

## WEST LIMERICK INDEPENDENT LIVING CLG

# Fraud & Corruption Prevention Policy

|                         |                                                                                                                                                            |
|-------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Policy Reference</b> | WLILP2                                                                                                                                                     |
| <b>Category</b>         | Governance & Financial Control                                                                                                                             |
| <b>Version</b>          | 3.0                                                                                                                                                        |
| <b>Status</b>           | APPROVED — by the Board of Directors on 9 October 2026                                                                                                     |
| <b>Supersedes</b>       | WLILP2 - FRAUD POLICY (approved 22.04.2025)                                                                                                                |
| <b>Policy Owner</b>     | Board of Directors, West Limerick Independent Living CLG                                                                                                   |
| <b>Applies To</b>       | Directors, staff, volunteers, contractors and third parties acting on behalf of WLIL                                                                       |
| <b>Funding Status</b>   | WLIL is a non-statutory body in receipt of HSE funding under Section 39 of the Health Act 2004, and operates under the associated HSE Governance Framework |
| <b>Review Cycle</b>     | Every 2 years, or sooner following legislative change, a funder requirement, or a fraud incident                                                           |

## 1. Purpose & Scope

The purpose of this policy is to protect the assets, integrity, funding and reputation of West Limerick Independent Living CLG ("WLIL") by setting clear standards for the prevention, detection, reporting and investigation of fraud and corruption.

WLIL is a non-statutory, not-for-profit organisation delivering personal assistance and home support services for people with disabilities. WLIL is funded by the Health Service Executive (HSE) under Section 39 of the Health Act 2004, and operates under a Service Arrangement (or Grant Aid Agreement) and the associated HSE Governance Framework. As a recipient of public funding, WLIL holds a particular duty of care: HSE and other public funds must be used only for their intended purpose, and any loss through fraud reduces the resources available to support service users directly and may affect WLIL's standing with its funder. WLIL is committed to a culture of honesty, transparency and accountability at every level of the organisation.

This policy applies to all Directors, staff (including Personal Assistants), volunteers, students on placement, contractors, suppliers and any other party acting on behalf of, or in partnership with, WLIL. Anyone covered by this policy who commits fraud or other dishonesty, or who becomes aware of it and fails to report it, will be subject to appropriate disciplinary and/or legal action.

## 2. Legislative & Regulatory Framework

This policy is informed by, and should be read alongside, the following legislation, regulations and standards:

- Health Act 2004, Section 39 — the legal basis for HSE assistance to WLIL as a non-statutory service provider, and the source of WLIL's obligation to operate within the HSE's Governance Framework
- WLIL's HSE Service Arrangement (or Grant Aid Agreement) and its associated Governance Framework schedules, which require WLIL to maintain robust financial controls, submit an Annual Compliance Statement, and provide audited annual accounts to the HSE

- Criminal Justice (Theft and Fraud Offences) Act 2001
- Criminal Justice (Corruption Offences) Act 2018
- Companies Act 2014 (directors' duties and offences relating to fraud)
- Charities Act 2009 and the Charities Regulator's Governance Code
- Protected Disclosures Act 2014 (as amended by the Protected Disclosures (Amendment) Act 2022)
- Data Protection Act 2018 and the General Data Protection Regulation (GDPR), where an investigation involves personal data
- HIQA National Standards, insofar as fraud or dishonesty affects the safety, dignity or care of a service user

### 3. Policy Statement

WLIL adopts a zero-tolerance approach to fraud and corruption. WLIL will endeavour to ensure that all financial and administrative processes are carried out and reported honestly, accurately and transparently, and will not tolerate any behaviour that falls short of these principles.

All indications of fraud will be rigorously and promptly investigated. Where fraud is proven, WLIL will pursue disciplinary action up to and including dismissal, and will refer matters to An Garda Síochána, the Charities Regulator and/or the HSE as appropriate. The organisation maintains financial control procedures, segregation of duties, defined authorisation limits, and directors' and officers' insurance to reduce fraud risk.

