



Saint John of God  
Community Services clg.

## **Kerry Services Policy 45**

### **Service Users' Private Property and Finances Procedures**

Completed March 2024

THIS DOCUMENT OUTLINES ST JOHN OF GOD COMMUNITY SERVICES CLG.  
Kerry Services

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## **Service Users' Private Property and Finances Procedures**

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ALL INFORMATION REGARDING POLICY BELOW

### **Introduction**

The following procedure is to be read in conjunction with Saint John of God Community Services clg Service Users' Private Property and Finances Policy and Procedures (SJOGCS09).

Saint John of God Kerry Services provides a range of services to both children and adults in day, residential and respite services. The principles underpinning these procedures is that every Service User has a right to be as involved as far as possible regarding how their private finances and property is managed and is empowered where possible to manage their own finances and property. At the centre of this procedure is the principle that Saint John of God Kerry Services and its staff Support service users to make decisions about Service Users' private finances and property using the Guiding principles of the Assistive decision making Act 2015.

It is acknowledged that Saint John of God Kerry Services provides services to Service Users who may be very vulnerable to financial exploitation and abuse. This procedure deals with the safeguarding against financial abuse and financial exploitation of the Service Users we provide services to. Where Service Users are fully autonomous with regard to managing their finances. Saint John of God Kerry Services will respect their individual choice and will empower them to manage their own finances.

### **Scope**

Service Users who have the capacity to manage their own monies will be supported to do so. The level and type of support that may be required will be determined through the Persons Directed Planning/Person Centred Planning Process. In these instances, responsibility must not be removed from the Service User. These procedures apply to all Service Users who receive residential, respite and day services from Saint John of God Kerry Services and who consent to receiving support from the staff of Saint John of God services to manage their private property and finances and Service Users who are unable to give such consent but who's private property and finances must be managed for them which is agreed through their Person Directed Plan/Person Centred Plan and their Circle of Support and documented in their Financial Passport.

These procedures do not apply where a Service User does not consent to staff supporting them to manage their private property and finances.

## **Purpose**

The purpose of this document is to outline to staff their role and responsibilities in the management of Service Users' personal finances and property and to ensure that comprehensive procedures are in place to safeguard Service Users' private property and finances.

## **Roles and Responsibilities**

- All staff must familiarise themselves with and comply with the content of this document and seek clarification from their Line Manager on any points that are unclear.
- Front line staff are responsible for the recording of all transactions in the cash book, household contribution book and the personal property register in a timely, complete and accurate manner.
- Front line staff are responsible for carrying out weekly cash checks with service user consent.
- The Designated Officer for supporting a service user with their finances will be responsible for completing the quarterly report and presenting it to the respective Line Manager (See Appendix 3)
- The Front Line Supervisor will ensure that the Financial Passport is completed on an annual basis or more frequently as required. (See Appendix 1)
- The Personal Property & Possession Record / Register must be updated on an on-going basis by front line staff (See Appendix 2)
- The Regional Finance Department (PQS) is responsible for auditing a sample of Service Users' private property and finances accounts on an annual basis.
- The Finance Department of Saint John of God Kerry Services may conduct sample audits of Service Users private property and finances from time to time as required.
- The Front Line Supervisor / Line Manager must ensure that all staff providing support to Service Users receive the necessary induction on the policy and procedure.
- A review of the support provided is undertaken at a minimum on an annual basis through the Person Directed Planning/Person Centred Planning Process. The review includes all members of the Service User's Circle of Support and may include Multi-Disciplinary Team, as appropriate. Any changes in support will be recorded in the Service User's Personal/Directed Plan and in the Service User's Financial Passport.
- Each staff member will inform his / her Line Manager as early as possible of any concerns he / she may have in respect of suspected misuse of Service User monies and this is managed in line with the Safeguarding policy and procedure.
- The Line Manager will comprehensively review any anomalies regarding Service Users' monies or financial accounts discovered by any means and

refer on to their relevant Line Manager as appropriate. (Line Manger in this instance may be the Programme Manager)

- The Regional Director must authorise all staff members who are mandated as signatories on Service Users' accounts and ensure the appropriate documentation is completed.

