

Risk Assessment Register

Pocket Money Adventures CIC | Version 2.0

Document control	Record
Revision date	2 October 2026
Document owner	Nathan Waldron, Director and Health and Safety Officer
Review	At each relevant change or incident; scheduled review 2 January 2027
Issue record	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.

How to use this register

This replaces the April 2026 generic register and retains every original risk ID RA-01 to RA-15. New IDs add community and practical delivery hazards. Scope includes all school/community sessions and associated business risks. Use the policy's 50-person definition in every booking.

The maximum planned session headcount is 50 people for both school and community delivery. Count every person in the session space: children, parents/carers, school or host staff, volunteers, observers and PMA facilitators. This is an operational ceiling, not a legal supervision ratio, a venue occupancy certificate or evidence that one facilitator can safely support every group of 50. The permitted headcount is the lower of 50, the host's safe room capacity and the number supported by the session-specific assessment. Reduce numbers, change the layout, add competent support or split the session where needed. No session above 50 proceeds under this policy without a separate written policy revision and assessment.

The scores below are provisional residual planning scores only, conditional on every listed control being implemented. They are not confirmation of a site visit, host approval or risk acceptance. Record initial and actual residual scores in the session assessment after checking the venue and group. If a control is absent, re-score and stop where needed.

L and S each range 1-5. L x S: 1-4 low, 5-12 medium, 15-25 high. High risks stop delivery pending effective additional controls and competent review. Medium risks require a named owner, action and verification. Safeguarding, supervision, safe exit, first-aid and capacity gaps stop delivery at any score.

Owner: Nathan Waldron. Host responsibilities are agreed per session. Review the full register quarterly, next due 2 January 2027, and on change/incident; check applicable risks before every visit. Current contacts: hello@pocketmoneyadventures.co.uk; safeguarding@pocketmoneyadventures.co.uk; dpo@pocketmoneyadventures.co.uk. Verify the live referral route locally; generic contact emails do not replace urgent referral.

RA-01 | School delivery and capacity

Who may be harmed: Children, school adults, PMA

Control owners: PMA + school

Review/check: Each session

Confirm total headcount ≤ 50 , room capacity, staff supervision, format, sightlines and clear exits. Apply the venue check also when a school group visits a library. Split/add support if assessed needs require.

Provisional residual score with controls: $2 \times 3 = 6$. Status: verify and record for the booking.

RA-02 | Consent and research records

Who may be harmed: Children, parents/carers

Control owners: PMA + host data lead

Review/check: Before any collection

Routine delivery needs no pupil names or consent slips. If separate evaluation is authorised, define lawful basis, minimisation, roles and retention first. Identifiable code lookup remains with host; PMA does not assume coded data is anonymous. Secure any necessary record.

Provisional residual score with controls: $2 \times 4 = 8$. Status: verify and record for the booking.

RA-03 | Safeguarding disclosure

Who may be harmed: Children and adults

Control owners: PMA + host safeguarding contact

Review/check: Each session

Confirm named contact/absence route; act without delay, listen without investigation or promise of secrecy, record facts securely and refer under local procedures. Immediate danger: emergency services. Brief actual current training and KCSIE 2026 for school work; do not assert training not evidenced.

Provisional residual score with controls: $2 \times 5 = 10$. Status: verify and record for the booking.

RA-04 | Photography/recording

Who may be harmed: Children and families

Control owners: PMA + school/host

Review/check: Each session

Default no PMA photography or recording. Any exception requires documented lawful basis, agreed permissions, safeguarding checks, purpose, access and retention before capture. Do not rely solely on headteacher approval; follow current consent procedure.

Provisional residual score with controls: $2 \times 5 = 10$. Status: verify and record for the booking.

RA-05 | Data loss or misdirection

Who may be harmed: People whose data is held

Control owners: PMA data lead

Review/check: Quarterly + incident

Minimise data, verify recipient, use approved secure accounts/devices, MFA and encryption where appropriate, check access/security implementation. Assess breach promptly; ICO within 72 hours if reportable. Retain reasoning and notify individuals where required.

Provisional residual score with controls: $2 \times 5 = 10$. Status: verify and record for the booking.

RA-06 | Inaccurate sponsor/school claims

Who may be harmed: Hosts, sponsors, PMA
Control owners: Director + second reviewer
Review/check: Each material issue

Evidence-check factual, impact, funding, accreditation and safety claims. Seek a competent second review for material outgoing packs; keep supporting records. Do not claim causation, cover or approval beyond evidence. Apply advertising rules where relevant.

