



Non-Statutory Advocacy Manual June 2024

For staff and volunteers

Making Norfolk a great place to grow older

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Introduction

Age UK Norfolk was established in 1947, today our mission is to make Norfolk a great place to grow older. We recognise that service standards are necessary to ensure consistent and quality services to the people to whom we provide help and support. This Manual lays out the standards and processes that staff and volunteers within the Advocacy service should follow in their everyday practice. It provides a comprehensive set of guidelines and procedures and is to be used as a tool for induction, training and as a reference document. This manual is an extension of the volunteer and staff handbooks.

Staff and Volunteers are required to adhere to this manual; however, they are also encouraged to commit to continuous quality improvement and therefore questions, comments and suggestions are welcomed at any time. The service needs to remain responsive to changing demands and the manual is therefore subject to revision.

Our Vision, Mission, Objectives and Strategic Priorities

Advocacy forms part of the Supporting and Enabling Strategic Priority. A copy of the organisational strategic priorities, along with our vision, mission and objectives can be found on our website [Vision, mission and objectives | Age UK Norfolk](#)

Principles and Objectives of our Advocacy service

Non Statutory Advocacy

- **General Advocacy** – Supports and enables people **over 50** to have their voice heard. We support with; making phone calls, writing letters, and ensuring procedures are followed.
- **Money Matters** - Supports and empowers people **over 65** to remain independent when handling their day-to-day management of household finances and paperwork.
- **Bereavement Advocacy** - Provides support to people **over 50** who are recently bereaved by offering practical help such as support to complete paperwork and notify companies.

Statutory Advocacy (These services are not covered by this manual)

- **NHS complaints** - Supports people over 60 who are making, or thinking of making, a complaint about NHS services or treatment.
- **Relevant Person's Paid Representative Service (RPPR)** - Everyone who is deprived of their liberty under the Mental Capacity Act must have a representative. This could be a family member/friend but if there is no one suitable it could be a Paid Representative also known as a RPPR. **(starts in July 2024)**

The service recognises that all people are individuals with diverse and different needs. We respect individual's rights to independence, promote person centred conversations and take a holistic approach.

The service supports individual's right of access to information, advice, and practical support to enable them to make genuinely informed choices. Later life should be a fulfilling and enjoyable experience and older people should be enabled to play a full part in community life.

The service provided will be sensitive to the service users' needs, enabling users to make their own decisions and encouraging them to act for themselves wherever possible.

The service will respond to the needs of all Norfolk residents and be equally available and responsive to residents in all locations across Norfolk.

The service is committed to equality, fairness and justice whilst valuing the diversity of the individual. The service will ensure that everyone will be treated equally, in line with Age UK Norfolk's Equal Opportunities Policy.

- To provide advocacy support to older people in their own homes or in residential care home settings throughout Norfolk.
- To be relevant and responsive to the needs of the individual older person.
- To make sure that we use effective communication methods to understand the older person's unique situation and how they feel about it.
- To consider what service users are asking of us and respond to that need accurately and efficiently, within the limitations of the service.
- To respect the service users' point of view and ensure that we represent their views.
- To assist with the empowerment of older people by ensuring they are better informed about issues which may affect their lives.

Expectations and limitations of the service

Two parties to a dispute

Age UK Norfolk cannot offer advice to both parties as it cannot act in the best interests of both service user's and our impartiality could be questioned. We may offer preliminary information to a service user on first contact but should not knowingly offer advice to the second party in any dispute once the first party has consulted us.

Mental Capacity

We can only support people who are believed to have mental capacity. We must presume mental capacity so if you suspect that the service user may not have capacity to understand then we can ask NCC to complete a capacity assessment (for MM we need a financial capacity assessment)

The MCA says:

- assume a person has the capacity to make a decision themselves unless it is proved otherwise.
- wherever possible, help people to make their own decisions.
- do not treat a person as lacking the capacity to make a decision just because they make an unwise decision.

The MCA says a person is unable to make a decision if they cannot:

- understand the information relevant to the decision.
- retain that information.
- use or weigh up that information as part of the process of making the decision.

Also remember that some people can have fluctuating capacity or seem not to have capacity due to an UTI.

CFAT (Client Financial Affairs Team)

If a service user loses capacity and has **no other option** the county council will look after their affairs <https://www.norfolk.gov.uk/care-support-and-health/start-with-social-care/paying-for-care/making-decisions-for-someone-else>

If capacity has been lost, then we can support but only short term. We should restrict our tasks as much as possible and a time limit of (usually 1 month will be applied.) We should also ask NCC for any decision updates and keep them updated with anything we do.

CFAT are happy for a staff member to notify them if we suspect capacity is being lost, they can act faster if they know a case may come their way. They are also happy for us to call them if we need a case transferred to them. If a volunteer wished to do this, they should speak to their coordinator first.

Appointee ship / Deputy / LPA

Lasting Power of Attorney

There are 2 types of LPA.

- Health and Welfare
- Property and Finance

An LPA gives a trusted person(s) the authority to take responsibility for these decisions. They must be set up whilst the person still has mental capacity. When the LPA is registered with the OPG (Office of the Public Guardian) it can EITHER be specified to be activated immediately (and Age UK Norfolk usually cannot continue dealing with financial affairs as the attorney then has the financial authority) OR more usually, the LPA is specified to only come into force when the service user has lost mental capacity. (In which case AUKN would be unable to support due to the lack of capacity anyway) The Health and Welfare LPA can only be used when a person has lost mental capacity.

https://www.ageuk.org.uk/globalassets/age-uk/documents/information-guides/ageukig21_powers_of_attorney_inf.pdf

Age UK Norfolk undertakes a free home visit form filling service for LPA's, but we require a minimum of 2 attorneys. Only Government fees apply <https://www.gov.uk/power-of-attorney> for more information on this you can contact our advice line.

Ordinary Power of Attorney

This will also give authority for a trusted person to take responsibility for financial decisions for a temporary period but can only operate whilst the service user has mental capacity e.g., typically used for short periods when someone is going away or is unwell. They should be set up via Citizens Advice or a solicitor as specific wording needs to apply. (Age UK Norfolk usually cannot continue dealing with financial affairs as the attorney then has the financial authority)

Age UK Norfolk does not undertake this service.

Deputyship

A deputy undertakes responsibility for the management of all of a person's financial affairs if they lose mental capacity.

If a service user has not arranged an LPA in advance, then when a person loses mental capacity Social Services will manage the person's affairs via their Client Financial Affairs Team. Alternatively, family/friends can apply to the OPG to be a Deputy and act as they would with an LPA but there is a one-off application fee and an annual fee

Age UK Norfolk does not undertake this service. <https://www.gov.uk/become-deputy>

Appointee ship

An appointee is responsible for managing a person's DWP benefits. Applications are to the DWP.

Age UK Norfolk will only undertake this in exceptional circumstances after agreement via the coordinator/Manager. <https://www.gov.uk/becom-appointee-for-someone-claiming-benefits>

Responsibilities of an Advocate (Staff and volunteers)

- Taking actions to help people say what they want, secure their rights, represent their interests, and obtain the service they need.
- Empowering people.
- Undertaking person centred conversations, understanding that each person is different and has different views, goals, and desired outcomes.
- Working to the agreed guidelines and policies of the service.
- Only carrying out agreed tasks on the approved task list and consent form (refer to appendix section)
- Always obtaining consent from the service user and recording on our CRM Charity Log, sometimes referred to as CLOG.
- Ensuring that any legal requirements including health and safety guidelines and insurance restrictions are met.
- Ensuring that Age UK Norfolk have up to date personal information and emergency contact details.
- Recognising the importance of the service they offer and committing themselves to initial induction, training, and periodic updates.
- Undertaking community visits as agreed with the service users and coordinators.
- Informing the service user and if necessary, their coordinator/manager in advance if they are unable to make a visit.
- Taking care to notice any changes in the service user or in the tasks which they are asked to do and to inform the coordinator.
- Not taking any other person to the service user's home unless authorised by your coordinator.

- Adhere to the recording and monitoring procedures.
- Not giving advice, including financial or legal advice or signing any legal documentation.
- Ensuring that service user's rights are respected.
- Accepting the limitations of their own knowledge and abilities and recognise the circumstances when it is appropriate to refer a case on.
- Having an awareness of their personal prejudices and interests to avoid imposing these on the service user. The volunteer's role is to help the individual reach an informed understanding of their situation, without letting personal opinions of a service user's circumstances or attitudes impinge on the support provided.

What makes a good Advocate?

- Utilising the support network within the organisation.
- Having an understanding nature.
- Having excellent communication skills.

What an advocate should NOT do

- Share their personal opinion. The service is service user lead and only items the service user would like discussed/raised should be actioned.
- Provide information to other organisations or individuals that are confidential; unless it is a safeguarding issue and has been approved by Age UK Norfolk staff.
- Administrator or handle medication.
- Remove property (Excluding paperwork with service user consent) from a service users home without coordinator sign off.
- Act in a befriending capacity.
- Transport a service user in their car even if they have the correct insurance.
- Attempt to lift a service user or push them in a wheelchair unless they have provided AUKN with an up-to-date manual handling certificate and have coordinator sign off. (AUKN will not pay for a manual handling course unless agreed with a manager.)
- Disclose personal information to a service user e.g., address, phone number.
- Accept or provide gifts (Review gift policy)
- Continue contact with the service user after the case has been closed.
- Be negative about any services the service user is receiving or being provided.

