



WEST CORNWALL WOMEN'S AID Policies and Procedures Safeguarding Adults Policy

This policy was reviewed: 3/2/26

This policy was approved: 3/2/26

The policy will be reviewed by: 1/2/27

The Designated Safeguarding Lead (DSL) is:

Interim Chief Executive Officer (Gill Pipkin)

The Deputy Safeguarding Leads are:

Counselling Services Lead (Marie Wright)

Refuge Manager (Jemma Carter)

Safeguarding sub-committee: Meghan Field and Sue Penna

Legislation and regulation that underpins this Policy

- Human Rights Act 1998
- Children Act 1989/ Children Act 2004/ Protection of Children Act 1999/ Children and Families Act 2014/ Children and Social Work Act 2017
- Mental Capacity Act (MCA) 2005
- Care Act 2014
- Safeguarding Vulnerable Groups Act 2006
- Equality Act 2010
- Protection of Freedoms Act 2012.
- Modern Slavery Act 2015
- Data Protection Act 2018
- General Data Protection Regulation (GDPR) (EU) 2016/679

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1. Introduction

This document should be read in conjunction with the following WCWAid policies:

- Health and safety
- Harassment
- Lone working
- Professional boundaries
- Safeguarding children
- Whistle blowing
- GDPR
- Missing child
- Boundaries at work
- Capability
- Code of conduct
- Conflict of interest
- Complaint's procedure
- Confidentiality
- Disciplinary
- Equality and Diversity
- Freedom from abuse
- Sharps
- Prevent

2. Aims and principles

- It is WCWAid's policy that ALL adults have a right to protection from all exploitation, neglect, physical, sexual, emotional and verbal abuse. WCWAid is committed to its responsibilities to safeguard the safety and welfare of all adults with whom it works.
- It is WCWAid practice to be non-discriminatory, non-stigmatizing and sensitive to race, culture, faith, gender, language, age, disability and sexual orientation.
- The welfare of the adult is paramount, and respect should be shown for an adult's rights, wishes and feelings. In all cases the adult must be treated with honesty, understanding and empathy.
- Awareness of unacceptable behaviour towards adults by any individual, as well as more obvious abuse will also be considered as a matter of importance in the protection of adults.

- All adult safeguarding work aims to prevent abuse from taking place, and to make enquiries quickly and effectively and take appropriate action where abuse is taking place or is suspected.

Six key principles:

- **Empowerment** People being supported and encouraged to make their own decisions and give 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** and transparency in delivering safeguarding.

These six principles will inform the ways in which staff work with adults.

3. Purpose

This Policy sets out the key principles that all staff and volunteers of West Cornwall Women's Aid must be compliant with, in their safeguarding of adults at risk of harm and abuse.

4. Application and scope

This policy applies to all employees and volunteers of WCWAid, including secondees into and out of the organisation, students, trainees, contractors, board members.

For ease of reference all employees and workers should fall under these categories will be uniformly referred to as staff in this document

The Safeguarding Policy relates to an adult who meets the following three key tests:

- The adult has needs for care and support (whether or not the local authority is meeting any of those needs).
- The adult is experiencing, or at risk of, abuse or neglect. (See Section 16)

- As a result of their care and support needs, the adult is unable to protect themselves from either the risk of, or the experience of abuse or neglect.

5. Training

WCWAid are committed to ensuring that all staff are effectively trained and expect them to be trained in adult safeguarding at a minimum of level 2 – to be updated every 3 years.

Higher levels of training will be determined by role functions and the responsibilities set out in job descriptions.

All staff will also be required to complete training on Domestic Abuse, Child Sexual Exploitation, Cultural Competency, WRAP, FGM, Child Criminal Exploitation, Forced Marriage and Modern Slavery.

Safeguarding will also be an integral and ongoing part of staff supervision, as will ensuring all training needs are updated.

6. Safer Recruitment

Safeguarding adults from abuse is an integral part of the organisation's recruitment process. (Please see Safer Recruitment and Selection Policy).

