

Children and Adult Safeguarding Policy

Pocket Money Adventures CIC | Version 1.7

Effective: 2 October 2026 | Review: 2 October 2027 or sooner on relevant change

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

From 1 September 2026 in England and Wales, supervision does not exempt otherwise qualifying teaching, training, instruction, care or supervision of children from regulated activity. Assess the actual duties, frequency across settings and any overnight activity with the registered DBS body. More than three days in any 30-day period is a relevant period condition; two sessions on one day count as one day. Where the role is regulated activity, PMA requires the appropriate Enhanced DBS with Children's Barred List information before that activity begins, even where a teacher is present. A missing required check means the person does not undertake that role. Do not request barred-list information for an ineligible role. Adult regulated activity has a different test and is not created merely by an adult being vulnerable or attending a money session.

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.

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.

Immediate reporting and local routes

Report promptly to the host safeguarding lead and PMA DSL, record as soon as practicable and confirm follow-through. Anyone may refer directly when protection is urgent, a lead is unavailable or action is inadequate; never wait a working day where a child may be at risk. Stoke and Staffordshire have separate referral routes. Stoke CHaD: 01782 235100, out of hours 01782 234234. Staffordshire: 0300 111 8033, out of hours 0345 604 2886. 999 for immediate danger. Allegations meeting the child-workforce threshold go to the relevant LADO within one working day; adult concerns use adult safeguarding and positions-of-trust arrangements.

Detailed policy and procedures

Children and Adult Safeguarding Policy

This Children and Adult Safeguarding Policy sets out how Pocket Money Adventures CIC keeps children and adults safe when we deliver financial education sessions, both in host schools and in community and out-of-school settings. It should be read alongside our Safeguarding and Child Protection Handbook, our Safer Recruitment Policy, and our Confidentiality and Information Sharing Procedure. Safeguarding commitment The welfare of the child is paramount in every decision we take. We deliver as a visiting provider, we never work unsupervised with an individual child, and we pass any concern to the setting's safeguarding lead the same day. Nothing in this policy transfers a host's safeguarding responsibility to us, and nothing transfers our responsibility for our own people to a host. Changes in this version family hubs, libraries, museums, youth groups, holiday clubs and other community venues. The school position in section 1.1 is unchanged. New material covers the named safeguarding contact where no Designated Safeguarding Lead exists, host responsibility, accompanied children, never alone with a child, lone working, adults as participants including economic abuse under the Domestic Abuse Act 2021, referrals outside Staffordshire, and venue risk.

1. Purpose and scope

Pocket Money Adventures delivers financial education sessions on the premises of host schools and in community settings, including family hubs, libraries, museums, youth groups, holiday clubs and other voluntary, community and faith venues. This policy applies to every Pocket Money Adventures person in every one of those settings. It covers:

- employees, sessional facilitators, contractors, directors and volunteers;
- anyone attending on our behalf in a delivery, observation or evaluation role; and
- any third party we engage who may come into contact with children through our activities.

1.1 Schools, unchanged

Where we deliver in a school we:

- 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 Designated Safeguarding Lead 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.

2. Community and out-of-school settings

The sections that follow apply when we deliver outside a school, where there is no Designated Safeguarding Lead in the school sense.

2.1 Named safeguarding contact

Before any community session is confirmed, the host names one person who holds safeguarding responsibility for the session and who will be contactable throughout. We record that person's name, role and mobile number in the booking. If the host cannot name someone, the session does not go ahead. On arrival we confirm who that person is and where they will be.

2.2 Host responsibility

We attend as a visiting provider. The host is responsible for:

- the venue and its fire, first aid and evacuation arrangements;
- its own staff and volunteers, including their vetting and training; and
- the supervision of the children and adults attending. We do not provide childcare and we do not hold supervision ratios.

2.3 Children attend with their own adult

Community sessions are designed for children and their parents or carers together, and children remain with their own adult throughout. Where a host runs drop-off provision, such as a holiday club or a Holiday Activities and Food programme, the host's own staff remain present and responsible for supervision at all times. This is confirmed in writing before the session.

