



Health and Safety Policy

Pocket Money Adventures CIC

Version 2.0

Effective date: 10 April 2026

Review date: 10 April 2027

Approved by: Board of Directors (Pocket Money Adventures CIC)

Part 1: Statement of Intent

Pocket Money Adventures CIC (PMA) is committed to ensuring the health, safety, and welfare of all employees, volunteers, associates, contractors, and every person affected by our activities – including children and school staff during programme delivery.

We will comply with the Health and Safety at Work etc. Act 1974, the Management of Health and Safety at Work Regulations 1999, and all applicable legislation. This policy is reviewed annually and updated whenever activities, staffing, or legal requirements change.

Our operational context is specific: PMA delivers classroom-based financial literacy sessions, teacher CPD training, and physical resource packs in primary school environments across England. All delivery personnel work under the host school's site rules and safeguarding arrangements. This policy sets out the controls, procedures, and responsibilities that govern every aspect of that work.

Signed: Nathan Waldron, Director, Pocket Money Adventures CIC

Date: 10 April 2026

This policy supersedes version 1.0 (23 February 2026) and all previous versions.

Part 2: Responsibilities for Health and Safety

2.1 Director / Health and Safety Officer

Nathan Waldron, Director, holds overall and day-to-day responsibility for health and safety across all PMA activities. This includes:

- Maintaining and reviewing this policy annually and following any significant incident
- Ensuring all personnel receive appropriate health and safety information, instruction, and training before undertaking any activity
- Conducting or overseeing risk assessments for all PMA activities and maintaining a current risk assessment register
- Investigating all accidents, incidents, and near-misses and implementing corrective action
- Ensuring adequate insurance is in place for all PMA activities (Public Liability, Employer's Liability, Cyber and Data Risks)
- Acting as the point of contact for any health and safety queries from schools, partners, or regulators

2.2 All Staff, Volunteers, and Associates

Every individual working on behalf of PMA – whether employed, volunteering, or engaged as an associate or freelancer – must:

- Read, understand, and comply with this policy before undertaking any PMA activity

- Take reasonable care of their own health and safety and that of others who may be affected by their actions
- Follow all instructions, procedures, and controls set out in this policy and in site-specific risk assessments
- Report any hazard, near-miss, accident, or unsafe condition to the Health and Safety Officer as soon as practicable and in all cases within 24 hours
- Not undertake any activity for which they have not been trained, briefed, or assessed as competent
- Cooperate fully with any health and safety investigation

2.3 Associates and Freelancers Delivering In-School Sessions

Any individual engaged by PMA to deliver programme content in schools has additional responsibilities:

- Complete the PMA In-School Session Pre-Delivery Checklist before every session
- Sign in and out of the school site in accordance with the school's visitor management procedure
- Wear a visible PMA identity badge at all times while on school premises
- Be accompanied by a school staff member at all times – never left unsupervised with children
- Follow the host school's health and safety, fire, and emergency procedures for the duration of the visit
- Report any health and safety concern to both the school's designated contact and to the PMA Health and Safety Officer

Part 3: Risk Assessment Framework

PMA maintains a live risk assessment register covering all primary activities. Risk assessments are reviewed annually and following any incident, near-miss, change in activity, or change in legal requirements. A new site-specific risk assessment is completed before first delivery at any new venue.

Risk is assessed using a 5x5 likelihood x severity matrix. Any risk rated 15 or above is classified as HIGH and requires immediate additional controls or escalation to the Director before the activity proceeds.

3.1 Core Activity Risk Register

Hazard / Activity	Likelihood (1-5)	Severity (1-5)	Control Measures
In-school session delivery – general	2	3	School staff present at all times. Delivery space checked on arrival. Fire evacuation route confirmed. Children seated safely. Materials stored to prevent trip hazards.
Travel to school venues	2	2	Personnel use safe, pre-planned routes. Journey details shared with Director. Any lone travel reported before departure and on safe arrival.
Manual handling of resource packs	2	2	Packs not to exceed 10kg per person without assistance. Trolleys used for large deliveries. Lifting technique training provided at induction.
Delivery to new or unfamiliar venue	3	3	Pre-delivery venue check completed. School contact confirmed. Floor plan and fire exits confirmed before session. Risk assessment updated for site-specific factors.
Online/remote delivery session	1	2	Secure platform (Teams/Zoom Business). School staff present online throughout. Session not recorded without consent. No personal contact with children outside the platform.
Resource materials used by children	1	3	All materials UKCA-compliant, non-toxic, age-appropriate (minimum age 4). No small parts presenting choking hazard. Checked at every reprint.

