

# **SAFEGUARDING ADULTS' POLICY**

**WIZEUP FINANCIAL EDUCATION**

## **1. Safeguarding Policy**

### **1.1 Introduction**

Everyone at WizeUp Financial Education is committed to Safeguarding Adults in line with national legislation and relevant national and local guidelines.

We will safeguard adults by ensuring that our activities are delivered in a way which keeps all adults safe.

Wizeup Financial Education is committed to creating a culture of zero-tolerance of harm to adults which necessitates: the recognition of adults who may be at risk and the circumstances which may increase risk; knowing how abuse, exploitation or neglect manifests itself; and being willing to report safeguarding concerns.

This extends to recognising and reporting harm experienced anywhere, including within our activities, within other organised community or voluntary activities, in the community, in the person's own home and in any care setting. Our policy will be published online and accessible to read.

The aim of the policy is to promote good practice, providing vulnerable young adults with appropriate safety and protection whilst in the care of WizeUp Financial Education and to allow staff and volunteers to make informed and confident responses to specific issues.

**An adult at risk is an individual aged 18 years and over who:**

**(a) has needs for care and support (whether or not the local authority is meeting any of those needs) AND;**

**(b) is experiencing, or at risk of, abuse or neglect, AND;**

**as a result of those care and support needs is unable to protect themselves from either the risk of, or the experience of abuse or neglect. (England Care Act 2014)**

- **The Trustee for Safeguarding & Wellbeing will be Alan Walters.**
- **The Leadership Team will consist of the CEO of WizeUp Financial Education, Michael Flack, who will be supported by Alan Walters and Ed Flack.**
- **An educational institution can be defined as a school, college, university or academy.**
- **Volunteers are defined as Associates.**

Primary person who is responsible for implementation and maintenance of this policy.	Alan Walters & Michael Flack
Review Date	November 2024
Adopted	November2024
Next review	July 2025

### CONTACT DETAILS TO REPORT A SAFEGUARDING CONCERN

- 1) Michael Flack – 07939 667 877 – [Michael.flack@wizeupfinancialeducation.co.uk](mailto:Michael.flack@wizeupfinancialeducation.co.uk)
- 2) Ed Flack – 07941 278 956 – [ed@wizeupfinancialeducation.co.uk](mailto:ed@wizeupfinancialeducation.co.uk)
- 3) Alan Walters – 07710 386 793 – [trustees@wizeupfinancialeducation.co.uk](mailto:trustees@wizeupfinancialeducation.co.uk)

**Please Note:** Should you have a concern regarding Michael Flack, please contact Alan Walters as the primary contact.

## 2. Policy Statement

WizeUp Financial Education believes everyone has the right to live free from abuse or neglect regardless of age, ability or disability, sex, race, religion, ethnic origin, sexual orientation, marital or gender status.

WizeUp Financial Education is committed to creating and maintaining a safe and positive environment and an open, listening culture where people feel able to share concerns without fear of retribution.

WizeUp Financial Education acknowledges that safeguarding is everybody’s responsibility and is committed to prevent abuse and neglect through safeguarding the welfare of all adults involved.

WizeUp Financial Education recognises that health, well-being, ability, disability and need for care and support can affect a person’s resilience. We recognise that some people experience barriers, for example, to communication in raising concerns or seeking help. We recognise that these factors can vary at different points in people’s lives.

WizeUp Financial Education recognises that there is a legal framework within which charities need to work to safeguard adults who have needs for care and support and for protecting those who are unable to take action to protect themselves and will act in accordance with the relevant safeguarding adult legislation and with local statutory safeguarding procedures.

Actions taken by WizeUp Financial Education will be consistent with the principles of adult safeguarding ensuring that any action taken is prompt, proportionate and that it includes and respects the voice of the adult concerned.

