

Children and Adult Safeguarding Policy

Pocket Money Adventures CIC

Version 1.5

Effective date: 16 July 2026

Review date: 16 July 2027

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

Change from v1.4: Added Thresholds section covering Right Help, Right Time, which launched on 1 July 2026 and replaced the windscreen model (required by the SSCP policy template). Added Consent section stating that consent is not required to make a child protection referral. Added Escalation and professional challenge section referencing the SSCP Escalation Policy. Training section rewritten to state SSCP requirements (Level 2 DSL, Level 1 all deliverers, two-yearly renewal, DSL trained in managing allegations) and to record the DSL's Level 2 completion. Added unborn children, Family Help, child-on-child abuse and the expectation to identify and challenge racism and discrimination, per Working Together 2026. Added LADO timescales, referral form and the four LADO outcomes. Corrected "charity trustees" to "directors" (PMA is a CIC). Deputy DSL telephone added. Safeguarding contact address standardised. Review signature block completed.

Pocket Money Adventures CIC

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General contact: hello@pocketmoneyadventures.co.uk

Safeguarding contact: safeguarding@pocketmoneyadventures.co.uk

Data Protection contact: dpo@pocketmoneyadventures.co.uk

Designated Safeguarding Lead: Nathan Waldron • Deputy DSL: Bernadette Houlton

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 best practice.

- 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, have 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, host schools and other agencies is essential in promoting children's welfare.

Purpose

The care and protection of children, young people and adults at risk is one of our core responsibilities. This policy protects children and adults at risk and provides stakeholders and the public with the overarching principles that guide our approach. It should be read alongside our Safeguarding and Child Protection Handbook (the operational guide) and our Confidentiality and Information Sharing Procedure.

Context: PMA as a visiting provider

PMA delivers financial education sessions on the premises of host schools. In addition to this policy, PMA people follow the host school's own safeguarding procedures while on site, identify the host school's Designated Safeguarding Lead on arrival, report any concern to that DSL without delay, and never work unsupervised with an individual child. The host school holds the child's record and history; our role is to notice, record and hand on.

Safeguarding principles

- Nobody involved in our work should ever experience abuse, harm, neglect or exploitation.
- We all have a responsibility to promote the welfare 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 are able to speak up if they have concerns.

We carefully select and train everyone with any responsibility within PMA, in line with safer recruitment principles, including the use of Disclosure and Barring Service (DBS) checks. See our DBS and Safer Recruitment Procedure.

We respond without delay to every concern which suggests that a child, young person or adult may have been harmed, and we cooperate with the police and local authority in any investigation.

Definitions

Child: anyone who has not yet reached their 18th birthday (Children Act 1989), even if living independently, a member of the armed forces, or in hospital.

Adult at risk: an adult who has needs for care and support, is experiencing or at risk of abuse or neglect, and as a result of those needs is unable to protect themselves against the abuse or neglect or the risk of it.

Abuse: there are four main categories — physical, emotional, sexual, and neglect. More specific forms include bullying and cyberbullying, child sexual exploitation, child criminal exploitation, child trafficking, child-on-child abuse, domestic abuse, female genital mutilation, grooming, non-recent abuse, and online abuse.

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

- providing help and support to meet the needs of children as soon as problems emerge
- protecting children from maltreatment, whether 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 Children's Social Care National Framework

Safeguarding adults, as defined in the Care Act 2014: protecting an adult's right to live in safety, free from abuse and neglect.

New in v1.5. Working Together 2026 confirms that safeguarding duties apply to all children, including those in kinship care, special guardianship, adopted and looked-after children, and extends protection to unborn children where concerns are identified.

Applicability

This policy applies to anyone working on PMA's behalf, including directors, paid staff, sessional workers, freelancers, contractors, volunteers and students. Failure to comply will be addressed without delay and may result in dismissal or exclusion from the organisation.

Legal framework

This policy is drawn up on the basis of legislation and guidance that protects children and adults in England, including the Children Act 1989, the Children Act 2004 (in particular Section 11), the Care Act 2014, the Data Protection Act 2018 and UK GDPR, the Counter-Terrorism and Security Act 2015 (Prevent duty), the Public Interest Disclosure Act 1998, and Working Together to Safeguard Children 2026.