Adverse weather / travel disruption	2	1	Sessions rescheduled if severe weather creates travel risk. Schools notified with minimum 2 hours notice. Online delivery offered as alternative where appropriate.
Medical emergency during delivery	1	5	Always deliver alongside school staff who are first-aid trained. PMA personnel trained in recognising and responding to medical emergencies. First aiders and first aid equipment are the school's responsibility.
Fire or emergency evacuation	1	5	Evacuation route confirmed before every session. Follow school's procedure. Account for all group members. Do not re-enter building until all-clear given by school.
Lone working (travel, home office)	2	2	Lone worker check-in procedure in place. Journey details shared. Contact maintained via mobile. Procedure activated if no contact within agreed timeframe.

Part 4: In-School Delivery – Procedures

4.1 Pre-Delivery Checklist

Before any in-school session, the delivering PMA associate must confirm all of the following with the school in advance:

- Venue confirmed – room layout, maximum group size, access for any pupils with mobility needs
- School health and safety lead identified – name and contact number obtained
- Fire evacuation procedure explained – muster point location confirmed
- Any pupil health or safety information received – including severe allergies (e.g. anaphylaxis), medical devices, mobility aids, or SEND requirements that may affect delivery
- First aid provision confirmed – PMA does not provide first aiders; school is responsible for first aid during delivery
- Site-specific hazards noted – e.g. low ceilings, floor-level changes, external noise, restricted exits
- Parking and arrival procedure confirmed – to avoid disruption to school routines

4.2 On Arrival at School

- Sign in at school reception. Accept and wear a visitor badge. Surrender own ID if requested by school policy.
- Do not proceed beyond reception without being accompanied by a school staff member.
- Conduct a visual check of the delivery space: clear exit routes, no trip hazards, furniture arranged safely, adequate space for the group.
- Confirm location of nearest fire exit and muster point.
- Confirm a school staff member will be present throughout the session.
- If any safety concern cannot be resolved, contact the PMA Director before proceeding.

4.3 During Delivery

- A school staff member must be present in the room at all times. Sessions do not proceed without this.
- Seating and working arrangements must allow children to exit the room quickly in an emergency.
- PMA physical materials are kept organised and clear of walkways and exits throughout the session.
- Any first aid need is handled by the school's first aider. PMA personnel do not administer first aid or medication.
- In the event of a fire alarm: stop the session immediately, instruct children to leave via the nominated exit in an orderly manner under the direction of the school staff member.

Follow the school's evacuation procedure. Account for all children at the muster point. Do not re-enter until the all-clear is given by the school.

- In the event of a medical emergency: call for the school's first aider immediately. Do not move the casualty unless in immediate danger. Remain calm and keep other children calm. Call 999 if instructed by the school.

4.4 Post-Session

- Return all PMA materials to carrying cases. Ensure no materials are left on the floor.
- Confirm with the school contact that the session is complete and there are no outstanding concerns.
- Sign out at reception.
- Report any health and safety concern, near-miss, or incident to the PMA Health and Safety Officer within 24 hours.

Part 5: Materials Safety

All PMA physical programme materials – including storybooks (Ava Saves Up; Ava's Big Race), card decks (Money Chat; Sidekick Cards), teacher cards, and tent cards – comply with the following standards:

- UKCA marking requirements for educational materials and toys used by children aged 3 and above (as applicable to product type)
- All inks, coatings, paper stocks, and card stocks used in production are non-toxic and suitable for contact by children
- No material contains small parts that present a choking hazard for the intended age range (minimum age 4 for all PMA materials)
- Card stock edges are smooth-cut and present no sharp-edge hazard
- All materials are reviewed for safety compliance at every reprint and before any new product is introduced to the programme

Schools are notified immediately if any product safety concern arises. In the event of a recall, PMA will contact all partner schools within 48 hours of the decision to recall, provide clear instructions for safe removal of materials, and arrange replacement at no cost.

