

Handling Money and payments for shopping

Options for Volunteers/groups supporting individuals with no local family or friends

Option	Description	Pros	Cons	Further info
Option 1	Recipient/family pays shop online / over the phone – volunteer then collects and delivers the shopping.	Secure	Payment online/tel	Might need family can offer support to set up an account for them if needs be.
Option 2	Supermarkets have launched new volunteer enabled cards to help them pay for people's shopping with no outlay. Currently used by M&S, Sainsburys and Asda.	Secure and simple once loaded	Individual or their family need to top up in advance	www.retail-week.com/grocery/asda-and-mands-launch-contactless-volunteer-shopping-cards/ https://sainsburysgiftcard.co.uk/
Option 3	Fiscal hosting platform for community using this link opencollective.com . groups can have the security of a financial host for transactions without having to incorporate.	Secure	Need to sign up- relatively new system.	opencollective.com . Video call available to answer questions/
Option 4	Payment by cheque – older people particularly may still have access to a cheque book	Secure		Banks may be able to issue cheque books
Option 5	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	NHS - Good SAM app follows this option
Option 6	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.		Matching receipt to individuals. Process heavy. Group needs a bank acc.	The community group needs money available in a bank account and a process for paying individual volunteer expenses Suffolk Community Foundation Emergency fund that groups can access – but need to be constituted.

	<p>SALC suggest this similar approach combining options 6 & 7</p> <p>1.recipient or their sponsor (eg a relative who is unable to assist) requests help with food shopping 2.request is logged with town or parish council, volunteer is assigned 3.volunteer shops, pays for and delivers food (with copy bill receipt) in line with social distancing guidelines 4.volunteer submits claim (inc. copy receipt) to town or parish council, who reimburse immediately 5.town or parish council request payment from recipient or their sponsor (invoice with copy receipt) 6.recipient or their sponsor pays town or parish council</p>	Avoids cash handling and ensures prompt repayment to volunteer.	Volunteer needs to fund initial purchase and reclaim from parish council.	
Option 7	Local Town or Parish Council holds funding We 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.		Payment over phone Not all councils offer	SALC looking into this option further A few in Suffolk already have this in place
Option 8	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 9	<p>Vouchers from supermarkets</p> <p>Co-op have ordered further vouchers to be printed due to arrive around 8th April. However we are not in a position to donate vouchers at this time enquiries@eastofengland.coop</p>	Available with coop and Aldi		Co-op have ordered further vouchers to be printed to arrive around 8 th April. Can be purchased enquiries@eastofengland.coop Encourage other supermarkets to do this
Option 10	<p>Supermarket Gift Cards</p> <p>Scheme would purchase a gift card to use instead of cash/ customer card and keep a record of individual spends. Alternatively each customer could have their own gift card topped up online by a trusted relative/</p>	Tesco Sainsburys Morrisons Asda	Not everyone has someone who can top up the card. Might cause	

	friend. Sainsburys offer a parent/student card which the parent can top up remotely so a relative could top this up for an elderly relative. https://www.sainsburysgifts.co.uk/meal_ticket_cards.html		problems for the volunteers if they have several people to shop for.	
Option 11	Use of a card reader machine such as 'Izettle' which can take payment and is portable	Portable and direct link to bank.	Relies on technology	https://www.izettle.com/gb/card-readers/chip-and-pin
Last resort option	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	

Notes

Framlingham Hour Community

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 and or hole in the wall. and obviously it is illegal for one of the volunteers to take their card and pin to purchase things. We have now set up a credit account in our accounting system where the vulnerable, elderly or a relative can deposit money for their purchases, which seems to be working and relieving anxiety. We have also secured some money from the town council to underwrite any losses we might incur during this period, especially if we need to get food for those who would normally have used a food bank.