Provisional residual score with controls: $2 \times 4 = 8$. Status: verify and record for the booking.

RA-07 | Lone working and isolation

Who may be harmed: PMA workers, attendees
Control owners: PMA + check-in recipient
Review/check: Each visit

Record travel/check-in and missed-contact escalation. Staff/adults remain present; no unsupervised child contact or isolated delivery. Follow Lone Working Policy v2.1.

Provisional residual score with controls: $2 \times 4 = 8$. Status: verify and record for the booking.

RA-08 | Road travel and disruption

Who may be harmed: PMA and public
Control owners: Driver + PMA
Review/check: Each journey

Verify entitlement, vehicle and journey insurance; assess fatigue, weather and route. Plan rest/arrival time and notify host of disruption. Do not presume a clean licence or sacrifice safety to punctuality.

Provisional residual score with controls: $2 \times 4 = 8$. Status: verify and record for the booking.

RA-09 | Allergy, illness or medical emergency

Who may be harmed: Attendees, PMA
Control owners: Host first-aid lead + PMA
Review/check: Each session

Confirm suitable trained cover, emergency access, kit and relevant host-held care plans. No food in standard activity. School/host manages medication. Summon help/999 and follow instructions; no unsupported claim of PMA first-aid qualification.

Provisional residual score with controls: $2 \times 5 = 10$. Status: verify and record for the booking.

RA-10 | Online safety and technical failure

Who may be harmed: Children, host adults, PMA
Control owners: PMA + host
Review/check: Each live session/release

Secure approved live platform, controlled links, host supervision, no private child contact and recording off by default. Public story links may be shared without registration. Age-appropriate content; break by 45 minutes; stop on supervision/security failure.

Provisional residual score with controls: $2 \times 4 = 8$. Status: verify and record for the booking.

RA-11 | Fraud and mis-payment

Who may be harmed: PMA, sponsors, suppliers
Control owners: Finance lead + Director
Review/check: Each payment/change

Verify supplier and payment changes independently; apply current finance policy, including dual authorisation above £500 where that policy requires. Check actual authorised controls before payment. Companies House alone does not establish legitimacy.

Provisional residual score with controls: $2 \times 4 = 8$. Status: verify and record for the booking.

RA-12 | Social media and reputational harm

Who may be harmed: Children, partners, PMA
Control owners: Communications lead + Director
Review/check: Each publication

Use current social/consent procedure, evidence-check claims and get partner permissions. No child-identifiable posts by default. Escalate contentious content; correct errors promptly. Do not assume all named-school posts are prohibited if authorised by current policy.

Provisional residual score with controls: $2 \times 3 = 6$. Status: verify and record for the booking.

RA-13 | Copyright and contractor rights

Who may be harmed: PMA, creators, partners
Control owners: Director / contract owner
Review/check: Each contract/release

Verify required licence/assignment and permitted uses before accepting or publishing commissioned work. Retain executed agreements and attribution. Do not assert a signed deed exists without checking; apply actual collaboration/ownership agreements.

Provisional residual score with controls: $2 \times 4 = 8$. Status: verify and record for the booking.

RA-14 | Fire, security or evacuation

Who may be harmed: Everyone present
Control owners: Host responsible person + PMA
Review/check: Each session

Confirm alarm, clear exits, assembly point, capacity, accessible evacuation and lockdown. Host/school accounts for attendees; PMA accounts for workers. Stop on alarm, leave materials and do not re-enter until authorised.

Provisional residual score with controls: $2 \times 5 = 10$. Status: verify and record for the booking.

RA-15 | Allegation about a PMA worker

Who may be harmed: Children, adults, workers
Control owners: Uninvolved Director + host
Review/check: Each concern

Protect attendees immediately, report through host and local LADO route where applicable, preserve facts and avoid investigating. Take interim protective measures according to advice; no automatic finding of guilt or unsupported blanket suspension rule. Use deputy/external route if allegation concerns lead.

Provisional residual score with controls: $2 \times 5 = 10$. Status: verify and record for the booking.

RA-16 | Community capacity and public access

Who may be harmed: Children, families, host/PMA

Control owners: Host + PMA

Review/check: Each session

Apply 50 total-person ceiling, lower assessed room limit and staff supervision. Manage public circulation, arrival/collection and toilets. Children stay with own adult or host staff. PMA runs no unaccompanied drop-off.

Provisional residual score with controls: $2 \times 4 = 8$. Status: verify and record for the booking.

