Liberty Community Money Advice

Safeguarding Children and Vulnerable Adults Policy

This policy was updated, agreed and signed by the Chair of Trustees on 26th February 2025.

Liberty Community Money Advice (CMA) commits itself to ensuring the implementation of this policy, government legislation and guidance, and safe practice. This policy incorporates the work completed by the LCMA centre manager, debt coaches and befrienders. It includes safeguarding risks to LCMA clients and staff. LCMA falls under the strategic leadership responsibility for LTR and CH board of trustees.

LCMA is committed to the safeguarding and protection of all children, young people and vulnerable adults and affirms that the needs of children or of people when they are vulnerable are paramount. LCMA is focused on valuing all people and, therefore, aims to protect them from harm.

LCMA recognises that none of us is invulnerable but that there is a particular care needed for those whose vulnerability is increased by situations, by disabilities or by reduction in capacities. It is recognised that this increased vulnerability may be temporary or permanent and may be visible or invisible, but that it does not diminish our humanity.

This policy addresses the safeguarding of children, young people and vulnerable adults. It is intended to be a dynamic policy. It is intended to support LCMA in being a safe supportive and caring community for children, young people, vulnerable adults, for survivors of abuse, for communities and for those affected by abuse.

LCMA recognises the serious issue of the abuse of children and vulnerable adults and recognises that this may take the form of physical, emotional, sexual, financial, spiritual, institutional, domestic abuse or neglect from self or others. It acknowledges the effects these may have on people. It accepts its responsibility for ensuring that all people are safe in its care and that their dignity and right to be heard is maintained. It accepts its responsibility to support, listen to and work for healing with survivors, offenders, communities and those who care about them. It takes seriously the issues of promotion of welfare.

LCMA commits itself to respond without delay to any allegation or cause for concern that a child or vulnerable adult may have been harmed. It commits itself to challenge the abuse of power of anyone in a position of trust.

LCMA commits itself to the provision of support, advice and training for employed staff that will ensure people are clear and confident about their roles and responsibilities in safeguarding and promoting the welfare of children and adults who may be vulnerable. LCMA affirms and gives thanks for the work of those who are workers with children and vulnerable adults and acknowledges the shared responsibility of all of us for safeguarding vulnerable adults who are on our premises.

The board of trustees will ensure that there are mechanisms in place to assist staff and volunteers in understanding their safeguarding roles and responsibilities and appoints Nicole Jefferson as Safeguarding Representative and supports her in her role which is to:

Support and advise the LTR&CH trustees, LCMA employed staff and volunteers in fulfilling their roles

Provide a point of reference to train and advise on safeguarding issues

Promote safeguarding best practice within the charity

Be a point of contact for vulnerable adults and children

a) Purpose

The purposes of this safeguarding policy are to ensure procedures are in place and people are clear about roles and responsibilities for children and vulnerable adults using our premises and for any activities hosted outside of the premises. This includes visits undertaken in clients' homes.

b) Good Practice

We believe good practice means that:

i) All people are treated with respect and dignity.

ii) It is mandatory for all debt coaches and centre managers to be accompanied by a support volunteer or another debt coach when visiting a client and one of them must be the same gender as the client. On no account should a home visit be undertaken if only one person is present. If it is not possible for a support volunteer or another member of your team to attend with you who is the same sex as the client, you must insist that the client has a friend/family member with them for all of the appointments you attend on your own. All Debt Coaches should carry with them a mobile phone in case of emergency. You must leave contact details of the location of the visit and the expected time of return in a convenient place and tell someone before you go on a visit. Following this 1 to 1 meetings can take place outside of the client's home but should be held on charity premises or in a public place. Decisions relating to when it may be necessary to meet elsewhere to be made by the Centre Manager or Safeguarding Representative. When meetings are conducted on charity premises consideration should be given to issues of confidentiality and allegations. Anyone having a meeting on charity premises should notify the Centre Manager that the meeting is being held.

iii) Any charity-organised transport of children or vulnerable adults will be checked to ensure the vehicle is suitable and insured and that the driver and escort are appropriate.

iv) All individuals to report any safeguarding concerns to the Safeguarding Representative as soon as possible.

c) Appointment and training of workers

Employed workers will be appointed after a satisfactory DBS disclosure.

Each worker will be expected to undergo basic safeguarding training, within the first year of appointment. This training will include appropriate actions to be taken if a safeguarding issue arises or if allegations of abuse are made. It will also cover what is deemed appropriate for staff to do if a situation arises and staff need to be alone with a client. Before starting work, induction takes place to educate workers on on-site safety, and awareness of LCMA's safeguarding policies and procedures

Employed staff should attend refresher training as deemed necessary by the Safeguarding Representative.

The other training needs of each worker will be considered outside of this policy.

d) Volunteers

In terms of safeguarding, volunteers will be supported in their role with the provision of basic safeguarding training following the start of their role. All debt coaches and befrienders will be DBS checked.

f) Ecumenical events

Where ecumenical events happen on charity premises, safeguarding is the responsibility of the trustees.

h) Other groups on charity premises

Where the building is hired for outside use, the users will be given a copy of this policy. The trustees will consider the various users of the building in making lettings to determine if any further action, in relation to safeguarding, is required.

i) Complaints procedure

It is hoped that complaints can generally be dealt with outside of this policy. However, where a complaint involves a safeguarding issue it will be referred to the Safeguarding

Representative for review.

j) Review

This policy will be reviewed annually by the trustees. The date of the next review is February 2026.

k) Key concepts and definitions:

Vulnerable Adults: any adult aged 18 or over, who, by reason of mental or other disability, age, illness or other situation is permanently or for the time being unable to take care of her or himself, or to protect her or himself from significant harm or exploitation.

Safeguarding and protecting children or vulnerable adults from maltreatment; preventing impairment of their health and ensuring safe and effective care.

Adult/child protection is a part of safeguarding and promoting welfare. This refers to the activity which is undertaken to protect children/specific adults who are suffering or are at risk of suffering significant harm, including neglect.

Abuse and neglect may occur in a family, in a community, and in an institution. It may be perpetrated by a person or persons known to the child or vulnerable adult or by strangers; by an adult or by a child. It may be an infliction of harm or a failure to prevent harm.

Further definitions of surrounding key terms can be found in the Care Act 2014 and the Children Act 1969.