The Lasting Power of Attorney (LPA) document came into effect in October 2007 and replaced what was previously known as the Enduring Power of Attorney. However, these documents are still valid if authorised by the Office of the Public Guardian.

A person can appoint an individual to act on their behalf via an LPA. An LPA document **can only be created when the service user has mental capacity to do so.**

An LPA is classed as a **legal authority**, meaning it overrides the powers of a financial appointeeship. It allows the attorney to access and manage the entirety of an individual's assets and finances.

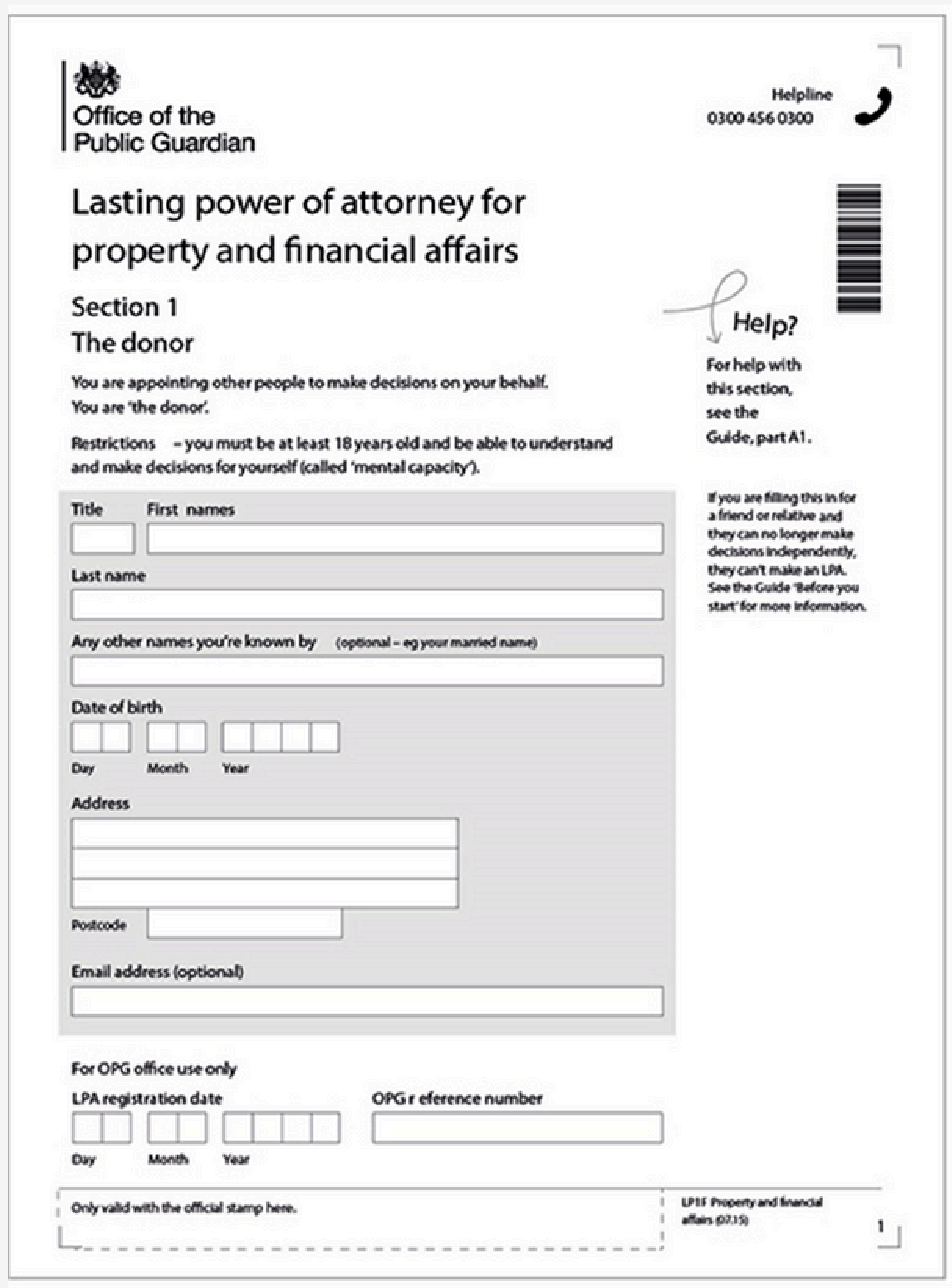
There are two forms of Lasting Power of Attorney:
a) Property and Finance
b) Health and Welfare

For the purpose of this guide, we will focus solely on an LPA for Property and Finances.