Wizeup Financial Education aims to use this policy to help define those risks and layout what one must do should they uncover a potential threat or risk. WizeUp are committed to the following:

- **The welfare of the adult is paramount**

- All vulnerable adults, whatever their age, culture, ability, gender (non-binary and binary), language, racial origin, religious belief and/or sexual identity should be able to participate in activities in a fun and safe environment
- All reasonable steps to protect vulnerable adults from harm, discrimination and degrading treatment and to respect their rights, wishes and feelings must be taken
- All suspicions and allegations of poor practice or abuse will be taken seriously and responded to swiftly and appropriately
- All Wizeup Financial Education trustees, staff and associates who work with young adults will be recruited with regard to their suitability for that responsibility, and will be provided with guidance and/or training in good practice and safeguarding procedures
- Working in partnership with educational institutions, caregivers and adults is essential for the protection and wellbeing of adults.

### **3. Responsibility & Allocation of Tasks**

WizeUp Financial Education aims to establish an appropriate delegation of safeguarding duties. We have nominated a trustee responsible for safeguarding and wellbeing, whose contact details are set out in the contacts list within this policy.

This trustee and the CEO of WizeUp Financial Education will receive advanced safeguarding training when needed. The CEO will inform everyone involved in WizeUp of any updates. Every academic year, the trustees or trustee overseeing safeguarding will hold an in depth review of the safeguarding policies with the management team, making sure everything is implemented. This review will include;

- Training needed.
- Issues or concerns raised in the last academic year.
- Feedback from educational institutions on matters relating to well-being and safeguarding.
- Development points.

This policy will be reviewed by the trustees or the trustee overseeing safeguarding, along with the leadership team once a year, making sure it meets all requirements.

The management team is responsible for the management of concerns or allegations from or about staff. Both the management team and trustee of safeguarding and wellbeing must make sure that policies and procedures are understood and followed. Furthermore, the management team will take lead responsibility for all aspects of the safeguarding of vulnerable young adults throughout WizeUp Financial Education, whilst also making sure that mental health and the mental wellbeing of all those involved in WizeUp is followed.

Should Michael Flack not be available, these duties can be carried out by Alan Walters or Ed Flack.

### **4. Reporting & Our Responsibility**

#### **4.1 Introduction**

The welfare of adults is **everyone's** responsibility. Should you have any concerns you must speak with the management team immediately. WizeUp Financial Education will:

- Be alert to signs of abuse and take the correct steps to protect individuals from any forms of abuse or neglect whether from an adult or another child.
- Design and operate procedures which make sure trustees, staff and associates who are innocent are not prejudiced by malicious, false, unsubstantiated or unfounded allegations.
- Be alert to the need of adults who are at potential risk, or those with physical or mental health conditions, special educational needs or disabilities.
- Encourage a listening culture, considering the adults wishes and feelings.
- Identify adults who may be vulnerable and know what to do when they are identified.
- Ask that everyone involved in WizeUp Financial Education raise concerns about poor or unsafe safeguarding practices. All concerns will be taken seriously.

#### **4.2 Our Reporting Obligations**

Everyone involved in **WizeUp Financial Education must be vigilant and maintain an attitude of 'it could happen here' where safeguarding is concerned.** We must always act in the best interest of those we work with.

WizeUp have a duty to:

- Report any concerns about safety or wellbeing of adults.
- Report any concerns about safety or wellbeing of those involved at WizeUp Financial Education.

#### **4.3 How to report a concern about an adults welfare**

- **If you have *any* concern about an adults welfare, you should report your concern to your contact at the respective organisation you are visiting. Should it be a high level concern (gambling, abuse, debt, exposure to crime) you must ask for this to be raised with the respective organisations safeguarding team. You must also inform Michael Flack about your concern who will then follow this further** with the educational institution directly. This report should be submitted to Michael Flack in writing within 24 hours.
- **If an adult is in immediate risk of harm, please call the emergency services immediately.** A report should be submitted to Michael Flack in writing within 24 hours who will then follow up with the educational institution.

The management team should always be available to discuss safeguarding concerns and may be contacted outside of working hours. Should they be unavailable, the trustee for safeguarding and wellbeing should be contacted. Should they be unavailable, then any trustee should be contacted.