RA-17 | Slips, trips and class changeover

Who may be harmed: Everyone present

Control owners: Host + PMA

Review/check: Set-up/changeover

Clear bags, paper and cables from routes; check furniture/floor and spills. Protect necessary crossing cables. Avoid class overlap and count adults. Keep exits unobstructed during set-up and reset.

Provisional residual score with controls: $2 \times 3 = 6$. Status: verify and record for the booking.

RA-18 | Electrical/projector hazards

Who may be harmed: Children, staff/PMA

Control owners: Equipment owner + PMA

Review/check: Before use

Visual checks, stable stands, safe sockets, appropriate maintenance and host-approved operation. Keep hot surfaces and leads out of children's reach. Remove damaged items; no improvised repairs.

Provisional residual score with controls: $1 \times 5 = 5$. Status: verify and record for the booking.

RA-19 | Materials, choking and cuts

Who may be harmed: Children, PMA/host

Control owners: PMA materials lead

Review/check: Each batch/session

Inspect materials; use age-appropriate large paper/card pieces. No small coins/tokens, magnets/button batteries, food or sharp tools in standard session. Confirm supplier evidence and applicable product compliance; withdraw unsafe batches.

Provisional residual score with controls: $1 \times 5 = 5$. Status: verify and record for the booking.

RA-20 | SEND/sensory overload and exclusion

Who may be harmed: Children and adults

Control owners: PMA + supporting adult

Review/check: Each session

Predictable plan, visuals/gestures, processing time, optional participation, normal lighting and no sudden sound/flashes. Ear defenders welcome. Agree supervised quiet space, accessible routes and emergency assistance without collecting names.

Provisional residual score with controls: $2 \times 3 = 6$. Status: verify and record for the booking.

RA-21 | Separation, toilets or collection

Who may be harmed: Children and families

Control owners: School/host supervision lead

Review/check: Each session

Host/school controls register, headcounts and collection. Named adult accompanies child outside space. PMA does not provide lone toileting support or leave group to search. Follow host lost-child procedure immediately.

Provisional residual score with controls: $1 \times 5 = 5$. Status: verify and record for the booking.

RA-22 | Manual handling and set-up

Who may be harmed: PMA/host workers

Control owners: PMA + assisting host

Review/check: Each set-up

Split loads/use trolley; assess individual capacity, route and reach. 10kg is an internal assessment trigger, not a safe/legal limit. Seek help sooner as needed; no climbing furniture.

Provisional residual score with controls: $2 \times 3 = 6$. Status: verify and record for the booking.

RA-23 | Adult distress or financial disclosure

Who may be harmed: Adults, children indirectly

Control owners: PMA + safeguarding contact

Review/check: Each session

Use fictional choices, no personal money disclosure. Offer supported quiet space; refer safeguarding/economic abuse concerns. Follow money guidance boundary and use appropriate free signposting, not regulated personal advice.

Provisional residual score with controls: $2 \times 4 = 8$. Status: verify and record for the booking.

RA-24 | Inadequate cover, competence or staffing

Who may be harmed: All attendees, PMA

Control owners: Director + host

Review/check: Booking + before delivery

Check policy scope/declared activities after capacity change, validity and renewal; verify training/DBS scope and first aid. DBS is not a safety guarantee. Confirm enough competent support for actual needs. Missing essential controls mean no delivery.

Provisional residual score with controls: $2 \times 5 = 10$. Status: verify and record for the booking.

RA-25 | Infection and wellbeing

Who may be harmed: Attendees, workers

Control owners: PMA + host

Review/check: Each session

Use hand hygiene and clean shared items, follow host/public-health instructions and do not deliver when illness makes participation unsafe. Assess fatigue/workload, bullying and distress; arrange support and adjustments.

Provisional residual score with controls: $2 \times 3 = 6$. Status: verify and record for the booking.

Linked documents and issue record

Health and Safety Policy v3.1; Venue and Session Self-Assessment v1.0; Safeguarding Policy v1.7; sensory/inclusion arrangements; current consent/data, finance, social media, contract/IP, lone working, complaints and money guidance policies. Confirm current linked versions before use.

Current issue v2.0, dated 2 October 2026: all original 15 risks retained and reworded; 10 operational risks added; 50-person definition and owner/verification fields introduced. No historical “no high risks” claim has been reused.

Policy issue electronically signed by Nathan Waldron and Bernadette Houlton, Directors, 2 October 2026. Actual session inspection and risk acceptance are recorded separately.