Staff Role

Team Contact Details

Jen Field (Head of Service)	01603 787111 ext 220	Jen.field@ageuknorfolk.org.uk	Mon, Tues, Wed, Thurs
Jo Asbury (Assistant Manager)	01603 787111 ext 224	Joanne.asbury@ageuknorfolk.org.uk	Mon, Tues, Wed & Fri
Sue Woolbright (Coordinator)	07785694019	Susan.woolbright@ageuknorfolk.org.uk	Mon, Tues, Wed
Tim Page (Coordinator)	07884475834	Tim.page@ageuknorfolk.org.uk	Wed, Thurs & Fri
Angie Burton (Coordinator)	07787001315	Angela.burton@ageuknorfolk.org.uk	Mon, Tues, Wed & Thurs
Gemma Weeks (Coordinator)	07717533060	Gemma.weeks@ageuknorfolk.org.uk	Mon, Tues, Wed & Thurs
Norman Green (Coordinator)	07717517586	Norman.green@ageuknorfolk.org.uk	No set pattern

Coordinator Role

The Advocacy Coordinators are responsible for all members and service users.

Coordinator Areas

Sue, Tim, Gemma and Angie are responsible for all service users and volunteers within their allocated postcodes as per the table below. The initial referral will go to the coordinator responsible for that postcode. They can allocate a volunteer from any post code area to the service user and the volunteer will report to that coordinator for that service user each month and for any support required.

Norman will support all the coordinators with Advocacy and Money Matters where needed.

Sue		Tim and Angie			Gemma			
NR10	NR31	NR1	NR9	NR33	PE12	PE34	IP27	NR25
NR11		NR2	NR13	NR34	PE13	PE35	IP28	
NR12		NR3	NR14	NR35	PE14	PE36	NR19	
NR26		NR4	NR15	IP19	PE15	PE37	NR20	
NR27		NR5	NR16	IP20	PE30	PE38	NR21	
NR28		NR6	NR17	IP21	PE31	IP24	NR22	
NR29		NR7	NR18	IP22	PE32	IP25	NR23	
NR30		NR8	NR32		PE33	IP26	NR24	

Volunteer Role

Volunteer Role Description

Volunteer's role descriptions can be found on our website - [Age UK Norfolk Advocacy and Money Matters Volunteer Opportunities](#)

Volunteer induction

Volunteer's induction will be booked as per the instructions in the volunteer handbook procedure. Once a volunteer has been fully vetted and inducted, they can start to support the service.

Note to staff

A volunteer cannot be made active on CLOG until they have completed all the sections in the recruitment procedure and returned all relevant documents.

When the staff member is making the volunteer active on CLOG you will need to ensure you are completing the following for volunteers:

- *Add the volunteer to the 'Groups and Skills' section.*
- *Add the volunteers email to the shared email group on outlook.*
- *Ensure the 'Preferred method of contact' box on CLOG has been completed.*
- *Ensure the volunteer skills box in CLOG has been completed.*

While the volunteer is active it is the responsibility of the staff team to keep the volunteers record up to date.

- *Ensure at the Annual Review, details are checked and updated if necessary.*
- *Staff team to update CLOG.*
- *Update CLOG with training events attended in the clubs and Clinics section.*

If group emails are being sent, the volunteers email address will always be hidden by using the BCC function.

Volunteers - On Hold

Sometimes volunteers need to take some time out of volunteering but do not want to leave. If a volunteer is on hold for over 6 months, they must have a meeting with their coordinator upon return to ensure they have been given any relevant updated information.

Note to staff - *If a volunteer is on hold, this needs to be clearly marked on CLOG and the volunteer coordinator needs to be updated. If it is not suitable for the volunteer to be contacted while they are 'on hold' please remove their email address from the group list and make this clear on CLOG*

Volunteer Support and Supervision

Each volunteer will have a named coordinator as their main contact; however, volunteers can expect support from the whole of the Advocacy Team.

Volunteers may request a face-to-face Supervision session with their coordinator at any time.

Network Meetings

Group Supervision will be provided via Volunteer Network Meetings. We aim to hold these 3 times a year. It is expected that active volunteers will attending at least 1 network meeting a year and engage in Age UK Norfolk volunteer community.

All training will be added to the volunteer's record on CLOG by their assigned coordinator.

Volunteers - Leaver

If a volunteer wishes to end their volunteering with Age UK Norfolk It is important that all active cases must be handed over to a coordinator and their service users informed as soon as possible. The volunteer must remember that they are unable to continue to support any Age UK Norfolk service users once they have left and they must:

- Cancel any Third-Party banking facilities – AUKN cannot do this, the volunteer will need to inform the service user and the bank.
- Delete/destroy all contact information they hold for any service users.
- Return all AUKN property including the badge.

Note to staff remember to update CLOG (including groups and skills)

Service Users/Client

Service users Rights

- To receive assistance from a trained volunteer, following the service principles, who will have knowledge and understanding of the needs and issues affecting older people.
- Be treated as an individual, according to the principles of the service.
- If service users do not wish to act on the information provided, they can decline. This will not prejudice any subsequent support from the service.
- Be fully consulted and to consent to any action concerning them, such as a letter is to be written or a referral made.
- To have their case dealt with promptly and thoroughly.
- Receive a service which offers:
 - An introductory visit by the service coordinator.
 - Regular contact from Age UK Norfolk until a suitable volunteer is found.
 - Regular and reliable help with the tasks identified in the Task List and Consent Form.
 - Be advised of and have open access to Age UK Norfolk's Complaints Procedure.

Responsibilities of the organisation to volunteers and service users

- Develop and monitor the service ensuring that the service remains relevant and responsive to the needs of older people in Norfolk.
- Provide training and support to volunteers, recognising that the service requires specific and general skills and knowledge, which continually need updating.
- Address complaints from both service users and volunteers. To learn from complaints, and to carry out any changes of practice if necessary. To ensure compliments and complaints are given equal recognition.

Keeping Safe

Safeguarding

If you uncover or have any suspicions regarding financial abuse or any other type of abuse, please contact a member of Advocacy team immediately. If necessary, the team will then file an internal safeguarding report and make a safeguarding report in line with our policy, which may include notifying Social Services or if known, the service users GP. The volunteer will be advised if they need to take any further action. We do not always get updates from Norfolk County Council/GP on safeguarding reports as it is not always in our interest to know. This does not mean relevant action is not being taken. [Updated: Raising a safeguarding adults concern checklist | Norfolk Safeguarding Adults Board](#) is a helpful checklist for safeguarding.

Sharing personal information

Never give service users your personal contact details. This is so that you will not be harassed by people calling you and asking you to do more than you have agreed to do. If a service user needs to contact, you they will call the office. **If you need to call the service user withhold your number by using 141.**

If you need to give a professional your contact information, please do so with caution and check with a member of staff.

Risk Assessment

To protect staff and volunteers whilst lone working in the community, all known or identified risks will be recorded and shared in line with our policies.

As part of the risk assessment, we should use the 'Clutter scale' in the Self Neglect and Hoarding Norfolk Safeguarding Adults board paper [Self-neglect and hoarding | Norfolk Safeguarding Adults Board](#)

Keith's story - A personal and touching film about hoarding <https://www.youtube.com/watch?v=fhmfptwNZc>

Notifying Volunteers of Identified Risks

Following assessment of any identified risks and agreement that the provision of the service can go ahead, the volunteer will be informed of any identified risks along with any restrictions that have been put in place. The volunteer will need to confirm that they understand the risk and are happy to support the service user.

Note to staff – All risks must be noted on the risk assessment tab on CLOG

Personal Safety

Age UK Norfolk have a responsibility under the 'Lone Workers Policy' to provide you with support should you ever feel unsafe or in danger whilst out on a visit.

Visits should only be completed in office hours (10am-4pm); this is so that you have support available from Age UK Norfolk staff. All visits must be logged as per the procedure in the Volunteer Handbook using CLOG or the Microsoft form link which can be found in the Volunteer Handbook

Every effort will be made to assess risks associated with individual cases; however, volunteers always need to remain vigilant for their own personal safety. Any issues that arise should be discussed with their coordinator at the earliest opportunity.

To mitigate any risks the volunteer should:

- Ensure you follow the buddy system (details can be found in the lone working policy)
- Ensure you are aware of the **red file procedure**. As mentioned in the Lone Working policy the number for the **RED FILE** procedure is **01603 785200**
- Park in a well-lit area if possible, so that the vehicle is safe, and you will not be at risk when you leave or return to it.
- Be alert when negotiating difficult access routes If it is dark carry a torch if possible.
- Ask that pets in the house are under control.
- Ensure the exit route is clear and always place yourself between the service user and the exit.
- If anyone becomes angry or makes you feel uncomfortable **then leave immediately**.
- If someone falls, **do not attempt to lift them**, but call for assistance.
- If we need to visit an empty property, perhaps if the service user has moved to a care home and need paperwork etc. there must be at least 2 people from **different** organisations. If this is not possible management sign off must be given.

- **Note to staff** – *Once an appointment has been arranged it is the responsibility of the person visiting to update charity log of the date and time on charity log marking the appointment as **very high priority** on the Action Priority Rating field showing the time and date of the visit, so this is clearly visible in your action list. All volunteers without CLOG access will log their visit on the Microsoft form mentioned above.*

COVID 19

The latest government guidance in full can be found here:

[Living safely with respiratory infections, including COVID-19 - GOV.UK \(www.gov.uk\)](https://www.gov.uk/guidance/living-safely-with-respiratory-infections-including-covid-19)

We are following the latest government guidance and have no additional restrictions in place. Due to working with vulnerable people, we should mitigate any infection risk where possible and respect the wishes of anyone we see face to face e.g. if they would like us to wear a mask and you are happy to do so. Care homes may have their own rules around visits and our guidance is in addition to any guidance the care home has. All guidance provided by a care home should be respected and followed.

COVID Testing and vaccinations - If you wish to test prior to a visit and are unable to obtain a free test please speak to your coordinator **before** you incur a cost to do this.