#### CONTACT DETAILS TO REPORT A SAFEGUARDING CONCERN

- 4) Michael Flack – 07939 667 877 – [Michael.flack@wizeupfinancialeducation.co.uk](mailto:Michael.flack@wizeupfinancialeducation.co.uk)
- 5) Ed Flack – 07941 278 956 – [ed@wizeupfinancialeducation.co.uk](mailto:ed@wizeupfinancialeducation.co.uk)
- 6) Alan Walters – 07710 386 793 – [trustees@wizeupfinancialeducation.co.uk](mailto:trustees@wizeupfinancialeducation.co.uk)

**Please Note:** Should you have a concern regarding Michael Flack, please contact Alan Walters as the primary contact.

#### 4.4 How to report a concern about a Trustee, Employee or Associate.

Any suspicion that an adult has been abused by an employee or associate should be reported to the management team or the trustee responsible for safeguarding at Wizeup Financial Education who will take appropriate steps. This will include the following:

- Wizeup Financial Education will liaise with the DSL at the school or organisation in which we're working.
- The Chair of Trustees for WizeUp Financial Education should be notified to decide who will deal with any media inquiries and implement any immediate disciplinary proceedings.
- Should the media have information regarding a trustee, employee or associate before this is brought to the attention of WizeUp Financial Education, and should a trustee, employee or associate be door stepped, the trustee, employee or associate must contact Michael Flack immediately, or Ed Flack as the secondary contact.
- If the trustee responsible for safeguarding at Wizeup Financial Education OR a member of the management team is the subject of the suspicion/allegation the report must be made to The Chair of Trustees for WizeUp Financial Education who will refer the matter to social services.

Allegations of abuse are sometimes made sometime after the event. Where such allegation is made, you should follow the same procedures.

Where there is a complaint against an employee or volunteer, there may be three types of investigation.

- **Criminal** in which case the police are immediately involved.
- **Child protection** in which case the social services and possibly the police will be involved.
- **Disciplinary or misconduct** in which case WizeUp Financial education will be involved.

#### CONTACT DETAILS TO REPORT A SAFEGUARDING CONCERN

- 7) Michael Flack – 07939 667 877 – [Michael.flack@wizeupfinancialeducation.co.uk](mailto:Michael.flack@wizeupfinancialeducation.co.uk)
- 8) Ed Flack – 07941 278 956 – [ed@wizeupfinancialeducation.co.uk](mailto:ed@wizeupfinancialeducation.co.uk)
- 9) Alan Walters – 07710 386 793 – [alantalis@sky.com](mailto:alantalis@sky.com)

**Please Note:** Should you have a concern regarding Michael Flack, please contact Alan Walters as the primary contact.

#### 4.5 What to do when receiving evidence of possible abuse.

We may become aware of possible abuse in various ways. We may see it happening, we may suspect it happening because of physical or emotional signs or it may be reported to us by someone else or directly by the adult affected.

In the last of these cases, it is particularly important to respond appropriately. If an adult says or indicates that they are being abused, you should:

- **Stay calm.**
- **Reassure** the adult that it was right to tell.
- **Listen** to the adult, showing that you are taking them seriously
- **Keep questions to a minimum** so that there is a clear and accurate understanding of what has been said. The law is very strict and abuse cases have been dismissed where it is felt that the vulnerable adult has been led or words and ideas have been suggested during questioning. Only ask questions to clarify
- **Inform** the vulnerable adult that you have to inform other people about what they have told you. Tell the vulnerable adult this is to help stop the abuse continuing. **Never promise confidentiality to the person reporting (for example; “Don’t worry, I will not tell your teachers or the school what you have told me”.**
- **Safety of the vulnerable adult** is paramount. If the adult needs urgent medical attention call an ambulance, inform the doctors of the concern and ensure they are made aware.
- **Record** all information.
- **Report** the incident to the school Direct Safeguarding Lead immediately.

