

# Final Internal Audit Report

## Adoptive Allowances

### November 2024

Distribution: Director of Children’s Social Care  
Corporate Director for Children, Young People and Education  
Head of Service; Children in Care & Care Experienced Young People  
CFS Strategic Manager  
Corporate Director of Finance & S151 Officer (final only)  
Director of Finance & Deputy S151 Officer (final only)

Assurance Level	Issues Identified	
Limited Assurance	Priority 1	3
	Priority 2	4
	Priority 3	0

#### Confidentiality and Disclosure Clause

This report (“Report”) was prepared by Forvis Mazars LLP at the request of London Borough of Croydon and terms for the preparation and scope of the Report have been agreed with them. The matters raised in this Report are only those which came to our attention during our internal audit work. Whilst every care has been taken to ensure that the information provided in this Report is as accurate as possible, Internal Audit have only been able to base findings on the information and documentation provided and consequently no complete guarantee can be given that this Report is necessarily a comprehensive statement of all the weaknesses that exist, or of all the improvements that may be required.

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**Please refer to the Statement of Responsibility in Appendix 3 of this report for further information about responsibilities, limitations and confidentiality.**

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## **1. Introduction**

- 1.1 A child who has been in the care of their local authority for more than 24 hours is known as a 'looked after child'. Looked after children are also often referred to as children in care, a term which many children and young people prefer. As of 31 March 2023, Croydon Council ("the Council") looked after 534 children.
- 1.2 In many cases, children are only looked after temporarily and will return to live with their birth families, however in some cases, the Council's social workers decide that it is in the best interests of a child to be adopted by a new family.
- 1.3 Adoption is the legal process by which someone other than a birth parent legally becomes the parent of a child. At the same time, the birth parent ceases to have any parental or legal responsibility for the child. It is distinct from 'special guardianship', where parental control is acquired by another person in addition to the birth parents. Both are distinct from 'fostering', where a child lives with and is cared for by a paid foster carer, but the Council and child's parents retain legal responsibility for the child.
- 1.4 The Council, along with several other London Boroughs, is a member of the Adopt London South (ALS) adoption agency ("agency"). While the Council handles the legal proceedings for adoption, including the adoption support plans and any consideration of financial support to be received, the agency largely manages contact with the adoptive parents and so requests for ad hoc financial assistance may come through the agency.
- 1.5 Adoptive parents may be eligible for financial support from the Local Authority, under the terms of the Adoption and Children Act 2002 (as amended by the Children and Families Act 2014). An adoption support plan should be prepared for each adoption that outlines the support, both financial and non-financial, that adoptive parents will receive. Plans should be subject to ongoing review based on the family's circumstances.
- 1.6 The Adoption Support Fund (ASF) has been established to provide therapeutic support. This fund is available for children living in England up to the age of 21 (or 35 with a Statement of Special Educational Needs or Education Health & Care Plan) who are adopted and were previously in local authority care or adopted from overseas.
- 1.7 The ASF is also available for children who are subject to a Special Guardianship Order and were previously in care or children who are under a Child Arrangement Order (CAO). To access the ASF, families need to have an assessment of the family adoption support needs by the local authority. This is a current legal obligation of all local authorities.
- 1.8 While the principles of financial support are broadly the same for adoption as for special guardianship, in practice, allowances are more rarely used, as children considered for adoption are less likely to have extensive care needs. In addition to planned financial support under the ASF, the Council may also grant ad hoc payments to adoptive parents to manage unforeseen costs, or for one-off costs relating to the adoption (such as home adaptations for a child with a disability).
- 1.9 The internal audit experienced a number of delays in evidence being provided by the auditees. Internal Audit provided an initial document request on 12 August 2023. After several reminders and postponements, a final deadline of 13 November 2023 was set for evidence to be received. Due to the extremely limited time remaining for the fieldwork to be completed, any evidence provided after this deadline could not be

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considered. This report and subsequent issues highlighted are therefore based on evidence received up to the final deadline of 13 November 2023, although no evidence was received following this deadline.

