**MANAGING MONEY**

Managing money is one of the biggest risks. Try to make sure you protect volunteers and the people you are helping. Decide what the main risks are and what you will do to reduce those risks.

Money cannot only be lost or stolen; it can also contaminate those handling it. Try to avoid handling any money if you can, as many local shops will allow the payment of goods over the phone by arrangement.

You can reduce your risk by:

1. Not sharing any bank or credit card security details and have very strict procedures in place if any cards are to be used for any transactions. For example, not exceeding the £45 contactless limit.
2. Asking all volunteers to work in pairs when handling money or debit/credit card transactions.
3. Confirming when a person supported received their goods and take a photo of their receipt and record any change given.
4. Maybe ask the citizen to fill out a shopping list which both sides keep a copy of with copies of receipts?
5. Online shopping with the person on the phone? Delivery slots still not currently available, but “click and collect” is allegedly getting better
6. Make sure that you give the individual your name and a contact number. Show them some sort of photo ID if you have it.

**Local shops who will take payment over the phone**

It would be good to utilise shops that will speak to the customer over the phone. This is something supermarkets are unable to process. The citizen picks the shopping they need and then the volunteer’s role is to only collect the bagged up shopping (with the receipt in the bag) and drop it off at the door.

**Cash handling guidance- use of portable card reader**

One possibility is payments via a portable card reader. This has significant risks as it is relaying on a very high level of trust.

For example, a volunteer group are issued with PayPal Card reader (cost approx. £15). They take a shopping list, pay on their own bank card and then go back to the person who then pays on the doorstep using the reader through an app that is downloaded to the Councillors phone. The transaction then being carried out through the Councillors personal bank account to get the credit.

They are counties where this is happening but needs to be where people are trusted locally and Councillors are ideal, especially as part of group.

**Shopping Cards**

Both Asda and Marks and Spencer have made available e-gift cards which can help those shopping for others. Both can be purchased on-line, a bar code sent to the volunteer who can then use this to pay in-store. Asda’s version is called the Volunteer Card, while Marks and Spencer is the “All in this Together” card. Both minimise risk and can be topped up on-line.