The person who grants the powers, i.e. the person creating the document, is called the **'donor'**. The person who is acting on the donor's behalf is called the **'attorney'**.
A property and finance attorney helps the donor to make decisions about the following:

a) Money, tax and bills
b) Bank and building society accounts
c) Property and investments
d) Pensions and benefits

The attorney can only start making decisions when the donor has been deemed to lack mental capacity to do so.


Office of the Public Guardian

Helpline 0300 456 0300

Lasting power of attorney for property and financial affairs

Section 1
The donor

You are appointing other people to make decisions on your behalf.
You are 'the donor'.

Restrictions – you must be at least 18 years old and be able to understand and make decisions for yourself (called 'mental capacity').

Help? For help with this section, see the Guide, part A1.

If you are filling this in for a friend or relative and they can no longer make decisions independently, they can't make an LPA. See the Guide 'Before you start' for more information.

Title First names

Last name

Any other names you're known by (optional – eg your married name)

Date of birth
Day Month Year

Address

Postcode

Email address (optional)

For OPG office use only
LPA registration date OPG r eference number
Day Month Year

Only valid with the official stamp here.

LP1F Property and financial affairs (07.15)

1

An LPA is created via a solicitor, who authorises the document before sending it to be registered with the Office of the Public Guardian. The document must be registered before you can use it; **the attorney cannot start acting on the donor's behalf until it is registered**. It can take up to 20 weeks to register an LPA with the Office of the Public Guardian.

11 Appointees and Registered Third Parties

COURT OF PROTECTION APPOINTED DEPUTIES

The Court of Protection (COP) is a court based in London which is responsible for the following:

- Deciding whether someone has the mental capacity to make a particular decision for themselves.
- **Appointing deputies** to make ongoing decisions for people who have been deemed to lack mental capacity.
- **Granting permission** to make one-off decisions on behalf of someone who lacks mental capacity.
- Making decisions about an LPA or EPA and considering any objections to their registration.
- Making decisions about when someone can be deprived of their liberty under the Mental Capacity Act 2010.

There are 2 types of deputies:
a) Property and Financial Affairs Deputy
b) Personal Welfare Deputy

For the purpose of this guide, we will focus solely on deputies for property and financial affairs.

Unlike an LPA or an EPA, a Court of Protection Deputy is **appointed when the individual has already lost the capacity to make decisions for themselves**. This is why it is appointed through the courts under the eyes of a judge.
A Court of Protection Appointed Deputy is classed as a legal authority, and overrides the powers of a financial appointee, and any attorneys named in either an LPA or EPA.

CORPORATE APPOINTEES

Creative Support can act as corporate appointee for service users who lack capacity or require some formal support to manage their finances. We can do this in the following ways:

Within our services
Where Creative Support is already contracted as an organisation to provide care and/or support within a service, we are able to offer the appointeeship service. There will be charge for this service.

When a service user leaves our services
When a service user is already under corporate appointeeship with Creative Support leaves our services, we can continue to act as a corporate appointee. However, as they would no longer be supported under any of our support contracts, there will be a charge for this service.

External appointeeships
Creative Support accepts referrals for external appointeeships. These are service users who may, for example, receive support from another organisation that does not have an appointee facility. We would expect a referral from a social worker or similar statutory agency for this person to receive this support with their finances. There will be a charge for this service.

12 On-Site Finance Audits

WHAT IS AN ON-SITE AUDIT?

An on-site finance audit is where the auditors visit the service and conduct the audit in-person. They will always be conducted by a member of the Internal Audit team, who are based at Head Office. The Internal Audit team travel to services all over the country.

A finance audit provides **reassurance and financial security**, guaranteeing that service user and corporate finances are being managed appropriately within our services.
They can be used to investigate a specific financial concern, or to determine whether a service requires any additional support or training.

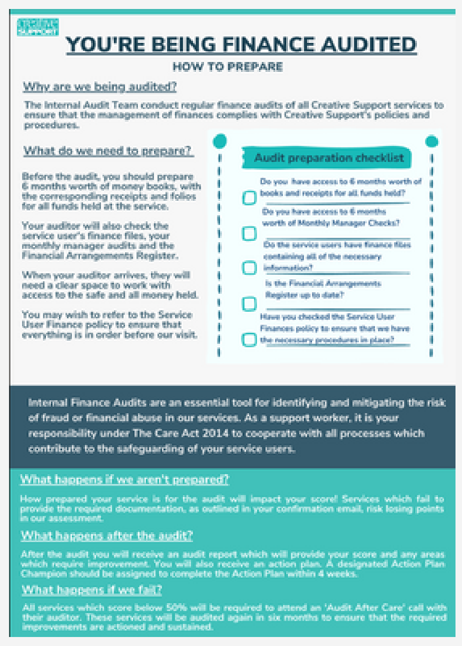
WHAT IS THE PROCESS?

