



Complaints Policy

Pocket Money Adventures CIC

Version 1.0

Effective date: 24 April 2026

Review date: 24 April 2027

Approved by: Nathan Waldron, Director, on behalf of the Board of Directors (Pocket Money Adventures CIC)

Pocket Money Adventures CIC

Registered office: 68 Nottingham Road, Eastwood, Nottingham, NG16 3NQ

Company No. 16994988 • ICO Registration No. ZC124930

General contact: hello@pocketmoneyadventures.co.uk

Safeguarding contact: support@pocketmoneyadventures.co.uk

Designated Safeguarding Lead: Nathan Waldron

Deputy DSL: Bernadette Houlton

Pocket Money Adventures CIC takes complaints seriously. Complaints are one of the most efficient ways to find out what is not working and fix it. This policy sets out how anyone can raise a concern about PMA's programmes, people, communications, or conduct, and how PMA will respond.

Purpose:

To give parents and carers, partner schools, sponsors, members of the public, and staff a single, fair, well-publicised route to complain about any aspect of PMA's work, and to ensure those complaints are acknowledged, investigated, and responded to within defined timescales.

Scope:

This policy covers complaints about:

- The delivery of PMA sessions in schools, including the behaviour or conduct of PMA staff and contractors
- PMA books, pupil packs, parent materials, and digital content
- PMA fundraising, sponsorship, and commercial communications
- Website content, privacy practices, and marketing
- Any other aspect of PMA's public-facing work

It does NOT cover safeguarding concerns about a child. Those go through the Safeguarding Policy. It does NOT cover whistleblowing in the public interest. Those go through the Whistleblowing Policy. It does NOT cover staff grievances. Those go through the Grievance Policy. If you are not sure which route applies, use the complaints email and PMA will triage.

Principles:

- Easy to use — a single intake email, no forms required at first contact
- Taken seriously — every complaint is logged and reviewed
- Timely — acknowledgement in 3 working days, full response in 20 working days

- Fair — the complainant is heard, the subject of the complaint is heard, evidence is weighed
- Confidential where possible — identities are protected unless disclosure is required
- Proportionate — minor issues fixed on the spot, serious issues escalated
- Free — there is no cost to complaining

How to make a complaint — primary route:

Send your complaint to:

complaints@pocketmoneyadventures.co.uk

Include: your name, the school or context if relevant, what happened, when it happened, what you would like PMA to do.

How to make a complaint — alternative routes:

- Post: Pocket Money Adventures CIC, 68 Nottingham Road, Eastwood, Nottingham, NG16 3NQ
- Via the school that hosts the partnership (PMA does not publish a telephone line at time of writing)
- Via the school's own complaints channel — the school will forward to PMA if the complaint relates to PMA

Complaints about the Director:

If the complaint is about the Director personally (Nathan Waldron), use the Deputy DSL route (Bernadette Houlton) or the escalation route below, so the complaint is not received and assessed by its own subject.

What PMA will do:

1. Acknowledge receipt within 3 working days.
2. Log the complaint in the Complaints Register (stored in the Legal + Compliance area).
3. Triage the complaint: stage 1 (informal resolution), stage 2 (formal investigation), or redirect to a different policy route.
4. Investigate proportionately: gather evidence from the complainant, the subject of the complaint, and any witnesses.
5. Respond in writing within 20 working days with findings, actions, and any apology. If a longer investigation is needed, send a progress update at day 20 and a final response within 40 working days.
6. Feed outcomes and themes into the quarterly review. Recurring complaint patterns are a management signal and drive change.

Escalation:

If the complainant is not satisfied with PMA's response, the complaint can be escalated:

- Internally to the full Board for review (currently the Director plus the Advisory Board). PMA will arrange this within 20 working days of the escalation request.
- Externally to the relevant regulator, depending on subject matter: Regulator of Community Interest Companies for governance, ICO for data protection, Fundraising Regulator for fundraising conduct, Advertising Standards Authority for advertising claims, or the school for education delivery.

Record-keeping and reporting:

The Complaints Register captures date received, acknowledged, and closed; category (delivery, content, communications, staff conduct, data, other); stage reached (informal, formal, escalated); outcome (upheld, partially upheld, not upheld); action taken; and any related safeguarding, whistleblowing, or SAR reference. Aggregate complaint data is reported to the Board quarterly and to funders on request. No identifying data is shared without consent.

Vexatious or abusive complaints:

PMA will investigate every complaint made in good faith. Repeated, vexatious, or abusive complaints — defined as those lacking any substantive new content, or involving personal abuse of PMA staff — may be managed under a restricted-correspondence arrangement after a written warning. This is rare and is decided by the Board, not by the subject of the complaint.

Linked policies and references:

- Children and Adult Safeguarding Policy v1.2
- Whistleblowing Policy v1.1
- Grievance Policy v1.0
- Data Protection and Privacy Policy v1.3
- Operational Reference Hub — Complaints intake channel (OPREF row)

Version history:

- v1.0 — 24 April 2026. Initial policy. Live intake email complaints@pocketmoneyadventures.co.uk active. Aligned to Fundraising Regulator guidance and the ICO's complaints-handling expectations.

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