

The Purpose and Scope of this Policy Statement

The Purpose of this policy statement is to

- Outline MyBnk's commitment to safeguarding to protect any child, young person or adult working with us as part of a MyBnk programme
- Outline our commitment to engaging with young people about how we keep them safe
- Provide staff and volunteers, as well as children and young people and their families, with the overarching principles that guide our approach to child protection and safeguarding vulnerable adults

This policy applies to anyone working on behalf of MyBnk including senior managers and the board of trustees, paid staff, volunteers, sessional workers, agency staff, freelancers and students.

This Policy reflects our values

Young at heart serious in intent	We believe in being playful and creative when engaging with learners. We approach safeguarding with the utmost seriousness, ensuring that behind every fun interaction and open space we provide, there is a solid, structured, and rigorous framework designed to protect and support them. This balance of youthful energy and professional responsibility ensures that we remain connected to the experiences of learners while upholding our commitment to their safety and well-being.
Storytelling is the best means of education	We believe storytelling is a powerful educational tool. By training our staff to recognise patterns and experiences in our learners' lives, we equip them to identify potential safeguarding concerns. We actively listen to and learn from vulnerable individuals and communities, ensuring their voices guide our approach to creating a safe and supportive environment. We share our own stories recognising the need to share with sensitivity and with care.
We live in the real world	We believe in rooting our work in the real world. Our staff will create safe spaces to explore individual contexts recognising the realities of learner's lives—whether that's online safety, mental health, or issues within the home or community. By living in the real world, we recognise that safeguarding requires practical, empathetic, and realistic approaches, ensuring that we create environments where learners feel safe and supported.

Supporting Documents

This policy statement should be read alongside our organisational policies, procedures, guidance and other related documents:

Safeguarding Role Descriptions	Equality Diversity and inclusion
Safeguarding Adults at Risk – Additional Guidance	Consent : photography and sharing images guidance
Safeguarding incident – Reporting Form	Media consent form
behaviour codes for children and young people	whistleblowing
Code of Conduct for staff and volunteers	health and safety
safer recruitment and selection (Staff and Volunteers)	managing complaints
managing allegations against staff and volunteers	anti-bullying
online safety	Information policy, data protection and information sharing
dealing with disclosures and concerns about a child or young person	Induction processes

We believe that

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.

We have a responsibility to promote the welfare of all children, young people and adults at risk, to keep them safe and to practice in a way that protects them.

We recognise that

The welfare of those that come into contact with MyBnk, through the provision of its services is paramount in all the work we do and in all the decisions we take.

Working in partnership with children, young people, adults at risk, parents, carers and other agencies is essential in promoting young people's welfare.

Some individuals are additionally vulnerable because of the impact of previous experiences, their level of dependency, communication needs or other issues and

that extra safeguards may be needed to keep individuals who are additionally vulnerable safe from abuse.

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 and that these factors can vary at different points in people's lives.

There is a legal framework within which organisations 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.

Our commitment to safeguarding

MyBnk is committed to:

- Safeguarding practices in line with national legislation and that uphold the rights of all individuals to live a life free from harm, from abuse, exploitation and neglect.
- Creating and maintaining a safe and positive environment and an open, listening culture where people feel able to share concerns without fear of retribution.
- Ensuring that our activities are delivered in a way which keeps all adults safe.
- Best safeguarding practice, taking all reasonable steps to ensure the safeguarding and welfare of all those that encounter MyBnk; putting their welfare as a priority in all we do, valuing, listening to and respecting their views, feelings and rights.
- Reporting all allegations of abuse and neglect to the relevant authorities. There is no time limit on our obligation to those at risk of harm and who have been abused. Non-recent and anonymous allegations will be dealt with under this policy.
- Taking seriously all breaches of this policy and any allegations of abuse and neglect. Investigations may lead to disciplinary action up to and including dismissal for gross misconduct, or the equivalent for volunteers, trustees, and contractors.
- Being committed to safe recruitment, selection and vetting of all Trustees, staff and volunteers, and particularly those who may come into contact with children or adults at risk. We do this by ensuring that our safe recruitment procedures comply with relevant legislation and guidance
- Engaging with our partners, sharing our policy and developing agreed ways of working. By default MyBnk staff must always adhere to the MyBnk Safeguarding policy. When on another organisation's site, MyBnk staff must additionally make best efforts to find out the details of the organisation's policy and follow all known rules'

- A proactive board of trustees who engage in safeguarding learning opportunities.
- Appointing a named board member to lead the board's safeguarding efforts.
- Proactively share the policy and processes with all service users and engage them with future updates of the policy.
- Proactively encourage ongoing safeguarding conversations at all levels of the organisation.
- Always having a senior member of staff available to handle safeguarding concerns.