Before the audit:

1. A member of the Internal Audit team will contact the service manager and inform them their service is due a finance audit. They may contact the service via phone or email.
The audit will be scheduled with **at least 2 weeks notice**. If there has been a serious finance incident, the auditor may want to visit the service sooner.
2. The auditor will send the service manager a calendar invitation and email confirmation when scheduling the audit. The email confirmation also contains a preparation checklist to help you prepare for the audit.
3. A member of the Internal Audit team will call at least 2 days before the scheduled audit to confirm it is still okay to go ahead. If any changes or cancellations are required, this allows the auditor to reschedule any travel arrangements which have been made.

During the audit:

4. The auditor will require **full access** to any safes at the service. This includes any office safes. They will also require access to archived documents, staff rotas, service user files, and Monthly Finance Checks.
5. The auditor will conduct the audit and share any immediate feedback on the day of the audit. They will also conduct a balance check on any funds held at the service.



YOU'RE BEING FINANCE AUDITED

HOW TO PREPARE

Why are we being audited?

The Internal Audit Team conduct regular finance audits of all Creative Support services to ensure that the management of finances complies with Creative Support's policies and procedures.

What do we need to prepare?

Before the audit, you should prepare 6 months worth of money books, with the corresponding receipts and folios for all funds held at the service.

Your auditor will also check the service user's finance files, your monthly manager audits and the Financial Arrangements Register.

When your auditor arrives, they will need a clear space to work with access to the safe and all money held.

You may wish to refer to the Service User Finance policy to ensure that everything is in order before our visit.

Audit preparation checklist

- Do you have access to 6 months worth of books and receipts for all funds held?
- Do you have access to 6 months worth of Monthly Manager Checks?
- Do the service users have finance files containing all of the necessary information?
- Is the Financial Arrangements Register up to date?
- Have you checked the Service User Finances policy to ensure that we have the necessary procedures in place?

Internal Finance Audits are an essential tool for identifying and mitigating the risk of fraud or financial abuse in our services. As a support worker, it is your responsibility under The Care Act 2014 to cooperate with all processes which contribute to the safeguarding of your service users.

What happens if we aren't prepared?

How prepared your service is for the audit will impact your score! Services which fail to provide the required documentation, as outlined in your confirmation email, risk losing points in our assessment.

What happens after the audit?

After the audit you will receive an audit report which will provide your score and any areas which require improvement. You will also receive an action plan. A designated Action Plan Champion should be assigned to complete the Action Plan within 4 weeks.

What happens if we fail?

All services which score below 50% will be required to attend an 'Audit After Care' call with their auditor. These services will be audited again in six months to ensure that the required improvements are actioned and sustained.

After the audit:

6. A Financial Audit Report will be sent to the service manager and the service director which includes a final percentage score, a final risk status, and a full breakdown of any issues identified during the audit. The auditor will also send an Action Plan document for the service manager to complete. This document is to evidence any remedial measures taken to resolve the issues raised in the audit.
The auditor will allocate a **4 week** deadline for this action plan to be completed and returned to them.

WHO CAN REQUEST AN AUDIT?

A service manager or above can request a finance audit. If you have any concerns about how the finances are managed at a service, report it to the Internal Audit team directly, or follow the whistleblowing procedure.

The Internal Audit team aim to visit each Creative Support service once every 2 years.

13 Remote Finance Audits

WHAT IS A REMOTE AUDIT?

A remote audit is the same as an on-site finance audit, but is conducted **remotely** by the Internal Audit team from Head Office.

A remote audit is only necessary when a service **does not hold any service user finances** and only holds corporate floats such as petty cash.
If a service only holds a communal fund, the Internal Audit team may also conduct a remote audit rather than visit the service in-person. For example, many Creative Support local offices have been audited remotely.

It may also be necessary for locations which are difficult for the auditors to travel to. The Internal Audit team will **review each service individually** to determine whether a remote audit would be appropriate.