- 1.10 Following feedback on the draft report (issued March 2024), discussions were held with the Interim Head of Service, Children Looked After, who left the Council in June 2024. Further meetings were also held with the Children’s Payments and Financial processing team and the Children’s Social Care Team Manager during July 2024 who were not engaged with during the course of the audit due to not being referred to the team/individuals. Updates to the original draft report issued during March 2024 were subsequently made to include further comments from these teams/individuals.
- 1.11 The audit was undertaken as part of the agreed Internal Audit Plan for 2023/24. The objectives, approach and scope are contained in the Audit Terms of Reference at Appendix 1.

**2. Key Issues**

**Priority 1 Issues**

Internal Audit were only provided with evidence for three of the 10 requested sample adoptions cases (since March 2020), and for the three that were provided, there was no evidence of an assessment of financial circumstances to determine the extent of the financial support required. **(Issue 2)**

Evidence was not provided to demonstrate that reviews and changes to financial support were documented within the case files or that justifications were noted to explain any changes in support. **(Issue 3)**

The Children’s Social Care Team Manager stated that a review of weekly payments list circulated by the Children’s Payments and Financial processing team is not undertaken due to resource constraints. **(Issue 5)**

**Priority 2 Issues**

The Council did not provide evidence that there was a formally designated officer that monitored changes to legislation and guidance and subsequently updated policies and procedures. **(Issue 1)**

Whilst a process for verifying bank account details for adoptive parents existed, this could not be verified due to a lack of evidence provided during the audit period. **(Issue 4)**

There was no formally approved procedure for ‘ad hoc’ payments (i.e. one-off payments made to adoptive parents), nor had the criteria for accepting or rejecting a request for an ad hoc payment been defined. **(Issue 6)**

Whilst a process for the approval of payments (by the Head of Service) to be made existed within the Children’s Social Care team, this could not be verified due to a lack of evidence during the audit period. **(Issue 7)**

There were no Priority 3 issues.

### 3. Actions and Key Findings/Rationale

#### Control Area 1: Regulatory, Organisational and Management Requirements

Priority	Action Proposed by Management	Detailed Finding/Rationale - Issue 1				
2	<p>The adoptive allowance policy to be updated in consultation with the Regional Adoption Agency – Adopt London South as Adoption Services are delivered by the RAA and not the Council. This will be completed by 31<sup>st</sup> March 2025.</p> <p>The policy will then be reviewed bi-annually by the Head of Service for Children in Care &amp; Care Experienced Young People and Adopt London South.</p>	<p><b>Expected Control</b></p> <p>The Children in Care &amp; Care Experienced Service needs to have a designated officer responsible for monitoring changes to legislation and guidance (and updating the policies and procedures accordingly) in order to help ensure that the Council remain compliant with regulatory requirements. All policies and procedures are subject to regular review, to help ensure these reflect changes to legislation or practice.</p> <p><b>Finding/Issue</b></p> <p>The Adoptive Allowance Policy was last updated in October 2020 and showed no evidence of subsequent review at the time of audit testing in November 2023. The remaining procedural guidance reviewed, including the Adoption Case Records Policy and the Adoption Support Policy were not dated, and as such it could not be determined when these were last reviewed.</p> <p>The Head of Service Children in Care and Care-Experienced Young People advised that overall oversight of policies and procedures was their responsibility, and it was expected that the Head of Service would update every six months to remain compliant. However, at the time of the audit, this was not formally recorded in any policy document.</p> <p><b>Risk</b></p> <p>Policies and procedures are not updated in line with changes to legislation and regulations, which may result in staff referring out of date guidance and not complying with these changes.</p>				
	<table border="1"> <thead> <tr> <th>Responsible Officer</th> <th>Deadline</th> </tr> </thead> <tbody> <tr> <td>Head of Service; Children in Care &amp; Care Experienced Young People</td> <td>31/03/2025</td> </tr> </tbody> </table>	Responsible Officer	Deadline	Head of Service; Children in Care & Care Experienced Young People	31/03/2025	
Responsible Officer	Deadline					
Head of Service; Children in Care & Care Experienced Young People	31/03/2025					