Thresholds — Right Help, Right Time

New in v1.5. PMA refers to and seeks guidance from the Threshold Framework held by the Staffordshire Safeguarding Children Partnership, "Accessing the Right Help at the Right Time" (RHRT), which launched on 1

July 2026 and replaced the previous windscreen model. It is available with its interactive toolkit at staffsscp.org.uk.

RHRT is the multi-agency guidance tool that all agencies, professionals and volunteers use to consider how best to meet the needs of an individual child. It describes four levels:

- Level 1 — Everyone (Thriving)
- Level 2 — Early Support
- Level 3 — Enhanced Support
- Level 4 — Statutory Support

The framework supports professional judgement. It is not a checklist and does not replace professional curiosity. A child may enter at any level, including Statutory Support directly, and may step up or down as needs change.

Working Together 2026 introduced Family Help, which brings together targeted early help and Section 17 support into a single, coordinated offer delivered by multi-disciplinary teams.

PMA people are not expected to grade a child's level of need. We are expected to understand the framework so that concerns are handed to the host school's DSL in language the wider system uses. Under RHRT, our role does not end when a concern is passed on: we remain responsible for supporting and safeguarding the child at whatever level of support is identified.

Equality, anti-discriminatory practice and inclusion

New in v1.5. Working Together 2026 strengthened the expectation that leaders create inclusive, anti-discriminatory cultures and that practitioners are able to identify and challenge racism and discrimination, not merely be aware of them. PMA people are expected to do so. Children from Black, Asian and minoritised ethnic backgrounds can experience bias, stereotyping and differential responses within the safeguarding system, and older children can be subject to adultification, where they are treated as more responsible or more culpable than their age warrants. We remain alert to this in our own practice and in the wider system. This section should be read alongside our Equality, Diversity and Inclusion Policy.

The Prevent duty

Under section 26 of the Counter-Terrorism and Security Act 2015, specified authorities have a duty to identify children vulnerable to being drawn into terrorism. Specified authorities include schools, registered childcare providers, local authorities, police, prisons and probation services, and NHS trusts.

PMA is not itself a specified authority, but we deliver within settings that are. PMA people remain alert to signs of radicalisation and report any concern via the host school's DSL and this policy. Radicalisation is the process through which a person comes to support or be involved in extremist ideologies, and is itself a form of harm. Extremism is vocal or active opposition to fundamental British values.

Training and awareness

Rewritten in v1.5 to state the SSCP requirements explicitly.

PMA ensures an appropriate level of safeguarding training for its directors, employees, volunteers, contractors and any relevant person linked to the organisation. Safeguarding training is renewed at least every two years, or sooner where legislation or SSCP guidance changes.

- The Designated Safeguarding Lead holds SSCP Level 2 (Working Together to Safeguard Children). Nathan Waldron completed Level 2 on 14 July 2026; the certificate is held on file and is independently verifiable with code 7FVX-SJUA. Renewal is tracked to July 2027.
- Everyone who delivers PMA sessions completes SSCP Level 1 safeguarding awareness training, available free via the SSCP Learning Zone, before working in a school.
- The DSL completes training on managing allegations of abuse made against a person who works with children, and cascades that learning to all deliverers.
- Training and DBS status are held on a central record with renewal dates, reviewed at least annually.

As a minimum, awareness training enables our people to understand what safeguarding is and their role in it; understand the difference between safeguarding and child protection; identify the categories and signs of abuse

and neglect; respond to indicators and keep children safe; spot significant changes in behaviour and unexplained marks or bruising; recognise inappropriate behaviour by an adult; understand dignity and respect when working with children; and use the SSCP procedures and guidance.

Reporting safeguarding concerns

If a crime is in progress, or an individual is in immediate danger, call the police on 999.

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

If you suspect a child, young person or adult at risk may be subject to abuse, speak as soon as possible to the DSL (Nathan Waldron) or the Deputy DSL (Bernadette Houlton). You may also raise concerns directly with the local authority safeguarding team using the contacts in this policy.

Where a concern arises during delivery in a school, report it to the host school's DSL before leaving the premises, and to PMA's DSL the same day.

Confidentiality and information sharing

PMA expects all people working on its behalf to maintain confidentiality. Information is shared only in line with the Data Protection Act 2018 and UK GDPR, on a need-to-know basis, and proportionately.

However, information must be shared with the local authority if a child is deemed to be at risk of significant harm, or with the police if a child is in immediate danger or a crime has been committed.

New in v1.5. Working Together 2026 and the Data Protection Act 2018 are clear that data protection law does not prevent the sharing of information to keep a child safe. The Act specifies safeguarding of children and individuals at risk as a condition allowing practitioners to share information, including without consent.

No PMA person should ever assume that someone else will pass on information they think may be critical to keeping a child safe.

See our Confidentiality and Information Sharing Procedure for detail.

Consent

New in v1.5, required by the SSCP policy template.

It is not necessary to seek consent to share information for the purposes of safeguarding and promoting the welfare of a child, provided there is a lawful basis to process the personal information required.

Consent is not required for a child protection referral. Where possible and safe to do so, we would normally discuss a concern with the child and their parents or carers, and inform them that a referral is being made. We do not do so where such discussion would place the child or anyone else at increased risk of suffering significant harm.

We never promise a child that a disclosure will be kept secret.

Recording and record keeping

A written record must be kept of any safeguarding concern, normally within 24 hours. It must include the person involved, the nature of the concern, the actions taken, the decisions made and the reasons for them, and must separate fact from opinion. Where a child has disclosed, the record uses the child's own words.

All records are signed and dated, and stored securely and confidentially in line with UK GDPR. The Board will undertake and record an annual audit of safeguarding matters and, if necessary, identify improvements in policy and practice.

Safe recruitment and selection

Under Section 11 of the Children Act 2004, PMA is committed to safe employment and recruitment practices that reduce the risk of harm to children and adults from people unsuitable to work with them. Every director, member of staff, contractor, freelancer and volunteer who has contact with children holds an Enhanced DBS check with

children's barred list check before delivering, alongside identity and right-to-work checks and references. See our Safer Recruitment Policy, DBS and Safer Recruitment Procedure, Safer Recruitment Register, and DBS and DSL Statement.

Escalation and professional challenge

| New in v1.5, required by the SSCP policy template.

Professionals providing services to children should work co-operatively across agencies, using their confidence, skills and experience to contribute robustly to safeguarding. On occasion, professional disagreement arises. Resolution is an integral part of joint working.

Where PMA disagrees with a safeguarding decision, we follow the SSCP Escalation Policy (staffsscp.org.uk/sscp-escalation-policy): raise the matter directly within one working day; escalate to the line manager if unresolved, with contact between agencies within one working day; complete the SSCP Escalation Form; hold a resolution meeting within two working days if required, with the outcome in writing within two working days; and if still unresolved, route through the SSCP Representative, the SSCP Manager and an Independent Professional Advisor to a final decision via the Independent Chair.

Where the host school's DSL does not act on a concern within one working day, PMA's DSL will refer directly to the Staffordshire Families Integrated Front Door and inform the school DSL in writing.

Allegations against people in a position of trust

Anyone who works or volunteers within PMA and works directly with children, young people or adults at risk occupies a position of trust. If you are concerned about someone within PMA abusing that position, tell the DSL without delay. If the concern is about the DSL, contact the Deputy DSL, any other board member, or report directly to the LADO.

A LADO referral is separate from a safeguarding referral. Where a child may have been harmed or is at risk of harm, both are required.

Refer to the LADO where an adult who works or volunteers with children has behaved in a way that has or may have harmed a child; possibly committed a criminal offence against or related to a child; behaved towards a child in a way indicating they may pose a risk of harm; or behaved in a way indicating they may not be suitable to work with children. Concerns can also arise from an adult's personal life where that poses a risk in the workplace.

| New in v1.5. Refer within 24 hours of an allegation being made; expect a response within one working day; always use the LADO referral form. For advice where you are unsure, email staffordshire.lado@staffordshire.gov.uk.