Part 6: Lone Working

PMA personnel regularly work alone – travelling to schools, working from home, and attending external meetings. The following procedure applies to all lone working:

6.1 Travel to Venues

- Before travelling alone to a school or external venue, personnel share their journey plan with the Director (or a nominated contact): destination, planned arrival and departure times, and primary contact at the destination.
- Personnel confirm safe arrival at the venue via text or call within 15 minutes of the planned arrival time.
- Personnel confirm safe return from the venue at the end of the visit.
- If no confirmation of arrival is received within 30 minutes of the expected time, the Director will attempt contact. If no response within a further 30 minutes, the emergency procedure is activated (contact destination venue, then emergency services if no contact can be established).

6.2 Home Working

PMA personnel working from home are responsible for ensuring their home working environment is safe:

- Desk, chair, and screen setup assessed for display screen equipment (DSE) ergonomics – see Part 9
- Any home working safety concern reported to the Director

- Regular breaks taken in line with DSE guidance (minimum 5-minute break per hour of screen work)

Part 7: Online and Remote Delivery Safety

Where PMA programme delivery includes online elements – including live CPD sessions, remote teacher training, or any digital resource accessed by children – the following controls apply:

- All live online sessions use secure, password-protected video conferencing platforms (Microsoft Teams or Zoom Business). Free-tier platforms are not used for sessions involving children or sensitive professional discussions.
- A school staff member must be present on-screen at all times during any live online session involving children.
- Sessions involving children are not recorded without prior written consent from the school.
- Online sessions are conducted from a professional, private environment. PMA personnel ensure no identifiable personal information is visible in their background.
- Children's names, images, or identifying information are not captured, stored, or retained by PMA from any online session.
- Session links and access codes are sent only to the confirmed school contact and are not shared publicly.
- Screen time and session lengths are appropriate for the age group: children's live online sessions do not exceed 45 minutes without a scheduled break.
- If a technical failure occurs mid-session, the session is ended safely. The school contact is notified immediately and an alternative arrangement agreed.

Part 8: Fire and Emergency Procedures

PMA does not maintain its own premises and does not operate its own fire or emergency procedures. When delivering at partner schools or external venues, PMA personnel follow the host site's fire and emergency procedures in full.

8.1 Before Every In-School Session

- Confirm the fire alarm sound and evacuation route with the school contact before the session begins.
- Identify the muster point.
- Confirm the name of the school staff member who will lead the group in an evacuation.

8.2 In the Event of a Fire Alarm

- Stop the activity immediately and calmly instruct participants to leave via the designated exit.
- Ensure the school staff member takes the lead on evacuating the group.
- Do not attempt to collect PMA materials during an evacuation.
- Proceed to the muster point. Account for all members of the group with the school staff member.

- Do not re-enter the building until the all-clear is given by the school's fire marshal or emergency services.
- Report any observations relevant to the cause of the alarm to the school immediately after the all-clear.

8.3 Home/Remote Working Emergency

Personnel working from home are responsible for their own fire safety arrangements. All home working locations must have functioning smoke alarms and a clear route to exit. Any incident at a home working location is reported to the Director within 24 hours.

Part 9: Display Screen Equipment (DSE)

PMA personnel who use screens for extended periods – including remote working, online session delivery, and administrative work – are classified as DSE users under the Health and Safety (Display Screen Equipment) Regulations 1992.

- All DSE users complete a DSE self-assessment workstation assessment within their first month of working for PMA and annually thereafter.
- The Director reviews DSE self-assessments and arranges any necessary adjustments.
- DSE users take a minimum 5-minute break from screen work every hour, or a longer break every two hours.
- Eye tests are available on request for DSE users. Where spectacles are specifically required for DSE work, PMA will contribute to the cost in line with statutory requirements.
- Any DSE-related discomfort (eye strain, neck, back or wrist pain) is reported to the Director promptly for review and adjustment of workstation setup.

Part 10: Manual Handling

PMA personnel may be required to transport resource packs, boxes of books, and training materials to schools and venues.

- No single load should exceed 10kg per person without prior assessment and, where necessary, assistance or mechanical handling aid.
- Personnel are instructed in safe manual handling technique at induction: bend knees (not back), keep load close to the body, avoid twisting.
- Trolleys or sack trucks are used for deliveries of multiple packs or heavier loads.
- Any manual handling injury or strain is reported to the Director and recorded in the incident log.

