



Risk Assessment Register

Pocket Money Adventures CIC

Version 1.0

Effective date: 24 April 2026

Review date: Per-session risks re-checked at every visit. Full register reviewed quarterly.

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

Pocket Money Adventures CIC

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Company No. 16994988 • ICO Registration No. ZC124930

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Safeguarding contact: support@pocketmoneyadventures.co.uk

Designated Safeguarding Lead: Nathan Waldron

Deputy DSL: Bernadette Houlton

Purpose:

This register identifies the foreseeable risks PMA creates or encounters in its work, the controls in place, and the residual level of risk. It is the evidence an insurer, partner school, or funder will ask to see.

Legal framework:

Health and Safety at Work etc. Act 1974. Management of Health and Safety at Work Regulations 1999 (regulation 3 requires a suitable and sufficient risk assessment). RIDDOR 2013.

Scoring:

Likelihood 1 (rare) to 5 (almost certain). Severity 1 (negligible) to 5 (catastrophic). Residual = $L \times S$. 1-4 low, 5-12 medium, 15+ high (investigate immediately).

Register:

ID	Hazard / activity	Who is at risk	Likelihood (1-5)	Severity (1-5)	Control measures	Residual risk (LxS)	Review date
RA-01	Delivering a 30-minute session in a primary school classroom	Pupils, class teacher, Nathan	2	3	Class teacher present throughout (no 1:1). Safeguarding brief with headteacher on arrival. Enhanced DBS held. Session plan signed off in advance. Fire and first-aid	6 — medium — acceptable	Quarterly

					arrangements briefed by host school.		
RA-02	Handling paper consent slips and match-code lookups	Pupils, parents	3	4	Match-code lookup stays with the school in a locked cabinet. PMA never sees child names. Paper slips transported in a lockable folder. Digital consent where offered is via password-protected PMA tenant.	12 — medium — acceptable with controls	Quarterly
RA-03	Disclosure of a safeguarding concern during a session	A child in the class	2	5	Nathan trained to KCSIE 2025 standard. Concern passed immediately to the school DSL per KCSIE Part 1. Recorded in PMA safeguarding log (not in the class). Deputy DSL Bernadette notified same day.	10 — medium — acceptable with named DSL cover	Each session
RA-04	Photograph or video of a child taken incorrectly	A child, their family, the school, PMA	2	5	Default no-photography rule. Written approval-per-image process from headteacher. Any camera that has any child in frame is not transferred off device. See Parental Consent Pack v2.0 Part 7.	10 — medium — acceptable with hard rule	Each session
RA-05	Personal data breach (laptop loss, email misdirection)	Parents, pupils, staff	2	5	MFA on every PMA device. Encrypted drives. BitLocker / FileVault on all laptops. Emails containing personal data are sent via PMA M365 with TLS. Incident reported on the ICO breach portal within 72 hours.	10 — medium — acceptable with process	Quarterly
RA-06	Misrepresentation	Sponsor	2	4	Every outgoing	8 —	Monthly

	in a sponsor or school communication	s, schools, reputation			sponsor pack reviewed by a second person (Advisory Board member or Director). ASA / CAP Code compliance check on all claims. Evidence base referenced in every metric.	medium — acceptable	hly
RA-07	Lone working during school visits	Nathan	3	3	Schedule shared with Deputy DSL in advance. Check-in on arrival and departure. Class teacher present in-room. No 1:1 child interactions.	9 — medium — acceptable	Quarterly
RA-08	Travel to schools — road traffic	Nathan, members of the public	3	4	Full clean driving licence confirmed. Business-use insurance. Rest breaks on journeys over 2 hours. No evening-pilot-same-day-late-return scheduling.	12 — medium — acceptable with planning	Quarterly
RA-09	Allergy or medical incident during a session	A child	2	5	School retains medical lead responsibility. Nathan asks the headteacher on arrival for any known allergy or medical need in the class. No food used as part of the PMA session.	10 — medium — school-led	Each session
RA-10	Online delivery (future — teacher pack, webinars)	Teachers, pupils via teacher relay	2	3	Content reviewed for age-appropriateness. No pupil-identifiable data collected online. Cookie consent banner active. Safeguarding badge embedded in every teacher resource.	6 — low-medium — acceptable	Each release
RA-11	Financial loss through fraud or mis-payment	PMA CIC	2	4	Dual authorisation on payments over £500. Supplier	8 — medium —	Quarterly

					onboarding checked against Companies House. Anti-bribery policy acknowledged annually.	acceptable	
RA-12	Reputational harm from social media misstep	PMA CIC, children indirectly	3	3	Social Media Policy v1.0 in force. No posting about children or individual schools. Every claim sourced. Escalation to Director for any contentious topic.	9 — medium — acceptable	Monthly
RA-13	Contractor performing illustration without copyright assignment	PMA CIC IP position	1	5	Illustrator Copyright Assignment deed signed before any deliverable is accepted. No payment without signed deed. Kept in Legal folder, version-controlled.	5 — low — acceptable	Per contract
RA-14	Fire, accident, or evacuation during a session	Everyone on site	1	5	PMA follows the host school's fire and evacuation procedure. Nathan briefed on fire exits by the school office on arrival.	5 — low — school-led	Each session
RA-15	Safeguarding allegation against Nathan	Nathan, PMA CIC, reputation, children	1	5	LADO route activated immediately by the school. Nathan stands down from all school work pending LADO outcome. Deputy DSL takes operational lead. Whistleblowing / Complaints channels live.	5 — low — severe controls in place	Per event

High residual risks (flagged for monthly board attention):

As of 24 April 2026, no row reaches the High threshold (15+). RA-02 and RA-08 sit at 12 and are flagged as the two medium-risk items to watch during the pilot window.

Linked policies and references:

- Health and Safety Policy v2.0

- Children and Adult Safeguarding Policy v1.2
- Parental Consent and GDPR Pack v2.0
- Operational Reference Hub — Risk Assessment Register (OPREF row)

Version history:

- v1.0 — 24 April 2026. Initial register, 15 identified risks. Next full review: 24 July 2026. Per-session risks (RA-01, RA-03, RA-04, RA-09, RA-14) are re-checked at every visit.

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