#### 4.6 How to Record Information

To ensure that information is as helpful as possible, a detailed record should always be made at the time of the disclosure/concern. In recording you should confine yourself to the facts and distinguish what is your personal knowledge and what others have told you. **Do not include your own opinions.**

Information should include the following:

- Adults name.
- Whether or not the person making the report is expressing their concern or someone else’s.
- The nature of the allegation, including dates, times and any other relevant information
- A description of any visible bruising or injury, location, size etc. Also any indirect signs, such as behavioural changes
- Details of witnesses to the incidents
- The adults account, if it can be given, of what has happened and how any bruising/injuries occurred.
- Has anyone else been consulted? If so record details
- Has anyone been alleged to be the abuser? Record detail

As mentioned, all concerns, discussions and decisions should be recorded in writing.

Incidents will then be reviewed annually with the trustee of safeguarding and wellbeing, with a final report being issued.

The trustee of safeguarding and wellbeing will meet with the leadership team to see if any improvements can be made.

Those improvements will be implemented with immediate effect.

## 5. Use of Mobile Technology & Emails

- **Never under any circumstances should anyone from WizeUp Financial Education give their personal phone number or contact details.** Should students have questions, please direct them to either the website [www.wizeupfinancialeducation.co.uk](http://www.wizeupfinancialeducation.co.uk) or ask them to send their questions to [michael.flack@wizeupfinancialeducation.co.uk](mailto:michael.flack@wizeupfinancialeducation.co.uk).
- **Never under any circumstances should anyone from WizeUp Financial Education be taking photographs of students, especially where faces are on show.** Should you take a photograph and you find that an adult is featured, this must be deleted from your device immediately.
- Please be aware, whilst most adults have the ability to make their own decisions given the right support however, some adults with care and support needs have the experience of other people making decisions about them and for them. Therefore, should photographs be taken, please also check with relevant staff members beforehand.
- All parents, carers, adults and teachers should be made aware when anyone uses video equipment. Should video equipment be being used, all parties should be made aware at least seven days before the presentation.
- When responding to a question from a student, all trustees, staff and associates must use their respective WizeUp email address. **Never under any circumstances should anyone from WizeUp use their personal email address or phone number when communicating with students.**
- Students should also be using school, college or academy email addresses when communicating with WizeUp. Should that not be the case, do make sure a member of the management team is at least B'CC'd into your email for good order.

## 6. Training

WizeUp Financial Education will ensure that regular guidance and training is arranged on induction and at the beginning of every academic year so that staff and associates understand what is expected of them, whilst also gaining the necessary skills needed to carry out their roles. For those working with SEND or PRU students, they will be asked to complete training courses on Safeguarding as well as sessions on dyslexia, ADHD and Autism.



Levels of training does depend on the individual, however, when undertaken WizeUp Financial Education will record this on a written record.

All staff will receive a copy of this policy and be required to confirm they have read and understood these via an annual affirmation statement.

WizeUp Financial Education will assess the appropriate level and focus for training and responsiveness to specific safeguarding concerns.

All trustees will receive safeguarding training on induction. The nominated safeguarding and wellbeing trustee will receive additional appropriate training when needed.

## **7. Information Sharing**

The GDPR and Data Protection Act 2018 place duties on organisations and individuals to process personal information fairly and lawfully; however, they do not prevent, or limit, the sharing of information for the purposes of keeping children safe.

WizeUp Financial Education will carefully consider its response to make sure that any disclosure is in accordance with its obligations under the UK GDPR and Data Protection Act 2018. WizeUp will also have regard to its data protection policy.

## **8. Recruitment of Trustees, Staff and Associates**

### **8.1 Introduction**

It is important that all reasonable steps are taken to prevent unsuitable people from working with children. This applies equally to trustees, staff and associates, both full and part time. To ensure unsuitable people are prevented from working with children the following steps should be taken when recruiting.

### **8.2 Controlling Access to Children**

- All staff and associates should complete an application form. The application form will elicit information about the applicants past and a self disclosure about any criminal record.
- Consent should be obtained from the applicant to seek information from the Disclosure and Barring Service (DBS).
- Evidence of identity (passport or driving licence with photo)
- Anyone who has a previous conviction for offences related to abuse against children is automatically excluded from working with children.

### **8.3 Further Information on Induction**

Further to what has already been written regarding induction, WizeUp Financial Education will use induction have the following checked about new trustees, staff or associates:

- A check should be made that the application form has been completed in full, including sections on criminal records and self disclosures.
- Their qualifications should be substantiated.
- The job requirements and responsibilities should be clarified.
- They should sign the affirmation statement which acknowledges the safeguarding policy and the staff & associates handbook.