How we implement our policy;

All staff, trustees and anyone working on behalf of MyBnk must:

- Ensure that all MyBnk activities, programmes and operations are planned and designed with safeguarding child and adults at risk.
- Respect and maintain appropriate boundaries, in person, digitally, on social media and online with those with whom they come into contact through our work.
- Always follow the Code of Conduct.
- Proactively engage with children and communities with whom you come into contact through work, ensuring that they are informed of this policy, how to raise concerns and the Code of Conduct.
- Respect the privacy of others and ensure that children are never identified online through posts and social or digital media. This includes never combining information such as someone's full name, school, specific location and any form of identifying image of them.
- Be mindful of the position of trust and power they hold because of their MyBnk position, ensuring that any contact with others is not exploitative, abusive or an abuse of a position of power or trust. Complete and maintain a written risk assessment for any event or activity that may involve contact with children or adults at risk, including online activities.
- Ensure that MyBnk systems are not misused or exploited in any way that may cause harm to children or adults at risk.
- Ensure that any contract awarded that may bring a contractor into contact with children or adults at risk includes provisions for the prevention, response and reporting of abuse and harm, that contractors have adequate safeguarding arrangements in place equivalent to or of a higher standard than this policy.
- Report and share information in accordance with this policy regarding all allegations, suspicions, and concerns of any type of abuse of another person. Everyone within the scope of this policy must co-operate fully with any request for information. The withholding of any information which relates to abuse or neglect can delay work to safeguard those at risk and prevent care and protection. Failure to report, withholding information or mishandling of

allegations of abuse are breaches of this policy and could lead to disciplinary action for gross misconduct.

- Declare to People and Culture Director immediately any relevant allegations/investigations, including criminal proceedings, during their appointment in any role at MyBnk.
- Complete their required safeguarding training on appointment and when asked to renew their learning.

All staff, trustees and anyone working on behalf of MyBnk must never:

- Engage in any form of sexual activity with anyone under 18 or an adult at risk who is or has been a beneficiary of MyBnk.
- Support, take part in or condone any form of sexual exploitation, trafficking or abuse of any other person.
- Imply or suggest that employment (paid or otherwise), opportunity, programme participation or any form of benefit is received because of any form of sexual activity or exploitative behaviour.
- Take part in any form of transactional sexual activity, regardless of local legislation.
- Engage in or support the marriage of anyone under the age of 18 regardless of local legislation.
- Agree, engage in, negotiate or support any form of settlement or agreement between a victim of abuse, a witness, or their family. Such agreements must be reported in accordance with this policy.
- Fail to, or delay, the reporting of any safeguarding allegations or concerns in accordance with this policy. An anonymous or non-recent allegation or the lack of evidence is never reasonable grounds to delay or fail to report any concern of abuse, neglect, or exploitation. Any failure to report or delays such a report may result in disciplinary action.
- Capture any media or personal details of any individual without their consent or consent of their parents / guardians if a minor.

Mandatory procedures

If you have or receive any concern, suspicion or allegation of any form of abuse, neglect or exploitation it is your duty to act.

If you believe that any MyBnk beneficiary is at risk of imminent harm you must contact the police by calling 999 without delay and then report the matter using the process below.

It is your duty to report concerns and allegations to your Area Manager (Regional Manager in the devolved nations) without delay. Your duty includes concerns and information relating to abuse or exploitation that may have occurred in the past or where the identity of those involved is unknown. There is no time limit to our safeguarding commitments. Your duty also includes to follow up on incidents with those who concerns have been logged with.

Anyone appointed to any position or acting on behalf of MyBnk must be aware that any allegation of abuse or neglect made against them will result in a thorough response that prioritises safeguarding:

- Through consideration of a referral to law enforcement when appropriate.
- Through engagement with the local Children's or Adults Services (or equivalent) for concerns regarding the safety of children and adults at risk or for concerns regarding those that work/volunteer with children the Local Authority Designated Officer (if applicable).
- Through a robust internal investigation using this policy and any relevant disciplinary policy and process, which could lead to dismissal.
- Through compliance with MyBnk's legal obligation to refer individuals to the relevant barring authorities those who have been found to have harmed a child or adult with whom we work or placed them at risk of harm. Where the threshold for a barring referral may not have been reached, a referral will be made out of an abundance of caution.

