**CNCU Safeguarding Policy**

## **Purpose**

The purpose of this policy is to protect people, particularly children, at risk adults and beneficiaries of assistance, from any harm that may be caused due to their coming into contact with CNCU. This includes harm arising from:

* The conduct of staff or personnel associated with Cheshire Neighbours Credit Union
* The design and implementation of CNCU’s programmes and activities

The policy lays out the commitments made by CNCU, and informs staff and associated personnel[[1]](#footnote-1) of their responsibilities in relation to safeguarding.

This policy does not cover:

* Sexual harassment in the workplace – this is dealt with under CNCU’s Anti Bullying and Harassment Policy[[2]](#footnote-2)
* Safeguarding concerns in the wider community not perpetrated by CNCU or associated personnel

## **What is safeguarding?**

In the UK, safeguarding means protecting peoples' health, wellbeing and human rights, and enabling them to live free from harm, abuse and neglect[[3]](#footnote-3)

In our sector, we understand it to mean protecting people, including children and at risk adults, from harm that arises from coming into contact with our staff or programmes.

 Further definitions relating to safeguarding are provided in the glossary below.

## **Scope**

* All staff contracted by CNCU
* Associated personnel whilst engaged with work or visits related to CNCU, including but not limited to the following: consultants; volunteers; contractors; programme visitors including journalists, celebrities and politicians

## **Policy Statement**

CNCU believes that everyone we come into contact with, regardless of age, gender identity, disability, sexual orientation or ethnic origin has the right to be protected from all forms of harm, abuse, neglect and exploitation. CNCU will not tolerate abuse and exploitation by staff or associated personnel.

This policy will address the following areas of safeguarding [as appropriate]: child safeguarding, adult safeguarding, and protection from sexual exploitation and abuse. These key areas of safeguarding may have different policies and procedures associated with them (see Associated Policies).

CNCU commits to addressing safeguarding throughout its work, through the three pillars of prevention, reporting and response.

## **Prevention**

### CNCU responsibilities

CNCU will:

* Ensure all staff have access to, are familiar with, and know their responsibilities within this policy
* Design and undertake all its programmes and activities in a way that protects people from any risk of harm that may arise from their coming into contact with CNCU. This includes the way in which information about individuals in our programmes is gathered and communciated
* Implement stringent safeguarding procedures when recruiting, managing and deploying staff and associated personnel
* Ensure staff receive training on safeguarding at a level commensurate with their role in the organization
* Follow up on reports of safeguarding concerns promptly and according to due process

### Staff responsibilities

**Child safeguarding**

CNCU staff and associated personnel must not:

* Engage in sexual activity with anyone under the age of 18
* Sexually abuse or exploit children
* Subject a child to physical, emotional or psychological abuse, or neglect
* Engage in any commercially exploitative activities with children including child labour or trafficking

**Adult safeguarding**

CNCU staff and associated personnel must not:

* Sexually abuse or exploit at risk adults
* Subject an at risk adult to physical, emotional or psychological abuse, or neglect

**Protection from sexual exploitation and abuse**

CNCU staff and associated personnel must not:

* Exchange money, employment, goods or services for sexual activity. This includes any exchange of assistance that is due to beneficiaries of assistance
* Engage in any sexual relationships with beneficiaries of assistance, since they are based on inherently unequal power dynamics

Additionally, CNCU staff and associated personnel are obliged to:

* Contribute to creating and maintaining an environment that prevents safeguarding violations and promotes the implementation of the Safeguarding Policy
* Report any concerns or suspicions regarding safeguarding violations by an CNCU staff member or associated personnel to the appropriate staff member

## **Enabling reports**

CNCU will ensure that safe, appropriate, accessible means of reporting safeguarding concerns are made available to staff and the communities we work with.

Any staff reporting concerns or complaints through formal whistleblowing channels (or if they request it) will be protected by CNCU’s Disclosure of Malpractice in the Workplace (Whistleblowing) Policy.

CNCU will also accept complaints from external sources such as members of the public, partners and official bodies.

### How to report a safeguarding concern

Staff members who have a complaint or concern relating to safeguarding should report it immediately to their line manager. If the staff member does not feel comfortable reporting to their line manager (for example if they feel that the report will not be taken seriously, or if that person is implicated in the concern) they may report to any other board member.