### **Safekeeping and Storage of Private Property and Finances**

- Every effort should be made to support Service Users to manage and safeguard their own private property and finances. In respect of money, jewellery and other small valuable items, Service Users should be advised that such items should be properly secured in their home / bedroom /personal locker in a Day Centre e.g. locked unit/wardrobe/locker. These details are to be included in the Residents Guide and/or contained within the Service User's Financial Passport (see appendix 1).
- A personal and secure storage safe/unit/locker should be made available to Service Users who wish to store their money in their residential setting and a secure locker / safe for Service Users attending day programmes as appropriate.
- The Orders insurance policy has agreed to include a safe limit of €500 per resident in respect of the Masterlock safes, any amount above this and the Order would be deemed to be self-insuring the content. Cover is subject to the safes being secured / bolted in accordance with the manufactures specifications. A Maximum Money limit of €4,000 applies to SJOG Community Services.
- The Service User where practicable should be supported to understand insurance requirements relating to cash limits and storage of their personal finances and the actions required when exceeding insurable limits which may include the transfer of cash to their post office / bank account at the earliest opportunity.
- Front Line Supervisors and their Line Managers need to know limits for Service User personal safes and residential house / day centre safes which meet the insurance requirement and limits and are documented.
- Front line staff will support Service Users to work out the amount of sufficient funds that they require to respond to their day to day needs and preferences.

### **Personal Property & Possession Record / Register**

- Upon admission to a Residential Service the Service User's Personal Property Register should reflect the personal assets of the Service User.
- Each Service User has their own Personal Property & Possession Record / Register (See Appendix 2). This is a record of all property of material/personal value purchased by or on behalf of the Service User as agreed with their Circle of Support.

- The Front Line Supervisor will ensure that all Service Users and their family/advocate are involved in keeping an up to date Personal Property & Possession Record / Register of their personal property
- Items purchased by a Service User from his/her personal money are the personal property of the Service User. The Register is to take account of the date acquired or purchased, description of property, receipt details, cost or value of item, location of property, signature and date disposed.
- It is the responsibility of the Front Line Supervisor to ensure that the Personal Property & Possession Record / Register will be updated promptly (no longer than 3 months) for acquisition and disposal of assets that includes breakages of items, any specific items of sentimental value to the Service User must be included on their Personal Property & Possession Record / Register.
- For the purpose of this policy a Service User's personal property can be but not limited to:

- a) clothing
- b) footwear
- c) jewellery and other small valuable items
- d) luggage
- e) personal items of furniture, ornaments etc.
- f) Technology items such as mobile phones, iPad, tablets etc.
- g) other personal effects.

- The Personal Property & Possession Record / Register must be reviewed annually and updated on a quarterly basis as necessary.
- It is the responsibility of the Line Manager to review and sign the Personal Property & Possession Record / Register for each Service User on an annual basis.
- Personal belongings of Service Users are not to be used as communal property or lent to other Service Users without the permission of the Service User.
- The private property of a Service User should be accessible to that Service User.
- If the Service User moves to a different residential location their personal property must transfer with them.
- Where a Service User has purchased personal assets in the past that have not been recorded, these assets should be recorded in the Personal Property & Possession Record / Register as soon as possible and best estimates included in relation to the date and amount paid if this information is no longer available.
- Items of furniture or bed linen etc. purchased by Saint John of God Community Services clg and used by the Service should not be recorded on the Personal Property & Possession Record / Register.

### **Operating Bank / Post Office / Credit Union Accounts**

Where a resident is being supported to have a Bank / Post Office / Credit Union Account, the Designated Finance Officer / Designated Person is responsible for reviewing all banking /cash transactions and summarising them on the Quarterly Report (See Appendix 3). The Line Manager/ Finance Officer must review and check for accuracy of the Quarterly Reports (this serves as an auditing function) for all Service Users in their respective area of responsibility and follow up on any anomalies as appropriate and in turn report to their respective Line Manager as required. Based on Quarterly Report received by the Line Manager/ Finance Officer there is a requirement that they complete an unannounced onsite verification of the details of these reports on a sample of Service Users' accounts in their respective areas of responsibility.

### **Signatory on Accounts**

Where it has been established that a Service User -requires support of operating- or managing their own account-, the Regional Director or person nominated by the Regional Director will mandate staff to do so on his/her behalf.