You do not have to let us know if you have been vaccinated, taken a test or the result.

Information, Advice, Signposting and Referral

Information

Information: Is providing facts in response to a question. Information is not person specific and would be the same for every service user.

Our preference is for the service user to contact our I&A team (advice@ageuknorfolk.org.uk / 0300 500 1217) if they require some information on anything, however there are circumstances when it is reasonable for the Advocacy service to give out information rather than go to the I&A team.

If you do give information it must:

- be from
 - Norfolk Community Directory
 - Trusted trader
 - Trust Mark
 - Gas Safe
 - Law Society
- Ideally 3 options by postcode would be provided.
- It must NOT be a recommendation
- It must be impartial
- Details of all options given must be recorded on the monthly report form /CLOG

If you are unsure please speak to your coordinator or go directly to I&A for the information.

Advice

Advice: Is to guide or recommend options in relation to a problem unique to a person.

Advice at all times should be provided by our I&A team and not the Advocacy team

Signposting

This is when a service user is given information of other organisation(s) that would be able to assist them. The service user then contacts the organisation themselves.

Referral

This is when the volunteer contacts the organisation on behalf of the service user and makes an appointment for them, with the service user's consent.

Guidelines

We should not provide any advice to the service user, if the service user is unsure of who they would like to use for a certain task we should signpost them to our Information and Advice team who can provide impartial information and advice to help the service user to make an informed decision. The Advocacy coordinator or volunteer can support the service user through this process.

If a service user requires specialist financial advice, for example, releasing equity on their house, investment advice, advice about taking a lump sum as part of a pension etc. they must be referred to an independent

financial adviser (IFA). As above, if the service user is unsure of who to use, please contact our Information and Advice team.

If the service user questions why, you are unable to make any suggestions, please advise them that the Information and Advice team are trained to provide impartial advice and must follow strict guidance.

Details of referrals and signposting should be recorded on the monthly Task List Update sheet

Referrals and active cases

Referrals into the service

Referrals come in from 2 places.

1. Norfolk County Council/Other professional – the professional will complete our referral form which can be found on our website [Age UK Norfolk | Our Services](#) within the Advocacy/Money Matters Service Information. (They will either email this to us or upload the referral onto the NCAN referral system)
2. Via our Information and Advice team, anyone can contact the I&A service to request support from the Advocacy service, it could be the service user, a concerned family member or a professional. I&A will call the service user to obtain consent to make a referral and confirm suitability for the service before they make the referral to Advocacy.

Allocation process

The referrals will go to the assistant manager of the service who will allocate the file to a coordinator.

The coordinator will then consider who has availability and who would be a good match (Personality, location, skills etc.) Approach the volunteer to discuss the case and if they agree arrange a visit at a mutually suitable time.

Note to staff - You can share with the volunteer the proposed task list, the referral form, any risks and the service user's information. The coordinator will assign the volunteer a job card on CLOG and make them the usual volunteer

Initial Visit to the service user.

The first visit is usually made by a coordinator, together with the referring professional if possible and if suitable a volunteer. Occasionally an experienced volunteer may complete the initial visit on their own if the case has been assessed as suitable by the staff member. E.g. the service user is known to us.

At this visit the coordinator will follow our risk assessment guidance and procedure, explain the service to the service user and gain their consent. This can be verbal or written and will be recorded on CLOG. Separate consent will be obtained and recorded for EVERY organisation to be contacted by AUKN directly. It will be rare that we will need additional consent as the preferred option for letters is that they are from the service user who will then sign the letter or that you are with the service user if making a call. A lot of companies will need their own consent form to be signed in addition.

The coordinator will compile a list of tasks which will be signed by the volunteer and service user.

Occasionally the coordinator may refuse to offer the service to the potential service user at this point. One reason for this may be due to the person not having the mental capacity to understand the service and therefore unable to instruct us. Other reasons may include an assessment that the situation is unsafe for a volunteer, that the requirements of the service user do not fit with our service or the involvement of third parties would make it difficult for us to offer the help and support required.

Introduction of Volunteer to service user

1. The coordinator will meet volunteer outside of service user's home and you will go in together.
2. Introductions will be made by the coordinator who will also make sure the service user knows why you are there (you may need to remind them of your previous visit.)
3. Once all parties are happy with the task list, the service user and volunteer will sign the form, this must be uploaded to CLOG by the coordinator.
4. When the coordinator feels that the volunteer is happy with what they have been asked to do and that any papers etc. have been located, they will explain to the service user that they will leave them with the volunteer, to get to know each other and to get started on the tasks.
5. The coordinator will then provide ongoing support to volunteer on an 'as and when basis but maintain regular update contact with the volunteer, who will at least once a month submit a monthly report to their coordinator. They will then read and action any issues once a completed monthly report form has been received.

Subsequent visits are usually undertaken by the volunteer on their own, however in difficult situations future joint visits may be arranged with the coordinator.

Tips for the initial visit

Give your full name and explain that you work/volunteer for Age UK Norfolk. Ascertain how the service user would like to be addressed – Mr/Mrs/Ms or by their first name.

- If this is an initial visit, or if the service users memory is poor you may consider recapping the following
- Provide an overview of the service including:
 - support provided by volunteers,
 - all volunteers/staff are DBS checked and referenced,
 - All discussions remain confidential, unless a potential Safeguarding issue is identified which would have to be reported.
 - The service is flexible and once a volunteer is allocated, visiting times/ dates etc. will be arranged between service user and volunteer.
 - Financial or Legal Advice **cannot** be offered but we can help them access this service if required.

Explain that you need to ask a few basic questions about the following, to ascertain their current situation and how the service can assist them. Familiarise yourself with the core tasks we can provide they are listed on the task list.

Suggestions for the Money Matters service:

- Have they got a bank account?
- Where are their benefits/income paid into – post office or bank/building society?
- How do they pay their household bills?
- Ask how they access their day-to-day cash.
- Are all their bills up to date or do they have any debts?
- Do they have any credit cards?
- If possible, ask to see bank statements and state pension letters.
- Establish if the person is in receipt of Attendance Allowance or Disability Living Allowance,
- Ask about the legal side of their affairs – have they got a current Will and has anyone got Lasting Power of Attorney for them? If LPAs are in place suggest that they/we discuss our proposed involvement with those appointed.
- Finalise Meeting – leave an Age UK Norfolk contact postcard with the names of those that visited the service user.

Once the above is complete recap back to service user to check their understanding of what we are offering.

Explain who will be their main contact and what the next steps are eg you will call to make a mutually convenient appointment or book the appointment then and there.

Leave them the Money Matters leaflet/service booklet if suitable and an AUKN business card with contact information.

Ask if they have any questions.

Note to staff - As soon as possible write up the visit on CLOG, record consent, any known risks and tasks.

Volunteer Reporting

Volunteers are required to submit a monthly report for each service user each month, volunteers will be provided with a new link each month to advise AUKN of statistics. Volunteers are required to complete a report even if there has been no visits or support provided. It is useful for us to know why you haven't provided support e.g., 'Service user is in hospital'.

We ask you to provide the requested information by the **5th of the following month** allowing AUKN to meet the organisations reporting deadlines. Volunteers will receive a follow up if the information is not provided on time.

The information you provide enables us to produce reporting for our funders, CEO and Trustees' as well as updating your coordinator on individual cases.

Note to staff Advocacy Admin are responsible for transferring information from the Microsoft Form link to CLOG. Coordinators are responsible for updating CLOG with any completed tasks noted on the link

Closing a case

We close a case when all tasks have been completed. The volunteer would discuss this with the service user if both agreed to close the case the volunteer would make a final visit/phone call and then return all paperwork or items they hold to the service user any Third Party access would be terminated. Age UK Norfolk's telephone number should be left so the service user can make contact as and when further support is needed.

In certain circumstances we may have to close a case prematurely, this may happen for a variety of reasons, for example.

- If a service user loses mental capacity.
- If a service user is presenting false information.
- If a service user is acting unlawfully.
- If a service user is abusive in anyway.
- If the environment/situation becomes unsafe for the volunteer.
- If the circumstances of the case are beyond Age UK Norfolk's limitations.
- Any other situation that becomes untenable for Age UK Norfolk

If any of the above occur, after giving the situation due consideration, a letter will be sent from Age UK Norfolk explaining the situation and giving comprehensive reasons for the termination. Depending on the circumstances it may be appropriate to offer the service user our Complaints Procedure or complete this in person by the coordinator or manager.

In all cases the volunteer needs to end all contact with the service user and both parties need to be advised that if they continue a relationship this is outside of AUKN and there will be no insurance cover in place.

Note to staff – Don't forget to update CLOG - Complete all open actions, add in the referral closed date in the summary tab, complete the job card. (Be careful not to close a job card for another service), complete the CA – Survey in the referral header in the history tab, complete all tasks in the CA – Tasks this can be found in the referral header in the history tab

Deceased service users

Check the history on CLOG and ensure you email anyone with a relevant outstanding action that the service user is deceased so they can take any action for their service.

Make the service user deceased on CLOG, this will end all projects and close all actions, so it is important that you let anyone know who has an open case with the service user. E.g. Befriending if they have an open case on CLOG or any active workers on a case that you are aware of e.g. a social worker.

Benefit Checks and Benefit form completion

Welfare Benefit Review

Age UK Norfolk is committed to ensuring that all service users are maximising their income, to this end all Advocacy service users are offered a benefit check. If they have recently had their benefits checked, for example by the Pension service, Social services Financial Visiting Team or our Welfare Benefits service, then we do not need to complete another check. To complete a benefit review the volunteer will complete the benefit form (refer to appendix section) and return it to their coordinator for processing. The volunteer will be provided with the outcome to share with the service user.