## 9. Safeguarding Adults Legislation

Safeguarding Adults in all home nations is compliant with United Nations directives on the rights of disabled people and commitments to the rights of older people. It is covered by:

- The Human Rights Act 1998
- The Data Protection Act 2018
- General Data Protection Regulations 2018

The practices and procedures within this policy are based on the relevant legislation and government guidance.

England - The Care Act 2014. Care and Support Statutory Guidance (especially chapter 14) 2014.

Many other pieces of UK and home nation legislation also affect adult safeguarding.

These include legislation about different forms of abuse and those that govern information sharing.

For example, legislation dealing with:

- Murder/attempted murder
- Physical Assault
- Sexual Offences
- Domestic Abuse/Coercive control
- Forced Marriage
- Female Genital Mutilation
- Theft and Fraud
- Modern slavery and Human exploitation
- Hate crime
- Harassment
- Listing and Barring of those unsuitable to work with adults with care and support needs

Each home nation also has legislation about the circumstances in which decisions can be made on behalf of an adult who is unable to make decisions for themselves:

- England and Wales - Mental Capacity Act 2005
- There are specific offences applying to the mistreatment of and sexual offences against adults who do not have Mental Capacity and specific offences where mistreatment is carried out by a person who is employed as a carer: e.g. wilful neglect and wilful mistreatment.

## 9.1 Definition of Adult at Risk

The Safeguarding Adults legislation creates specific responsibilities on Local Authorities, Health, and the Police to provide additional protection from abuse and neglect to Adults at Risk.

When a Local Authority has reason to believe there is an adult at risk, they have a responsibility to find out more about the situation and decide what actions need to be taken to support the adult.

As mentioned earlier in the document. England via the Care Act 2014 defines an adult at risk as the following:

An **adult at risk** is an individual aged 18 years and over who:

- (a) has needs for care and support (whether or not the local authority is meeting any of those needs) AND;
- (b) is experiencing, or at risk of, abuse or neglect, AND;

because of those care and support needs is unable to protect themselves from either the risk of, or the experience of abuse or neglect.

## 9.2 Types of Abuse

Abuse is a violation of an individual's human and civil rights by another person or persons. It can occur in any relationship and may result in significant harm to, or exploitation of, the person subjected to it. Any or all of the following types of abuse may be perpetrated as the result of deliberate intent, negligence, omission or ignorance.

There are different types and patterns of abuse and neglect and different circumstances in which they may take place. Safeguarding legislation in each home nation lists categories of abuse differently however, they all include the following types of abuse:

- **Physical Abuse:** where adults physically hurt or injure a young person e.g. hitting, shaking, throwing, poisoning, burning, biting, scalding, suffocating, drowning. Giving young people alcohol or inappropriate drugs would also constitute abuse.

This category of abuse can also include when a parent/carer reports non-existent symptoms or illness deliberately causes ill health in a young person they are looking after. This is called Munchausen's syndrome by proxy.

- **Emotional Abuse:** the persistent emotional ill treatment of an adult, likely to cause severe and lasting adverse effects on the adult's emotional wellbeing. It may involve telling an adult that they are useless, worthless, unloved, inadequate or valued in terms of only meeting the needs of another person. It may feature expectations of adults that are not appropriate to their age or development. It may cause an adult to be frightened or in danger by being constantly shouted at, threatened or taunted which may make the adult frightened or withdrawn.

Ill treatment of an adult, whatever form it takes, will always feature a degree of emotional abuse.

- **Bullying** may come from another young person or an adult. Bullying is defined as deliberate hurtful behaviour, usually repeated over a period of time, where it is difficult for those bullied to defend themselves. There are three main types of bullying.

It may be physical (e.g. hitting, kicking, slapping), verbal (e.g. racist or homophobic remarks, name calling, graffiti, threats, abusive text messages), emotional (e.g. tormenting, ridiculing, humiliating, ignoring, isolating from the group), or sexual (e.g. unwanted physical contact or abusive comments).

