



Safeguarding and Child Protection Handbook

Pocket Money Adventures CIC

Version 1.2

Effective date: 29 May 2026

Review date: 29 May 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

Data Protection contact: dpo@pocketmoneyadventures.co.uk

Designated Safeguarding Lead: Nathan Waldron

Deputy DSL: Bernadette Houlton

SECTION 1: INTRODUCTION AND PURPOSE

This handbook is the practical operational guide for everyone who works with or on behalf of Pocket Money Adventures (PMA). It should be read alongside the PMA Safeguarding and Child Protection Policy. The policy states what we will do. This handbook explains how we do it. All staff, volunteers, contractors, and trustees have a responsibility to safeguard children. Safeguarding is not a single task. It is the consistent practice of keeping children safe from harm, abuse, and neglect.

SECTION 2: RECOGNISING ABUSE AND NEGLECT

2.1 Physical Abuse

Physical abuse is the deliberate infliction of injury upon a child. It can include hitting, shaking, throwing, poisoning, burning, scalding, drowning, and suffocation. It may also include fabricating or inducing illness to a child. Indicators of physical abuse include:

- Unexplained injuries or bruising
- Bruising in unusual locations (ear, neck, genitals, buttocks)
- Injuries inconsistent with the child's explanation or developmental stage
- Frequent visits to A&E with injuries
- Injuries at various stages of healing
- Refusal to discuss how an injury occurred
- Wearing inappropriate clothing to cover injuries
- Flinching when touched
- Reluctance to go home In the context of PMA programme delivery, staff should be alert to children who arrive with unexplained injuries and monitor whether such injuries appear repeatedly.

2.2 Emotional Abuse

Emotional abuse is the persistent emotional ill-treatment of a child causing severe and persistent adverse effects on the child's emotional development. It can include conveying to the child that they are worthless, unloved, inadequate, or valued only insofar as they meet the needs of another person. Indicators of emotional abuse include:

- Low self-esteem and lack of confidence
- Fearfulness and anxiety
- Extreme behaviour (aggressive or withdrawn)
- Self-harm or self-criticism
- Reluctance to try new things
- Developmental delay
- Poor attention and concentration
- Difficulty forming relationships During PMA sessions, staff may notice children who withdraw from activities, show extreme fear of making mistakes, or display unusually harsh self-criticism. These signs warrant careful observation and discussion with the school's DSL.

2.3 Sexual Abuse

Sexual abuse involves forcing or enticing a child to take part in sexual activities, whether or not the child is aware of what is happening. This includes non-contact activities such as online abuse, grooming, and exposure to sexual material. Indicators of sexual abuse include:

- Sexualised language or behaviour inappropriate for the child's age
- Age-inappropriate knowledge of sexual content
- Physical symptoms (pain, bleeding, discharge, STIs)
- Withdrawal, depression, or anxiety
- Sleep disturbance or nightmares
- Regression in behaviour
- Reluctance to be with a particular adult
- Unexplained gifts or money Handling concerns about sexual abuse requires particular care and sensitivity. Staff must never investigate or ask leading questions. Report immediately to the school's DSL and PMA's DSL.

2.4 Neglect

Neglect is the persistent failure to meet a child's basic physical and psychological needs, likely to result in serious impairment of the child's health or development. Neglect is the most common form of child abuse. Indicators of neglect include:

- Hunger, malnutrition, and poor dietary habits
- Poor hygiene and unwashed clothes
- Constant tiredness
- Inadequate clothing for weather
- Untreated medical conditions
- Poor dental health
- Lack of supervision
- Missing school frequently
- Delayed development In PMA's context, the programme operates in high-deprivation areas where some families experience financial hardship. It is critical that signs of

neglect are assessed with a non-judgmental lens. Poverty is not neglect. Neglect is when a child's needs are not met despite resources being available. Staff should consult with the school's DSL before making assumptions about neglect linked to financial hardship.

2.5 Child-on-Child Abuse

Children can abuse other children. This includes physical violence, sexual harassment, sexual violence, and psychological abuse. Bullying and peer exploitation are forms of child-on-child abuse. Indicators include:

- Unexplained changes in behaviour or mood
- Withdrawal from peers
- Injuries consistent with peer violence
- Disclosures of harassment or threats from other children
- Reluctance to attend school or particular lessons All staff are responsible for reporting any concern about child-on-child abuse to the school's DSL. This must not be dismissed as "children being children" or normal peer conflict.

2.6 Contextual Safeguarding

Abuse happens outside the home. Children can be harmed in other settings: exploited by county lines drug networks, abused online, groomed through social media, or trapped in peer exploitation. Contextual safeguarding recognises that a child's safety is shaped by the places and relationships outside the family. PMA staff may become aware of contextual concerns through informal conversations with children or teachers. Signs include sudden absence, unexplained money or gifts, gang-related tattoos or language, or disclosure of contact with unknown adults. These concerns should be reported to the school's DSL and may trigger referral to specialist services.

SECTION 3: RESPONDING TO A DISCLOSURE

When a child discloses abuse, the response is critical. A supportive response can help the child feel believed and safe. A poor response can cause further harm.

Step 1: LISTEN

- Stay calm. Do not show shock, anger, or disgust.
 - Give the child your full attention.
 - Listen without interrupting.
 - Use open, non-leading questions only. Ask: "Tell me what happened." "Can you explain more?" "Describe where that happened."
 - Never ask leading questions: "Did someone hurt you?" "Who touched you?" "When did this start?"
 - Do not promise to keep what the child says confidential. Instead, say: "I may need to tell people who can help keep you safe."
 - Let the child speak at their own pace. Do not rush.

Step 2: REASSURE

Tell the child:

- "You were right to tell me."
- "This is not your fault."
- "I will keep you as safe as I can."
- "I am going to tell [DSL name] so we can help you." Do not say: "Everything will be fine." "Don't worry." "I promise I won't tell anyone."

Step 3: DO NOT INVESTIGATE

PMA staff are not investigators. You are not the police or a social worker. Your role is to receive and report, not to establish facts.

- Do not ask detailed follow-up questions.
- Do not try to work out what happened.
- Do not suggest what might have happened.
- Do not contact the alleged abuser or their family.
- Do not tell other staff (except as required for safeguarding purposes).

Step 4: RECORD

Write up what was said as soon as possible after the disclosure. Use the Record of Concern template (Section 6).

- Note the date, time, and location.
- Write down the child's exact words in quotation marks.
- Use the child's own language, not interpreted language.
- Note who was present.
- Describe any observable signs (injuries, distress).
- Note what action you took.
- Sign and date the record.

Step 5: REPORT

Report immediately to:

- The school's Designated Safeguarding Lead (DSL)
- PMA's DSL (Nathan Waldron): hello@pocketmoneyadventures.co.uk Do not delay. Report on the same day. Do not discuss the disclosure with colleagues unless instructed to do so by the school DSL. Do not discuss with the child's parents unless advised by the school DSL (in some cases, telling a parent first could put the child at risk).

Step 6: REFER

If there is immediate danger to the child, call 999. For all other concerns, the school DSL or PMA DSL will refer to the Local Authority Multi-Agency Safeguarding Hub (MASH) or arrange a strategy meeting with social care. PMA staff do not make the referral directly; the school DSL does. If the school DSL does not take action, PMA's DSL will refer directly to MASH (Section 4).

SECTION 4: ESCALATION PROCEDURES

If a concern is not acted on by the school DSL within 1 working day, PMA's DSL will escalate the matter directly to the Local Authority MASH and will inform the school DSL in writing of the escalation. If the concern involves PMA's DSL (Nathan Waldron), report immediately to any other board member or directly to the Local Authority Designated Officer (LADO). At all times, the welfare of the child comes first.

LADO (Local Authority Designated Officer)

The LADO handles allegations against people in positions of trust. An allegation is defined as behaviour that:

- Indicates a person may have committed a criminal offence against children
- Behaved in a way that indicates they may pose a risk to children

- Behaved in a way that violates professional codes of conduct If an allegation is made against PMA staff, trustees, contractors, or volunteers, the LADO must be notified within 1 working day. The LADO provides consultation and guidance on next steps.

MASH (Multi-Agency Safeguarding Hub)

The MASH is the front door for all safeguarding referrals. Referrals are made when there is concern that a child may be suffering or likely to suffer significant harm. Each local authority area has a MASH with published contact details.

SECTION 5: PMA KEY CONTACTS

Use this table to contact key safeguarding personnel:

 Contact Details PMA DSL (Nathan Waldron) hello\@pocketmoneyadventures.co.uk PMA Deputy DSL Bernadette Houlton --- bernadette\@pocketmoneyadventures.co.uk (appointed 22 April 2026) NSPCC Helpline 0808 800 5000 Police (non-emergency) 101 Children's Emergency Services 999 NSPCC Whistleblowing Hotline 0800 028 0285 Stoke-on-Trent MASH 01782 235100 Stoke-on-Trent LADO 01782 235120 Staffordshire MASH 0800 1313 126 Cheshire East MASH 0300 123 5012 -----

SECTION 6: MANAGING ALLEGATIONS AGAINST PMA STAFF

If an allegation is made against any PMA person (including Nathan Waldron):

- Immediate suspension: The person is immediately suspended from all school contact pending investigation.
- LADO notification: The LADO is contacted within 1 working day.
- Investigation hold: No investigation is conducted by PMA until the LADO has given guidance.
- No premature information: The accused person is not informed of the allegation until the LADO advises.
- Support: The alleged victim and any other affected children are offered support. Allegations may come from children, parents, colleagues, or external sources. All allegations must be treated seriously and reported immediately to the LADO.

SECTION 7: RECORD OF CONCERN TEMPLATE

Complete this template for any concern about a child's safety or wellbeing:

----- -- Date and time of concern: Name of person completing this form: Child's first name (use first name only): Year group: What was observed/disclosed (use child's exact words in quotes): Who else was present: Immediate action taken: Who was informed and when: DSL signature and date:

SECTION 8: ONLINE SAFETY

PMA materials may be used digitally by schools. PMA does not operate direct online contact with children. However, safeguarding principles apply to any digital communication:

- Age-appropriate content: All programme materials must be age-appropriate and free from harmful content.
- No personal contact: PMA staff must never communicate with children via personal social media accounts, email, messaging apps, or video calls.
- Secure sharing: Programme materials must not be shared in ways that identify individual children. If case study images or quotes are used, parental consent must be on file.

- Data security: Any digital materials containing child data must be stored securely and access must be restricted. Schools remain responsible for their digital safeguarding. PMA does not provide online safeguarding training to schools; this is the school's responsibility.

SECTION 9: SAFER WORKING PRACTICE IN SCHOOLS

All PMA staff and associates working in schools must follow these safer working practices:

- Sign in on arrival and wear a visitor badge at all times.
- Never be alone with a child. All interactions take place with school staff present or within view.
- Never give a child your personal phone number, email, or social media details.
- Never photograph or film children without explicit parental consent (use the PMA Parental Consent Form). Store images securely.
- Never take children off school premises under any circumstances, even with parental permission.
- Never give children gifts, money, or personal items.
- Follow the school's safeguarding briefing at the start of every visit.
- Report any concern to the school's DSL before leaving the premises.
- If a child discloses abuse or shows signs of harm, follow Section 3 (Responding to a Disclosure) and report immediately.
- Challenge any breach of safeguarding. If you see another adult behaving inappropriately with a child, report it. These practices protect children and protect you. They are non-negotiable.

SECTION 10: ANNUAL REVIEW

This handbook is reviewed annually. The next full review is scheduled for 29 May 2027. The handbook will also be reviewed immediately whenever:

- Legislation changes (e.g., KCSIE, Working Together to Safeguard Children)
- A serious safeguarding incident occurs
- A significant gap in procedure is identified
- New risks emerge (e.g., new online platforms) All PMA staff will be notified of any updates and must confirm they have read and understood the revised handbook.

Issued by Nathan Waldron, Director \ Pocket Money Adventures CIC \ 29 May 2026

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hello@pocketmoneyadventures.co.uk

Linked policies and references

- Children and Adult Safeguarding Policy v1.4 (the governing policy)
- Safer Recruitment Register v1.0
- Risk Assessment Register v1.0
- Whistleblowing Policy v1.1
- Complaints Policy v1.0
- Operational Reference Hub — LADO routes per local authority

Version history

- v1.0 — 15 April 2026. Initial handbook.

- v1.1 — 24 April 2026. ICO number updated to ZC124930. Deputy DSL Bernadette Houlton (appointed 22 April 2026) named. Rebranded to PMA house style. Cross-references to new policies added.
- v1.2 — 29 May 2026. Safeguarding children definition updated to Working Together to Safeguard Children 2026: expanded to six points, adding “providing help and support”, kinship care, Children’s Social Care National Framework, and mental health. DSL contact email corrected to hello@pocketmoneyadventures.co.uk in governing policy (v1.4). Cross-references updated.

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