

STAYING SAFE WITH MONEY

Tips and advice for volunteers and individuals receiving informal support

There has been a spontaneous outpouring of support for friends and neighbours at a community and even street level. This is great to see, but we have been asked for some support for those volunteers who want to stay safe when dealing with money, particularly if they find themselves helping someone they don't know. Below are some things to think about, which might be useful to consider if you are helping someone by doing their shopping, for example, or if someone is offering to help you by going to the shops or buying things for you.

For volunteers:

- It can help make the person you're helping feel safe if you show identification to prove who you are or where you live.
- As a form of first introduction and to clarify who you are/where you are from, it is helpful to hand a note or post it through the door which says, for instance *Jane visited on Tuesday and is a volunteer from Yate Mutual Aid*, with contact details. Should the individual or their family be anxious and wish to verify this, they can ring the group.
- Agree in advance with the person you are helping how you will arrange payment for the goods they need. Electronic bank transfers are best as they reduce the risk of infection, however if that is not possible you should minimise handling cash or cheques as well as shopping lists.
- **NEVER ask for or accept a Bank/Credit Card or PIN Number.**
- The person you are helping may wish for a friend or neighbour they already know to manage payment. Do not be offended, this can help to protect all parties.
- Stay at least two metres (about three steps) away at all times - this reduces the risk of potential infection to yourself and the person you're helping

- If you are going to a shop on someone's behalf, it's important that:
 - You are both clear and agree what they would like and what you will do if a particular product is not available in a certain shop.
 - You may wish to exchange phone numbers so that you can discuss possible replacement items and in case they remember something they would like you to get.
 - Arrange when and where you will bring the shopping. Knock on the door, step back and wait until it is collected, but avoid going into their home unless they are not physically able to move the shopping inside themselves. If you must go inside, keep at least two metres apart and wash your hands before and after moving the shopping. Do not stay for any longer than necessary.
 - Give the receipt for the shopping to the recipient and keep a photo of the receipt for your records.

For people self-isolating:

- If you are self-isolating and you accept an offer from a volunteer to collect shopping for you then you will need to arrange payment. This is something that you should agree with the volunteer in advance. Electronic bank transfers are best as they reduce the risk of infection, however if that is not possible you should minimise handling cash or cheques as well as shopping lists.
- **NEVER give anyone one of your Bank/Credit Cards or PIN Numbers.**
- If you do not know the volunteer, you may wish to ask a trusted friend or neighbour to arrange the payment for you if this makes you feel more comfortable.
- Supermarket delivery services will be in high demand, but often worth checking with them first in case they can deliver to you. Some supermarkets are prioritising deliveries to more vulnerable residents.
- Supermarkets often have a 'Click and Collect' service and you may be able to place an order for a volunteer to collect. Some local shops may also take an order and payment over the phone for a volunteer to collect.

- Think Local – if there are businesses in your area selling fresh produce, check with them if they are able to deliver.
- If you ask for support from a volunteer via a local community aid group, if you don't know the person who's offering to help, make sure they're introduced by someone you know and trust.
- If you don't know the volunteer you may wish to start with a small order to make sure it works for you both, perhaps a first order not exceeding £20.
- Be clear about what you want bought for you and from where but try and be flexible as volunteers may wish to do your shopping where they normally shop. If something on your list is not in stock/unavailable, try and be clear as to whether an alternative product is okay.
- You may wish to exchange phone numbers with the volunteer in case they need to check with you when shopping or in case you remember something else you need.
- You should ask the volunteer to bring you the receipt with your shopping.
- Agree with the volunteer a designated place where they will drop off your shopping and whether you want them to ring you when they are dropping it off. Volunteers should not come into your home.
- If someone is delivering items to your door, it's important that:
 - you wash your hands before and after they visit and you handle the shopping and you keep at least two meters (about three steps) away from each other
 - if possible, use online services and place the order and pay online yourself
 - shopping is left on the doorstep at a time you have agreed, but do not invite a volunteer into your home to help unpack as this is a risk to you and to them. If they need to bring the shopping inside because you physically cannot, keep at least two metres (about three steps) apart and wash your hands before and after handling any of the shopping.