- **Neglect** occurs when an adult fails to meet the young person's basic physical and/or psychological needs, to an extent that is likely to result in serious impairment of the child's health or development. For example, failing to provide adequate food, shelter and clothing, failing to protect from physical harm or danger, or failing to ensure access to appropriate medical care or treatment.

Refusal to give love, affection and attention can also be a form of neglect.

Neglect in sport could occur when a coach does not keep the young person safe, or exposing them to undue cold/heat or unnecessary risk of injury.

- **Sexual Abuse** occurs when adults (male and female) use children to meet their own sexual needs. This could include full sexual intercourse, masturbation, oral sex, anal intercourse and fondling. Showing young people pornography or talking to them in a sexually explicit manner are also forms of sexual abuse.

Abuse can take place in any relationship and there are many contexts in which abuse might take place; e.g. Institutional abuse, Domestic Abuse, Forced Marriage, Human Trafficking, Modern Slavery, Sexual Exploitation, County Lines, Radicalisation, Hate Crime, Mate Crime, Cyber bullying, Scams. Some of these are named specifically within home nation legislations.

Abuse or neglect could be carried out by:

- A spouse, partner or family member
- Neighbours or residents
- Friends, acquaintances or strangers
- People who deliberately exploit adults they perceive as vulnerable
- Paid staff, professionals or volunteers providing care and support

### 9.3 Indicators of Abuse

Even for those experienced in working with abuse, it is not always easy to recognise a situation where abuse may occur or has already taken place. Most people are not experts in such recognition, but indications that an adult is being abused may include one or more of the following:

- unexplained or suspicious injuries such as bruising, cuts or burns, particularly if situated on a part of the body not normally prone to such injuries
- an injury for which an explanation seems inconsistent
- the adult describes what appears to be an abusive act involving them
- another young person or adult expresses concern about the welfare of an adult
- unexplained changes in the adult's behaviour e.g. becoming very upset, quiet, withdrawn or displaying sudden outbursts of temper

- inappropriate sexual awareness
- engaging in sexually explicit behaviour
- distrust of other, particularly those whom a close relationship would normally be expected
- difficulty in making friends
- being prevented from socialising with others
- displaying variations in eating patterns including over eating or loss of appetite
- losing weight for no apparent reason
- becoming increasingly dirty or unkempt

Signs of bullying include:

- behavioural changes such as reduced concentration and/or becoming withdrawn, clingy, depressed, tearful, emotionally up and down, reluctance to go training or competitions
- physical signs such as stomach aches, headaches, difficulty in sleeping, bed wetting, scratching and bruising, damaged clothes, bingeing e.g. on food, alcohol or cigarettes
- a shortage of money or frequents loss of possessions

It must be recognised that the above list is not exhaustive, but also that the presence of one or more of the indications is not proof that abuse is taking place. Should anyone at WizeUp Financial Education have any concerns, please follow the guidance given chapter

#### **9.4 Peer on Peer Abuse**

Adults of any age can abuse other adults (often referred to as peer-on-peer abuse) and this can happen inside and/or outside an educational environment and/or online.

Peer on peer abuse includes, but is not limited to:

- bullying (including cyber-bullying and prejudice-based and discriminatory bullying);
- abuse within intimate personal relationships between peers;
- physical abuse such as hitting, kicking, biting, hair pulling, or otherwise causing physical harm (this may include an online element which facilitates and / or encourages physical abuse);
- sexual violence, such as rape, assault by penetration and sexual assault (including grabbing bottoms, breasts and genitalia under or over clothes, flicking bra, unwanted kisses or embraces) possibly with an online element which encourages sexual violence;

- sexual harassment, such as sexual comments, remarks, jokes and online sexual harassment, which may be standalone or part of a broader pattern of abuse;
- upskirting, typically involving taking a picture under a person's clothing without their permission, with the intention of viewing their genitals or buttocks (with or without underwear) to obtain sexual gratification, or cause the victim humiliation, distress or alarm;
- initiation / hazing type violence and rituals (this could include activities involving harassment, abuse or humiliation used as a way of initiating a person into a group and may include an online element);

### **9.5 WizeUp Financial Education's Approach to Peer on Peer Abuse**

Such behaviour is never accepted and should be considered as both a safeguarding issue and potentially a disciplinary one. WizeUp Financial Education will adopt a zero-tolerance approach to abuse. Staff must also address any form of inappropriate, derogatory or sexualised language or behaviour (even if it appears to be relatively innocuous).

