

## SAFEGUARDING ADULTS POLICY

### Mission

Huntingdon Area Money Advice (HAMA) is committed to ensuring the wellbeing and safeguarding of adults at risk through the development and implementation of effective policies and best practice.

HAMA's trustees, staff and volunteers (HAMA personnel) recognise and accept the responsibility to develop and raise awareness of the issues involved in working with adults at risk.

### Background

The Care Act (2014) is the main legislation for safeguarding adults at risk. An adult at risk is an individual aged 18 years and over and defined as:

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

The characteristics of adult abuse can take a number of forms and cause victims to suffer pain, fear and distress reaching beyond the time of the actual incident(s). Victims may be too afraid or embarrassed to raise any complaint and also may be reluctant to discuss their concerns with other people or unsure who to trust or approach with their worries.

There may be some situations where victims are unaware that they are being abused or have difficulty in communicating this information to others.

Clients of HAMA may be at risk of abuse because of their debts, or they may have got into debt because of the factors which put them at risk. In addition, they may have suffered financial abuse as the direct cause (or contributory factor) of their debt.

Clients of HAMA may be subjected to stresses which mean that they are less able to care appropriately for children in the household, putting those children at risk of abuse.

### Safeguarding Objectives of HAMA

- To provide an environment in which adults at risk feel safe and valued.
- To ensure that HAMA personnel take responsibility to protect clients and their families from harm at all times.
- To elect a Trustee Responsible for Safeguarding.
- To appoint a Designated Person for Safeguarding and a Deputy.
- To develop and adopt a procedure / code of conduct for working with adults at risk, of which all HAMA personnel are aware and to which they adhere. This will aim to protect the clients



from abuse by HAMA personnel, protect the personnel from false accusations of abuse against clients, and provide guidance for personnel on how to act if a client discloses abuse or there is suspicion of abuse.

- To protect HAMA personnel from the risk of aggressive and / or manipulative behavior.
- To exercise a Duty of Care and, when necessary, share information and/or concerns in a confidential manner with the appropriate outside agency e.g. Social Services or Police, whether relating to the safeguarding of adults or children.
- To ensure that all personnel who work with or have responsibility for adults at risk are checked at 5 year intervals under the Disclosure & Barring Scheme (DBS) in accordance with the specific requirement of DBS.
- To ensure that all personnel have regular Safeguarding training.
- To ensure all personnel are introduced to the policy and procedure for Safeguarding.
- To review and update the policy and procedure annually.

HAMA recognises that:

- Adult Social Care (previously Social Services) has the lead responsibility for investigating all allegations or suspicions of abuse where there are concerns about an adult at risk.
- Where an allegation suggests that a criminal offence may have been committed, the police should be contacted as a matter of urgency.
- Disclosures relating to potential self-harm should result in sign-posting to agencies with expertise in these areas e.g. Samaritans, GP, mental health support.
- Safeguarding is everyone's responsibility.

The Trustees of HAMA will review this policy annually.

***Last reviewed by the HAMA Trustees Apr 2026  
Next review due Apr 2027***