**Control Area 2: Assessments of Need for Financial Support**

Priority	Action Proposed by Management	Detailed Finding/Rationale - Issue 2				
1	<p>This will be completed in the first instance by the allocated social worker preparing the adoption support plan with support from the Team Manager of the Court and Early Permanence team.</p> <p>Any proposals for financial support will be approved as per the scheme of delegation and in line with the updated adoptive allowance policy.</p> <p>The assessment will be uploaded to the child’s Adoption Record.</p> <p>Any ongoing financial support proposed will be reviewed at least annually although more frequent review may be proposed in the adoption support plan where appropriate/necessary.</p>	<p><b>Expected Control</b></p> <p>The financial circumstances of the adoptive parents are assessed to determine if financial support is required. The Council ensures every adoptive parent is assessed based on their means, to ascertain the level of financial support they require, in line with the Adoption Support Procedure. The details of the financial assessment should be retained for future reference, as ongoing financial support should be subject to regular review.</p> <p><b>Finding/Issue</b></p> <p>Copies of the financial assessments for a sample of ten adoption cases since March 2020 were requested from the Adoption team; however, only case files for three of these were provided. Of those three cases files, none included evidence of financial assessments having been carried out for the adoptive parents.</p> <p><b>Risk</b></p> <p>Incorrect financial support is paid due to a lack of financial assessments, resulting either in excessive payments that cause financial loss for the Council, or a lack of sufficient support for adoptive parents resulting in hardship for the adoptive parents and child.</p>				
	<table border="1"> <thead> <tr> <th>Responsible Officer</th> <th>Deadline</th> </tr> </thead> <tbody> <tr> <td>Team Manager; Court and Early Permanence Team</td> <td>This is now in place for new cases coming through.</td> </tr> </tbody> </table>	Responsible Officer	Deadline	Team Manager; Court and Early Permanence Team	This is now in place for new cases coming through.	
Responsible Officer	Deadline					
Team Manager; Court and Early Permanence Team	This is now in place for new cases coming through.					

**Control Area 4: Ongoing Review of Allowances**

Priority	Action Proposed by Management	Detailed Finding/Rationale - Issue 3				
1	<p>As above, all adoption allowances will be subject to a minimum of annual review by the court and early permanence team.</p> <p>The review and the evidence used to inform it to be uploaded to CRS.</p> <p>Any ongoing financial support will be signed off as per the scheme of delegation and in line with the updated adoptive allowance policy.</p>	<p><b>Expected Control</b></p> <p>All adoption allowances are subject to regular review, and this is evidenced in the relevant case files. Any justifications are detailed and retained on file that explain any changes in the support provided.</p> <p><b>Finding/Issue</b></p> <p>The Adoption Support Policy states that adoptive parents must return an annual statement of their circumstances to allow ongoing review of support provided. The Head of Service - Children in Care and Care-Experienced Young People explained that any changes to support are documented within the relevant case file and that the justifications for any changes to support are detailed and retained on file.</p> <p>Internal Audit requested a report of past adoptees who were still receiving financial support from the Adoption team, to carry out testing of ongoing reviews. The team did not provide the reports, or any evidence that regular review of ongoing financial support was being carried out.</p>				
	<table border="1"> <thead> <tr> <th>Responsible Officer</th> <th>Deadline</th> </tr> </thead> <tbody> <tr> <td>Team Manager; Court and Early Permanence Team</td> <td>All outstanding reviews to have been completed by end of April 2025.</td> </tr> </tbody> </table>	Responsible Officer	Deadline	Team Manager; Court and Early Permanence Team	All outstanding reviews to have been completed by end of April 2025.	<p><b>Risk</b></p> <p>Financial allowances are not reviewed in line with a change of the adoptive parents' circumstances. This may result in financial loss for the Council, in the event of inappropriate overpayments, or hardship for adoptive parents and children if support is insufficient.</p>
Responsible Officer	Deadline					
Team Manager; Court and Early Permanence Team	All outstanding reviews to have been completed by end of April 2025.					