Where any individual leaves their position at MyBnk before the completion or commencement of any investigation under this policy or related disciplinary action the process will continue, and an outcome clearly recorded.

No one in MyBnk, including trustees or executive leaders, may prevent an allegation of abuse or neglect from being reported to a statutory agency or a consultation taking place with a Local Authority Designated Officer, Children's or Adult services (or equivalent).

Training

To ensure an organisational culture that prioritises safeguarding, MyBnk will ensure all staff and programme delivery partner organisations understand that abuse in any form is unacceptable. It does this by raising awareness of this policy amongst staff and programme delivery partners and by arranging and delivering ongoing training to staff. The senior leadership team and all training staff have undergone face to face safeguarding training delivered by an external safeguarding expert. These staff will be required to update their training regularly. The safeguarding leads have undergone Designated Safeguarding Officer courses. All members of staff at the Charity receive a safeguarding briefing on induction and are required to carry out online safeguarding training.

Terms

Word/Term	Definition
Adult At Risk	Anyone who is 18 or over who may be or is unable to care or protect themselves for any reason. This can be due to a disability, illness or age. Sometimes referred to as vulnerable adults. It can also apply to those suffering from addiction, trauma or their immigration status. Vulnerability may be temporary and transient.
Child	Anyone under the age of 18.

Word/Term	Definition
Child Abuse	Any action or inaction by an adult or child that causes harm to a child. There are five categories of abuse; emotional abuse, physical abuse, neglect, emotional abuse, sexual abuse and exploitation. Child abuse can occur online using technology and social media as well as in person.
Child Exploitation	An umbrella term used to describe the abuse of children who are trafficked, forced or coerced into exploitative activities for another's gain.
Child Sexual Abuse	The involvement of a child in any forced or coercive sexual activity, the child may not understand or be aware that they are being abused. This includes showing/sending a child sexual material.
Domestic Abuse	Being subject to abuse by a partner, family members or carer.
Emotional Abuse	Psychological harm caused by bullying, belittling, gas lighting and manipulation that harms another person's emotional wellbeing
Financial Abuse	The exploitation of another person for financial gain, this includes theft, use of their funds the acquisition of unwanted goods or credit. This includes Modern Slavery.
Harassment	Harassment is unwanted conduct affecting the dignity of others. It is any behaviour, even if unintentional, that is demeaning and unacceptable to the recipient and, when linked to a protected characteristic, can be unlawful.
Inappropriate Behaviour	Any behaviour that breaches our values or the safeguarding code of conduct.
Neglect	Failure to meet the basic needs of another through action or inaction including the denial of food, water, medical assistance, clothing, and personal care.
Physical Abuse	Deliberate action that causes harm or physical injury it can involve biting, hitting, kicking, being restrained, or struck with objects.
Position of Power or Trust	Any position which one person has more authority or power over another through a formal mechanism for example, a leadership role or control of resources or an informal role such as volunteer who co-ordinates others. Positions of trust can also be formal through appointment to a role inside or outside of MyBnk such as a trustee or sports coach.
(Abuse of) Power	Abuse of Power consists of improper behaviour by a someone with more power (or someone in a position of trust) to the detriment of a person in a junior or dependency role, including children.
Sexual Abuse & Exploitation (Adults)	Being forced to take part in or exposed to sexual activity or material, being photographed, filmed or observed for sexual purposes (including for financial gain) without their consent, by force or under unequal or coercive conditions, sexual touching, assault, and rape, this can occur without knowledge of the victim.
Sexual Harassment	Any form of unwanted conduct of a sexual nature towards an adult, which has the purpose or effect of violating an individual's dignity or creating an intimidating, hostile, degrading, humiliating or offensive environment for that individual. This includes all forms of direct or indirect contact.

Word/Term	Definition
Transactional Sexual Activity	The exchange of money, goods, services or employment for sex or any sexualised activity. This includes activity that may be lawful such as sex work. MyBnk does not judge those that experience such transactions, we do however recognise that those exchanging something for sexual services do so through an inherent abuse of power.

Contact Details

Designated Safeguarding Leads

Name: Leon Ward

Phone/email: 07871 044649 – safeguarding@mybnk.org

Trustee/Senior lead for safeguarding and child protection

Name: Sarah Mintey

Phone/email: sarah.mintey@mybnk.org

Policy implemented (date initially ratified by MyBnk's trustees)	March 2010
Last reviewed	January 2025: <ul style="list-style-type: none">- Updated DSL details- Added new online version of the incident form- Updated appendix two

Safeguarding Children and Adults Policy



	- Updated who is responsible for policy
Next review	October 2025, or sooner if felt required
Responsible member of staff	CEO

Appendix 1 – Sources of Information and Support

NSPCC Helpline 0808 800 5000

Action on Elder Abuse

A national organisation based in London. It aims to prevent the abuse of older people by raising awareness, encouraging education, promoting research and collecting and disseminating information.