### 4. Definitions

- **Fraud:** a deliberate act or omission intended to deceive, resulting in a loss to WLIL, a service user, or a third party, or a gain to the perpetrator. The criminal act is the attempt to deceive — attempted fraud is treated as seriously as accomplished fraud.

Examples of fraud include, but are not limited to:

- Theft of funds, equipment or any other WLIL property
- Falsification of costs, expenses, timesheets or care records
- Forgery or alteration of documents
- Destruction or unauthorised removal of records
- Inappropriate personal use of WLIL's assets
- Procurement fraud, including collusion with suppliers or false invoicing
- Payroll fraud, including claims for hours or supports not delivered
- Cyber-enabled fraud, such as phishing, invoice redirection or misuse of digital systems
- Seeking or accepting cash, gifts or other benefits in exchange for favourable treatment of a third party
- Blackmail or extortion
- Dishonestly acquiring, using or disposing of WLIL property or intellectual property
- Exploiting a position of trust within the organisation, including in relation to a service user's finances or property
- False representation of qualifications, Garda vetting status, or other credentials

## 5. Prevention of Fraud

WLIL's objective is that fraud is eliminated from its activities. Prevention is supported through:

- Segregation of duties in financial transactions and approvals
- Clear authorisation limits and approval processes for expenditure
- Regular reconciliations and independent annual financial audit
- Secure management of IT systems, data and access controls
- Mandatory fraud-awareness training at induction, with periodic refresher training
- Whistleblowing arrangements under WLIL's Protected Disclosures / Whistleblower Protection Policy
- Directors' and officers' insurance cover to mitigate financial loss

## 6. Roles & Responsibilities

### 6.1 Board of Directors

The Board is responsible for establishing and maintaining a sound system of internal control that supports WLIL's policies, aims and objectives, and for managing fraud risk within the organisation's wider risk management framework. This includes:

- Undertaking a regular review of the fraud risks associated with WLIL's objectives and funding streams
- Establishing an effective anti-fraud response plan, proportionate to the level of risk identified
- Designing an effective control environment to prevent fraud
- Establishing appropriate mechanisms for reporting fraud risk issues and for reporting significant incidents of fraud or attempted fraud to the Board
- Liaising with WLIL's appointed auditors
- Ensuring all staff and volunteers are aware of this policy and their responsibilities under it
- Ensuring appropriate fraud-awareness training is made available to Directors, staff and volunteers
- Ensuring appropriate action is taken to minimise the risk of previous frauds recurring
- Approving referral of confirmed or suspected fraud to An Garda Síochána, the Charities Regulator, or HSE funders

### 6.2 Manager

The General Manager is responsible for:

- Ensuring that systems of internal control exist and are followed in day-to-day operations
- Preventing and detecting fraud so far as reasonably possible
- Assessing the types of fraud risk involved in WLIL's operations
- Reviewing control systems regularly and ensuring they continue to operate effectively
- Implementing fraud prevention controls and ensuring staff awareness
- Acting promptly on reports of suspected fraud
- Advising the Board of any new controls required to reduce the risk of similar fraud recurring

### 6.3 Finance Manager / Financial Function

- Monitoring financial systems and reconciling accounts
- Escalating anomalies or irregularities to the General Manager and, where appropriate, the Chairperson
- Supporting external auditors and any internal investigation with financial records and analysis

### 6.4 Staff and Volunteers

Every member of staff and volunteer is responsible for:

- Acting with propriety in the use of WLIL's resources and the handling of cash, receipts, payments or supplier dealings
- Conducting themselves in accordance with WLIL's policies and procedures
- Being alert to unusual events or transactions that could indicate fraud
- Alerting their manager where they believe the opportunity for fraud exists, for example because of poor procedures or lack of oversight
- Reporting details immediately if they suspect fraud has been committed or observe suspicious acts or events
- Cooperating fully with any internal check, review or fraud investigation

### 6.5 External Auditors

WLIL's appointed external auditors provide independent assurance on the organisation's financial statements and internal controls, and report significant control weaknesses to the Board.