**Control Area 6: Payments and Reconciliations**

Priority	Action Proposed by Management	Detailed Finding/Rationale - Issue 4				
2	A dip sample audit of relevant records will be undertaken by the Snr Manager responsible for the Children’s Payments & Financial Processing team by 31 <sup>st</sup> March 2025.	<p><b>Expected Control</b></p> <p>Checks are conducted to ensure that the bank account details (including account name) for adoptive parents have been entered correctly into the finance system and that these match the details provided by the adopted parents.</p> <p><b>Finding/Issue</b></p> <p>Evidence was requested from the Adoption team that bank account details provided by adoptive parents had been retained and checked against the finance system to ensure the information is correct; however, this evidence was not provided (as referenced in section 1.10 of the report) during the course of the audit.</p> <p>Following the issuing of the draft report (March 2024), interview of the Children Payments and Financial Processing team in July 2024 established that there was a control process in place. This included ensuring any bank account details were supported by bank statements of the last three months (screenshots are not accepted) and secondary approval checks were in place.</p> <p>No audit testing to verify these assertions was conducted as the audit had already concluded.</p> <p><b>Risk</b></p> <p>Bank account details are not confirmed prior to payment, which may result in fraudulent or erroneous bank payments.</p>				
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CFS Strategic Manager	31/03/2025					



**Control Area 6: Payments and Reconciliations**

Priority	Action Proposed by Management	Detailed Finding/Rationale - Issue 5				
1	A review of the mechanism to review payments for Adoption Allowances will take place to devise a proportionate approach.	<p><b>Expected Control</b></p> <p>Each week a payment run is generated from ContrOCC by the Children’s Payments and Financial processing team. This is circulated to the respective children services to be verified before being progressed at the end of the week. The relevant services are expected to review payments on the list and ensure these are accurate.</p> <p><b>Finding/Issue</b></p> <p>Following the issuing of the initial draft report (March 2024), Internal Audit undertook further tests to assess this control area. An interview with the <i>Children’s Social Care Team Manager</i> in July 2024 established that review of payments from the list circulated by the Children’s Payments and Financial processing team did not take place. The Team Manager acknowledged that this is something that needed to be done, however, due to limited resources, they were unable to dedicate time to it.</p> <p><b>Risk</b></p> <p>Errors, omissions and duplicate payments may not be detected, resulting in incorrect payments being made.</p>				
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CFS Strategic Manager	31/03/2025					

**Control Area 5: Ad Hoc Payments**

Priority	Action Proposed by Management	Detailed Finding/Rationale - Issue 6
2	<p>Reference to the provision for ad hoc payments will be included in the updated Adoption Allowances Policy by 31/03/2025</p> <p>Ad hoc payments are by definition unusual and not applied to all, consistency is therefore difficult to evidence.</p> <p>All requests for ad hoc payments are considered and signed off as per the scheme of delegation for financial decision making in the council.</p> <p>No evidence of inappropriate ad hoc payments has been identified.</p>	<p><b>Expected Control</b></p> <p>A formally documented and approved procedure is in place for ad hoc payments. i.e. one-off payments made to adoptive parents for specific reasons. These procedures detail clear criteria for deciding a request for an ad hoc payment.</p> <p>Requests for ad hoc payments are properly documented and retained in the relevant case file.</p> <p><b>Finding/Issue</b></p> <p>The Head of Service for Children in Care and Care-Experienced Young People explained that, in addition to regular payments under the Adoption Support Plan, the Council also make ad hoc payments to adoptive families for specific purposes. However, although requested, neither a copy of a formally documented and approved ad hoc payment procedure, nor defined criteria to assess whether to accept or reject an ad hoc payment request were provided.</p> <p>The Head of Service explained that one-off payments were made via completion of a financial request form. The form was then to be reviewed by a senior staff member, who could grant the one-off payment. Although requested, a copy of this form was not provided.</p> <p>The Head of Service further explained that creating procedural guidance around what constitutes a legitimate ad hoc payment would not be beneficial because the circumstances can be very broad. The Council have an accepted standard practise in this area but at the time of the audit, there was no formally documented and approved policy or procedure in regard to these ad hoc payments.</p> <p><b>Risk</b></p> <p>In appropriate ad hoc payments may be processed, resulting in financial loss for the Council. Additionally, ad hoc payments may be granted inconsistently.</p>
Responsible Officer	Deadline	
Head of Service – CLA & Care Experienced Service	Requests are processed as above for all. This is in place for all ad hoc payments.	