Tel: 020 8765 7000

Email: enquiries@elderabuse.org.uk

www.elderabuse.org.uk

Ann Craft Trust (ACT)

A national organisation providing information and advice about adult safeguarding. ACT have a specialist Safeguarding Adults in Sport and Activity team to support the sector

Tel: 0115 951 5400

Email: Ann-Craft-Trust@nottingham.ac.uk

www.anncrafttrust.org

Men's Advice Line

For male domestic abuse survivors

Tel: 0808 801 0327

National LGBT+ Domestic Abuse Helpline

Tel: 0800 999 5428

National 24Hour Freephone Domestic Abuse Helplines

England	Northern Ireland
<p>Tel: 0808 2000 247 www.nationaldahelpline.org.uk/Contact-us</p>	<p>Tel: 0808 802 1414 www.dsahelpline.org Twitter: www.twitter.com/dsahelpline Facebook: www.facebook.com/dsahelpline</p>
Scotland	Wales
<p>Tel: 0800 027 1234 Email: helpline@sdaafmh.org.uk Web chat: sdaafmh.org.uk</p>	<p>Llinell Gymorth Byw HebOfn/ Live free from fear helpline Tel: 0808 8010 800 Type Talk: 18001 0808 801 0800 Text: 078600 77 333</p>

Rape Crisis Federation of England and Wales

Rape Crisis was launched in 1996 and exists to provide a range of facilities and resources to enable the continuance and development of Rape Crisis Groups throughout Wales and England.

Email: info@rapecrisis.co.uk

www.rapecrisis.co.uk

Respond

Respond provides a range of services to victims and perpetrators of sexual abuse who have learning disabilities, and training and support to those working with them.

Tel: 020 7383 0700 or 0808 808 0700 (Helpline)

Email: services@respond.org.uk

www.respond.org.uk

Stop Hate Crime

Works to challenge all forms of Hate Crime and discrimination, based on any aspect of an individual's identity. Stop Hate UK provides independent, confidential and accessible reporting and support for victims, witnesses and third parties.

24 hours service:

Telephone: 0800 138 1625

Web Chat: www.stophateuk.org/talk-to-us/

E mail: talk@stophateuk.org

Text: 07717 989 025

Text relay: 18001 0800 138 1625

By post: PO Box 851, Leeds LS1 9QS

Susy Lamplugh Trust

The Trust is a leading authority on personal safety. Its role is to minimise the damage caused to individuals and to society by aggression in all its forms – physical, verbal and psychological.

Tel: 020 83921839

Email: info@suzylamplugh.org

www.suzylamplugh.org

Victim Support

Provides practical advice and help, emotional support and reassurance to those who have suffered the effects of a crime.

Tel: 0808 168 9111

www.victimsupport.com

Women's Aid Federation of England and Wales

Women's Aid is a national domestic violence charity. It also runs a domestic violence online help service.

