

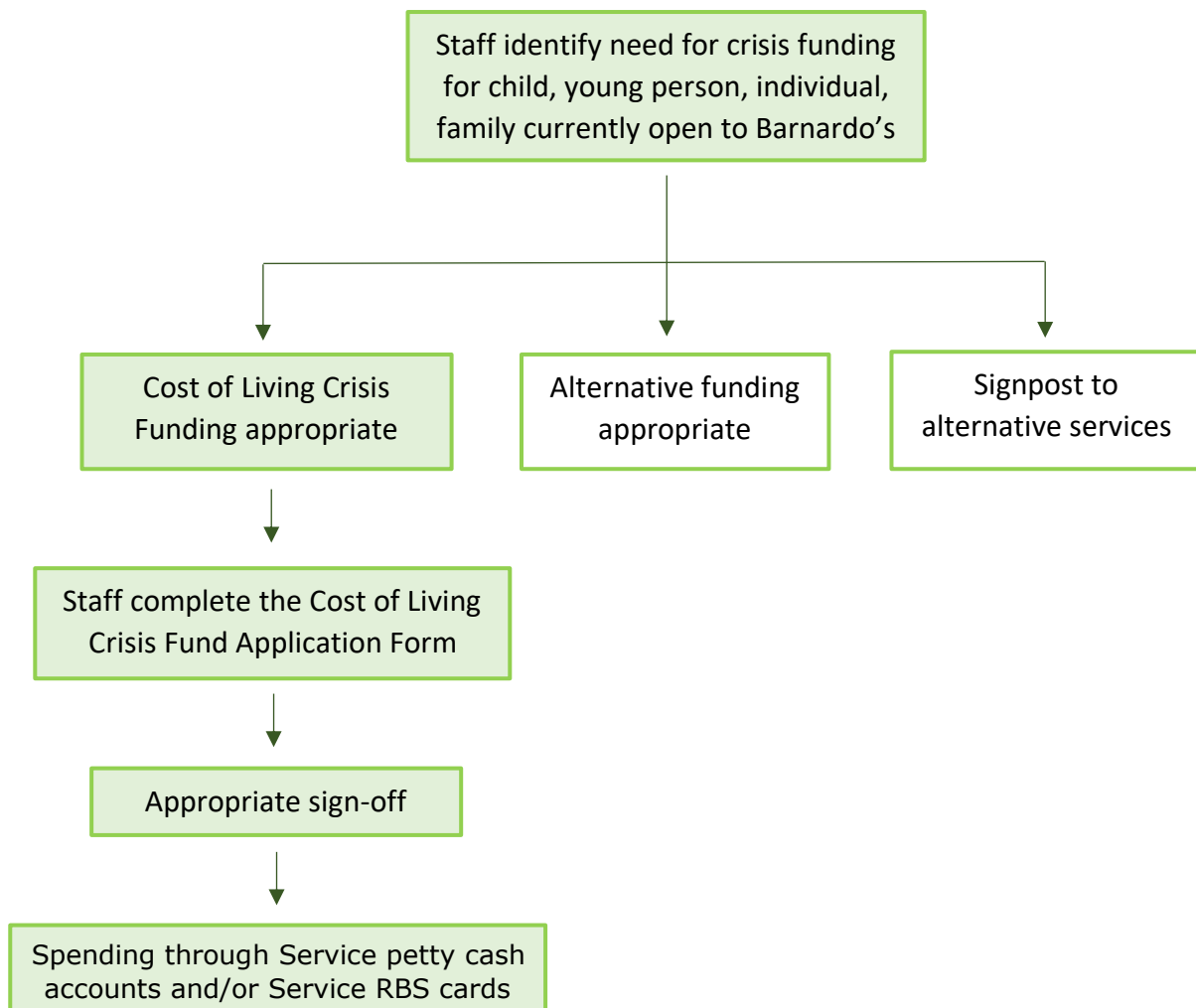


**Cost of Living Crisis Fund
Barnardo's Staff Guidance document
Version 3 October 2023**

Cost of Living Crisis Fund

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Summary Flow Chart



Fund Overview

Barnardo's has taken immediate steps to make urgent support available to the children and families who currently receive support from our services, as part of the charity's response to the Cost of Living Crisis.

Criteria for funding

A family in crisis can be defined as

- 1) Having a need current at the time of application, not an anticipated need or an application after the event to repay expenses.
- 2) In a circumstance of pressing need which requires immediate action to address extreme financial hardship/harm
- 3) A short-term need may be for an item which will have a long-term use. For example, a family may need a cooker and pans which they will use on an on-going basis

We want to ensure that the funding reaches as many families and young people within Barnardo's services as possible and will be scrutinizing applications for families who have received the fund more than once. The expectation is that funding can be accessed up to as many times as there are children in the home. However, if a young person/family needs to access additional funding, you can speak with your line manager/budget holder for discretionary approval. If this is approved, then the request will be passed to the cost of living team to agree.