All staff and volunteers are required to provide 2 references before they are permitted to lone work within the organisation. An Enhanced DBS check will be required at the earliest opportunity and no lone working will be permitted until the DBS check has been received and found to be acceptable.

A staff member of WCWAid must be referred to DBS if:

- They are believed to have been involved in relevant conduct (i.e., been involved in an action or inaction that has harmed a child, young person or adult at risk of harm or put them at risk of harm)
- If they have received a caution or conviction for a relevant offence (i.e., involving automatic barring)
- If three years has expired since their last DBS

The DBS website has comprehensive information and guidance on DBS checks and referrals.

7. Confidentiality

(Refer to Confidentiality Policy)

Adults **cannot** be offered confidentiality concerning allegations of abuse and this must be made clear at the time of disclosure.

All other information and discussions concerning adults will remain confidential within the team, or where additional support is needed by outside agencies information will be disclosed on a need-to-know basis. WCWAid is signed up to the Information Sharing Protocols with other key agencies.

8. Health and Safety(Refer to Health and Safety policy)

Regular health and safety checks will be carried out by the organisation's Staff to ensure that adults are protected from potential sources of physical harm as much as possible.

9. Policy elements

9.1 Managing Safeguarding Concerns

All procedures should follow the guidelines set out in the local authority's procedures <https://www.cornwall.gov.uk/safeguardingadults> or contact the safeguarding adults board **0300 1234 131** for support and advice.

If a WCWAid staff member suspects that an adult is at risk of harm and abuse, then they must notify the Designated/Deputy Safeguarding Lead immediately – this may also be their line manager

<u>Designated Safeguarding Lead</u> Gill Pipkin	<u>Deputy Safeguarding Lead</u> (Refuge/Resettlement/CYP) Jemma Carter
<u>Safeguarding Committee, Board of Trustees</u> Sue Penna Meghan Field	<u>Deputy Safeguarding Lead</u> (Counselling) Marie Wright

Designated Safeguarding Leads (DSL) is: Gill Pipkin, Interim CEO.

The Deputy Safeguarding Lead for Refuge is the Refuge Manager: Jemma Carter.

The Deputy Safeguarding Lead for Counselling is the Counselling Services Lead: Marie Wright

9.2 Reporting your concerns

Staff/volunteers should contact their supervisor in the first instance who will discuss all concerns with the Deputy Safeguarding Lead on duty. Staff should go directly to the DSL if their supervisor is not available.

Staff must then complete the **Safeguarding Concern Form (see appendix 1)** and this must then be password protected and emailed using only work email to their line manager, who will be responsible for the safe storage of this document.

In the instance of a volunteer reporting a concern, their supervisor will complete the Safeguarding Concern Form on their behalf, with their input.

A decision will then be made about whether a referral needs to be made. The reasons for the decision will be recorded.

Absences of the Safeguarding Leads should not prevent a team member from making a referral if the adult is in imminent danger from significant harm.

It is important that all members of staff with concerns about a particular adult should discuss these concerns with their line manager who should pass these to the Safeguarding Leads and that any observations and information is passed on and noted. Staff should be told on a need-to-know basis and all information should be shared in line with WCWAid's confidentiality policy and based on relevance and proportionality.

9.3 Making a Referral - Adults

Adult Access Team – 0300 1234 131

Out of hours – 0300 1234131 option 1 (for emergencies) 01208 251300

Adult Safeguarding Triage Team – 01872 326433

Email: adultsafeguardingconcerns@cornwall.gov.uk

All professionals must complete and interagency referral form (see Appendix 3) <https://www.cornwall.gov.uk/safeguardingadults> or you can email or call the Adults Safeguarding Service for advice. You will receive a written response to your referral.

When a concern is reported to Adult Social Care, they will need the following information:

- Is there an immediate or future risk?
- What are the adult's views?
- Has consent been obtained?
- When and where did the incident take place?
- Who was involved?

9.4 Protection of staff and premises

If it is believed there could be a significant threat to staff or premises safety resulting from disclosing the referrer's name when reporting a safeguarding concern, in exceptional circumstances safeguarding reports may be made anonymously.

Standard WCWAid safeguarding policies procedures should be followed. As with all reporting of safeguarding concerns, this should be discussed with the relevant Safeguarding Leads. The decision to report anonymously must be approved by the CEO and the Safeguarding Sub-committee. If the CEO and Safeguarding Sub-committee are unavailable to approve at the time of the concern being raised, the report may be made anonymously. Approval must be sought afterwards and may be retrospectively given or denied, in which case the report must be followed up on and the identity of the reporter given.

9.5 Dealing with a disclosure

If an adult tells a member of staff, volunteer or trustee they are being or have been abused. WCWAid will:

- Stay calm and listen
- Be objective
- Empathise
- Take them seriously and offer support
- Keep them safe if necessary
- Make a written record of what you have been told, note the time and date
- Preserve any evidence
- Advise them you must pass the information to the DSL/deputy, unless telling them would put someone at serious risk of harm. It is always preferable to get the person's consent to pass the information on but if they do not consent you must advise them that you have a duty to pass the information on.

We will not:

- Promise to keep secrets
- Ask investigative questions or make judgmental comments
- Use leading questions
- Destroy any evidence
- Confront the alleged abuser
- Make decisions on our own

If a child makes a disclosure of abuse, please refer to WCWAid's Safeguarding Children policy.

In all cases staff must ensure that a written record of the incident or disclosure is made within 24 hours. All staff must record this using the WCWAid Safeguarding

Concern Form (see appendix 1). Notes should be brief, accurate and objective. They should be written in ink (or printed), signed (electronic signature is acceptable) and dated.

Storage of sensitive information should be in line with the Data Protection Policy.

9.6 Record Keeping

Well-kept records are essential to safeguarding. WCWAid are clear about the need to record any concerns regarding adults, how these records are stored and when they should be shared.

If a staff member has a concern about an adult, they must complete the WCWAid Safeguarding Concern Form (see Appendix 1). Once completed this form must then be sent electronically to the DSL or DSL deputy manager. Staff will only send this via their work email and ensuring that it is password protected.

The Deputy Safeguarding Lead must then enter the details of the safeguarding concern on the secure Safeguarding Register and send the Cause for Concern to the Services Coordinator who will create a secure file.

In our work with adults, we recognise the importance of:

- Keeping clear detailed up to date written records of concerns about adults
- Ensuring that all safeguarding concerns are recorded in a timely fashion
- Ensuring that all communication is password protected and uses only work emails
- Ensuring that all records are kept secure and in a locked location
- Ensuring records are clear, factual, objective and jargon free

9.7 Professional Allegations

If a staff member receives a disclosure about a member of staff or they witness a member of staff behave in way that has harmed/may harm a adult then this must be reported to the DSL immediately. If the concern is about the DSL or the staff member's line manager, then they should approach a Board Member. In these instances, the Whistleblowing Policy may be invoked.

9.8 Allegations against people who work with adults with support and care needs

A Person in Position of Trust allegation relates a person who works with adults with support and care needs has;

- behaved in a way that has harmed, or may have harmed an adult or child
- possibly committed a criminal offence against, or related to, an adult or child
- behaved towards an adult or child in a way that indicates they may pose a risk of harm to adults with care and support needs

If you suspect abuse or are made aware of abuse, you can make a PiPoT referral by completing the form linked below and emailing to adultsafeguardingconcerns@cornwall.gov.uk. Prior to making the report, staff should discuss with DSL, or in her absence the Deputy Safeguarding Lead on duty.

[pipot-referral-form.docx \(live.com\)](#)

10. Definitions of abuse and specific safeguarding issues

10.1 Domestic Abuse

Definition

Domestic abuse is categorised by any incident or pattern of incidents of controlling, coercive or threatening behaviour, violence or abuse between those aged 16 or over who are or have been intimate partners or family members regardless of gender or sexuality. This can encompass but is not limited to the following types of abuse:

- physical
- emotional
- psychological
- sexual
- financial

This definition includes honour-based abuse and forced marriage and is clear that victims are not confined to one gender or ethnic group.

The frequency and severity of domestic violence/abuse can vary dramatically, just one encounter counts as abuse, and it can be an ongoing pattern of behaviour.

However, the one constant element of domestic abuse is the abuser's consistent efforts to maintain power and control over the victim.

Domestic abuse can affect anyone regardless of ethnicity, age, gender, sexuality or social background.

Coercive behaviour is an act or a pattern of acts of assault, threats, humiliation and intimidation or other abuse that is used by the abuser to harm, punish, or frighten their victim.

Possible Indicators

- Low self-esteem
- Feeling that the abuse is their fault when it is not
- Physical evidence of violence such as bruising, cuts, broken bones
- Verbal abuse and humiliation in front of others
- Fear of outside intervention
- Damage to home or property
- Isolation – not seeing friends and family
- Limited access to money

- No explanation for injuries or inconsistency with the account of what happened
- Injuries are inconsistent with the person's lifestyle
- Bruising, cuts, welts, burns and/or marks on the body or loss of hair in clumps
- Frequent injuries
- Unexplained falls
- Subdued or changed behaviour in the presence of a particular person
- Signs of malnutrition
- Failure to seek medical treatment or frequent changes of GP
- Bruising, particularly to the thighs, buttocks and upper arms and marks on the neck
- Torn, stained or bloody underclothing
- Bleeding, pain or itching in the genital area
- Unusual difficulty in walking or sitting
- Foreign bodies in genital or rectal openings
- Infections, unexplained genital discharge, or sexually transmitted diseases
- Pregnancy in a woman who is unable to consent to sexual intercourse
- The uncharacteristic use of explicit sexual language or significant changes in sexual behaviour or attitude
- Incontinence not related to any medical diagnosis
- Self-harming

The NICE Domestic Abuse guidance highlights symptoms or conditions which are indicators of possible domestic violence or abuse:

- symptoms of depression, anxiety, post-traumatic stress disorder, sleep disorders
- suicidal tendencies or self-harming
- alcohol or other substance misuse
- unexplained chronic gastrointestinal symptoms
- unexplained gynecological symptoms, including pelvic pain and sexual dysfunction
- adverse reproductive outcomes, including multiple unintended pregnancies or terminations
- delayed pregnancy care, miscarriage, premature labour and stillbirth or concealed pregnancy
- genitourinary symptoms, including frequent bladder or kidney infections
- vaginal bleeding or sexually transmitted infections
- chronic unexplained pain
- traumatic injury, particularly if repeated and with vague or implausible explanations
- problems with the central nervous system – headaches, cognitive problems, hearing loss

- repeated health consultations with no clear diagnosis. The person may describe themselves as 'accident prone' 'silly'
- intrusive 'other person' in consultations, including partner or spouse, parent, grandparent or an adult child (for elder abuse).

10.1.1

Coercive Control

WCWAid recognises that coercive control is a pervasive and harmful form of abuse that may be present in many adult safeguarding concerns, particularly in the context of domestic abuse. Coercive control involves patterns of behaviour that seek to isolate, intimidate, and dominate, often without physical violence. We acknowledge that individuals experiencing coercive control may face significant barriers to seeking support and may not identify themselves as victims.

Staff should be aware that coercive control can increase risk when a person attempts to change their behaviour or seek help. Our response must be tailored to the individual's circumstances and include collaborative safety planning.

For further guidance, staff should refer to WCWAid's Recognising and Responding to Coercive Control Policy, which outlines our approach, practice aids, and support strategies for working with adults affected by coercive control.

10.2 Physical abuse

Physical abuse is any form of non-accidental injury that causes significant harm to an adult. This may involve hitting, shaking, throwing, poisoning, burning, or scalding, drowning, suffocating or otherwise causing physical harm to an adult.

10.3 Sexual abuse

Sexual abuse involves forcing or inciting an adult to take part in sexual activities. Activities may involve physical contact, involving penetrative acts, such as sexual intercourse (vaginal or anal) or non-penetrative acts, such as oral sex, masturbation or intentional touching or molesting of the body for sexual gratification of that person or any other. It may also involve non-contact activities. It may take place via on-line platforms.