2.4 Never alone with a child

No Pocket Money Adventures person will be alone with a child in a community setting. We work in the same room as host staff or the children's own adults throughout. Where a child needs the toilet or needs to leave the room, that is the responsibility of the host or the child's own adult.

2.5 Lone working

Where only one facilitator attends, that facilitator will:

- not begin until a member of host staff is present;
- work in sight of host staff or attending adults throughout;
- not remain on site after the host's staff have left; and
- confirm arrival and departure by message to the Designated Safeguarding Lead.

2.6 Adults as participants

Community sessions have adults in the room as learners as well as supervisors. This creates two risks that school delivery does not, and both are planned for rather than left to judgement on the day. Conversations about money can surface economic abuse, which is a recognised form of domestic abuse under the Domestic Abuse Act 2021. If an adult discloses, or if controlling behaviour between adults is observed in the room, we do not explore it in the room. We record what was said or seen in the words used, pass it to the host's named safeguarding contact the same day, and retain our own record. Where the person appears to be at immediate risk we follow the same escalation route as for a child. We never ask any participant about their own financial circumstances, and we intervene if another participant presses someone to disclose. This is a delivery rule as well as a safeguarding one.

2.7 Signposting, and the limits of what we offer

Pocket Money Adventures offers preventative money education and confidence. We do not offer personalised regulated financial or debt advice, or specialist benefits advice, and we say so in the session. Every session pack carries the following, and the facilitator signposts rather than advises:

- National Domestic Abuse Helpline, 0808 2000 247, and Surviving Economic Abuse;
- Citizens Advice, for benefits, debt and consumer questions;
- StepChange, for free debt advice; and
- MoneyHelper, for general money guidance.

2.8 Referrals outside Staffordshire

Our default threshold framework is Right Help, Right Time, held by the Staffordshire Safeguarding Children Partnership. Where we deliver in another local authority area we identify that authority's own multi-agency safeguarding arrangements and threshold document before the session, and record the referral route in the booking. Where the host has its own referral route we use the host's route first and retain our own record.

2.9 Allegations in a community setting

The Designated Safeguarding Lead refers to the Local Authority Designated Officer in the authority where the session took place, within one working day. Where the allegation concerns the Designated Safeguarding Lead, the Deputy refers directly and informs the Board.

2.10 Venue risk

Before a first session at a new venue we complete a short venue check covering:

- the room, its exits and its evacuation route;
- who else has access to the space during the session; and
- whether the space is shared with the public. Where a session takes place in a public area of a library or museum, the host confirms in advance how that space is managed while children are present.

3. Who holds what in a community setting

Responsibility Host Pocket Money Adventures

Safeguarding of attendees Holds it. Names a contact for the Reports concerns to that contact day the same day

Venue, fire and first aid Holds it Follows host arrangements

Supervision and ratios Holds it. Own staff present Does not provide childcare or hold throughout ratios

Children accompanied Confirms children attend with their Does not begin without this own adult, or that host staff confirmed supervise

Never alone with a child Keeps staff or adults in the room Works in sight of others at all times

Session content and Tells us the group and what is Provides and delivers everything materials needed

DBS and insurance Holds its own for its own people Holds its own for its own people

4. Records and information sharing

We record concerns in the words used, on the day, and hand them to the setting's safeguarding lead. We retain our own record of what we passed on and to whom. We do not collect routine pupil-level learning or personal financial data. Necessary safeguarding records are handled under the exception above. Our Confidentiality and Information Sharing Procedure governs retention and lawful sharing.

5. Contacts

Designated Safeguarding Lead: Nathan Waldron. Deputy Designated Safeguarding Lead: Bernadette Houlton. Safeguarding contact: safeguarding@pocketmoneyadventures.co.uk. Data protection contact: dpo@pocketmoneyadventures.co.uk. Registered office: 68 Nottingham Road, Eastwood, Nottingham, NG16 3NQ.

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.