SAFEGUARDING POLICY

WIZEUP FINANCIAL EDUCATION

Trustee responsible for safeguardingMr. Alan Walters

1. Safeguarding Policy

1.1 Introduction

Everyone who participates in Wizeup Financial Education is entitled to do so in an enjoyable and safe environment. The organisation has a moral and legal obligation to ensure that, when given responsibility for young people, coaches and volunteers provide them with the highest possible standard of care.

Wizeup Financial Education is committed to devising and implementing policies so that everyone accepts their responsibilities to safeguard children from harm and abuse. This means to follow procedures to protect children and report any concerns about their welfare to appropriate authorities.

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

A child/young person is defined as a person under the age of 18 (Children's Act 1989)

1. Policy Statement

Wizeup Financial Education is committed to the following:

- the welfare of the child is paramount
- all children, whatever their age, culture, ability, gender, language, racial origin, religious belief and/or sexual identity should be able to participate in activities in a fun and safe environment
- taking all reasonable steps to protect children from harm, discrimination and degrading treatment and to respect their rights, wishes and feelings
- all suspicions and allegations of poor practice or abuse will be taken seriously and responded to swiftly and appropriately
- all Wizeup Financial Education employees who work with children will be recruited with regard to their suitability for that responsibility, and will be provided with guidance and/ or training in good practice and child protection procedures
- working in partnership with parents and children is essential for the protection of children

2. Monitor and review the policy and procedures

The implementation of procedures should be regularly monitored and reviewed. The Trustee responsible for safeguarding and welfare should regularly report progress, challenges,

difficulties, achievements gaps and areas where changes are required to the trustees committee.

The policy should be reviewed every 3 years or whenever there is a major change in the organisation or in relevant legislation.

2. Promoting Good Practice

2.1. Introduction

It is not always easy to distinguish poor practice from abuse. It is therefore NOT the responsibility of employees or participants of WizeUp Financial Education to make judgements about whether or not abuse is taking place. It is however their responsibility to identify poor practice and possible abuse and act if they have concerns about the welfare of the child, as explained in section 4.

This section will help you identify what is meant by good practice and poor practice.

2.2. Good Practice

All personnel should adhere to the following principles and action:

- always work in an open environment (e.g. avoiding private or unobserved situations and encouraging open communication with no secrets)
- make the experience of the activities fun and enjoyable: promote fairness, confront and deal with bullying
- treat all young people equally and with respect and dignity
- always put the welfare of the young person first, before winning
- maintain a safe and appropriate distance with students.
- Avoid unnecessary physical contact with young people. Where any form of manual/ physical support is required it should be provided openly and with the consent of the young person. Physical contact can be appropriate so long as it is neither intrusive nor disturbing and the young person's consent has been given
- Involve teachers/carers wherever possible, e.g. where young people need to be supervised.
- Ensure necessary DBS clearance has been given to school if requested.
- be an excellent role model, this includes not smoking or drinking alcohol in the company of young people
- always give enthusiastic and constructive feedback rather than negative criticism
- keep a written record of any injury that occurs, along with details of any treatment given

2.3. Poor Practice

The following are regarded as poor practice and should be avoided by all personnel:

- unnecessarily spending excessive amounts of time alone with young people away from others
- Working without teachers in attendance unless necessary clearance has been given by the school.
- engaging in rough, physical or sexually provocative games, including horseplay
- allow or engage in inappropriate touching of any form
- allowing young people to use inappropriate language unchallenged
- making sexually suggestive comments to a young person, even in fun
- reducing a young person to tears as a form of control
- allow allegations made by a young person to go unchallenged, unrecorded or not acted upon
- do things of a personal nature that the young person can do for themselves

If during your care you accidentally hurt a young person, the young person seems distressed in any manner, appears to be sexually aroused by your actions and/or if the young person misunderstands or misinterprets something you have done, report any such incidents as soon as possible to another colleague and make a written note of it. Teachers should also be informed of the incident.

3. Defining Child Abuse

3.1. Introduction

Child abuse is any form of physical, emotional or sexual mistreatment or lack of care that leads to injury or harm, it commonly occurs within a relationship of trust or responsibility and is an abuse of power or a breach of trust. Abuse can happen to a young person regardless of their age, gender, race or ability.

There are four main types of abuse: **physical abuse, sexual abuse, emotional abuse and neglect.** The abuser may be a family member, someone the young person encounters in residential care or in the community, including sports and leisure activities. Any individual may abuse or neglect a young person directly, or may be responsible for abuse because they fail to prevent another person harming the young person.

Abuse in all of its forms can affect a young person at any age. The effects can be so damaging that if not treated may follow the individual into adulthood

Young people with disabilities may be at increased risk of abuse through various factors such as stereotyping, prejudice, discrimination, isolation and a powerlessness to protect themselves or adequately communicate that abuse had occurred.

3.2. 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 child 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 call Munchauser's syndrome by proxy.

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

Ill treatment of children, 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 form 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.

 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.

3.3. Indicators of Abuse

Even for those experienced in working with child 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 a child 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 young person describes what appears to be an abusive act involving them
- another young person or adult expresses concern about the welfare of a young person
- unexplained changes in a young person'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 adult's, 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. It is **NOT** the responsibility of those working in Wizeup Financial Education to decide that child abuse is occurring. It **IS** their responsibility to act on any concerns.