## **Response**

CNCU will follow up safeguarding reports and concerns according to policy and procedure, and legal and statutory obligations (see Procedures for reporting and response to safeguarding concerns in Associated Policies).

CNCU will apply appropriate disciplinary measures to staff found in breach of policy.

CNCU will offer support to survivors of harm caused by staff or associated personnel, regardless of whether a formal internal response is carried out (such as an internal investigation). Decisions regarding support will be led by the survivor.

## **Confidentiality**

It is essential that confidentiality in maintained at all stages of the process when dealing with safeguarding concerns. Information relating to the concern and subsequent case management should be shared on a need to know basis only, and should be kept secure at all times.

### Associated policies

Code of Conduct

Anti Bullying and Harassment policy

Disclosure of Malpractice in the Workplace (Whistleblower) policy

Complaints Policy

Other policies as appropriate

## Glossary of Terms

**Beneficiary of Assistance**

Someone who directly receives goods or services from CNCU’s programme. Note that misuse of power can also apply to the wider community that the CNCU serves, and also can include exploitation by giving the perception of being in a position of power.

**Child**

A person below the age of 18

**Harm**

Psychological, physical and any other infringement of an individual’s rights

**Psychological harm**

Emotional or psychological abuse, including (but not limited to) humiliating and degrading treatment such as bad name calling, constant criticism, belittling, persistent shaming, solitary confinement and isolation

**Protection from Sexual Exploitation and Abuse (PSEA)**

The term used by the humanitarian and development community to refer to the prevention of sexual exploitation and abuse of affected populations by staff or associated personnel. The term derives from the United Nations Secretary General’s Bulletin on Special Measures for Protection from Sexual Exploitation and Abuse (ST/SGB/2003/13)

**Safeguarding**

In the UK, safeguarding means protecting peoples' health, wellbeing and human rights, and enabling them to live free from harm, abuse and neglect[[4]](#footnote-4)

In our sector, we understand it to mean protecting people, including children and at risk adults, from harm that arises from coming into contact with our staff or programmes. One donor definition is as follows:

Safeguarding means taking all reasonable steps to prevent harm, particularly sexual exploitation, abuse and harassment from occurring; to protect people, especially vulnerable adults and children, from that harm; and to respond appropriately when harm does occur.

This definition draws from our values and principles and shapes our culture. It pays specific attention to preventing and responding to harm from any potential, actual or attempted abuse of power, trust, or vulnerability, especially for sexual purposes.

Safeguarding applies consistently and without exception across our programmes, partners and staff. It requires proactively identifying, preventing and guarding against all risks of harm, exploitation and abuse and having mature, accountable and transparent systems for response, reporting and learning when risks materialise. Those systems must be survivor-centred and also protect those accused until proven guilty.

Safeguarding puts beneficiaries and affected persons at the centre of all we do.

**Sexual abuse**

The term ‘sexual abuse’ means the actual or threatened physical intrusion of a sexual nature, whether by force or under unequal or coercive conditions.

**Sexual exploitation**

The term ‘sexual exploitation’ means any actual or attempted abuse of a position of vulnerability, differential power, or trust, for sexual purposes, including, but not limited to, profiting monetarily, socially or politically from the sexual exploitation of another. This definition incudes human trafficking and modern slavery.

**Survivor**

The person who has been abused or exploited. The term ‘survivor’ is often used in preference to ‘victim’ as it implies strength, resilience and the capacity to survive, however it is the individual’s choice how they wish to identify themselves.

**At risk adult**

Sometimes also referred to as vulnerable adult. A person who is or may be in need of care by reason of mental or other disability, age or illness; and who is or may be unable to take care of him or herself, or unable to protect him or herself against significant harm or exploitation.

1. See ‘Scope’ for definition of associated personnel [↑](#footnote-ref-1)
2. Some NGOs are now including workplace bullying and harassment in their safeguarding portfolio, as it relates to harm caused by coming into contact with our staff or programmes. However accompanying procedures for dealing with workplace bullying and harassment are likely to be different, due to legal and statutory differences in handling workplace incidents [↑](#footnote-ref-2)
3. NHS ‘What is Safeguarding? Easy Read’ 2011 [↑](#footnote-ref-3)
4. NHS ‘What is Safeguarding? Easy Read’ 2011 [↑](#footnote-ref-4)