10.4 Emotional abuse and neglect

Emotional abuse is the persistent or severe emotional ill treatment of a adult such as to cause adverse effects on the adults emotional well-being. Some level of emotional abuse is involved in all other types of abuse, but it may occur alone.

Neglect is a persistent failure to meet the basic, essential, physical and/or psychological needs of the adult, causing the impairment of their health and emotional well-being. Neglect also includes being intoxicated with alcohol and/or drugs.

10.5 PREVENT

Prevent

WCWAid are mandated by Cornwall Council commissioners to adhere to the Prevent strategy government guidance and implement a Prevent policy and action plan when delivering our refuge services. However, we recognise the strategy's potential negative impact and the concerns regarding its racial implications. We are committed to ensuring that equality and human rights obligations are integrated into all our services, therefore we have produced guidance staff must refer to when assessing if a Prevent referral is required. Standard safeguarding procedures should be followed.

Useful Contact Details;

Concerns can be discussed with the PREVENT lead for Cornwall; Steve Rowell; prevent@cornwall.gov.uk. MARU can also be contacted for advice; 0300 1231 116

10.6 Honour Based Violence

Honour Based Abuse is a term used to describe violence committed within the context of the extended family which are motivated by a perceived need to restore standing within the community, which is presumed to have been lost through the behaviour of the victim. Most victims are women or girls, although men may also be at risk.

Women and girls may lose 'honour' through expressions of autonomy, particularly if this autonomy occurs within the area of sexuality. Men may be targeted either by the family of a woman who they are believed to have 'dishonoured', in which case both parties may be at risk, or by their own family if they are believed to be homosexual.

The warning signs of honour-based abuse are:

- forms of communication being severed between victim and friends
- withdrawal from education or workplace
- criticism of victim for 'Western' adoption of clothing or make-up
- restrictions in leaving the house or chaperoning outside the home
- onset of depression or suicidal tendencies in an otherwise happy person

10.7 Female Genital Mutilation (FGM)

FGM is a procedure where the female genitals are deliberately cut, injured or changed, but there's no medical reason for this to be done.

It's also known as female circumcision or cutting, and by other terms, such as sunna, gudniin, halalays, tahur, megrez and khitan, among others.

FGM is usually carried out on young girls between infancy and the age of 15, most commonly before puberty starts. It's illegal in the UK and is child abuse. It's very painful and can seriously harm the health of women and girls. It can also cause long-term problems with sex, childbirth and mental health.

Possible warning Signs that FGM might be about to take place:

- Mention of a female relative coming to visit
- A girl asking for help from a teacher or another adult if she feels at risk of danger
- A girl becoming easily distressed, fearful or anxious
- Referencing FGM (or its other alternative names)
- A child talking about a special procedure/ceremony that is going to take place
- The family making preparations to take the girl abroad 'on holiday' e.g., arranging vaccinations or requesting a prolonged absence from school.

NSPCC FGM Helpline; 0800 0228 3550

10.8 Stalking

WCWAid recognises stalking as a serious safeguarding concern, particularly when it occurs in the context of domestic abuse. Stalking behaviours—whether physical, digital, or indirect—can significantly impact an adult's safety, wellbeing, and autonomy.

Where stalking behaviours are identified or suspected, staff must refer to WCWAid's **Recognising and Responding to Stalking Policy**. This includes:

- Completing a **DASH** and **S-DASH** risk assessment.
- Supporting the adult with **safety planning**, including advice on documenting incidents.
- Encouraging and supporting **reporting to police**.
- Using **practice aids** to help explore behaviours that may not be recognised as stalking.
- **Signposting** to relevant specialist agencies.
- Ensuring staff are trained and confident in responding to stalking disclosures.

All safeguarding responses must be trauma-informed, person-centred, and aligned with WCWAid's commitment to protecting adults at risk.

10.9 Forced Marriage

A forced marriage is where one or both people do not (or in cases of people with learning disabilities or reduced capacity, cannot) consent to the marriage as they are pressurised, or abuse is used, to force them to do so. It is recognised in the UK as a form of domestic or child abuse and a serious abuse of human rights.

