

Adult Safeguarding and Trauma Informed Response

Pocket Money Adventures CIC | Version 1.1

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Policy owner: Nathan Waldron, Director | Signatories: Nathan Waldron and Bernadette Houlton | Approved policy issue

Adopted by Pocket Money Adventures CIC on 2 October 2026.

Signed electronically: Nathan Waldron, Director and Designated Safeguarding Lead.

Signed electronically: Bernadette Houlton, Director and Deputy Designated Safeguarding Lead.

Typed electronic signatures in the established policy format.

Current operating requirements

Maximum planned session headcount: 50 people in both school and community settings, including every child, accompanying adult, host or school staff member, volunteer, observer and PMA facilitator. Use the lower of 50, the venue safe capacity and the assessed number supported by competent staff. This is a ceiling, not a supervision ratio or insurance confirmation. Reduce numbers, add support or split groups where necessary.

Zero Child Data applies to routine learning, access and evaluation: no child names, accounts, personal finances, individual tracking or school-held match-code keys are collected by PMA. Standard PMA sessions do not involve PMA photographing or filming identifiable children. Necessary safeguarding, accident or legal records are an exception and are minimised, protected and shared lawfully. Pseudonymised codes are not automatically anonymous. Research beyond safe aggregates requires a separately approved protocol, lawful basis, privacy information and ethics arrangements before collection.

Do not require personal money disclosure in any group session. Adult-only support is a separate assessed service, not an invitation to discuss personal finances while children are present. LADO concerns relate to people working with children; adult-only allegations follow the local adult safeguarding/positions-of-trust arrangements.

Detailed policy and procedures

Adult Safeguarding and Trauma-

Informed Response

This procedure sets out how Pocket Money Adventures CIC recognises and responds to concerns about adults at risk in our community sessions, and how we deliver in a way that is safe for people who may be carrying difficult experiences. It sits alongside our Children and Adult Safeguarding Policy, which remains the governing document, and adds the operational detail community delivery needs. Why a separate procedure Our community work brings adults into a room to talk about money, which is one of the subjects most closely bound up with shame, control and crisis. A parent may arrive worried about a bill and disclose something far larger. Our people need to know what to do in the moment, and participants need to know what will happen to what they say.

1. Scope and definitions

This procedure applies to every session, appointment and follow-up contact with adults. An adult at risk is a person aged 18 or over who has needs for care and support, is experiencing or at risk of abuse or neglect, and as a result of those needs cannot protect themselves. Care Act 2014 categories include physical, domestic, sexual, psychological, financial or material abuse, modern slavery, discriminatory abuse, organisational abuse, neglect and self-neglect.

2. Financial abuse: the category closest to our work

Because we talk about household money, we are more likely than most services to see signs of financial abuse. Indicators include:

- another person controlling all money, cards or documents, or attending only to speak for the adult;
- an adult who cannot say what happens to their own income, or who is not permitted to spend on themselves or the children;
- unexplained inability to buy essentials despite income being present;
- debts taken out in the adult's name that they did not agree to, or being made to take out credit;
- fear of a partner's or relative's reaction to a spending decision; and

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- an adult being prevented from attending, or attending only when accompanied and never speaking. Financial abuse frequently sits alongside domestic abuse and coercive control, which is a criminal offence. It is treated as a safeguarding matter, never as a budgeting problem.

3. Trauma-informed delivery: how we run every session

- Safety. Predictable structure, a stated finish time, seats near the door available, and no one required to speak.
- Choice. Participation in any activity is optional; an adult may complete a step privately or not at all, without explanation.
- Privacy. No adult is asked to disclose income, debts or circumstances in front of others, or in front of any child. Private matters move to the adult-only appointment.
- Trust. We say at the start what we do, what we do not do, and what would make us share information.
- Collaboration. The adult chooses their own next step; we do not set targets for them.
- Language. No blame, no assumption that hardship follows from poor choices, and never an implication that every household can save.
- Culture and access. Materials and communication adapted to the person, and interpreting arranged rather than family members used as interpreters.

4. Responding to a disclosure

When an adult discloses abuse, hardship or distress:

- listen, do not interrupt, and do not investigate or ask leading questions;
- do not promise confidentiality; say plainly that you may need to pass on information to keep someone safe;
- ask what the person would like to happen, and respect their wishes wherever it is safe to do so, since adults with capacity are entitled to make their own decisions;

- if there is immediate danger, call 999;
- if a child may be at risk, follow the child protection route in the Children and Adult Safeguarding Policy without delay;
- tell the venue's safeguarding contact where the concern arose on their premises and the person's safety is affected; and
- record what was said in the person's own words, factually and without interpretation, and pass it to the Designated Safeguarding Lead the same day.

5. Specific situations

- Domestic abuse or coercive control. Never contact the household by a channel the alleged perpetrator may see. Agree with the person how it is safe to contact them. Offer the national and local domestic abuse routes and, where risk appears high, involve the Designated Safeguarding Lead immediately.
- No food or no heating today. Treat as urgent. Offer a supported connection to the published crisis routes during the session, and confirm before the person leaves that they know how to access help today.

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- Homelessness or eviction risk. Support contact with the local authority housing route the same day where the person wishes.
- Acute distress or thoughts of suicide. Stay with the person, do not leave them alone, involve the venue's staff, and call 999 where there is immediate risk. Offer to help them contact their GP or a crisis line. Inform a director the same day.
- Concerns about the person's capacity to decide. Assume capacity, support the decision, and raise with the Designated Safeguarding Lead where a decision appears to place the person at serious risk.

6. Reporting routes

Adult concerns are reported to the Designated Safeguarding Lead the same day, and referred to the adult safeguarding team of the local authority where the person lives. Child concerns follow the children's route in the Children and Adult Safeguarding Policy. Where a concern involves someone working for PMA, use the relevant adult safeguarding/positions-of-trust route; also refer to the LADO within one working day where the child-workforce threshold is met. Anyone may report directly to the local authority or the police if they believe an internal route is not being followed.

7. Staff wellbeing

Hearing disclosures affects people. A debrief with a director is offered after any disclosure or incident, and is offered rather than waited for. No one is expected to hold a difficult session alone without support, and workload is adjusted where needed.

8. Training, responsibility and review

Everyone delivering community sessions completes training on adult safeguarding, financial and domestic abuse awareness and trauma-informed practice before their first session, alongside the training set out in our DBS, DSL and Safeguarding Training Statement. The Designated Safeguarding Lead owns this procedure and reports concerns and themes to the Board. It is reviewed annually, or sooner after any incident or change in guidance.

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Issue control: current approved issue dated 2 October 2026. Earlier issues are archived. Policy approval does not complete host agreements, individual acknowledgements or venue checks.