WHAT IS THE PROCESS FOR A REMOTE AUDIT?

1. A member of the Internal Audit team will contact the service manager and inform them their service is due a finance audit. They may contact the service via phone or email.

2. The auditor will send the service manager a confirmation email of the remote audit, which includes the following documents:

Cash Security Procedure Form	This form is used to understand the security of any cash held at the service, and whether an appropriate shift coordinator procedure is in place.
Remote Audit Document Checklist	This form is used to confirm which documents the service currently has in place, and which documents the service manager has sent to the auditor.
Service User Information Form *(only applicable if you support service users with finances)*	This form discloses all of the information the auditor needs to know about the financial support provided.

The service will need to scan any money books, receipts, folios, and requisitions for the current month and the previous 3 months. These scanned documents will need to be sent directly to the auditor.
The auditor will provide you with a 2 week deadline to provide the required documents.

3. A Financial Audit Report will be sent to the service manager and the service director which includes a final percentage score, a final risk status, and a full breakdown of any issues identified during the audit. The auditor will also send an **Action Plan** document for the service manager to complete. This document is to evidence any remedial measures taken to resolve the issues raised in the audit.
The auditor will allocate a **4 week** deadline for this action plan to be completed and returned to them.

14 Action Plans

WHAT IS AN ACTION PLAN?

An action plan is a document provided by the auditors which illustrates all of the required actions to resolve any issues raised during the audit.

It is good practice to share the action plan with the whole team at the service. This makes sure everyone is aware of what procedures need to be followed moving forward.

It includes **4 key areas** for you to complete alongside each issue:

- Which countermeasures can be introduced to address the root cause of the issue?
- Who will be responsible for introducing countermeasures?
- When will this be fulfilled?
- Can evidence be provided?

When completing the action plan, try using the following questions as a guide:

- How did the error occur?
- Why did it happen?
- Can an individual staff member be held accountable for the error?
- Do staff require any additional support/training in a specific area?
- Has this issue been raised previously?
- If so, what measures did you take last time? Did they work?

HOW LONG DO I HAVE TO COMPLETE THE ACTION PLAN?

You have **4 weeks** to complete the action plan. If the service has been awarded a score below 50%, this increases to **6 weeks.**

WILL I RECEIVE ANY SUPPORT WITH THE ACTION PLAN?

Yes - the Internal Audit team are happy to support you with completing the action plan.
If you are struggling to meet the deadline due to work demands, we are happy to discuss an extension with you.

If a service has been awarded a score below 50%, your auditor will schedule an **After Care call** with you.

During the call, your auditor will ask if you require any support with completing the action plan.
They will also ask whether you are **facing any challenges** with implementing the required actions.

For example, if one of the actions is not possible depending on the type of support provided, the Internal Audit team may suggest a **local policy** should be completed instead.

HOW DO I SUBMIT THE ACTION PLAN?

The action plan document contains an **'Action Plan Return Link'** which should be used to return the action plan to the Internal Audit team.
The link will upload the action plan directly alongside the audit result for the service.
The auditor will then assess the action plan and confirm whether any additional information is required.
Your auditor may also request to see some evidence that the actions have been implemented.

