****

**Financial Safety**

The information below summarises the guidance produced by the WCVA for voluntary organisations on financial transactions whilst volunteering within the community during the Covid-19 pandemic.

**General Good Practice**

There will be times when volunteers are asked to buy essential items for someone in the community. To avoid any possibility for financial abuse, or misunderstanding, the best option for paying for things is to avoid using cash, and wherever possible use an electronic method such as a bank transfer or paying in advance for good over the phone.

No-one should ever be asked to hand over their bank card and/or PIN.

**Alternatives to cash**

* Bank Transfers
* Pre-payment to a known shop/supplier (over the phone or online)
* ‘Companion cards’ available from some banks
* Gift cards/or ‘pre-loaded’ cash cards

If the person being supported is unable to do any of the above, then if possible a family member or trusted third party should. Cash exchange should the last option.

**Safety precautions if exchanging cash**

If cash exchange cannot be avoided there are some safety measure that should be followed to protect both volunteers and those being supported from spreading Covid-19.

* Coins and cash should be wiped with anti-bacterial gel or soapy water both before being handed over, and once received.
* Both people should wash their hands thoroughly for 20 seconds before and after handling the cash.
* Cash exchange should be completed following social distancing guidelines (volunteer and householder should be 2 meters apart).

Further measures should be put in place to ensure any money exchanged is done safely and there is little risk of fraud or theft.

* Cash should be left somewhere the volunteer can access, insight of the householder, but at least 2 meters away. Cash should not be put out for collection until the volunteer arrives.
* The householder should know who the volunteer is, and confirm that they are who they were expecting. The householder should make a note of the volunteer’s name and time they arrived. If either the volunteer or the householder feels uncomfortable with the exchange, it should not go ahead.
* Both the volunteer and the person being supported should make a note of how much money has been handed over, and check that both agree on the amount. This should be written down, and a photo should be taken if possible.
* The volunteer should record, and where possible, have evidence of their purchases. Photographic evidence of receipts should be taken, with the originals given to the householder.

**Further advice for volunteers**

**DO**

Keep your personal information safe and don’t share any account details with people you don’t know and trust.

Create evidence of the purchases, costs and delivery by taking photos that can be shared with the person being supported and/or group coordinator. If the person being supported suffers from confusion or issues with phones, a nominated family member/trusted third person could be sent the photos instead.

**DON’T**

Do not give or loan people money if you don’t know them or if it doesn’t feel safe to do so. As a volunteer you should never be out of pocket and are not expected to pay for things out of your own money.

You must never receive money or any other item of value as a gift or tip for any activity you have carried out.

**Further advice for people receiving support**

**DO**

Where possible keep financial transactions to a minimum and ask someone you already know and trust to help you.

Keep your personal information safe and don’t share any account details with people you don’t know and trust.

**DON’T**

DO NOT give someone your bank card and PIN. This will protect both yourself and the volunteer supporting you.

Do not give or loan people money if you don’t know them or if it doesn’t feel safe to do so.

Do not feel like you need to give a ‘tip’ or a ‘gift’ to a volunteer. A simple ‘thank you’ is enough. If you feel any pressure to give more than a thank you please report this as soon as possible to the group coordinator.

**Additional Support**

If you are concerned about anyone if the community, or someone you are supporting report it as soon as possible to either your group coordinator, or to Cardiff Council’s Social Services team. Please call 999 if you feel there is immediate danger and an urgent response is required.

If you feel that a householder needs additional support, please speak to Cardiff Council about your concerns as soon as possible. There are various agencies that are able to offer further support to those that need it.

Anyone that has received a ‘shielding letter’ and who does not have support from family or carers, can access a weekly food supply free of charge.