FINANCIAL WELLBEING

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1. Purpose

This policy is to be accepted and observed by all members, staff and volunteers within Four Pillars. Breaches of the policy may be regarded as gross misconduct.

2. Ownership

This is the Financial Wellbeing Policy of Four Pillars. The ownership of this policy is to that of the Four Pillars board of trustees, who discharges its implementation to the management of Four Pillars. The management may discharge duties to a nominated member of staff or volunteer.

3. Statement of policy

Our policy is to provide guidance on Financial Wellbeing to employees, volunteers and service users. We also accept responsibility for all other people who may be affected by our activities.

4. Introduction

4.1 We are committed to supporting our employees with their financial wellbeing.
4.2 We recognise that worries and concerns about personal finances can have a significant detrimental impact on employees' physical and mental health, as well as their ability to do their job.
4.3 We are committed to ensuring appropriate assistance is provided to any employee who experiences debt or other financial problems.
4.4 The purpose of this policy is to assist with creating an open and supportive workplace where managers and employees can discuss any issues associated with financial wellbeing, and to ensure the available resources are known about and offered to employees when needed.

5. Employee Responsibilities

5.1 It is important that, as an employee, you prioritise your personal health and financial wellbeing.
5.2 If you find that personal financial concerns are affecting you, you should discuss this with your manager, who will treat the matter with complete confidence.
5.3 In order to ensure we can provide you with the best support possible we encourage you to be open in these conversations.
5.4 However, we recognise that this is a sensitive issue so if you don't feel comfortable discussing your situation with your manager, you are encouraged to speak with another senior member of staff, HR or a member of the Board of Trustees

6. Employer Responsibilities

6.1 We aim to normalise conversations about money worries at work and breakdown any stigma.
6.2 Managers will maintain an open door policy so that employees feel comfortable in approaching them with their concerns.
6.3 They will support you to talk openly about your current situation and will not make presumptions about how it is affecting you.
6.4 Your manager will explore with you what support or adjustments you feel would be beneficial. Your individual needs will be addressed sensitively and confidentiality will be maintained.

7. Access to external help and advice

7.1 You can get free, confidential and independent money and debt advice from the government's Money & Pensions Service (https://moneyandpensionsservice.org.uk).

7.2 Further external information and support is available from organisations such as Citizens Advice (https://citizensadvice.org.uk)

8. Bullying and harassment

8.1 There is an expectation on all employees to conduct themselves in a supportive, sensitive and open-minded manner towards colleagues.

8.2 We maintain a zero-tolerance approach to bullying and harassment and will treat any and all complaints seriously.

8.3 If you feel that you have been mistreated in any way by a colleague because of matters related to your financial wellbeing, please make your concerns known to the Chief Executive

9. Bright exchange

9.1 We currently subscribe to an online HR tool, Bright HR.

9.2 Through Bright HR you have exclusive access to Bright Exchange.

9.3 Bright Exchange is an online marketplace exclusive to Bright HR users giving you access to hundreds of products, services and special offers from a wide range of different companies.

9.4 You can use your Bright HR credentials to log in to Bright Exchange and take advantage of these offers. More details are available from the Chief Executive

10. Responsibilities

Overall and final responsibility for Financial Wellbeing Policy is shared collectively by the trustees.

The trustees delegate the responsibility of following this policy to the management team.

The management will:

- Arrange for the implementation of this policy in consultation with staff and volunteers
- Arrange for the adequate instruction and training of staff and volunteers in all matters related to this policy
- Arrange for the contents of this policy to be known to all staff and volunteers

The staff and volunteers of Four Pillars have a duty to:

- Follow this policy
- Co-operate with the management to ensure that the requirements of relevant statutory provisions are complied with
- Report potential or actual hazards as soon as possible

11. Risk Assessment

The trustees will ensure that all risk assessments are undertaken for any part of the charity's activities to which they are applicable, copies of these risk assessments are available upon written request.

12. Premises

The management team will ensure that all premises used by Four Pillars whether owned, leased or rented are:

- Health and safety compliant

- A full risk assessment has been completed
- Insurances are in place and displayed
- Fences are erect and secure at all times, if applicable
- Gates are manned at all times, if applicable
- Any potential danger is reported to the management

13. Reports

The delegated manager/person in charge at each event shall be responsible for making any necessary reports relating to this policy or ensuring that others make such reports.

14. Policy Development

The trustees shall endeavour to progressively develop the charity's policy on Financial Wellbeing Policy in response to risks and hazards identified. Specific procedures and policies so developed shall be appended to this document and form part of the charity's statement on Financial Wellbeing.

15. Review

The effectiveness of this policy will be reviewed annually by a member of the Four Pillars board of trustees. If appropriate, action will be taken as necessary to update this policy to ensure effective delivery on the objectives laid out at the start of this document.