**Control Area 6: Payments and Reconciliations**

Priority	Action Proposed by Management	Detailed Finding/Rationale - Issue 7
2	<p>Management approval of Adoption Allowances to be made in line with the council’s policy.</p> <p>This system is currently in place.</p>	<p><b>Expected Control</b></p> <p>Payments are required to be approved in the finance system by an appropriate authority, in line with the amounts agreed in the relevant Adoption Support Plan.</p> <p><b>Finding/Issue</b></p> <p>The CLA Service provided a spreadsheet of all payments (adoptive allowances) to adoptive parents since October 2020. However, although the spreadsheet was requested on 17 August 2023, it was only received on 13 November 2023. Due to delay in providing evidence, there was insufficient time remaining for Internal Audit to carry out testing of these payments prior to the closure of the audit to ensure that these were appropriately approved through the finance system.</p> <p>Following the issue of the draft report (March 2024), interview of the <i>Children’s Social Care Team Manager</i> in July 2024 established that payment amounts were approved by the Head of Service and an audit trail existed for the approvals. Spot checks were also undertaken internally.</p> <p>No audit testing to verify these assertions was conducted as the audit had already concluded.</p> <p><b>Risk</b></p> <p>Inappropriate, inaccurate or illegitimate payments are made by the Council, resulting in financial loss or reputational damage.</p>
Responsible Officer	Deadline	
Head of Service – Children Looked After & Care Experienced Young People	n/a - Already in place	

## AUDIT TERMS OF REFERENCE

### Adoptive Allowances

#### **1. INTRODUCTION**

- 1.1 The Croydon London Borough Council (“the Council”) looked after 534 children, as of 31 March 2023. In many cases, children are only looked after temporarily and will eventually return to live with their birth families, however in some cases, the Council’s social workers decide that it is in the best interests of a child to be adopted by a new family.
- 1.2 Adoption is the legal process by which someone other than a birth parent legally becomes the parent of a child. At the same time, the birth parent ceases to have any parental or legal responsibility for the child. It is distinct from Special Guardianship, where parental control is acquired by another person in addition to the birth parents. Both are distinct from Fostering, where a child lives with and is cared for by a paid foster carer, but the Council and child’s parents retain legal responsibility for the child.
- 1.3 The London Borough of Croydon, along with several other London Boroughs, is a member of the Adopt London South (ALS) adoption agency. While the Council handles the legal proceedings for adoption, including the Adoption Support Plans and any consideration of financial support to be received, the agency largely manages contact with the adoptive parents, and so requests for ad hoc financial assistance may come through the agency.
- 1.4 Adoptive parents may be eligible for financial support from the Local Authority, under the terms of the Adoption and Children Act 2002 (as amended by the Children and Families Act 2014). An Adoption Support Plan should be prepared for each Adoption that outlines the support, both financial and non-financial, that adoptive parents will receive. Plans should be subject to ongoing review based on the family’s circumstances.
- 1.5 While the principles of financial support are broadly the same for adoption as for special guardianship, in practice allowances are more rarely used, as children considered for adoption are less likely to have extensive care needs.
- 1.6 In addition to planned financial support under the Adoption Support Plan, the Council may also grant ad hoc payments to adoptive parents to manage unforeseen costs, or for one-off costs relating to the adoption (such as home adaptations for a child with a disability).
- 1.7 This audit is part of the agreed Internal Audit Plan for 2023/24.

#### **2. OBJECTIVES AND METHOD**

- 2.1 The overall audit objective is to provide an objective independent opinion on the adequacy and effectiveness of controls / processes.
- 2.2 The audit will for each controls / process being considered:

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- Walkthrough the processes to consider the key controls;
- Conduct sample testing of the identified key controls, and
- Report on these accordingly

### 3. SCOPE

3.1 This audit will examine the Council’s arrangements in relation to allowances for and ad hoc payments to Adoptive parents, and will include the following areas:

- Regulatory, Organisational and Management Requirements;
- Assessments of Need for Financial Support;
- Approval of Adoption Support Plans;
- Ongoing Review of Allowances;
- Ad Hoc Payments; and
- Payments and Reconciliations.

This audit included the following areas (and issues raised):





Control Areas/Risks	Issues Raised		
	Priority 1 (High)	Priority 2 (Medium)	Priority 3 (Low)
Regulatory, Organisational and Management Requirements	0	1	0
Assessments of Need for Financial Support	1	0	0
Approval of Adoption Support Plans	0	0	0
Ongoing Review of Allowances	1	0	0
Ad Hoc Payments	0	1	0
Payments and Reconciliations	1	2	0
<b>Total</b>	<b>3</b>	<b>4</b>	<b>0</b>

**Appendix 2**

**Definitions for Audit Opinions and Recommendations**

In order to assist management in using our reports:

We categorise our **audit assurance opinion** according to our overall assessment of the risk management system, effectiveness of the controls in place and the level of compliance with these controls and the action being taken to remedy significant findings or weaknesses.

	Full Assurance	There is a sound system of control designed to achieve the system objectives and the controls are constantly applied.
	Substantial Assurance	While there is basically a sound system of control to achieve the system objectives, there are weaknesses in the design or level of non-compliance of the controls which may put this achievement at risk.
	Limited Assurance	There are significant weaknesses in key areas of system controls and non-compliance that puts achieving the system objectives at risk,
	No Assurance	Controls are non-existent or extremely weak, leaving the system open to the high risk of error, abuse and reputational damage.

Priorities assigned to recommendations are based on the following criteria:

<b>Priority 1 (High)</b>	Fundamental control weaknesses that require immediate attention by management to action and mitigate significant exposure to risk.
<b>Priority 2 (Medium)</b>	Control weakness that still represent an exposure to risk and need to be addressed within a reasonable period.
<b>Priority 3 (Low)</b>	Although control weaknesses are considered to be relatively minor and low risk, still provides an opportunity for improvement. May also apply to areas considered to be of best practice that can improve for example the value for money of the review area.

**Statement of Responsibility**

We take responsibility to London Borough of Croydon for this report which is prepared on the basis of the limitations set out below.

The responsibility for designing and maintaining a sound system of internal control and the prevention and detection of fraud and other irregularities rests with management, with internal audit providing a service to management to enable them to achieve this objective. Specifically, we assess the adequacy and effectiveness of the system of internal control arrangements implemented by management and perform sample testing on those controls in the period under review with a view to providing an opinion on the extent to which risks in this area are managed.

We plan our work in order to ensure that we have a reasonable expectation of detecting significant control weaknesses. However, our procedures alone should not be relied upon to identify all strengths and weaknesses in internal controls, nor relied upon to identify any circumstances of fraud or irregularity. Even sound systems of internal control can only provide reasonable and not absolute assurance and may not be proof against collusive fraud.

The matters raised in this report are only those which came to our attention during the course of our work and are not necessarily a comprehensive statement of all the weaknesses that exist or all improvements that might be made. Recommendations for improvements should be assessed by you for their full impact before they are implemented. The performance of our work is not and should not be taken as a substitute for management's responsibilities for the application of sound management practices.

This report is confidential and must not be disclosed to any third party or reproduced in whole or in part without our prior written consent. To the fullest extent permitted by law Forvis Mazars LLP accepts no responsibility and disclaims all liability to any third party who purports to use or rely for any reason whatsoever on the Report, its contents, conclusions, any extract, reinterpretation amendment and/or modification by any third party is entirely at their own risk.

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