Suspension is not automatic and does not imply guilt or innocence. It is an employer decision, taken proportionately, following our own policies and with the welfare of the child paramount. The LADO may advise on alternatives such as risk assessment or alternative duties. PMA records the reasoning for any decision.

Allegations conclude as one of four outcomes: Substantiated, False, Malicious, or Unsubstantiated (insufficient evidence to prove or disprove, implying no guilt or innocence). Where an allegation is substantiated, PMA may have a legal duty to refer to the Disclosure and Barring Service and any relevant regulatory body. This applies even if the person resigns first.

Whistleblowing

People within PMA must have the confidence and support to speak up where they have concerns that have not been addressed through the escalation process. Whistleblowing occurs when a person raises a concern about dangerous or illegal activity, or wrongdoing, within the organisation, including concerns about another person. PMA protects whistle-blowers.

| New in v1.5. In line with Staffordshire requirements, our whistleblowing route explicitly includes the LADO service: staffordshire.lado@staffordshire.gov.uk. Concerns may also be raised with the NSPCC Whistleblowing Advice Line on 0800 028 0285. See our Whistleblowing Policy.

Social media, images and devices

All PMA people follow our Social Media Policy, Photography and Image Use Policy, and the code of conduct for behaviour towards children. It is unlawful to photograph or film children without the explicit consent of the person with parental responsibility, and any photography in schools requires written school approval in advance. During delivery, staff phones are kept away unless required for professional use, and no child uses a staff device.

Review

This policy is reviewed at least annually, and sooner if the law, SSCP guidance or PMA's activities change. It is agreed at board level and cascaded to everyone working on PMA's behalf.

Important contacts

PMA safeguarding contacts:

Designated Safeguarding Lead	Nathan Waldron • safeguarding@pocketmoneyadventures.co.uk • 07500 804810
Deputy Designated Safeguarding Lead	Bernadette Houlton • bernadette@pocketmoneyadventures.co.uk • 07773 814684

The Deputy DSL holds a separate telephone line and email from the DSL, so that where a concern relates to the DSL the reporting route is independent. In that situation, contact the Deputy DSL, any other board member, or the LADO directly.

Children's social care referrals:

Staffordshire Families Integrated Front Door (SFIFD)	0300 111 8007 (option 1) • staffordshire.gov.uk/reportconcern • Mon–Thu 8:30–17:00, Fri 8:30–16:30
Staffordshire out of hours (Emergency Duty Service)	0345 604 2886
Stoke-on-Trent Children's Advice and Duty Service (CHaD)	01782 235100 • Mon–Thu 8:30–17:00, Fri 8:30–16:30
Stoke-on-Trent out of hours (Emergency Duty Team)	01782 234234

Adults at risk referrals:

Staffordshire Adult Safeguarding Team	0345 604 2719 • VAStaffordshire@staffordshire.gov.uk
Staffordshire & Stoke-on-Trent Adult Safeguarding	0800 561 0015 (any time)

Allegations against adults working with children (LADO):

Staffordshire LADO	staffordshire.lado@staffordshire.gov.uk • urgent advice via SFIFD 0300 111 8007 (option 1)
Stoke-on-Trent LADO	LADO.sp@stoke.gov.uk • referrals via CHaD 01782 235100

Other:

Police	999 emergency • 101 non-emergency
NSPCC Helpline	0808 800 5000 • help@nspcc.org.uk
NSPCC Whistleblowing Advice Line	0800 028 0285

Related documents

Safeguarding and Child Protection Handbook v1.3 • Confidentiality and Information Sharing Procedure • Safer Recruitment Policy • DBS and Safer Recruitment Procedure • Safer Recruitment Register • DBS and DSL Statement • Whistleblowing Policy • Complaints Policy • Equality, Diversity and Inclusion Policy • Social Media Policy • Photography and Image Use Policy • Lone Working Policy • Risk Assessment Register • Privacy Policy

Approved by resolution of the Board of Directors of Pocket Money Adventures CIC on 16 July 2026. See Board Minutes, Meeting of 16 July 2026, Minute 26/07/03.

Signed: _____ Nathan Waldron, Director

Signed: _____ Bernadette Houlton, Director

Date: _____