Downplaying certain behaviours (by, for example, dismissing sexual harassment as "banter", "having a laugh" or "part of growing up") can lead to a culture of unacceptable behaviours, an unsafe environment for adults and its worst to a culture that normalises abuse.

All trustees, staff and associates should challenge inappropriate behaviour between those we work with and anyone who suffers, witnesses or hears of abuse of any form between adults is asked to report it in accordance with this policy, so that appropriate action can be taken. No employees or associates under no circumstances should physically be involved as this presents both a safeguarding and wellbeing risk.

### **9.6 Wellbeing Principle**

The concept of 'well-being' is threaded throughout UK legislation and is part of the Law about how health and social care is provided. Our well-being includes our mental and physical health, our relationships, our connection with our communities and our contribution to society.

Being able to live free from abuse and neglect is a key element of well-being.

The legislation recognises that statutory agencies have sometimes acted disproportionately in the past. For example, removing an adult at risk from their own home when there were other ways of preventing harm. For that reason any actions taken to safeguard an adult must take their whole well-being into account and be proportionate to the risk of harm.

### **9.7 Person Centered Safeguarding & Making Safeguarding Personal**

The legislation also recognises that adults make choices that may mean that one part of our well-being suffers at the expense of another – for example we move away from friends and family to take a better job. Similarly, adults can choose to risk their personal safety; for example, to provide care to a partner with dementia who becomes abusive when they are disorientated and anxious.

None of us can make these choices for another adult. If we are supporting someone to make choices about their own safety we need to understand 'What matters' to them and what outcomes they want to achieve from any actions agencies take to help them to protect themselves.

The concept of 'Person Centred Safeguarding'/'Making Safeguarding Personal' means engaging the person in a conversation about how best to respond to their situation in a way that enhances their involvement, choice and control, as well as improving their quality of life, well-being and safety. Should our Associates ever engage in conversation with an adult who is of concern it is strongly advised that they speak with the DSL within the organisation so that the best support can be offered. The adult's views, wishes, feelings and beliefs must be taken into account when decisions are made about how to support them to be safe. There may be many different ways to prevent further harm. Treating people with respect, enhancing their dignity and supporting their ability to make decisions also helps promote people's sense of self-worth and supports recovery from abuse.

If someone has difficulty making their views and wishes known, then they can be supported or represented by an advocate. This might be a safe family member or friend of their choice or a professional advocate (usually from a third sector organisation).

**The Act's principles are:**

- **Empowerment** - People being supported and encouraged to make their own decisions and informed consent.
- **Prevention** – It is better to take action before harm occurs.
- **Proportionality** – The least intrusive response appropriate to the risk presented.
- **Protection** – Support and representation for those in greatest need.
- **Partnership** – Local solutions through services working with their communities. Communities have a part to play in preventing, detecting and reporting neglect and abuse
- **Accountability** – Accountability and transparency in delivering safeguarding.

## **9.8 Mental Capacity and Decision Making**

We make many decisions every day, often without realising. UK Law assumes that all people over the age of 16 have the ability to make their own decisions, unless it has been proved that they can't. It also gives us the right to make any decision that we need to make and gives us the right to make our own decisions even if others consider them to be unwise.

We make so many decisions that it is easy to take this ability for granted. The Law says that to make a decision we need to:

- Understand information
- Remember it for long enough
- Think about the information
- Communicate our decision

A person's ability to do this may be affected by things such as learning disability, dementia, mental health needs, acquired brain injury and physical ill health.

Most adults have the ability to make their own decisions given the right support however, some adults with care and support needs have the experience of other people making decisions about them and for them.