If your service user has had a lump sum payment, please speak to the Advice or Welfare Benefits Team as the service users benefit entitlement may have changed.

Form Filling

If the service user requires the following forms to be completed, they should **ALWAYS** be assisted by AUKN's Welfare Benefit Team. The team have extensive training to complete these forms and although the form may seem to be simple to complete, the reason we do not complete them under the Advocacy Service is the Welfare Benefits have a comprehensive knowledge of the benefit system and may recognise another benefit that can be claimed from the answers given. They are also trained to give advice in this area. AUKN also have to complete and report on certain forms to audit standard. Our Advice team have the AQS (Audit Quality Standard) to adhere to. To contact the team, speak to your coordinator.

DO NOT ORDER FORMS UNTIL the Welfare Benefit Team advise you to, as some are time sensitive.

- Attendance allowance- all types of AA
- Personal independence payment- all types of PIP
- Disability living allowance- all types of DLA.
- Pension credit PC
- Employment and support allowance - LCW only
- Housing Benefit HB
- Council Tax CT
- Benefit checks over the phone (blue forms processed by the office)
- Carers Allowance CA
- Universal credit- In exceptional circumstances

All other forms including Financial Assessment

Where possible the service user should complete the form themselves, where not possible due to a barrier the form should be completed in presence of the service user. If we do complete the form on behalf of the service user you must record the reason why on the monthly report form/CLOG if you have access.

NEVER SIGN A FORM – THE SIGNATURE MUST ALWAYS BE THE SERVICE USERS

Online forms – Where possible please do this with the service user on their own device. **NEVER USE YOUR OWN DEVICE** as you are using the service user's personal information.

We have tablets that can be loaned out for you to use if you need to complete an online form and the service user has no device to complete this on. The tablets have data so you can access the internet on them. If you need to borrow a tablet, please speak to a staff member.

Frequently Asked Questions

Can the pre agreed task list be amended mid case?

As cases evolve, often so does the task list. Any new task needs to be agreed with the service coordinator, who will ensure we have consent, and the task is necessary. We have to ensure that robust record keeping, and procedures are in place. This is to protect the volunteer from any false accusations or inadvertently breaching insurance rules for example.

Can paperwork be removed from the service users property?

If you need to remove paperwork from the service users home, you must gain their express permission. A reason you may need to remove paperwork would be to sort through and file it. Sometimes this isn't possible to do with the service user as it is a large task, if you do remove paperwork, it must be held as per the GDPR policy guidance.

My service user is interested in a will, how can AUKN support them?

If a service user has no valid Will in place and would like one, we would always recommend that a solicitor or reputable Will writer be used.

It is recognised that when a service user has received a service over a long period of time their appreciation may be shown in the form of a bequest to an individual member of staff or volunteer. The service user should be informed that individual staff or volunteers, where the contact and relationship relate to Age UK Norfolk business, should **not** be named in that person's Will. Please refer to the relevant policy

A service user should be made aware that as a charity Age UK Norfolk (charity number 1077097) welcomes legacies to support our charitable work.

Volunteers cannot act as a witness to a Will.

If volunteers are required to be present when the Will is being written, they should not attempt to influence or guide the service user, If AUK Norfolk is listed in the will the volunteer should not be present.

Can we be involved in completing a Norfolk County Council Financial Assessment form?

We are often asked to support with completing the financial assessment forms by NCC or the service user.

If we are required to do this the service user must sign an Age UK Norfolk Financial assessment consent form. This can be provided by your coordinator.

We can assist to gather information and to complete the form. You **MUST NOT** sign the form. This must be signed by the service user. We must also ensure that we do not give any information or advice on this and if the service user wished to discuss the form, they must speak with our advice line who can discuss possible outcomes with them.

My service user has moved to a care setting, is there anything I need to know?

We can support a service user when moving to a care setting; things to consider are:

- Do they need a benefit check as their circumstances have changed?
- Do they need help getting quotes for estate agents, removals, storage etc.
- Do they need help to look at a care home or property options?
- Do they need support to attend a meeting with the local council housing team?

My service user has gone into hospital, is there anything I need to know?

Our service users are often admitted to hospital while we are supporting them, please consider if they are in a different setting for over 28 days as they may need to contact the DWP because Attendance Allowance should stop unless they are self-funding their own care. If you would like information on this please speak to your coordinator or our advice team

My service user has unfortunately passed away, what should I do?

If we visit and find the service user deceased/nonresponsive 999 should be called immediately

If a volunteer is made aware that a service user they are supporting has passed away, they should inform their coordinator as soon as possible. Our next steps will depend on the service user's own situation, further support should not be provided without coordinator approval.

Below are some common examples of the action we would take.

- **If executors or next of kin are known and confirmed** - Arrange to hand all documents, we hold of the service user s to them and get a receipt to be scanned to the file.
- **If executors or next of kin not known** – We should advise Social Services on [0344 800 8020](tel:03448008020)

useful information

District Councils & Public Funerals

There is a requirement for District Councils under section 46 of the Public Health Act 1984 to register the death & undertake a public funeral <https://www.publichealthfunerals.org/advice-for-the-public/>

Bona Vacantia

To sort the estate of someone with no known blood relatives, refer to Bona Vacantia

<https://www.gov.uk/guidance/refer-a-deceased-persons-estate-to-the-treasury-solicitor>

Can we help renegotiate a mobile phone contract?

The answer is no, any mobile phone debt is a regulated debt under the consumer credit act 1974. Negotiating a new contract is also a no, as they are entering into a regulated credit agreement. The link below provides guidance.

<https://www.fca.org.uk/firms/authorisation/how-to-apply/activities>

However, PAYG mobile phones or SIM deals involve no credit and are not regulated so options can be provided for Service users to choose a better value deal.

It is also worth noting that catalogue debt is also regulated, so the same restrictions apply.

My service users financial circumstances have changed, what should I do?

If in doubt, always check with the welfare benefits/advice team, via your coordinator. An example could be that your service user has come into some money, this could be back payment or an inheritance for example. It would be sensible for them to complete a benefit check as it may affect their current benefits.

What to do if things go wrong

Things may go wrong for many reasons:

- Misunderstanding what a service user is saying.
- If the service user has provided you with inaccurate information.
- If you have not checked or been brought up to date with current information.
- You discover that you have given out inaccurate or inappropriate information.

If this happens the volunteer should make detailed notes of the situation on the Monthly Task List Update sheet and make your coordinator aware of the situation immediately. If it is urgent update your coordinator or the team immediately.

Do not attempt to re-contact the service user without first discussing it with your coordinator.

If appropriate refer the service user to the complaint's procedure.

Concerns for your service user

If you are concerned for your service user and there is no response to visits or telephone calls the first thing to do is to contact your coordinator. The most common reason for this is that the service user has been taken into hospital and we have not been made aware. The coordinator will then review the file and make some enquiries. This could be with a care agency if we know they are involved or with Social Services/Police 101 if we are concerned and all other options have not provided a response.

Social services/101 will not be able to let us know where the service user is (hospital etc) but they would be able to let us know they are safe.

Working with people who do not engage

We do often work with people who struggle to engage. We will do our best to engage with these service users however if we are unable to help, we will end the service.

Refer to appendix section for a "Toolkit" for when a service user is not engaging.

If you continue to struggle with a service user who will not engage, please speak to your coordinator.

False information from a service user

Volunteers must remain impartial and assume what the service user says to be true. However, if it becomes clear that false information is being presented the service user must be informed of the consequences of their action. If the service user still wishes to pursue the matter, based on providing false information, they should be informed that Age UK Norfolk cannot act on their behalf. Volunteers should always discuss this with their coordinator if they suspect false information has been provided.

My service user doesn't want to declare financial information to NCC – What should I do?

If the service user wished to withhold information, we can no longer support them and would have to withdraw the service. Due to confidentiality we would not have to inform NCC, unless this would be a safeguarding or criminal matter.

Service specific information – Bereavement Advocacy

Age UK Norfolk's Bereavement Advocacy service is for those 50+ who have suffered bereavement of an adult and who may have a limited support network. This service will allow us to help alleviate the pressure of those initial thoughts of **'what do I do next?'**

If they are not the executor or next of kin, we need to establish if we can help, as the tasks we can help with will usually be completed by this person.

We can support anyone even if they have family who can help, the information that will be shared with us could be sensitive and we need to remember that the family have also suffered bereavement so they may not be able to support as they usually would.