www.womensaid.org.uk/information-support

Appendix 2 – Safeguarding Flow Charts

Safeguarding Flow Chart

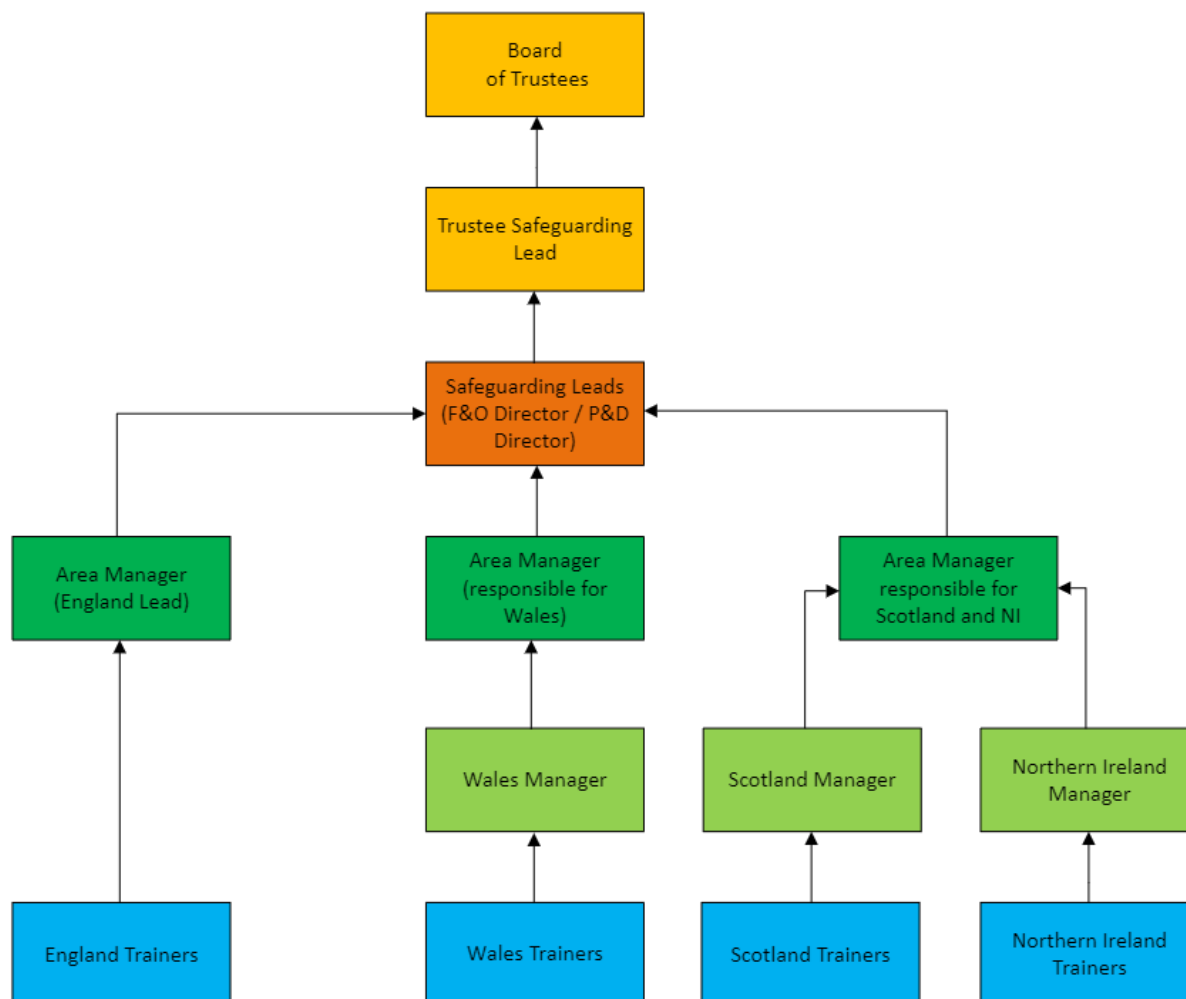


Case Handling Flow Chart

Safeguarding Children and Adults Policy



Please see below, who to report your safeguarding concern to in the first instance. All concerns need to be logged with the Safeguarding Leads via the respective regional safeguarding lead.



Appendix 2 – Safeguarding Incident Reporting Form

Part one: To be completed by the person present at incident

Date & Time of Writing	
Your Name	
Your Title / Role	
Name of Child / Young Person / Adult	
Date of Birth / Age if known	
When: Date and time of incident or concern raised.	
Where: Please detail if this occurred at a MyBnk location (Money House/office) or at a host organisation (which one). Please then give further detail of where. (Room)	
Who? Details of who was present.	
What : Please provide FACTUAL details of what happened. If there was a verbal disclosure, please use their words.	
What is the child or young person's account/perspective?	
Any other relevant information (distinguish between fact and opinion). Previous concerns etc.	

People who have been made aware of the incident	
Actions that have been taken	
Actions that will be taken	
Confirmation actions have been completed (Detail, date and signature)	

- Check to make sure your report is clear to someone else reading it.
- Please pass this form to your Area Manager or Designated Safeguarding Lead at safeguarding@mybnk.org

Part 2: (for use by Designated Safeguarding Lead)

Time and date information received, and from whom.	
Any advice sought – if required (date, time, name, role, organisation and advice given).	
Action taken (referral to children's social care/monitoring advice given to appropriate staff/CAF etc.) with	

Safeguarding Children and Adults Policy



reasons. Note time, date, names, who information shared with and when etc	
Name of Child / Young Person	
Date of Birth / Age of child / YP if known	
Parent's informed? Y/N and reasons	

- Record names of individuals/agencies who have given information regarding outcome of any referral (if made).
- Where can additional information regarding child/incident be found?
- Should a concern/ confidential file be commenced if there is not already one? Why?

This form can also be accessed by scanning this QR code:

