



Children and Adult Safeguarding Policy

Pocket Money Adventures CIC

Version 1.4

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)

Change from v1.3: Safeguarding children definition updated to Working Together to Safeguard Children 2026. Definition expanded to six points: added "providing help and support", kinship care, Children's Social Care National Framework, and mental health. DSL contact email corrected to hello@pocketmoneyadventures.co.uk.

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 (appointed 22 April 2026)**

Pocket Money Adventures CIC abides by the duty of care to safeguard and promote the welfare of children, young people and adults and is committed to safeguarding practice that reflects statutory responsibilities, government guidance and complies with best practice requirements.

- We recognise the welfare of children is paramount in all the work we do and in all the decisions we take
- All children, regardless of age, disability, gender reassignment, race, religion or belief, sex, or sexual orientation has an equal right to protection from all types of harm or abuse
- Some children are additionally vulnerable because of the impact of previous experiences, their level of dependency, communication needs or other issues
- Working in partnership with children, young people, their parents, carers and other agencies is essential in promoting young people's welfare.

Purpose:

The care and protection of children, young people and vulnerable adults is one of our core responsibilities. The purpose of this policy is to protect children and vulnerable adults and provide stakeholders and the public with the overarching principles that guide our approach in doing so. This policy should be read in conjunction with our Confidentiality and Information Sharing Procedure.

Safeguarding Principles:

We believe that:

- Nobody who is involved in our work should ever experience abuse, harm, neglect or exploitation.
- We all have a responsibility to promote the welfare of all of our beneficiaries, staff and volunteers, to keep them safe and to work in a way that protects them.

- We all have a collective responsibility for creating a culture in which our people not only feel safe, but also able to speak up, if they have any concerns.

Further, we will carefully select and train all those with any responsibility within the Pocket Money Adventures CIC, in line with Safer Recruitment principles, including the use of Disclosure and Barring Service (DBS) checks. For further information, please refer to our DBS policy.

We will respond without delay to every complaint made which suggests that an adult, child, or young person may have been harmed and will cooperate with the police and local authority in any investigation

Definitions:

The Children Act 1989 definition of a child is: anyone who has not yet reached their 18th birthday, even if they are living independently, are a member of the armed forces or is in hospital.

Adult at Risk:

- An adult who has needs for care and support (whether or not the authority is meeting any of those needs),
- is experiencing, or is at risk of, abuse or neglect, and
- as a result of those needs is unable to protect himself or herself against the abuse or neglect or the risk of it.

Child and Adult Abuse: Children and adults may be vulnerable to neglect and abuse or exploitation from within their family and from individuals they come across in their daily lives. There are 4 main categories of abuse, which are: sexual, physical, emotional abuse, and neglect. Signs that may indicate the different types of abuse are at Appendix 1. It is important to be aware of more specific types of abuse that fall within these categories, they are:

- Bullying and cyberbullying
- Child sexual exploitation
- Child Criminal exploitation
- Child trafficking
- Domestic abuse
- Female genital mutilation
- Grooming
- Historical abuse
- Online abuse

Safeguarding children: Safeguarding children is defined in Working Together to Safeguard Children 2026 as:

- providing help and support to meet the needs of children as soon as problems emerge
- protecting children from maltreatment, whether that is within or outside the home, including online
- preventing impairment of children's mental and physical health or development
- ensuring that children grow up in circumstances consistent with the provision of safe and effective care
- promoting the upbringing of children with their birth parents, or otherwise their family network through a kinship care arrangement, whenever possible and where this is in the best interests of the children
- taking action to enable all children to have the best outcomes in line with the outcomes set out in the Children's Social Care National Framework

Safeguarding adults: Safeguarding adults is defined in The Care Act (2014) as:

Protecting an adult's right to live in safety, free from abuse and neglect by protecting adults who:

- Have needs for care and support
- Are experiencing or at risk of abuse or neglect; and
- As a result of those care and support needs, are unable to protect themselves from either the risk of, or the experience of, abuse or neglect.

Safeguarding Policy Applicability:

This safeguarding policy applies to anyone working on our behalf, including our charity trustees and other volunteers.

Legal Framework:

This policy has been drawn up based on legislation, policy and guidance that seeks to protect children and adults in England. Pocket Money Adventures CIC have in place arrangements that reflect the importance of safeguarding and promoting the welfare of children and young people as well as vulnerable adults.

The Prevent duty

Some organisations in England, Scotland and Wales have a duty, as a specified authority under section 26 of the Counterterrorism and Security Act 2015, to identify

vulnerable children and young people and prevent them from being drawn into terrorism. This is known as the Prevent duty. These organisations include:

- Schools
- Registered childcare providers
- Local authorities
- Police
- Prisons and probation services
- NHS trusts and foundations.
- Other organisations may also have Prevent duties if they perform delegated local authority functions.

Children can be exposed to different views and receive information from various sources. Some of these views may be considered radical or extreme.

Radicalisation is the process through which a person comes to support or be involved in extremist ideologies. It can result in a person becoming drawn into terrorism and is in itself a form of harm.

Extremism is vocal or active opposition to fundamental British values, including democracy, the rule of law, individual liberty and mutual respect and tolerance of different faiths and beliefs.

Training and Awareness:

Pocket Money Adventures CIC will ensure an appropriate level of safeguarding training is available to its Trustees, Employees, Volunteers and any relevant persons linked to the organisation who requires it (e.g. contractors).

For all employees who are working or volunteering with children, this requires them as a minimum to have awareness training that enables them to:

- Understand what safeguarding is and their role in safeguarding children.
- Recognise a child potentially in need of safeguarding and take action.
- Understand how to report a safeguarding Alert.
- Understand dignity and respect when working with children.
- Have knowledge of the Safeguarding Children Policy.

Similarly, employees and volunteers may encounter concerns about the safety and wellbeing of an adult at risk of abuse.

Reporting Safeguarding Concerns:

If a crime is in progress, or an individual in immediate danger, call the police, as you would in any other circumstances.

If you are a beneficiary, or member of the public, make your concerns known to a member of our team, who will alert a senior member of the charity.

If you suspect a child, young person or vulnerable adult may be subject to abuse speak as soon as possible to the DSL (Nathan Waldron (Designated Safeguarding Lead)) or the Deputy DSL (Bernadette Houlton (Deputy Designated Safeguarding Lead)), however you are also able to raise concerns directly with the local authority safeguarding team:

For more information about reporting a concern, please see Appendix 2.

Confidentiality and Information Sharing:

Pocket Money Adventures CIC expects all employees, volunteers and trustees to maintain confidentiality. Information will only be shared in line with the General Data Protection Regulations (GDPR) and Data Protection.

However, information should be shared with the Local Authority if a child is deemed to be at risk of harm or contact the police if they are in immediate danger, or a crime has been committed. For further guidance on information sharing and safeguarding see PMA Confidentiality & Information Sharing Procedure (embedded in this policy, Appendix B).

Recording and Record Keeping:

A written record must be kept about any concern regarding an adult with safeguarding needs. This must include details of the person involved, the nature of the concern and the actions taken, decision made and why they were made.

All records must be signed and dated. All records must be securely and confidentially stored in line with General Data Protection Regulations (GDPR). Trustees/Officers will undertake and record an annual audit of matters pertaining to the safeguarding of children, young people and vulnerable adults and, if necessary, identify improvements in policy and practice. PMA Confidentiality and Information Sharing Procedure (Appendix B).

Safe Recruitment & Selection:

Pocket Money Adventures CIC is committed to safe employment and safe recruitment practices, that reduce the risk of harm to children and adults from people unsuitable to work with them or have contact with them.

Pocket Money Adventures CIC has policies and procedures that cover the recruitment of all Trustees, employees and volunteers. PMA Safer Recruitment and Vetting Procedure and Code of Conduct (Appendix A).

Social Media:

All employees and volunteers should be aware of Pocket Money Adventures CIC social media policy and procedures PMA Social Media & Communications Rules (Appendix C) and the code of conduct for behaviour towards the children we support.

Use of Mobile Phones and other Digital Technology:

All employees, trustees and volunteers should be aware of Pocket Money Adventures CIC policy and procedures regarding the use of mobile phones and any digital technology and understand that it is unlawful to photograph children and young people without the explicit consent of the person with parental responsibilities. PMA Mobile Phones and Digital Technology Rules (Appendix D).

Whistleblowing:

It is important that people within Pocket Money Adventures CIC have the confidence to come forward to speak or act if they are unhappy with anything. Whistle blowing occurs when a person raises a concern about dangerous or illegal activity, or any wrong- doing within their organisation. This includes concerns about another employee or volunteer. There is also a requirement by Pocket Money Adventures CIC to protect whistle-blowers. PMA Whistleblowing Policy (Appendix E)..

Important Contacts:**Senior Lead for Safeguarding**

Name: Nathan Waldron

Email address: hello@pocketmoneyadventures.co.uk

Telephone number: 07500804810

Deputy Senior Lead for Safeguarding

Name: Bernadette Houlton

Email address: bernadette@pocketmoneyadventures.co.uk

Telephone number: [to be confirmed]

Children's social care referrals:

- Staffordshire Families Integrated Front Door (SFIFD): 0300 111 8007 (option 1) (Mon–Thu 8:30am–5:00pm; Fri 8:30am–4:30pm)
- Staffordshire out of hours (Emergency Duty Service): 0345 604 2886
- Stoke-on-Trent Children's Advice and Duty Service (CHaD): 01782 235100 (Mon–Thu 8:30am–5:00pm; Fri 8:30am–4:30pm)
- Stoke-on-Trent out of hours (Emergency Duty Team): 01782 234234

Adults at risk safeguarding referrals:

- Staffordshire Adult Safeguarding Team (SAST): 0345 604 2719 |
VAStaffordshire@staffordshire.gov.uk
 - Staffordshire & Stoke-on-Trent Adult Safeguarding: 0800 561 0015 (any time)
- In an emergency call 999.

Designated Officer (LADO / Position of Trust)

Local Authority Designated Officer (LADO) – allegations/concerns about adults working with children:

- Staffordshire LADO Team: staffordshire.lado@staffordshire.gov.uk (for consultation and referrals). For urgent advice, contact SFIFD on 0300 111 8007 (option 1).
- Stoke-on-Trent LADO consultations: LADO.sp@stoke.gov.uk. LADO referrals are made via CHaD (Integrated Front Door): 01782 235100.

Police

Emergency – 999

non-emergency – 101

NSPCC Helpline

0808 800 5000

Appendix 1

Key Concepts and Definitions

Signs of the Types of Abuse

Emotional – possible signs: failure to thrive, erratic weight and growth patterns, psychosomatic illnesses, self-mutilation, withdrawn behaviour, aggression

Physical – possible signs: multiple bruises, bruises and scratches to face and head, bilateral black eyes, finger marks or hand wheals on any part of the body, bite marks anywhere, ligature marks (strangling or restraining), burns, scalds inconsistent with an accident e.g. scalded buttocks or soles of feet, fractured bones, poisoning, suffocation, fabricated or Induced Illness Syndrome, force feeding, tying up or locking up

Sexual – possible signs: bruising in the genital area, recurring infections, sleep disturbances, promiscuous attention-seeking behaviour, suicide attempts, substance abuse, self-mutilation, eating disorders such as Bulimia and Anorexia Nervosa

Neglect – possible signs: voracious appetite, the individual thrives away from their home environment, unresponsive, chronic listlessness, faltering or static weight gain and growth, left unsupervised, unattended or without adequate provision, inadequate or inappropriate clothing, smelly and dirty appearance, and untreated medical conditions

Institutional – possible signs: the person has no personal clothing or possessions, there is no care plan for them, he or she is often admitted to hospital, there are instances of professionals having treated them badly or unsatisfactorily or acting in a way that causes harm to the person

Financial – possible signs: having unusual difficulty with finances, not having enough money, being too protective of money and things they own, not paying bills, not having normal home comforts

Discriminatory – possible signs: the person does not receive the care they require, their carer is over critical or makes insulting remarks about the person, the person is made to dress differently from how they wish

Vulnerable Adults: any adult aged 18 or over who, by reason of mental or other disability, age, illness or other situation is permanently or for the time being unable to take care of her or himself, or to protect her or himself from significant harm or exploitation.

Safeguarding and protecting children or vulnerable adults from maltreatment:

preventing impairment of their health and ensuring safe and effective care.

Adult/child protection is a part of safeguarding and promoting welfare. This refers to the activity which is undertaken to protect children/specific adults who are suffering or are at risk of suffering significant harm, including neglect. Safeguarding includes:

- Helping vulnerable adults to keep themselves safe, to prevent harm happening in the first place
- Responding to concerns about alleged and suspected harm and putting in place plans to help protect those adults who cannot protect themselves.

Abuse and neglect may occur in a family, in a community and in an institution. It may be perpetrated by a person or persons known to the child or vulnerable adult or by strangers, by an adult or by a child. It may be an infliction of harm or a failure to prevent harm.

Appendix 2

Procedures for Raising Concerns

Responding to concerns about a child, young person or vulnerable adult:

If you suspect a child, young person or vulnerable adult may be subject to abuse speak as soon as possible to the DSL (Nathan Waldron (Designated Safeguarding Lead)) or the Deputy DSL (Bernadette Houlton (Deputy Designated Safeguarding Lead)), however you are also able to raise concerns directly with the local authority safeguarding team:

- **Children Safeguarding Referral Team (SRT)** 01782 235100
 - Adults at risk safeguarding referrals:
 - Staffordshire Adult Safeguarding Team (SAST): 0345 604 2719 | VAStaffordshire@staffordshire.gov.uk
 - Staffordshire & Stoke-on-Trent Adult Safeguarding: 0800 561 0015 (any time)
- In an emergency call 999.

If the advice is to make a referral, the person making the referral will need to:

- Complete a *Record of Concern* form
- Complete a Multi-Agency Referral Form (MARF) online
- Send a copy of the completed *Record of Concern form* to the local authority safeguarding lead and a copy to the DDSL
- Follow up the referral within 7 days and record on a *Referral, Action and Follow Up* form and pass a copy of the form to the Designated Person

The forms detailed above are available from the Designated Safeguarding Lead.

Responding to an allegation of abuse from a child, young person, or vulnerable adult:

DO

- Stay calm and try not to show shock
- Show acceptance of what they have said to you
- Listen carefully
- Ask open ended questions, rather than closed questions (questions requiring a yes/no answer)
- Be sympathetic

- Reassure the person they did the right thing telling someone
- Let the person know that you will take the appropriate steps to get help for them
- Write down, as soon as possible and as far as you are able, what the person disclosing said and date and sign this record

DON'T

- Press the person for more details
- Stop someone who is freely recalling events, as they may not tell again
- Promise to keep secrets
- Make promises that you cannot keep (such as 'This will not happen to you again.')
- Contact the alleged abuser
- Be judgemental
- Ask leading questions
- Pass on information to anyone who doesn't have a 'need to know' i.e. do not discuss this or mention it to with anyone else

The person receiving the disclosure should, without delay, inform the DSL who will contact Local Authority Safeguarding Team (Adult or Child) for advice on how to proceed. In the unavailability of the DSL/ADSL, the person receiving the disclosure should contact the local authority safeguarding team, whose details are at the end of this policy.

If there is an immediate risk of harm, and if the Designated Person is not available, the person receiving the disclosure must telephone their local authority safeguarding team:

- Children's social care referrals:
 - Staffordshire Families Integrated Front Door (SFIFD): 0300 111 8007 (option 1) (Mon–Thu 8:30am–5:00pm; Fri 8:30am–4:30pm)
 - Staffordshire out of hours (Emergency Duty Service): 0345 604 2886
 - Stoke-on-Trent Children's Advice and Duty Service (CHaD): 01782 235100 (Mon–Thu 8:30am–5:00pm; Fri 8:30am–4:30pm)
 - Stoke-on-Trent out of hours (Emergency Duty Team): 01782 234234
- Adults at risk safeguarding referrals:
 - Staffordshire Adult Safeguarding Team (SAST): 0345 604 2719 | VAStaffordshire@staffordshire.gov.uk

- Staffordshire & Stoke-on-Trent Adult Safeguarding: 0800 561 0015 (any time)

In an emergency call 999.

This should be followed up in writing within 48 hours, but ideally as soon as possible, using the form as directed by them.

Concerns about someone working with children, young people, or vulnerable adults: (Position of Trust- POT)

'Position of trust' is a legal term that refers to certain roles and settings where an adult has regular and direct contact with children. Although the term does not legally apply to faith leaders, we believe that anyone who works/volunteers within our organisation and works directly with children, young people, or vulnerable adults, occupies a position of trust. If you're concerned about someone within our Pocket Money Adventures CIC abusing a position of trust or a position of authority, you should share your concerns.

If you have concerns about someone who is working with children, young people, or vulnerable adults, (whether this is a paid worker or a volunteer) you should tell the Designated Person without delay. The DSL will then contact the authorities LADO:

- Local Authority Designated Officer (LADO) – allegations/concerns about adults working with children:
 - Staffordshire LADO Team: staffordshire.lado@staffordshire.gov.uk (for consultation and referrals). For urgent advice, contact SFIFD on 0300 111 8007 (option 1).
 - Stoke-on-Trent LADO consultations: LADO.sp@stoke.gov.uk. LADO referrals are made via CHaD (Integrated Front Door): 01782 235100.
- Police: 999 (emergency) | 101 (non-emergency)

If the concern is about the Designated Person (Nathan Waldron), contact any other board member or report directly to the Local Authority Designated Officer (LADO) – Staffordshire: staffordshire.lado@staffordshire.gov.uk; Stoke-on-Trent: LADO.sp@stoke.gov.uk.

The DSL will do the following:

- Take the appropriate actions – All safeguarding concerns must be referred to the Local Authority Safeguarding Team.

- Any allegation made against a person who works with children, young people or adults with care and support needs must be referred to the Local Authority Designated Officer.
- Anyone with any concerns relating to allegations of inappropriate behaviour should contact the Local Authority Safeguarding Team.

Further action you could take includes:

- Contact the NSPCC Helpline on 0808 800 5000 or by emailing help@nspcc.org.uk. Their trained professionals will talk through your concerns with you and give you expert advice.
- Contact your local child/adult protection services.
- Contact the police. If you think a child is in immediate danger, contact the police on 999.

It is a legal requirement for employers to refer to the Disclosure and Barring Service (DBS) any employee or volunteer who has been dismissed because they harmed a child, or because they might otherwise have harmed a child or, in either of these cases, where the person resigns first before dismissal can take place.

Further information about what to do if you are concerned about someone in a position of trust is written within our Confidentiality and Information Sharing Procedure. Please refer to that document for further details.

Review Information	Signed By:

Appendix A: Safer Recruitment & Vetting Procedure (Summary)

Pocket Money Adventures CIC follows safer recruitment principles for any role involving contact with children or access to schools. All paid staff, contractors, and volunteers delivering in schools must: provide identity and right-to-work checks; provide at least two references (including one most recent relevant role where possible); complete an enhanced DBS check where required by the school/setting; complete safeguarding training before delivery; and sign the Code of Conduct. Where delivery is hosted by a school, the school's safeguarding lead confirms site rules, supervision arrangements, and visitor/DBS expectations in writing before delivery.

Appendix B: Confidentiality & Information Sharing Procedure (Summary)

We keep information confidential and share it only on a strict 'need to know' basis. We do not promise secrecy to a child. Where there is a safeguarding concern, we share information promptly with the appropriate safeguarding authority and/or the school DSL, in line with statutory guidance. We record what was shared, with whom, when, and why. Records are stored securely and access is limited.

Appendix C: Social Media, Photos and Digital Content Rules (Summary)

We do not post identifiable images or personal information about children. Any photography or video in schools is only taken with written school approval and in line with the school's consent processes. Staff do not connect with children on personal social media. Any digital content created in sessions is class-level only.

Appendix D: Mobile Phones and Digital Technology (Summary)

During delivery, staff phones are kept away unless required for professional use (e.g., timetable/contact). No child uses staff devices. Any technology used in session is school-owned or school-approved where possible. Any incident involving technology is recorded and reported.

Appendix E: Whistleblowing (Summary)

We encourage anyone to raise concerns early. Concerns can be raised to the DSL (Nathan Waldron) or, if the concern relates to the DSL, directly to the relevant Local Authority safeguarding team using the contact details in this policy, or to the NSPCC helpline.

Appendix F: Code of Conduct (Summary)

All staff, contractors, and volunteers must: treat children and adults with dignity; maintain professional boundaries; avoid being alone with a child; follow school site rules; avoid physical contact unless necessary for safety; use respectful language; and report concerns immediately.