Areas we can provide support are:

Registering the death	Within 5 days unless referred to a coroner	https://www.norfolk.gov.uk/births-ceremonies-and-deaths/deaths/register-a-death
Tell us once service	Within 84 days of registration of death This service allows the service user to report the death to most government services at the same time. When the death is registered the registrar will provide details of how to use this service.	https://www.gov.uk/after-a-death/organisations-you-need-to-contact-and-tell-us-once
Notifying other organisations of the death	The below list can act as a guide however each person will have different organisations, they are involved with so checking through paperwork here is key. <ul style="list-style-type: none">○ Property records○ Personal or occupational pension scheme providers○ Insurance companies○ Banks and building societies.○ Mortgage providers, housing associations or council housing offices○ Social services if the person was getting any community care services or equipment.	https://www.gov.uk/update-property-records-someone-dies

	<ul style="list-style-type: none"> ○ Utility companies ○ Employers or trade unions ○ GP, dentist, optician, and anyone else providing medical care. ○ Office of the Public Guardian – Ending LPA 	
Bereavement Register	This free service will help to reduce the amount of unwanted marketing post being sent to the deceased.	https://www.thebereavementregister.org.uk/
Arranging the funeral	<p>This will be assisting to complete the wishes of the deceased. If the deceased did not leave any wishes, then the executor or next of kin will make these decisions. Please ensure that if helping to arrange the funeral the service user understands that if they arrange the funeral, they are responsible for paying the bill. If there is no money or relative willing to pay for a funeral then there is a statutory duty for the local authority to provide a free public health funeral.</p> <p>Local Authorities - Low-cost funerals It is worth speaking to the local district council as some can offer a low-cost basic funeral. Funeral Directors Not using a funeral director – signpost the service user to their local district council.</p> <p>The Age UK guide is a useful resource for helping to arrange a funeral.</p>	<p>https://www.ageuk.org.uk/globalassets/age-uk/documents/information-guides/ageukiq03_when_someone_dies.inf.pdf</p> <p>https://www.great-yarmouth.gov.uk/funeralservices</p> <p>https://www.gov.uk/government/publications/public-health-funerals-good-practice-guidance/public-health-funerals-good-practice-guidance</p>
Searching for old lost accounts/pensions	We can support the service user in searching for old bank accounts/ pensions / Funeral plans for all them and the person they have lost, if they have the authority to do so.	<p>Pensions https://www.gov.uk/find-pension-contact-details</p> <p>Bank Accounts https://www.mylostaccount.org.uk/</p> <p>https://funeralplanningauthority.co.uk/</p> <p>https://funeralplanningauthority.co.uk/trace-a-plan/,</p> <p>https://www.ageuk.org.uk/globalassets/age-uk/documents/information-guides/ageukiq03_when_someone_dies.inf.pdf</p>
Applying for financial support	<p>Bereavement Support Payment - https://www.gov.uk/bereavement-support-payment</p> <p>Funeral Expenses Payment This can help with expenses if you are on certain benefits and will be deducted from anything you receive from the estate https://www.gov.uk/funeral-payments.</p> <p>Benefit check This can be completed by AUKN please speak to your coordinator for information on how.</p> <p>Benevolent funds and charities</p>	<p>https://www.rafbf.org/how-we-help/veterans/emotional-wellbeing/bereavement-support</p> <p>http://www.tbf.org.uk/bereavement.html</p> <p>War Pension</p>

	Some benevolent funds can help with bereavement support. You will need to do a search based on the service users' connections	https://www.gov.uk/war-widow-pension
Dealing with the estate	We must be very careful in this section not to advise or to take on legal work we can help with simple form filling as directed by the service user or to signpost to a solicitor. Locating a will Probate Solicitor	www.gov.uk/search-will-probate https://www.gov.uk/applying-for-probate
Signposting to bereavement support services or longer-term support such as Money Matters	Consider Local organisations/support groups. National organisations that may be able to help go to their websites and make their services. Remember if you feel a person is at risk to themselves or others, you should contact your line manager in all cases unless an emergency such as 999 and your line manager.	Age UK Money Matters advice@ageuknorfolk.org.uk At a Loss www.Ataloss.org Mind 0300 123 3393 info@mind.org.uk Citizen's advice 03444 111 444 www.citizensadvice.org.uk Rosedale Bereavement 01379 640810 www.rosedalefuneralhome.co.uk Cruise Bereavement 08444 779400 www.cruse.org.uk Samaritans www.samaritans.org Silver line www.thesilverline.org.uk Age UK Norfolk Befriending https://www.ageuk.org.uk/norfolk/our-services/telephone-befriending/
House sales	Support the service user to obtain / signpost 3 quotes from estate agents to sell or value a house for probate (value at death required for self or solicitor to complete Probate forms and as often the largest single asset has most impact on Inheritance Tax)	

How can I support someone emotionally?

Below are some items that should be considered when supporting someone that has been bereaved.

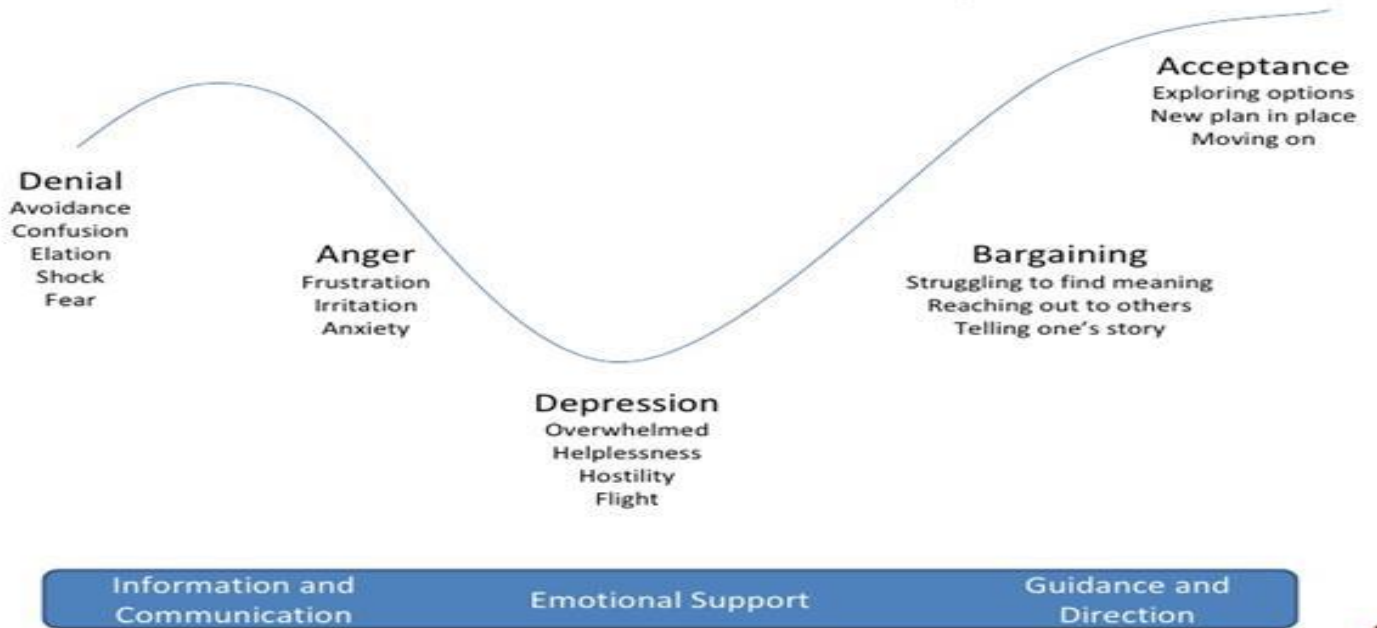
What Does It Mean to Grieve?

Grief is exhausting. Grief is a natural process but is an individual experience. Grief can incorporate many different emotions such as guilt, anger, numbness, loneliness, anxiety, hopelessness, fear, regret, depression.

Consider that someone could be grieving for the person who has passed away as well as the loss of any roles they may have played e.g a full time caring role

Grief can also show irrational displays of emotion, a small item in everyday life such as a lightbulb going could trigger the service user.

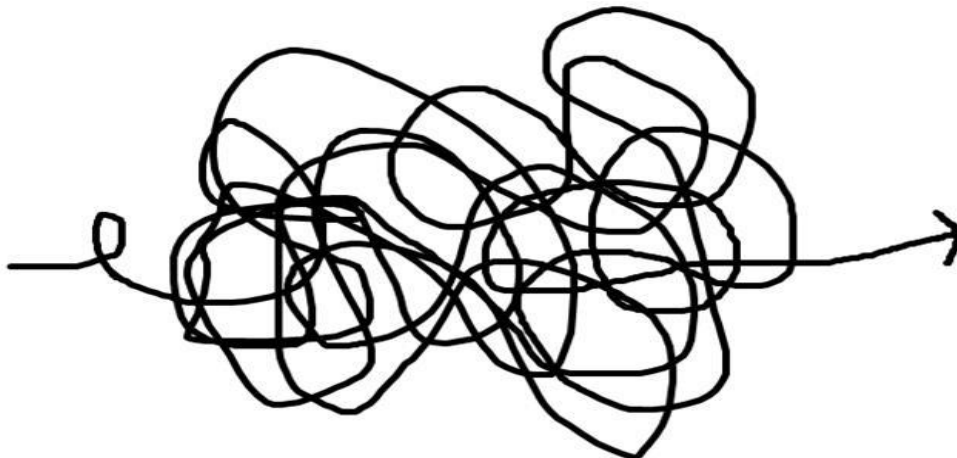
Kübler-Ross Grief Cycle



How we would like grief to be



What grief is really like



Tips to help someone who is grieving.

Listen actively, let them talk and share the relationship they had with the deceased. Invite the person to talk about their loved one. Be prepared for some silences. Refer back to things they have said, it shows that you have been actively listening. Realising you may not always be the best person to support them.

Remember that effective communication can be broken up like this.

- Words: 7%
- Nonverbal: 55%
- Tone Volume and inflection 38%

Empathy v Sympathy - [Brené Brown on Empathy - YouTube](#)

Ensure that the person is not harbouring guilt when they had no options i.e., not being with that person when they died.

How can you bring a conversation to a close

- Ideally set a boundary at the start of a call.
- Say something like 'I can't believe how the time has flown by before we end should we make a date and time to talk again'.

How can we protect ourselves?

- Realising it is not your grief.
- Observe and listen but do not carry that person's grief or take it on

Being aware of our own limitations

- Knowing your own constraints (time, hours, capabilities etc)
- Keep a check on how you are.
- can you help others? We all have a certain capacity - know yours

Useful literature

https://www.ageuk.org.uk/globalassets/age-uk/documents/information-guides/ageukig03_when_someone_dies.inf.pdf

<https://www.gov.uk/when-someone-dies>

Service Specific information – Money Matters

Outside of the general reasons listed previously, a Money Matters referral may be refused if:

- The request is solely for a cash collection service.
- There is already a Power of Attorney in place and the Attorney can provide the requested support.