1. Staff mandated as signatories on Service Users' accounts are reviewed and changed every 3 years.
2. Any changes to the mandate are signed off by the Regional Director or person nominated by the Regional Director.
3. In instances where the Front Line Supervisor or Line Manager is a signatory on a Service User account and is involved directly in supporting a Service Users with the management of their monies, there is a requirement that their respective Line Manager receives a Quarterly Report which they review for accuracy and complete unannounced verification of this data on a sample of Service Users' accounts.

### **Record Keeping**

All front line staff are responsible for maintaining the following records for each Service User:

1. Cash Book
2. Household Contribution Account (Residents only)
3. Personal Property and Possession Record/Register (Residents only)

### **Supporting the Service Users to Manage their Private Property and Finances**

Some Service Users will manage their own finances/monies without staff support with transactions, lodgements or withdrawals. This should be noted on the Service User's personal plan. Decisions made on behalf of Service Users requiring support are also made through the Person Directed Planning/ Person Centred Planning Process with the involvement of the Service User's Circle of Support and documented in their Financial Passport and Financial Will and Preference Checklist (see appendix 4). All decisions must:

- Ensure the right of Service Users to access their money is upheld.
- Ensure that through the Circle of Support that the will and preference of the Service User is upheld and that all decisions are for the benefit of the Service User.
- Reflect a Service User-centred approach to the planning.
- Take into account any hobbies/interests (including availing of external therapists such as massage, reflexology etc.) the Service User has or wishes to explore and consider the likes/dislikes expressed by the Service User.
- Identify how the Service User's life can be enhanced through the agreed use of his/her funds.
- Be made in the context of the Service User's choice and their immediate and long-term wishes.
- Be recorded using the Financial Will and Preference Checklist (See Appendix 4) as part of the Personal/Directed Plan.



Is the service user supported to manage their finances?   
 No  Yes  If *no* please date and sign the form *here*. If *yes* please complete passport below.

Date:

Signature :

Area:



Appendix 1

**Financial Passport**

<b>Name</b>		
<b>Address</b>		
<b>Details of Photo Identification Held (Passport, Bus Pass etc.)</b>		
<b>Service User's Income Source/s</b>	<b>Disability Allowance:</b> Yes/No <b>Amount: €</b>	
	<b>Paid Employment:</b> Yes/No <b>Amount: €</b>	
	<b>Other (please specify) :</b> <b>Amount: €</b>	
	<b>Total income per week :</b> <b>Amount: €</b>	
<b>Savings / Banking Details</b>	<b>Bank account:</b> Yes/No <b>Current or Savings a/c: What name/s on account:</b> <b>Is there a staff signature on account:</b> Yes/No <b>Name: Account no Retained By:</b>	
	<b>Bank account:</b> Yes/No <b>Current or Savings a/c: What name/s on account:</b> <b>Is there a staff signature on account:</b> Yes/No <b>Name: Account no Retained By:</b>	
	<b>Post Office account:</b> Yes/No <b>What name/s on account:</b> <b>Account no Retained By:</b>	
	<b>Weekly Charges as per Contract of Care &amp; Support</b>	
	<b>Weekly Budget</b>	<b>Total Payable by Service User (see contract C &amp; S)</b> €
		<b>Savings each week / month (if applicable)</b> €
	<b>Disposable income available per week</b> €	
<b>Weekly Outgoings: Refer to schedule of charges</b>		

<b>Does the Service User wish/like to be involved in money matters?</b>	
<b>What does the Service User like to spend their money on?</b>	
<b>Is this in line with the Service User's Annual Planning Meeting? (give date of meeting)</b>	
<b>Is the Service User supported to keep all valuables secure? (State location)</b>	

<b>Support I need to manage my money</b>	
<b>Recognizing coins &amp; notes, this is the support I need.</b>	
<b>These are the coins / notes I recognize and like to carry on my person.</b>	
<b>When counting money this is the support I need.</b>	
<b>When I am buying an item in a shop, this is the support I need.</b>	
<b>When paying my bills this is the support I need.</b>	
<b>When withdrawing money from the bank/post office, this is the support I need.</b>	
<b>When planning my budget for the week ahead this is the support I need.</b>	
<b>These are the key people in my life that support me with managing my money</b>	
<b>I would like further education/ support in the following area of money management</b>	
<b>Date Financial Passport Completed</b>	