Eligibility for this crisis payment will be:

- A family in which one or more members are currently being supported by a Barnardo's Service
- A family that clearly has an inability to meet immediate short term needs due to the cost-of-living crisis
- The recipient must be over 16+ (i.e. the named recipient although the benefit can be for a family)
- The family has no other support to fall back on (all other funding sources have been explored for this family and no other statutory funding is available)
- There are no savings available to the family to be able to support themselves at this time

Criteria for allocation of funding

The cost of living crisis fund, can be used to support vulnerable children, young people and families with a payment for the following purposes only:

- Food – To ensure family does not go hungry
- Fuel - Gas/electricity/oil- top up meters or cover reasonable fuel meter debts
- Clothing – such as winter coats or school shoes/boots
- Miscellaneous – for example, purchase or repair of white goods (including fridges, freezers, ovens, etc.) including the costs of safe installation by a registered supplier, blankets, and essential homewares

Further need can be met with agreement from your line manager/budget holder

The fund will NOT pay for

- Any expense which the local authority or other organisation has a statutory duty to meet, for example regular costs for care or housing
- Expenses which are regular and ongoing. For example, Council Tax.
- Travelling expenses, with the exception of one-off expenses as approved by your line manager/budget holder.
- Expenses in connection with court (legal proceedings) such as legal fees, court fees, fines, costs, application costs for bankruptcy

Assessment of need

When authorising a payment to a child, young person, individual or family, staff must complete the assessment form which has been shared through Children's Services colleagues. All fields must be completed as accurately as possible for recording and audit purposes. As this funding is for existing service users of Barnardo's, we envisage that staff will already be aware of service user/families' issues and concerns. This form has been made relatively simple for this reason.

Finance and authorisation process

Services should decide on the outcome crisis applications immediately after they have received the required information. The decision should be made no later than the end of the next working day, this is so that families in crisis know when they can expect payment and avoid further anxiety. A working day is defined as being between 9.00am and 4:45pm. If an application is received after 4.45pm, it should be treated as being received on the next working day. A working day does not include weekends and bank/public holidays.

For requests below £300, when authorisation has been completed, spending can happen immediately through Service petty cash accounts and Service RBS cards. Where possible direct payments should be made by the worker to the supplier, or online shopping purchased using credit cards. This is to support the audit trail and to ensure that people who may not be in control of their bank accounts still receive help. Sometimes supervised spend may be appropriate in line with the services policies. Cash payments of £50 or under can be made with approval where cards would not be accepted, for example local specialist food shop/market stall. **For requests above £300, authorisation will need to be followed by an agreement from the Special Projects team. The request for further agreement will be forwarded directly to the Special Projects team through the digital form.**

Allocation of funds will be monitored to ensure there is a fair distribution of funds across all regions and nations.

The online Cost of Living application form must be completed and submitted as requested. All expenditure must have receipts to facilitate audit, with no exceptions. No bulk applications will be accepted.

It is anticipated that the funds will be spent on the following areas. This is automatically captured on the digital form, but if any manual input is required, please use the following cost codes:

Food - Coded to 00101

Fuel - credits as required: Coded to 05003 (Electricity)

Fuel – Gas/Oil credits as required: Coded to 05004 (Gas/Oil)

Clothing – Coded to 00501

Miscellaneous - Coded to 04501 (Purchase of white goods including fridges, freezers, ovens, etc.)

It is anticipated that purchases will be made using Service petty cash accounts, Service RBS cards, or by transferring small amounts of funds to bank accounts to facilitate purchases. We are aware that floats may be exceeded due to the demand for funding, therefore we are contacting Barclays to inform them of this and the reason behind impress accounts going overdrawn.

There will be a select number of RBS cards which will have their limit increased to £10K, this will allow localities to have standby arrangements. A list of cardholders will be circulated via Regional/National ADFs. If for whatever reason your card is blocked, then you can call RBS on 0370 010 1152 to arrange for the block to be removed. You will be asked security questions which could include the card limit, the cards registered address which is the Head Office in Barkingside and a point of contact who would be Lisa Pullen.

In exceptional circumstances we can also arrange for the transfer of small amounts of funds direct to bank accounts. Where an alternative to physical cash is needed to be given to a service user via a bank transfer, this must be escalated to ruth.welford@barnardos.org.uk and kevin.waters@barnardos.org.uk on either a Monday or a Thursday where a crisis situation may have occurred following or prior to a weekend. This may be necessary if someone lives rurally, or the service have limited resources to get cash to a family in need. Staff must be mindful of benefit implications and safeguarding risks surrounding financial abuse (for example, those who might not have access or control to their own bank accounts). We would need bank account details, i.e., name of account holder, account number and sort code. This needs to be with Accounts Payable by 12:30pm on the day payment is required.

Please note, cash payments to families cannot exceed £50.

Reporting and monitoring

Data will be captured through the online Cost of Living Fund request form. We know that colleagues make significant differences for the families we serve. We will be centrally collating data from this fund to capture the impact this has made for Barnardo's children, young people and families. Colleagues will be sent an automated email 7 days after an application has been accepted with a request to provide a short case study and answer brief impact collection questions in relation to the funding applied for. This information will then feed into the programme's evaluation and will also support raising more funds and policy influencing for vulnerable children and families supported by Barnardo's.

Safeguarding

Please note that responsibility for safeguarding and responsible stewardship in relation to the items bought sits with Services, to assess and purchase the right items for the right people. This includes

the risk of items being sold on or misused. Barnardo's funds cannot be used to purchase tobacco, alcohol or illegal substances. Please note that some supermarket vouchers will allow for spend on alcohol so care should be taken when selecting method of award to families and individuals. Supervised spend may need to be considered based on the specific needs of the children and families supported by Barnardo's services.

Staff must also be vigilant to recognise when there could be other issues and concerns within a family home which may be linked directly/indirectly to inability to meet costs. For example, we know that issues such as financial abuse/Child Sexual Abuse/Child Sexual Exploitation/Child Criminal Exploitation/Domestic Violence/mental health crisis may impact children and families receiving Barnardo's support. Staff must be mindful of benefit implications and those who might not have access or control to their own bank accounts. Services should follow their own safeguarding procedures, including escalation and notification of any follow-up intervention.