Part 11: Accident, Incident and Near-Miss Reporting

11.1 Reporting Requirement

All accidents, injuries, near-misses, and dangerous occurrences involving PMA personnel – or occurring during PMA programme delivery at any site – must be reported to the Health and Safety Officer within 24 hours and recorded in the PMA Incident Log.

An incident log entry must include: date and time, location, names of those involved, description of what happened, any injuries or damage, immediate action taken, and any follow-up required.

11.2 RIDDOR – Reporting of Injuries, Diseases and Dangerous Occurrences

Where an incident meets the threshold for reporting under the Reporting of Injuries, Diseases and Dangerous Occurrences Regulations 2013 (RIDDOR), PMA will report it to the Health and Safety Executive (HSE) within the required timeframe:

- Fatalities and specified injuries (fractures, amputations, crush injuries, burns, loss of consciousness): report to HSE immediately by telephone and confirm in writing within 10 days
- Over-7-day incapacitation injuries (where an employee or volunteer is unable to carry out normal duties for more than 7 consecutive days): report to HSE within 15 days
- Dangerous occurrences (near-misses with potential for serious injury): report to HSE immediately
- Occupational diseases (where a doctor confirms a reportable work-related condition): report to HSE

RIDDOR reports are submitted via the HSE online reporting portal:
www.hse.gov.uk/riddor/report.htm

11.3 Incident Investigation

The Director investigates all incidents to identify root causes and implement corrective action. Investigation findings are recorded and this policy is updated where necessary. Significant incidents are reviewed at the next available board meeting.

In the event of an incident on school premises, PMA cooperates fully with the school's own incident investigation and reporting procedures.

Part 12: Health and Safety Training

All PMA personnel receive health and safety training appropriate to their role:

- Induction training – completed before any PMA activity begins. Covers: this policy, risk assessments relevant to the role, lone working procedure, incident reporting, manual handling, and DSE (where applicable).
- In-school delivery briefing – completed before first in-school delivery. Covers: pre-delivery checklist, fire evacuation procedure, safeguarding responsibilities, and the rule that no session proceeds without school staff present.
- Refresher training – annually and following any significant incident, change in activity, or change in legislation.

Training records are maintained by the Director and are available for inspection upon request.

Part 13: Staff and Volunteer Wellbeing

PMA recognises that mental health and wellbeing are as important as physical safety. We are committed to:

- Creating a working environment free from undue stress, bullying, and harassment
- Ensuring workloads are manageable and that personnel feel able to raise concerns without fear of reprisal
- Supporting personnel who are experiencing stress, anxiety, or other mental health difficulties – signposting to appropriate resources and adjusting workload where possible
- Checking in with personnel following any difficult incident, including any safeguarding concern arising during programme delivery

Any wellbeing concern can be raised confidentially with the Director. Where the concern involves the Director, it may be raised directly with a board member.

Part 14: Insurance

PMA maintains the following insurance coverage for all activities (Markel International Insurance Company Limited, Policy CE62659, valid 02 March 2026 to 01 March 2027):

Public Liability	£10,000,000 per claim – covers injury or property damage to third parties arising from PMA activities
Employer's Liability	£10,000,000 in total – covers claims by employees and workers arising from work-related injury or illness
Cyber and Data Risks	£250,000 in total – covers data breach, cyber incident, and associated response costs

Insurance certificates are available on request from any CPC member institution, school, or partner organisation prior to engagement. Insurance coverage is reviewed annually and renewed before expiry.

Part 15: Policy Review and Communication

This policy is reviewed annually by the Director, or earlier following:

- Any significant accident, incident, or near-miss
- Any change in PMA activities, personnel, or working environments
- Any change in relevant legislation or HSE guidance

Review outcomes are documented and this policy is updated accordingly. All PMA personnel are notified of updates and confirm in writing that they have read and understood the revised policy before resuming any PMA activity.

This policy is available to any school, partner organisation, or CPC member institution on request.

This policy was adopted by Pocket Money Adventures CIC on 10 April 2026.

Signed: Nathan Waldron, Director — 10 April 2026

Next review: 10 April 2027