

Lone Working Policy

Pocket Money Adventures CIC | Version 2.1

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

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.

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.

Agree a check-in contact other than the facilitator where the facilitator is also DSL. Record arrival, departure and escalation for missed check-ins. No lone contact with a child or substitution for host supervision.

Detailed policy and procedures

Lone Working Policy

This Lone Working Policy sets out how Pocket Money Adventures CIC protects the safety and wellbeing of anyone delivering our sessions when they are working away from a colleague, in schools, family hubs, libraries, community venues or while travelling between them. This current issue covers school and community delivery. Our commitment Nobody who works or volunteers for Pocket Money Adventures should feel unsafe or unsupported because they are working alone. We plan delivery so that lone working is reduced where it can be, made safe where it cannot, and never becomes the reason a safeguarding, health or wellbeing concern goes unreported. This policy sits alongside our Children and Adult Safeguarding Policy and our Health and Safety Policy. Where this policy and a host organisation's own procedures differ, the host's procedures for their premises take precedence, and anything that cannot be reconciled is raised before delivery rather than during it.

1. Purpose and scope

This policy applies to every director, employee, sessional facilitator, contractor and volunteer of Pocket Money Adventures CIC who delivers, prepares or travels to a session, or who visits a venue, school, partner or participant location on behalf of the organisation. For the purposes of this policy, lone working means working without a Pocket Money Adventures colleague physically present. It includes travelling alone to and from venues, arriving at or leaving a venue outside its normal opening hours, and delivering a session where the only other adults present are the host's staff or participating parents and carers.

2. The rule that comes before all others

We are never alone with a child. This is a requirement of our Children and Adult Safeguarding Policy and it is not affected by anything in this document. In schools, the class teacher or another member of school staff is present throughout. In community settings, children attend with their own parent or carer and the host's staff are in

the room. Where those conditions are not met, the session does not take place, and the facilitator is supported in that decision without question.

3. When lone working is permitted

Lone working is permitted for delivery in a staffed venue, for travel, and for preparation and clearing away, provided the arrangements in this policy are followed. Lone working is not permitted for:

- any activity that would place one of our people alone with a child or with an adult at risk;
- a first visit to a venue that has not been checked, unless a check has been completed remotely with the host and recorded;
- delivery at a venue where no host staff member will be present;
- any home visit to a participant, which the organisation does not undertake in any circumstances; and
- any situation an individual judges to be unsafe, whatever the reason and whether or not that judgement is later shared.

4. Before a session: planning and checks

For every booking, the coordinator confirms and records:

- the venue, the room, the arrival and departure times and the access arrangements;
- the named host contact for the day, their role and their mobile number;
- the host's named safeguarding contact and, where the venue has one, its emergency and evacuation procedure;
- who from Pocket Money Adventures is attending, and the name of the nominated contact for that session;
- parking, lighting and the route in and out where a session ends after dark; and
- any known access, health or personal safety need affecting the facilitator. A session is not confirmed until the host contact and the safeguarding contact are recorded.

5. During delivery: the check-in arrangement

Every lone-working session has a nominated contact, who is a director or the coordinator, and who holds the session details for that day.

- The facilitator confirms arrival by message or call.
- The facilitator confirms departure at the end of the session.

- Where a session runs materially beyond its planned finish, the facilitator sends a short message rather than allowing the arrangement to lapse.
- If no departure confirmation is received within one hour of the expected finish, the nominated contact calls the facilitator, then the host contact, and if there is still no contact, follows the escalation in section 8.
- Mobile phones are charged before travel and kept accessible but not used during the session itself.

6. Personal safety, travel and venues

- Facilitators park in lit, populated areas where possible and carry equipment in a single trip where they can.
- Facilitators sign in and out of the venue and follow its visitor procedures.
- Facilitators locate the fire exits and the host's first aider on arrival.
- Where a room has a door with a viewing panel it is used; doors are not locked from the inside.
- Cash is not carried or handled at sessions.
- Personal contact details, including personal telephone numbers and social media accounts, are never given to participants; contact is through the organisation's published channels only.
- Anyone who feels unsafe leaves. Ending a session early on safety grounds is always supported and is never treated as a performance matter.

7. Adults at risk, distress and disclosure

Our community sessions involve adults as participants. A lone facilitator may encounter distress, disclosure of hardship, disclosure of abuse including financial or domestic abuse, or behaviour that gives rise to concern.

- The facilitator's role is to listen, not to investigate, and to stay within the boundaries of financial education and non-regulated money guidance;
- conversations that need privacy happen in a space visible to others, with the host's staff aware;
- anything raising a safeguarding concern is reported the same day to the Designated Safeguarding Lead under the Children and Adult Safeguarding Policy, and to the host's safeguarding contact where the concern arose on their premises;
- where there is immediate risk to life, the emergency services are called first; and
- the facilitator is offered a debrief with a director after any incident or disclosure, and this is offered rather than waited for.

8. If contact is lost

Where a facilitator cannot be reached and is overdue, the nominated contact will, in order: call the facilitator twice; call the host contact to confirm whether the session ended; call the facilitator's named emergency contact; and, if there is reasonable concern for their safety, contact the police. A record is made of each step and the outcome is reported to the Board.

9. Training and induction

No one delivers alone until they have completed induction covering this policy, the safeguarding policy and the reporting routes, have a satisfactory Enhanced DBS check, are entered on the Safer Recruitment Register, and have shadowed at least one session. Facilitators are briefed on trauma-informed practice and on recognising financial and domestic abuse before delivering community sessions.

10. Recording, review and responsibility

The coordinator maintains the session record containing the arrangements in section 4 and the check-in confirmations in section 5. Incidents, near misses and any occasion when a session was ended early on safety grounds are recorded and reviewed by the Board. The Designated Safeguarding Lead is responsible for the operation of this policy. It is reviewed annually, or sooner if legislation, guidance or our delivery model changes.

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.