## 7. Reporting, Detection & Investigation

WLIL will, having regard to Data Protection legislation, actively cooperate and exchange information with external agencies on fraud and corruption where appropriate.

All staff and volunteers have a duty to report suspicions of fraud immediately. Reports may be made, in confidence, to the General Manager or the Chairperson of the Board, or via WLIL's Whistleblower Protection Policy. Anonymous reports will be investigated where sufficient detail is provided.

The Chairperson of the Board must be notified immediately of all financial or accounting irregularities, suspected irregularities, or any circumstances suggesting the possibility of irregularity, including those affecting cash, property, remuneration, allowances, or a service user's funds.

On notification, the Chairperson will instigate an investigation by appointing a designated officer, auditor or other adviser, who will:

- Deal promptly and confidentially with the matter
- Record evidence received and ensure its security and confidentiality
- Work closely with Directors, staff, volunteers and, where necessary, external agencies such as An Garda Síochána, to ensure the matter is properly investigated and reported upon
- Seek to ensure maximum recovery of losses on behalf of WLIL
- Assist the General Manager in implementing WLIL's Disciplinary Procedure where appropriate (referral to An Garda Síochána does not prohibit or restrict action under the Disciplinary Procedure)

Where a suspected payroll irregularity may involve fraud, the Chairperson will discuss the matter with the HR Subgroup to determine whether a disciplinary investigation is more appropriate in the first instance.

Investigations will be conducted promptly, fairly and confidentially. Outcomes will be reported to the Board and, where required, to the Charities Regulator. As a body funded under Section 39 of the Health Act 2004, WLIL will also notify the HSE of any material or confirmed fraud in line with the reporting obligations set out in its Service Arrangement and Annual Compliance Statement, and will cooperate fully with any related HSE governance or internal audit review. Malicious or knowingly false accusations may themselves be the subject of disciplinary action.

## 8. Sanctions

Confirmed fraud may result in one or more of the following:

- Disciplinary action up to and including dismissal
- Termination of contracts with third parties, suppliers or contractors
- Referral to An Garda Síochána for criminal investigation
- Civil recovery of losses
- Notification to the Charities Regulator and/or HSE funders
- Exclusion from future employment or volunteering with WLIL

## 9. Training

To support the continuing effectiveness and credibility of this policy, staff and Directors will be made aware of fraud prevention procedures as part of induction. Refresher training will be made available periodically to all personnel involved in internal control systems, to ensure responsibilities in this area remain understood and reinforced.

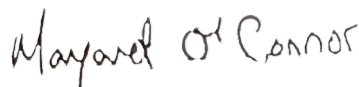
## 10. Monitoring & Review

This policy will be reviewed by the Board every two years, or sooner if required by a change in legislation, a funder requirement, or following a fraud-related incident. Trends, risks and audit findings will inform each review.

## 11. Approval

**Approved by the Board of West Limerick Independent Living CLG on 9 October 2026.**

Signed on behalf of the Board, on its instruction, by the General Manager:



Margaret O'Brien O'Connor, General Manager

Date signed:



## Appendix A — Fraud Reporting Form

Date: \_\_\_\_\_

Name of Person Reporting (optional): \_\_\_\_\_

Position: \_\_\_\_\_

Details of Suspected Fraud:

---

---

Individuals Involved: \_\_\_\_\_

Estimated Value (if applicable): \_\_\_\_\_

Action Taken So Far: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## Appendix B — Fraud Investigation Log

Case Reference: \_\_\_\_\_

Date Reported: \_\_\_\_\_

Investigator(s): \_\_\_\_\_

Summary of Allegation:

---

Findings:

---

Outcome: \_\_\_\_\_

Reported To: \_\_\_\_\_

Follow-Up Action: \_\_\_\_\_

## Appendix C — Staff & Volunteer Acknowledgement Form

I acknowledge that I have read and understood WLILP2 – Fraud & Corruption Prevention Policy. I agree to comply with its requirements and understand that breaches may result in disciplinary and/or legal action.

Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_