



## Financial Transactions in the Community: a guide to the best methods to use

*Bournemouth, Christchurch and Poole Council, Dorset Council and Public Health Dorset have compiled this information as guidance only and is not intended as direct recommendation*

### 1. Online Shopping with large supermarkets

Encourage individuals to use existing home delivery accounts. Access to setting up new accounts is possibly limited however this could still be explored by an individual or on their behalf.

- i. Many [supermarkets are prioritising slots for vulnerable people](#) (and early prioritised shopping hours are also available in most branches)
- ii. Some supermarkets e.g. Morrisons are making up set price food boxes
- iii. If delivery slots are not available, click and collect may be an option but this could also be limited - volunteers could pick up on behalf of people if it is available

### 2. Signpost to local Businesses over the phone

- Many local businesses are now taking orders and payments over the phone
- Many will deliver but there may be a role for volunteers to pick up a prepaid order
- Some local businesses (especially in rural areas) may be willing to set up a tab or credit account or individuals to be settled at a later date
- The [Help and Kindness](#) website can also provide a search facility

### 3. Set up a community account

- Refer to [GOV.UK guidance on community schemes and volunteering](#) to protect all community residents
- There is guidance about setting up a [community scheme](#), but also refer to the government guidance above about community schemes and volunteers.
- It is also recommended that the [government guidance on volunteering safely](#) is also followed
- This would reduce risk to vulnerable and elderly neighbours as well as protecting the volunteers
- Use existing schemes and support already in place or set up a [community scheme](#), or use a different existing community scheme such as neighbour-car
- If you want to volunteer yourself or your community group, both Bournemouth, Christchurch and Poole Council and Dorset Council have set up schemes where you can do that:
  - i. Many If you live in the **Bournemouth, Christchurch and Poole Council** area join '[Together We Can](#)'
  - ii. If you live in the **Dorset Council** area join '[Dorset Together](#)'
- Have a [nominated resident act as the treasurer](#), making sure that volunteers are reimbursed, and vulnerable or elderly neighbours can pay for their goods in a secure and safe way.
- [Postcards or leaflets](#) with contact and useful information be posted through doors to all in the community to build up the network

## 4. Paying for goods or shopping (Financial Transactions)

- The volunteer, or community scheme coordinator, should either collect the list or take the list over the phone or by email
- Using methods of payments other than cash is preferable for safe and secure transactions and when cash is not readily available. This must be agreed between the volunteer or community scheme coordinator and resident prior to the shopping taking place.

Transactions can be made by for example:

- i. [PayPal](#) or other [electronic method](#)
- ii. [Cheque paid directly into a volunteer or community scheme via bank or building society App \(where available\)](#)
- iii. [Portable hand-held payment device](#)

## 5. If paying by Cash (Financial Transactions)

- It is not advisable to pay a volunteer directly to protect both the resident and the volunteer
- If the resident wishes to pay the volunteer directly, it is preferred to use one of the following example transactions rather than use cash:
  - i. [paypal](#) or other [electronic method](#)
  - ii. [Cheque paid directly into a volunteer or community scheme via bank or building society App \(where available\)](#) e.g. Halifax, Lloyds, Barclays, HSBC
  - iii. [Portable hand-held payment device](#)
- If cash is the only option, or preferred by the resident, the following is recommended:
  - i. Volunteer to collect both cash and list from the resident before shopping.
  - ii. It is recommended not to hand over payment until the goods have been received and **so the first option should be considered carefully.**
  - iii. Volunteer to pay upfront and resident to provide reimbursement after delivery once receipt has been seen.
  - iv. Where possible a photograph should be taken of the list, receipt and cash
  - v. It is sensible to practice hand-washing advice immediately, or as soon as possible, after the transaction of cash has been made. Wash your hands with soap and water for at least 20 seconds.

## 6. Receiving goods or shopping

- It is sensible to leave the goods in a safe place near to the door, knock, step back at least 2m (6ft) and wait for the resident to retrieve the goods or shopping. Avoid passing the shopping directly to the resident.
- Allow the individual to check the shopping and the receipt
- It is good practice to ask the resident to provide an image of the shopping and/or receipt to the community scheme co-ordinator (if this applies) to confirm delivery and collection of goods.