

Handling money and payments for shopping

Options for volunteers, mutual aid groups and neighbours supporting individuals with no local family or friends.

Probably the biggest difficulty has been addressing the issue of payment for the vulnerable and elderly's shopping as they no longer have access to cash as they can't get to the post office or hole in the wall. and it is illegal for a volunteer to take their card and pin to purchase things.

Below there are 13 options which can be considered when supporting individuals:

	Pros	Cons	Further detail
Option 1			
Recipient/ family pays shop online/ over the phone, volunteer then collects and delivers the shopping	Secure	Would require payment online or telephone	May require some support to set up an account
Option 2			
Payment by cheque: older people particularly may still have access to a cheque book	Secure	Many shops do not accept cheques, but could be appropriate if reimbursing an individual.	Banks may be able to issue cheque books
Option 3			
Use of telephone banking	Secure	Requires support to set up	Lloyds Bank and NatWest have been helpful in helping customers set up of telephone banking, so people can transfer money straight into the account over the phone



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Option 4

Driving individuals to cash points

Secure

Risk of infection spread both during car journeys and at the cashpoint.

Offers a pragmatic approach of physically driving an individual to a cash point

Option 5

Accessing post office account

Secure

Account holders can nominate someone they trust to become a permanent agent on the account

Option 6

Recipient / family member or community group set up local arrangements with their nearby stores for them to accept payments over the phone.

Secure

Not many supermarkets offer this

Option 7

Volunteer expenses paid by a community group. The volunteer does the shop and pays for it, then provides a copy of the receipt to the community group for reimbursement as expenses. The recipient of the goods pays the community group, before or after the delivery

Secure

Matching receipt to individuals

Process heavy

Group needs a bank account

The community group needs money available in a bank account and a process for paying individual volunteer expenses

Option 8

Local town or parish council holds funding have developed a system where volunteers use our petty cash to do the shopping and then recipients make payment over the phone via our local council

City wide approach may be too large



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Option 9

Local Council or VCSE organisation bulk purchases food and makes up food boxes of key supplies at £30 and taking card payments over the phone and then volunteers delivering

Food boxes may not contain what is needed

Option 10

Between volunteer and recipient direct. Volunteer pays for the shopping using their personal card or cash, keeps receipts, and the recipient settles up with them by cash, cheque or online payment.

Lack of cash
Theft
Infection spread

Whilst not ideal its probably how most communities will function with neighbour to neighbour transactions

Option 11

Establish a fiscal hosting group

Receive donations and pay out money totally transparently, no bank account needed

Social Change Agency and Open Collective have established an online platform for non constituted group to handle funding

For more information visit:

<https://thesocialchangeagency.org/nest-supporting-new-movements/fiscal-hosting/>

Option 12

Asda and M&S have launched new shopping cards to help volunteers collecting food for people self-isolating.

No contact needed and no details need to be passed on

Requires online transaction to pay cash onto card

Service available from Asda <https://cards.asda.com/volunteer>

<https://cards.asda.com/volunteer>

Can be sent by email

Also available from M & S



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Option 13

Watchet link <https://www.watchet.link/>

Wachlet have established a structured process for serving their most vulnerable residents. They have established trading mechanism with local supermarkets, and act as a brokering service.

The process is outlined below:

1. Build a relationship with small local supermarket, for example: Co-op
2. Recruit a team of volunteers who will do both shopping and delivery
3. A request is made from an isolated/ vulnerable person for shopping via a central point of contact
4. Volunteer goes shopping. Shopping is checked out at the till (the supermarket defers payment for later)
5. Shopping is dropped off and recipient is shown the receipt and the amount owed. They pay by card using SumUp (contactless machine linked to mobile phone) money is transferred into the volunteering agency's account

SumUp link <https://sumup.co.uk/>

6. Once the money has gone into the account (same day), the supermarket is contacted and paid. This approach relies on an intermediary organisation having access to a bank account. If there isn't one, this could be achieved through using a fiscal agent - The Social Change Agency are working with Open Collective to offer a fiscal hosting facility, which allows non constituted groups (eg Mutual aid groups) to handle funds.

Visit the link below:

<https://thesocialchangeagency.org/nest-supporting-new-movements/fiscal-hosting/>

Also the volunteers need to be formally managed, as they are handling money.



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