Some people can only make simple decisions like which colour T-shirt to wear or can only make decisions if a lot of time is spent supporting them to understand the options. If someone has a disability that means they need support to understand or make a decision this must be provided. A

small number of people cannot make any decisions. Being unable to make a decision is called “lacking mental capacity”.

Mental capacity refers to the ability to make a decision at the time that decision is needed. A person's mental capacity can change. If it is safe/possible to wait until they are able to be involved in decision making or to make the decision themselves.

For example:

- A person with epilepsy may not be able to make a decision following a seizure.
- Someone who is anxious may not be able to make a decision at that point.
- A person may not be able to respond as quickly if they have just taken some medication that causes fatigue.

Mental Capacity is important for safeguarding for several reasons.

Not being allowed to make decisions one is capable of making is abuse. For example, a disabled adult may want to take part in an activity but their parent who is their carer won't allow them to and will not provide the support they would need. Conversely the adult may not seem to be benefiting from an activity other people are insisting they do.

Another situation is where an adult is being abused and they are scared of the consequences of going against the views of the person abusing them. It is recognised in the law as coercion and a person can be seen not to have mental capacity because they cannot make 'free and informed decisions'.

Mental Capacity must also be considered when we believe abuse or neglect might be taking place. It is important to make sure an 'adult at risk' has choices in the actions taken to safeguard them, including whether or not they want other people informed about what has happened, however, in some situations the adult may not have the mental capacity to understand the choice or to tell you their views.

Each home nation has legislation that describes when and how we can make decisions for people who are unable to make decisions for themselves. The principles are the same.

- We can only make decisions for other people if they cannot do that for themselves at the time the decision is needed.
- If the decision can wait, wait – e.g. to get help to help the person make their decision or until they can make it themselves.
- If we have to make a decision for someone else then we must make the decision in their best interests (for their benefit) and take into account what we know about their preferences and wishes.
- If the action we are taking to keep people safe will restrict them then we must think of the way to do that which restricts to their freedom and rights as little as possible.

Many potential difficulties with making decisions can be overcome with preparation. A person needing support to help them make decisions whilst taking part in activities will ordinarily be



accompanied by someone e.g. a family member, formal carer or teaching support whose role includes supporting them to make decisions.

It is good practice to get as much information about the person as possible. Some people with care and support needs will have a 'One page profile' or a 'This is me' document that describes important things about them. Some of those things will be about how to support the person, their routines, food and drink choices etc. but will also include things they like and don't like doing, especially when it comes to learning. It's also important to have an agreement with the person who has enrolled the adult in the workshop about how different types of decisions will be made on a day to day basis. When conducting the SEND or PRU workshops a pre-visit will be offered to the educational establishment to allow for these conversations to be had with the member of staff and/or students when needed.

If a person who has a lot of difficulty making their own decisions is thought to be being abused or neglected you will need to refer the situation to the DSL of the organisation you are visiting immediately, informing Michael Flack in writing within 24 hours.

There may be times when we need to make decisions on behalf of an individual in an emergency. Should this situation arise, you should call the emergency services immediately.

## 10. Special Educational Needs & Health Conditions

Everyone at WizeUp Financial Education is determined to make our services and resources access to everyone. WizeUp is aware that additional barriers can exist when detecting abuse or neglect of pupils with SEND or health conditions. Therefore, one must be mindful that pupils or adults with SEND or certain health conditions may be more prone to peer group and isolation and can be disproportionately impacted by bullying without outwardly showing any signs. There may also be communication barriers which are difficult to overcome to identify whether action is required.

## 11. Declaration

On behalf of Wizeup Financial Education I, the undersigned, will oversee the implementation of the Child Protection Policy and take all necessary steps to ensure it is adhered to.

One of the signatories should be the nominated Trustee for Safeguarding & Wellbeing

**Name: Alan Walters**

Signed: 

**Name: Michael Flack**

Signed: 

**Position within WizeUp Financial Education**

**Position within Wizeup Financial Education:**

**Nominated Trustee for Safeguarding & Wellbeing**

**CEO**

---

**Date: 19/11/2024**

**Date: 19/11/2024**

---