15 Supporting Service Users in Vehicles

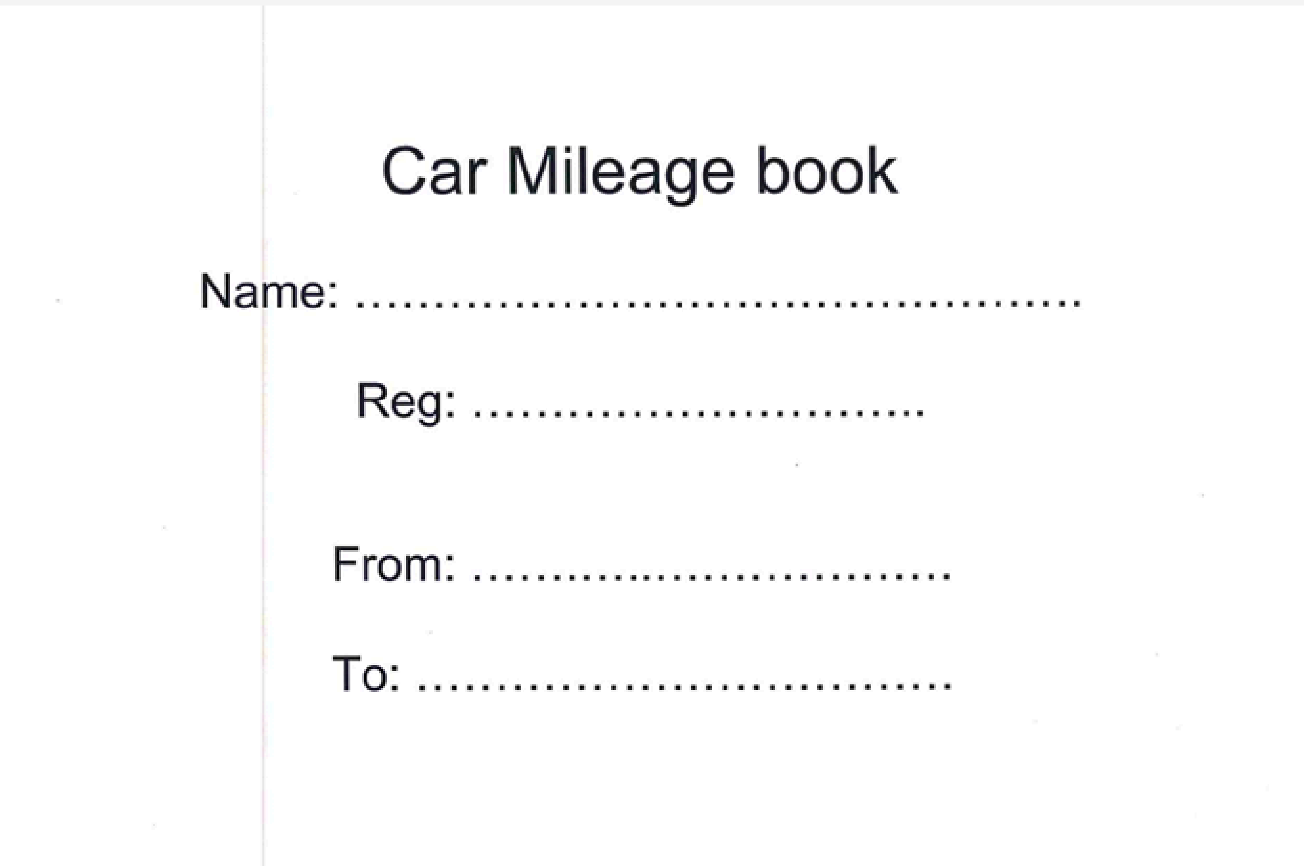
SUPPORTING SERVICE USERS IN PRIVATELY OWNED VEHICLES

Some service users may own their own vehicles or use a privately owned vehicle.
Staff should support service users to ensure their vehicles are in good, roadworthy condition with a valid MOT, tax, insurance, and if required, breakdown cover.

Service managers are responsible for ensuring that all staff members driving a service user's vehicle have signed up to **Driver Check**. Driver Check is a third party verification system that Creative Support uses to verify a staff member's suitability to drive.
Managers should also check that any bank or agency staff who will need to drive a service user's privately owned vehicle have provided their insurance certificate.

All journeys made using a service user's vehicle must be logged in a **Mileage Book.**
The following must always be indicated for each journey:

- Date
- Start mileage *(the mileage of the vehicle before you start the journey)*
- Destination
- Passengers
- Closing mileage *(the mileage of the vehicle after you have completed the journey)*
- Time in *(the time the vehicle was returned to the service)*
- Driver/Damage *(the driver of the vehicle and whether any damage has occurred during the trip)*


Car Mileage book

Name: ....

Reg: ....

From: ....

To: ....

Managers must ensure that any staff driving a service user's vehicle have provided a copy of their **vehicle insurance certificate.**
This also applies to any bank or agency staff members.

It is also the responsibility of managers to ensure that any records of driving licenses and motoring convictions are kept up to date.
The proof of insurance should be held in the staff member's personal file at the service.

ESCORTING SERVICE USERS IN STAFF OWNED VEHICLES

It is not generally permissible for staff to routinely escort service users in staff-owned vehicles. Instead, service users should travel in privately owned vehicles, Motability vehicles, pool cars, or using public transport.

However, Creative Support recognises that there will be some instances where alternative transport is not available or appropriate. Most often, these will be in day service settings and agreed community support services.
Please refer to the Escorting Service Users in Staff Owned Vehicles policy for further guidance.

Signature List

Sign to confirm that you have read and understood the **Manager's Financial Guide** and that you have raised and resolved any queries with your senior manager or the Internal Audit team.

Print Name in Capitals	Job Role or Description	Signature