4. Responding to Suspicions and Allegations

4.1. Introduction

It is not the responsibility of anyone working in Wizeup Financial Education in a paid or unpaid capacity to decide whether or not child abuse has taken place. However there is a responsibility to act on any concerns through contact with the appropriate authorities so that they can then make inquiries and take necessary action to protect the young person. This applies **BOTH** to allegations/suspicions of abuse occurring within Wizeup Financial Education and to allegations/suspicions that abuse is taking place elsewhere.

This section explains how to respond to allegations/suspicions.

4.2. Reporting WizeUp Employees, Volunteers or Trustees

In the first instance please contact any suspicions or allegations to the trustee responsible for safeguarding. Where this may not be possible or seems inappropriate then the chair of Trustees.

4.3. 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 signs such as those listed in section 3 of this document, it may be reported to us by someone else or directly by the young person affected.

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

- **stay calm** so as not to frighten the young person
- reassure the child that they are not to blame and that it was right to tell
- **listen** to the child, 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 child abuse cases have been dismissed where it is felt that the child has been led or words and ideas have been suggested during questioning. Only ask questions to clarify
- **inform** the child that you have to inform other people about what they have told you. Tell the child this is to help stop the abuse continuing.
- safety of the child is paramount. If the child needs urgent medical attention call an ambulance, inform the doctors of the concern and ensure they are made aware that this is a child protection issue
- record all information
- report the incident to the school welfare officer immediately

4.4. Recording 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:

- the child's name, age and date of birth
- the child's home address and telephone number
- 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 child's account, if it can be given, of what has happened and how any bruising/ injuries occurred
- have the parents been contacted? If so what has been said?
- has anyone else been consulted? If so record details
- has anyone been alleged to be the abuser? Record detail

4.5. Reporting the Concern

All suspicions and allegations MUST be reported appropriately. It is recognised that strong emotions can be aroused particularly in cases where sexual abuse is suspected or where there is misplaced loyalty to a colleague. It is important to understand these feelings but not allow them to interfere with your judgement about any action to take.

Wizeup Financial Education expects its members and staff to discuss any concerns they may have about the welfare of a child immediately with the safeguarding officer at the school and subsequently to check that appropriate action has been taken.

If the nominated welfare officer is not available you should take responsibility and seek advice from the head of year you are working with. The trustee at WFE responsible for safeguarding should be informed as soon as possible.

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

As mentioned previously in this document Wizeup Financial Education are not child protection experts and it is not their responsibility to determine whether or not abuse has taken place. All suspicions and allegations must be shared with professional agencies that are responsible for child protection.

Social services have a legal responsibility under The Children Act 1989 to investigate all child protection referrals by talking to the child and family (where appropriate), gathering information from other people who know the child and making inquiries jointly with the police.

NB: If there is any doubt, you must report the incident: it may be just one of a series of other incidences which together cause concern

Any suspicion that a child has been abused by an employee or a volunteer should be reported to the trustee responsible for safeguarding at Wizeup Financial Education who will take appropriate steps to ensure the safety of the child in question and any other child who may be at risk. This will include the following:

- Wizeup Financial Education will liaise with the safeguarding officer at the school.
- the chairperson of WizeUp Financial Education should be notified to decide who will deal with any media inquiries and implement any immediate disciplinary proceedings
- if the trustee responsible for safeguarding at Wizeup Financial Education is the subject of the suspicion/allegation the report must be made to the chairperson 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 and have the matter reported to social services. This is because other children may be at risk from the alleged abuser. Anyone who has a previous conviction for offences related to abuse against children is automatically excluded from working with children.

4.6. Confidentiality

Every effort should be made to ensure that confidentiality is maintained for all concerned. Information should be handled and disseminated on a need to know basis only. This includes the following people:

- The teacher your are working with at the school
- The safeguarding officer at the school.

Seek social services advice on who should approach the alleged abuser.

All information should be stored in a secure place with limited access to designated people, in line with data protection laws.

5. Recruiting and Selecting Personnel with Children

5.1. Introduction

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

5.2. Controlling Access to Children

- All staff and volunteers 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)

5.3. Interview and Induction

All employees and volunteers will be required to undertake an interview carried out to acceptable protocol and recommendations. All employees and volunteers should receive formal or informal induction during which:

- 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 up to the organisation's Code of Ethics and Conduct

5.4. Training

In addition to pre-selection checks, the safeguarding process includes training after recruitment to help staff and volunteers to:

- Analyse their own practice against what is deemed good practice, and to ensure their practice is likely to protect them from false allegations
- Recognise their responsibilities and report any concerns about suspected poor practice and/or abuse
- Work safely and effectively with children

5.5. Wizeup Financial Education requires:

- All trustees to undergo DBS checks before taking up their position with WFE.
- All staff and volunteers who have access to children to undergo a DBS check prior to beginning work for the charity.
- All staff and volunteers to receive advisory information outlining good/bad practice and informing them what to do if they have concerns about the behaviour of an adult towards a young person

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 Welfare Trustee

Name: Alan Walters

Position within WizeUp Financial Education

Trustee responsible for safeguarding