



Exchange of Money

One of the key ways in which we are expecting people will need help during this uncertain time, is collecting and delivering shopping. We are conscious that this involves the exchange of money and as such could be open to abuse. We believe that each Area Coordinator and even Street Representatives may choose to manage this in a slightly different way but we would like to give some clear guidelines on Dos and Don'ts as well as some examples on how it could work in practice.

It is particularly important that people in need of help are clear on a standardised approach for paying back money and that it is very transparent so they are not vulnerable to scammers requesting money from them in another way.

DON'T

Ask for payment prior to shopping being delivered and never without a receipt. A vulnerable person could easily be convinced to give money to somebody trying to con them if they believe they will be expected to give an undefined amount of money upfront. If this has to happen, please do your best to make sure that it is only between trusted people who are known to one another.

DON'T

Handle cash if possible. There may be some vulnerable people who only have access to cash – in those cases consider whether it would be sensible to involve the food bank in order to deliver essentials without any payment required. If you must take cash, it would be prudent to receive it in an envelope or ziploc bag and essential to wash hands thoroughly before and after handling as well as disinfecting the cash in soapy water (as per guidance on https://covidmutualaid.org/faq/?fbclid=IwAR3rx-0zewh3UkiZh_9aIViBfy8UsrwBBgCOj6FVhMJhuo86E8m_-NhmYTw#money)

DON'T

Ask for the person in need of help to give their bank card to volunteer. This is a major safeguarding concern.

DO

Check with all residents at earliest stage possible whether they have online banking. For those who don't, agree a payment system in advance and log this on your Street Monitoring Spreadsheet (example can be found in [Resources section of the website](#)). This may be that you will accept cheque, that you will keep receipts up to a value of £30 and then ask for payment in full by cheque or cash. Whatever the system is, aim to ensure that any vulnerable person knows in advance so that it reduces the chance of them being conned in any way.

DO

Ensure that the process is transparent and that both volunteers and people in need of help understand it.



DO

Explore the option of creating a community fund for your area or street so that volunteers can be reimbursed from the community fund, and then the community fund will be paid back by the person who received help. This will likely need a Financial Controller which may not be feasible in smaller areas.

DO

Try where possible to make the system work so that any vulnerable person always has the same payment method either to the same account online/via telephone or to the same person.

Do

Recommend that volunteers do not make purchases larger than £30 for any one person or family in self-isolation. If a higher value shop is required, consider supporting them to do an online shop, phone an order or order from one of the many local companies that are now providing delivery with payment on the door. Please see our [Facebook group](#) for local businesses that can support this.

DO

Make a follow up call or text to anyone who has received help to check they have received what they expected and paid based on a receipt.

Examples of systems that might work

1. Community Fund

Set up a local community fund for your street or area. The volunteer does the shop and pays for it, provides a copy of the receipt to the community group for reimbursement as expenses. The recipient of the goods pays the community group, before or after the payment. This is relatively process heavy and would likely need an additional finance person. Particularly effective for a larger area where people don't necessarily know the people they are helping.

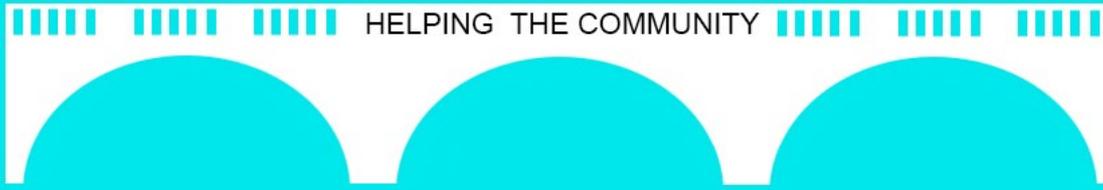
2. Online or over the Phone

Recipient of goods pays the shop over the phone or online and the volunteer collects and delivers the shopping. This may work best for larger shops where there is a reasonable risk of financial exposure for the volunteer.

3. Directly between the volunteer and recipient.

Volunteer pays for the shopping using their personal card or cash (ideally following the advice not to spend more than £30 in one transaction), volunteer gives the receipt to the recipient (if the recipient is self-isolating this could be done by attaching it to the shopping and followed up by a phone call or text). The recipient can then settle the bill by paying cash, cheque or online payment. This should be done with the understanding from the volunteer that it could take some time to receive the money back – indeed the money may never be received. This is the reason for spending no more than £30 (or less if the acceptable financial

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risk for that volunteer is less than £30). Clearly this solution works on a trust basis and is probably best placed to work in small street level groups.

Please note that with many banking apps, cheques can now be paid on by photograph only so it could be possible to never even touch the cheque.

4. A buddy system

If you have particularly vulnerable people on your street who do not have internet banking (or do but may be uncomfortable using it) consider setting them up with a buddy (preferably someone they know). Their buddy would not necessarily do all their shopping but they would be responsible for paying back anyone who did (by bank transfer/paypal etc) up to a value of £30 and keeping the receipts (if following our recommendations or whatever the buddy agrees to if not). When the maximum value had been reached (i.e. £30 had been spent), the buddy would speak with the person, give them visibility of the receipts and ask for a cheque or cash. This system minimises exposure for the vulnerable persona and whilst it may still need to rely on cash, it should minimise the number of occasions that cash is changing hands.

*Guidance on this sheet has come from a number of different sources including COVID-19 MUTUAL AID GROUP UK

For further guidance documents please visit www.henleymutualaid.org.uk