Third Party Cash Collection

The service often receive referrals which request a cash collection service only; these are usually refused and referred back to the referring Social Worker. However, cash collection often does become a part of the help and support volunteers provide.

Below options would be considered by Age UK Norfolk as a solution to a service user's difficulty, however, this would need to be discussed fully with the volunteer's coordinator and fully recorded. We will only support the service user with cash collection if all other options have been discounted.

A 'Cash Collection/Third Party Banking Access Consent form' (See appendix) must be completed and signed by an AUKN manager, the Volunteer and service user.

Some volunteers may be reluctant to undertake either of these options and their decision would be respected and Age UK Norfolk would look to resolve the issue.

Trusted Person/ Carers card

The Trusted Person Card is a debit card linked to the service users own Personal Current Account but with a different card number and PIN. We can use these cards however to protect the AUKN worker, we have set some additional boundaries. The Card must be signed out to the volunteer and then held by the volunteer for the duration of their support. It must not be left with the service user. This is so if the service user passes the card to a different person and they misuse it, AUKN cannot be held accountable. For a 1 off use. The card must be signed in and out and this noted on the service users file/monthly report.

Banks and Building Societies

For individuals who hold a current account and would like to give third party access to their account, there are several ways in which the service user could do this.

Most current accounts will allow a named person to have third party access to an account. Third Party Access will normally only give limited access to account activities such as the ability to withdraw money, check balances, transfer funds etc.

Some banks will also provide a second card with a separate PIN for the named third party. The banks or building society may also allow account holders to set restrictions as to what the third party can do. For example, the account holder could set a restriction on what can be withdrawn from the account per day.

Some banks may insist that a joint account is the only solution. This would not be an acceptable option.

If a practical solution cannot be found, we may have to refer the service user back to Adult Social services.

Personal Identification Numbers (PIN)

Allowing friends, family, carers, volunteers, or another third-party access to personal security features such as their PIN, may seem like the only option for many older people who have difficulties withdrawing cash. Some may believe that giving their PIN to a trusted third party will not put them at any greater risk. However, by giving their PIN to friends, family or other third parties, the level of protection which is afforded to them by their bank or financial service provider is significantly reduced if they become a victim of financial crime such as fraud or theft.

We should always tell the service user **NOT** to give their pin out and if they have, they should change it. We should never have the service users PIN number.

A bank can make the service user liable for **all** of the unauthorised transactions where a service user has **intentionally** failed to comply with the terms and conditions of their agreement by not taking reasonable steps to keep their security features such as their PIN safe.

Online Banking

We must **not** log on as the service user, if we need to use online banking then with the service users' consent, we can access this via our own Third-Party log in.

What we know about banks and the post office

Data accurate 28/10/2023

Bank	Dedicated >70's Telephone Line	Third Party Access	Home Visit to set up TP	Alternatives to Third Party (TP) ALL MUST BE SIGNED OFF BY MANAGER
Lloyds	0345 300 0000	YES	NO	Trusted Person Card – 0345 300 0071 max £100 cash withdrawn & £100 spend via chip and pin per week, no online/abroad/contactless purchases https://www.lloydsbank.com/help-guidance/customer-support/someone-to-manage-your-affairs/types-of-access.html#collapse10-1503665417159
Barclays	NO	YES	NO	1) Free cash delivery up to £500 to the doorstep via service user request to Barclays travel money team 0345 072 2222 2) Third party card and pin and can be set up over the phone Tel 0345 075 7475 Option 1 if the service user cannot visit a branch https://www.barclays.co.uk/third-party-access/third-party-authority/
Nat West	0800 051 4176	YES	NO	1) Free cash delivery to the doorstep via service user phone request 2) Third party card and pin but both service user and volunteer need to visit branch https://www.natwest.com/life-moments/caring-for-vulnerable-relatives.html#third-party-access
Halifax / BOS (Bank of Scotland)	0800 085 9137	YES	Halifax 0345 300 0041 BOS 0345 721 3141	Trusted Person Card – a separate card and pin with up to £100 per week cash withdrawal plus £100 per week purchases. No online, abroad or phone purchases. Set up by phone Halifax 0345 300 0041 or BOS 0345 721 3141. https://www.halifax.co.uk/helpcentre/someone-to-manage-your-affairs.html https://www.bankofscotland.co.uk/helpcentre/someone-to-manage-your-affairs/customer-access-tool.html
RBS (Royal Bank of Scotland)	0800 051 4177	YES	NO	1) Free cash delivery to the doorstep via service user phone request 2) Third Party - Download and complete a form signed by the customer and the third party. Both need to bring 2 forms of identification into one of our branches. https://www.rbs.co.uk/life-moments/caring-for-vulnerable-relatives.html#third-party-access
Nationwide	NO	YES	NO	Nationwide have introduced 3rd party access to a single current account (not savings accounts) via service user phone request but temporary for 1 year only and cannot be renewed. 3 rd party volunteer has to go to branch to withdraw cash as there is no separate

				bank card. (Note- if the service user requires longer term help from Age UK Norfolk then they will need to agree to move bank accounts within the year) https://www.nationwide.co.uk/support/managing-someone-elses-finances/third-party-mandate
HSBC/First Direct	NO	YES	NO	Third party either via a <u>joint</u> service user /TP visit to branch or return of docs by post https://www.hsbc.co.uk/help/life-events/third-party-mandate/
Santander	NO	YES	NO	Carers Card – up to £1500 transferred to the card by service user (and needs to be topped up). To be opened via a joint branch visit. https://www.santander.co.uk/personal/support/supported-banking/carers-card
TSB	NO	YES	NO	Third party card & pin <u>via online/smart phone application</u> from service user with photo ID (?!). However, TSB have some flexibility and the service user can tell TSB about their individual needs and discuss how TSB can tailor their support. “Visit tsb.co.uk/support and use our chat service. You can also phone your local branch or call telephone banking on 03459 758 758 to speak to one of our advisers between 8am – 8pm Monday to Sunday.” https://www.tsb.co.uk/help-and-support/third-party-access/
Post Office	NO			All Post Office Card Accounts closed in Nov 2022 and service users had to find alternative means of receiving their DWP benefits. Outstanding balances can still be claimed via JP Morgan on 0800 015 8640 https://www.postoffice.co.uk/help-support/card-account Almost all banks are signed up with the PO, so their bank cards work at all PO branches, there being many more PO branches than bank branches or ATMs nearby. https://www.moneysavingexpert.com/team-blog/2018/06/banking-at-the-post-office/ Also, some banks, if signed up with the PO for Pay-out Now and fast-paced services, can enable a friend or support worker to use the Post Office to obtain cash for their service users <u>Pay-out Now</u> – your bank sends a code to the service user to use by a trusted person at a post office to get cash. https://www.postoffice.co.uk/post-office-payout <u>Fast PACE</u> – other bank customers can now name an individual, such as a carer or family member, to cash a preauthorised cheque on their behalf at a Post Office branch with ID. https://www.onepostoffice.co.uk/secure/latest-news/our-products/post-office-makes-access-to-cash-available-faster-for-self-isolating-customers/

Link / ATM Network				<p>There is a useful Link ATM locator here.... LINK / Cash Locator Search by location or postcode to identify ATM free to use ATM pay to use Cashback (up to £50) at till – free Cashback (up to £50) at till - with a purchase</p> <p>Post Offices Also identifies ATM's wheelchair accessible, audio assistance, dispenses £5 notes, deposit notes and / or coins, foreign currency deposit.</p>
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Banks Closures

Across the country some banks are closing branches in favour of online banking. In some areas the bank is offering a pop up/mobile banking service. Barclays Aylsham at the Drill Hall Mon, Thurs, Fridays.

Financial Conduct Authority (FCA). Debt Advice

Our Money Matters service is a non-advice service. If we wanted the service to be able to give any advice, we would need to obtain a consumer credit licence from the Financial Conduct Authority (FCA). It is a criminal offence to give debt advice without being authorised.

We are able to run our Money Matters service without obtaining a consumer credit licence. Below explains what constitutes debt advice, this is so we can all ensure that we do not creep over the line into advice giving when supporting a service user. All Volunteers and staff should fully understand this.

The below advice was provided by the FCA.

These are some examples of what is NOT DEBT COUNSELLING so we ARE able to provide as part of the service.

(4) Adviser: "I recommend you do not borrow more than you can comfortably afford"	This is not <u>debt counselling</u> as it is about incurring debts, not liquidating them.
(5) Adviser: "I would recommend that you explore the pros and cons of all the different debt solutions that may be available to you"	This is not <u>debt counselling</u> . It is unregulated generic advice because it does not steer the debtor to any particular course of action in liquidating his debts.
(7) The adviser gives an explanation of the way that various types of debt solution work.	If this is given in a balanced and neutral way it is likely not to be <u>debt counselling</u> as it is just factual information.
(8) The adviser gives a comparison of the features and benefits of one type of debt solution with another and the implications of entering into the two different types of debt solutions.	Same as the answer to (7).

<p>(13) A <u>person</u> recommends that a debtor obtains advice from a particular <u>debt counselling firm</u>, ABC Debt Management.</p>	<p>Taken on its own it is not <u>debt counselling</u> because the adviser is advising the debtor to obtain advice from another adviser. However, if ABC Debt Management only offers one debt solution (e.g. a debt management plan), the referral could constitute a recommendation intended implicitly to steer the debtor in the direction of that particular debt solution and, therefore, could be advice (in which case it would be <u>debt counselling</u>). Consequently, whether or not <u>debt counselling</u> is involved will depend on the individual circumstances in each case and is likely to involve a consideration of the process as a whole.</p>
<p>(15) A <u>person</u> (for example, a money adviser) helps a debtor to draw up a budget, e.g. providing a budget planner to see how much disposable income the service user has each month or how long the service user's money could last over a particular period.</p>	<p>This is not <u>debt counselling</u> if all the adviser does is to provide a debtor with information about his budget and the process is limited to, and likely to be perceived by the debtor as, assisting him to make his own choice as to a course of action he might take in liquidating his consumer credit-related debts. It may not be advice at all, in that it just puts into convenient form information that the consumer has himself supplied. Even if it goes beyond just organising information supplied by the debtor, as long as the adviser gives the information in a balanced and neutral way, the adviser should be seen as providing information rather than advice. The adviser is supplying material that could be used for the purposes of deciding how to liquidate debts but not advising on liquidating them.</p>

These are some examples of what **IS DEBT COUNSELLING**, so we **ARE NOT** able to provide as part of the service.

<p>(16) An adviser gives budgetary advice</p>	<p>This is <u>debt counselling</u> if the adviser goes beyond the services in example (15) and advises the debtor on how to match income and debts. For example, the adviser may advise the debtor to reduce discretionary spending to a set amount each month to enable him to pay off a certain amount of a large credit card bill each month. It does not matter if the result of the advice is that the debtor should pay off his debts in full, rather than by instalments over a period of time or by entering into some sort of repayment plan, as <u>debt counselling</u> is not limited to advice about being released from paying the debt in full or rescheduling.</p>
<p>(14) Adviser: "I recommend you prioritise the repayment of your electricity bill over all other debts"</p>	<p>This is likely to constitute <u>debt counselling</u> if, having considered all of a debtor's outstanding debts, an adviser advises the debtor to prioritise the repayment of a utility bill (e.g. an electricity bill) over his other outstanding debts (including debts arising under <u>credit agreements</u> or <u>consumer hire agreements</u>). This constitutes advising on the liquidation of debts due, since there is an implied recommendation that the debtor should postpone repaying his consumer credit related debts until he has repaid another debt or debts.</p>

(1) Adviser: "I recommend you enter into a debt management plan"	This is <u>debt counselling</u> . This is advice which steers the debtor in the direction of a debt solution which the debtor could enter into as a means of liquidating his debts.
(2) Adviser: "I recommend you do not enter into a debt management plan"	This is <u>debt counselling</u> . This is advice which steers the debtor away from a particular debt solution which the debtor could have entered into as a means of liquidating his debts.
(3) Adviser: "I suggest you change (or do not change) from a debt management plan to a debt arrangement scheme" A debt arrangement scheme refers to a debt payment programme under the Scottish debt arrangement scheme (DAS).	This is <u>debt counselling</u> . This is advice that steers the debtor in the direction of a different debt solution from the one that he has already entered into as an alternative means of liquidating his debts.
(6) Adviser: "I think that reaching an informal agreement with your creditors about repaying your debts may not be the best option available to you given your circumstances. I will set out the pros and cons of various other debt solutions that may be more appropriate to your circumstances? But ultimately the option you choose will be a matter for you."	This is likely to be <u>debt counselling</u> . It does not recommend a precise course of action but, as described in the answer to Q5.1 (Broadly speaking, what is advice?), this does not necessarily matter. The adviser is making a value judgement and giving an opinion and is steering the debtor towards certain courses of action and away from others. In particular, the adviser has recommended that the debtor does not deal with his debts by way of an informal agreement.
(9) An adviser advises on uncertain questions about a debt management plan.	The element of uncertainty is likely to mean that the advice has a strong element of opinion and hence is likely to be advice, rather than mere information. It is likely to be <u>debt counselling</u> as long as it steers the debtor towards a course of action in liquidating his debts. If the advice is given by a lawyer it is likely to be excluded from <u>debt counselling</u> by the exclusion in article 39K of the <u>RAO</u> (Activities carried on by members of the legal profession etc.) referred to in the answer to Q6.1.

If you are working with someone where they need help managing their financial affairs, this website page from the Financial Conduct Authority might be useful. It gives an overview of current account services providers' links. This means you can easily find out what help/options are available to an individual for their current account.

<https://www.fca.org.uk/data/mandated-voluntary-information-current-account-services/providers-links#VoluntaryInformation>

Useful literature

<https://www.ageuk.org.uk/information-advice/money-legal/debt-savings/debt-advice/>

Below is an extract from the Age UK National Helping older people access debt leaflet [Getting help with debt downloadable information guide | Age UK](#) If the person has debts that require a formal debt solution, then we need to handoff to a licenced debt solution provider and we usually use the free service from national Stepchange debt charity. We can support the service user through the process with Stepchange, but they advise the

appropriate
<https://www.stepchange.org/>

solution.

With a licence, you can	Without a licence, you can
Offer advice on debts that are regulated under the Consumer Credit Act 1974. This includes debts such as credit cards, personal loans, hire purchase agreements and catalogue accounts.	Offer advice on debts that aren't regulated by the Consumer Credit Act 1974. This includes housing debt, rent arrears, Council Tax arrears, fines, fuel bills, and Social Fund or overpayment of benefit entitlements.
Do casework or negotiate reduced debt repayments or payment plans on credit cards, loans, catalogue debts or any other debts that are regulated by a consumer credit agreement or hire purchase agreement.	Give budgeting advice such as completing financial statements (income/expenditure forms) and maximising income.

NCC Non-Residential Charges – Cutting care can be a false economy

If someone is struggling with money and is having care, it is tempting often to the service user to try to save costs by cutting down on carers' visits. However, if someone on a low income is having, say, 4 visits a day, they are probably only paying for 1 or 2 of them and Social Services will be paying for the 3rd and 4th, so it is a false economy. If they require advice around this topic they should contact our Advice line.

Simple Example - Mr A, single, aged over 65, no disability.

Weekly Income

State Retirement Pension £ 160.00
Occupational Pension £ 140.00
(A) Total £ 300.00

(B) Minimum Income Guarantee (MIG) £214.35

(this is the minimum amount determined by Norfolk County Council that a single person requires to live on each week for the 2023-24 financial year)

(A)-(B) Maximum Weekly Contribution to care costs = £300 - £214.35 = £85.65

Current

4 carer visits per day, total 2 hours per day x 7 days x £17 p/h = £238 per week

Proposed

2 carer visits per day, total 1 hour per day x 7 days x £17 p/h = £119 per week

Outcome – cutting care visits from 4 to 2 per day in this example will not reduce charges to below the service

user's maximum weekly contribution. The service user's contribution to care remains £85.65 per week. Always contact NCC Finance 01603 222133 to check if it will make a difference to care charges. NCC Finance will have a copy of the latest financial assessment for the service user.

Due to personal allowances being frozen until 2025/26 at £12750, some of our service users may find, for the first time, that they receive a 'HMRC simple Assessment Tax Calculation form PA302' to advise of outstanding amounts of tax owed, which may have accrued due to the rise in the state pension payments combined with a personal pension, however modest.

HMRC are unable to recover this money through a tax code so will write to service users to offer repayment options via direct debits or online. Interest or late payment fees should not be applied to these debts but instead a reminder letter sent.

Checklist

Checklist budget sheet can help when reviewing a service user finances. (refer to appendix section)

Money Matters Useful booklets

These are useful booklets and can be shared with all. A copy can be obtained from the I&A Team via the Advocacy Staff Team

More Money in your pocket
Getting help with debt

Useful Information – All services

Age UK Norfolk service Guide	Age UK Norfolk service Guide – Volunteers and staff should be familiar with the full range of Age UK Norfolk's services and aware of any referral criteria.	https://www.ageuk.org.uk/norfolk/our-services/
Age UK Norfolk and National Information Resources	This is an index of our factsheets; all factsheets can be found on our website and can be shared with volunteers and service users.	https://www.ageuk.org.uk/norfolk/ Age UK factsheets and information guides Age UK
Norfolk County Council Care costs	This page contains some useful information on paying for care with Norfolk County Council, including a contributions to care cost calculator	https://www.norfolk.gov.uk/care-support-and-health/start-with-social-care/paying-for-care/will-you-have-to-pay-for-your-care
Fire service	Norfolk Fire and Rescue service offer a free safety advice to specific groups, including older and vulnerable people.	https://www.norfolk.gov.uk/care-support-and-health/support-for-living-independently/making-living-at-home-easier/staying-safe/fire-safety
Benefit rates		Benefit and pension rates 2023 to 2024 - GOV.UK (www.gov.uk)
Lost Accounts	We can help service users to find lost accounts using the below information.	https://www.ageuk.org.uk/information-advice/money-legal/pensions/tracing-old-pensions/

		https://www.gov.uk/find-pension-contact-details https://www.mylostaccount.org.uk/
Lion fridge pots	This is a simple idea designed to encourage people to keep their basic personal and medical details on a standard form and in a common location – the fridge!	http://www.lions105sw.org.uk/district-projects/message-in-a-bottle/
Spectacles at home	Spectacles at home are an NHS primary eye care provider who work in the community, they will visit care homes or private homes and their services and products are free.	www.spectaclesathome.co.uk
Cold caller stickers	These are free from the police or trading standards	https://www.norfolk.police.uk/advice/home-safety/rogue-traders-cold-callers
Respect Process	The ReSPECT process creates individualised recommendations for a person’s clinical care in emergency situations, in which they are not able to decide for themselves or communicate their wishes.	https://www.resus.org.uk/respect/faqs/
Banking Accessibility e.g., Signature Stamps	All banks provide an accessibility statement, and this outlines the services they can provide to assist those with impaired facilities. This does vary quite significantly between banks. Also, often in branch knowledge is limited but by using the banks own guidelines at the links below they can be directed to assist.	https://www.hsbc.co.uk/accessibility/mobility-and-dexterity/ https://www.barclays.co.uk/accessibility/ https://www.lloydsbank.com/help-guidance/accessibility.html https://personal.natwest.com/personal/accessibility.html https://www.santander.co.uk/personal/support/customer-support/accessibility https://nationwide.co.uk/support/accessibility/accessibility-services
NNAB / Vision Norfolk	<p>NNAB have rebranded to become Vision Norfolk Their website has a lot of useful information when supporting someone with sight impairments.</p> <p>One of the most useful tools we have found is the signature card; if you require one, please speak to your coordinator who will try to provide you one. Or they can be purchased here.</p> <p>https://shop.rnib.org.uk/black-white-signature-guide.html</p>	<p>https://www.norfolk.gov.uk/care-support-and-health/start-with-social-care/paying-for-care/making-decisions-for-someone-else</p> <p>In addition, at their Norwich centre (106 Magpie Road) they have many aids available to inspect and staff to provide advice).</p>
RNIB (Royal National Institute for the Blind)	we signpost to and work with this charity to support those whose needs require specialist support relating to impaired vision. Their	https://www.rnib.org.uk/ https://www.rnib.org.uk/advice https://www.rnib.org.uk/advice/money-benefits-finance

	website provides useful resources and advice.	
RNIB Grants	We offer grants to registered blind or partially sighted people for useful technology that can help them live independently.	Grants from RNIB - RNIB - See differently
BT – Digital Switchover	This is due in Norfolk in Spring 2024	Are landlines being phased out? Changes to landline telephones Age UK
Anglian Water - Water Lite	Anglian Water provides a low-cost social tariff for those with a low disposable income	https://www.anglianwater.co.uk/account-and-bill/tariffs-and-charges/lite/
SOLLA (Society of Later Life Advisers)	A not-for-profit organisation we signpost service users to in order to obtain trusted accredited financial advice from those who understand financial issues for later life.	https://societyoflaterlifeadvisers.co.uk/
Tax Help for Older People	A charity we signpost to providing free tax advice for those over aged 60 whose income is under £20,000 per annum.	https://taxvol.org.uk/
Disabled facility Grants	Non repayable grants to make housing adaptations for owners or tenants who are disabled and intend living in their property for at least 5 years. Grants are provided via your local district council.	https://www.gov.uk/disabled-facilities-grants
Benevolent funds	It is always worth looking at past occupations of the service user and their partner as there is a lot of help and support out there for certain occupations and industries such as Royal Agriculture Benevolent institution.	
White goods breakdown cover	We have found that some service users are paying insurance for white goods; sometimes this insurance per year has cost more than replacing the item if it were to break. It is a service users' choice but if this is the case, we should inform that they are aware of all the charges.	
InTRAN – NCC Translators	If we have a service user whose first language is not English, we can look to use NCC's translation service. If this is needed it should be arranged via a coordinator.	https://www.intran.org/ (Coordinators – We require a code which is saved in Training and Support channel in Teams)
The Advocacy Charter/Code of practice	Some organisations can choose to sign up to the Advocacy Charter/code of practice and obtain the QPM Award. AUKN have not signed up to this charter.	
Friends Against SCAMS		https://www.friendsagainstscams.org.uk/
Conference / 3 Way calling	Sometimes we are unable to visit the service user we can still support then by making a 3-way call. This could be suitable for a limited number of service users to make a joint call i.e., to Stepchange, utilities, DWP etc. You need a smartphone to make the initial	https://www.wikihow.com/Conference-Call-on-an-Android https://support.apple.com/en-

	call, but the service user can be on a non-smartphone	gb/HT211110 (refer to appendix section)
Client Hardship Service (CHS) formally Norfolk Assistance Scheme	CHS can help you get support and financial assistance for food, energy, water and other essential household items, including white goods, smart phones and laptops	Client Hardship Service (CHS) - Norfolk County Council
Norfolk County Council Assistive Technology Team	Assistive technology is a range of electronic gadgets that can help you to live independently in your own home. This includes things such as: <ul style="list-style-type: none"> • Sensors/detectors that link to a monitoring centre (via your rented community 'pendant' alarm). For example, smoke, low temperature, falls, and property exit sensors. • Global Positioning System (GPS) location devices that use a mobile network to raise an alert to a carer or monitoring centre, e.g., the buddi GPS device. • Triggers/sensors that can support a person or their carer in and around the home. For example, pendant buttons, door contacts or motion sensors linked to a pager 	Assistive technology - Norfolk County Council
Direct Payments support service.	For those assessed as needing social services support and would like to arrange services themselves	https://www.norfolk.gov.uk/children-and-families/send-local-offer/social-care/send-children-social-care/social-care-services/short-breaks/direct-payments-personal-assistant-factsheet
POhWER	If you are supporting someone and they want to make an NHS complaint you can provide them the details for POhWER if they are 60+ it is likely that an Age UK Norfolk Advocate will be allocated to them to support them through their complaint.	https://www.pohwer.net/nhs-complaints-advocacy
Home improvement agencies/ Handyman services in Norfolk	If you need general repairs or small jobs carried out around your home and you 60+, or disabled, or if you receive an income-related benefit, you may apply to have work done via the Handyperson service. This is open to owner-occupiers and to tenants of private landlords, registered social landlords or housing associations. (It does not cover works which are the legal responsibilities of landlords). The service is not for emergencies, specialist work or larger jobs that would take more than two hours, but we	https://www.norfolk.gov.uk/care-support-and-health/support-for-living-independently/making-living-at-home-easier/home-repairs-and-maintenance

	may be able to help through our other services.	
WHICH Checklist for Moving	This is a handy checklist for when supporting someone to move home.	Moving house checklist - Which?
Norfolk Warm homes		https://norfolkwarmhomes.org.uk/
Energy Advice and Tips	Some useful information shared by CAB, how to read meters etc	Make your home more energy efficient - Citizens Advice Your energy meter - Citizens Advice Multi-lingual energy advice leaflets (nea.org.uk)
NCC Local Office Contact Info		East 01493 337652 North 01692 500550 South 01603 224100 West 01485 533409
Ideas for Ears	<p>We have been given access to this 45-minute training video in collaboration with Age UK National and Hearing link, as charity supporting hearing loss.</p> <p>They have produced a video resource to support people who are using phone and video calls to deliver services to older people, a high proportion of whom have hearing loss. The video by Ideas for Ears is highly practical and looks at problems caused for those not easily able to hear and follow what's said on phone or video calls, and how to fix them. Phone and video calls are being used far more than ever before due to COVID-19. The video will help managers, staff, and volunteers to make their phone and video calls easier for people to hear and follow. The video is split into 3</p> <p>Part 1 – why it matters</p> <p>Part 2 – the challenges experienced by older people when using phone and video services</p> <p>Part 3 – how service providers can reduce or remove the challenge</p>	https://www.screencast.com/t/WQsuKu7BT
REST	<p>REST is a partnership project that brings together mental health support, local services, and a place where everyone can feel welcome.</p> <p>REST stands for Recover, Eat, Support, and Talk, reflecting the different ways we can be more connected in our community.</p>	Homepage - REST - Norwich

	Now we are offering a range of virtual and online support, and our central Norwich REST hub will open in 2021.	
AtaLoss	AtaLoss provide the UK's signposting website for anyone bereaved and those supporting them Click the boxes below to find support	Signposting Bereaved People to Support. (ataloss.org)
Sainsburys Assisted Shopping	They need to phone this number to get an account set up and to register a payment card. Costs: £2.95 to place an order every time. Minimum spend £25 Spend of £25-£39.99 costs £7 to deliver Spend of over £40 costs from 50p to £7 depending on delivery time slot chosen No email needed	Phone number: 0800 917 8557
Morrisons Telephone Shopping		tel 0345 611 6111 option 5.
The Vulnerability Registration Service (VRS)	The Vulnerability Registration Service (VRS) gives vulnerable people a single place to register their status, helping them avoid repeating the same difficult conversations every time they engage with organisations like lenders and creditors. It is a “Not for Profit Company Limited by Guarantee” whose aim is to help vulnerable consumers protect themselves against the financial, social and very personal hardship suffered as a result of debt and financial problems.	https://www.vulnerabilityregistrationservice.co.uk/
National Homelessness Advice Service	Training for professionals Our training is free to attend and funded by the Department for Levelling Up, Housing and Communities (DLUHC) and delivered by Shelter. NHAS provides training to local authorities, voluntary agencies, and public authorities. NHAS training responds to the latest developments and is aimed at frontline staff working with people dealing with housing or homelessness-related issues.	NHAS Free Training NHAS
Broadband Social tariffs	Broadband Social tariffs	https://www.moneysavingexpert.com/compare-broadband-deals/broadband-social-tariffs/

Royal Legion	Support and grants for Armed Forces	Who We Help Armed Forces Charity Royal British Legion
Voting with no photo ID		https://www.electoralcommission.org.uk/i-am-a/voter/voter-id
Who is my energy provider?	The follow websites let you add the customer's address and it will then identify who their supplier is. This could save front line staff a lot of time and hassle if you have a similar case in the future.	Electric https://www.ukpowernetworks.co.uk/help/who-is-my-electricity-supplier-and-what-is-my-mpan Energy - Ask Bill Gas https://www.findmysupplier.energy/
Places for People - Free phones	Places for People may be able to provide a free phone to their tenants	

Appendix

All appendix documents can be found in the appendix folder on the Volunteer Information hub [Volunteer Information Hub \(ageuk.org.uk\)](#)

Document Name
Task List and consent form
Benefit check form v9
Engagement Toolkit
Third Party Banking Consent form
Money Matters Checklist
Conference calling guide - iPhone
Conference calling guide - Android

Document Control

Last Updated date	Updated by	Changes made	Date shared with staff and volunteers
June 2024	Jen Field	Whole manual review, some sections moved to the volunteer handbook	June 2024