Service User: \_\_\_\_\_ Date: \_\_\_\_\_

Key Worker: \_\_\_\_\_ Date: \_\_\_\_\_

Front Line Supervisor / Line Manager: \_\_\_\_\_ Date: \_\_\_\_\_

Family member/Advocate: \_\_\_\_\_ Date: \_\_\_\_\_

Review Date: \_\_\_\_\_

**Appendix 2**

**PERSONAL PROPERTY & POSSESSION RECORD /REGISTER**

THIS REGISTER RECORDS THE PERSONAL PROPERTY OF \_\_\_\_

**Location Name;** \_\_\_\_

**Designated Centre;** \_\_\_\_\_



<b>Item No</b>	<b>Date acquired or purchased</b>	<b>Description of property</b>	<b>Receipt</b>	<b>Cost or value if the item is a present</b>	<b>Location of property</b>	<b>Signature (of person updating record)</b>	<b>Date Disposed</b>
1.	23/12/2016	Ipad mini serial No 487655	2016-152	€495.00			
2.	31/01/2017	Carrier bag for ipad	2017-6	€100.00			
3.							
4.							

All items listed above to be checked to ensure each item is present and in working order where necessary by the staff member on each quarterly check

1<sup>st</sup> Quarterly Review completed on: \_\_\_\_\_ By: \_\_\_\_\_

2<sup>nd</sup> Quarterly Review completed on: \_\_\_\_\_ By: \_\_\_\_\_

3<sup>rd</sup> Quarterly Review completed on: \_\_\_\_\_ By: \_\_\_\_\_

Supervisor/Manager Sign:\_\_\_\_\_

**Appendix 3: Quarterly Report to the Line Manager**

**SERVICE USERS FINANCES AND PERSONAL PROPERTY**

**QUARTERLY REPORT TO THE LINE MANAGER**

**Name of Service User:** \_\_\_\_\_

**Location Name;** \_\_\_\_\_

**Designated Centre:** \_\_\_\_\_

**Three Month Quarter:** \_\_\_\_\_

**Prepared by:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**1. QUARTERLY SUMMARY OF BANK CURRENT ACCOUNT TRANSACTIONS**

Opening Balance per Bank Statement	Total Lodgements	Total Payments (excluding cash withdrawals)	Total cash withdrawals	Closing Balance per Bank Statement
€800.23	€480.00	€750.00	€250.00	€280.23

**2. AREAS OF CONCERN:**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**3. ACTIONS AGREED:**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Prepared by:**

**Staff Name:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Reviewed by:**

**Staff Name** \_\_\_\_\_ **Date:** \_\_\_\_\_





**Appendix 4: Financial Will and Preference Checklist**

**In determining what is a person’s financial will and preference the people helping to support the decision must complete the following checklist.**

Service User Name: \_\_\_\_\_

<b>Steps to consider</b>	<b>Evidence</b>
<p><b>1.</b> Have we considered why the Service User needs support around their finances in line with their financial passport, what level of support is needed. Can they make the decision themselves?</p>	
<p><b>2.</b> Have we considered the Service User’s past and present wishes and feelings?</p>	
<p><b>3.</b> Has everything possible been done to involve the Service User /help them participate in their financial decision.</p>	
<p><b>4.</b> Have we taken into account everything that is known about the Service User, which would indicate what decision she/he would make if they could do so without our support. This includes taking into account whatever would add to the Service User’s enjoyment in life.</p>	
<p><b>5.</b> Have we consulted with all who may know the Service User and what they would like? This includes others involved in formal arrangements for substitute decision making.</p>	
<p><b>6.</b> Have we consulted with key people in line with criteria for decision making and shared responsibility/key amounts of money.</p>	
<p><b>7.</b> Have we looked at concerns/issues that could lead to financial hardship or increases the risk of exploitation or abuse of the Service User’s finances?</p>	

**Date completed:** \_\_\_\_\_

**Support Staff/Family/Advocate Present:**

\_\_\_\_\_

**The decision made/action taken in relation to spending of money by the Service User or Circle of Support on their behalf is in line with his/her will and preference. The service user can request a change to update the plan anytime.**



**Signature Front Line Supervisor/ Line**

**Manager:\_\_\_\_\_ Date:\_\_\_\_\_**





**SIGNATURE PAGE**

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I have read, understand, and agree to adhere to the attached Procedure:

<b>Print Name</b>	<b>Signature</b>	<b>Area of Work</b>	<b>Date</b>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
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