The pressure put on people to marry against their will may be:

- physical – for example, threats, physical violence or sexual violence
- emotional and psychological – for example, making someone feel like they are bringing ‘shame’ on their family
- financial abuse, for example taking someone’s wages, may also be a factor.

Possible signs – Pre and Post Marriage:

- the victim or her family come from a community where Forced Marriage and ‘Honour’ is culturally embedded
- an announcement of engagement to a stranger not previously mentioned
- parents removing a child from education, preventing further education or extra-curricular activities
- there may noticeable levels of absenteeism, lateness – school, college or employment
- there may feel like an element of ‘surveillance’ and control by the family or community members
- significant personality changes may become evident. The victim may appear depressed, withdrawn, anxious or suicidal. There may be noticeable deterioration in the victim’s self-esteem and appearance
- the victim may run away, go missing from home or have a fear of returning home
- the victim may talk about a family holiday abroad and may seem anxious about this
- may fail to return home from a visit to the family’s country of origin
- early and/or unwanted pregnancy
- reports of self-harm or suicide attempts, particularly in the early stages of marriage
- domestic incidents or crimes at the family home. The fact that a victim was forced to marry may only reveal itself years after the marriage has taken place
- victims appear to be dominated - subject to financial control, no access to mobile phone, internet etc.

Forced Marriage Unit Contact

- Telephone: +44 (0) 20 7008 0151
- email: fmu@fco.gov.uk
- email for outreach work: fmuoutreach@fco.gov.uk

10.10 Modern Day Slavery

Modern slavery takes many forms. The most common are:

- **Human Trafficking** The use of violence, threats or coercion to transport, recruit or harbour people in order to exploit them for purposes such as forced prostitution, labour, criminality, marriage or organ removal.
- **Forced Labour** Any work or services people are forced to do against their will under threat of punishment.
- **Debt bondage/bonded labour** The world's most widespread form of slavery. People trapped in poverty borrow money and are forced to work to pay off the debt, losing control over both their employment conditions and the debt.
- **Descent Based Slavery** Most traditional form, where people are treated as property, and their "slave" status was passed down the maternal line.
- **Slavery of Children** When a child is exploited for someone else's gain. This can include child trafficking, child soldiers, child marriage and child domestic slavery.
- **Forced and early marriage** When someone is married against their will and cannot leave. Most child marriages can be considered slavery.

Possible signs:

Accommodation

- victims may live in multiple occupancy accommodation with in groups who may not necessarily speak the same language, and with persons they do not know or have a clear relationship with.
- accommodation may be poor, degrading or substandard and may be the same place where they work.
- sleeping quarters may be shared or in inappropriate places – sheds, outbuildings, squats etc.
- victims may not be able to provide or know their home or work address.
- neighbours might notice that the occupants leave the accommodation infrequently, if at all.
- inhabitants may have limited or no social interaction either in the workplace or at their accommodation and appear to be in fear of a more dominant person within the group.
- for sexual exploitation, you might expect to see numerous male visitors to an address, arriving or leaving at strange hours, staying for short periods of time. Eagle eyed neighbours may notice different women at the venue in a small timeframe.

Working Conditions

- victims might be found at a type of location associated with exploitation – brothels, factories, car washes, nail bars, construction sites.
- they may be forced to work excessively long hours, under demeaning conditions with no days off.

- be in high-risk jobs and face hazardous working conditions, may not be dressed adequately or have the correct safety equipment or protective clothing.
- be living 'on site'.
- no contract will exist between the victim and the 'employer', the former will almost certainly not be paying the full tax or national insurance contributions for the worker.
- victims may receive little or no payment. Many will believe they have no choice but to work without pay to pay off their bonded debt, which may include the provision of accommodation.
- victims may talk of fines as a punishment, unwarranted and unexplained deductions from wages or charges for services they didn't want or need.
- they may be unable to leave their work environment.
- victims will lack any basic training or professional qualifications.
- victims will have no information about the law and UK employment rights.
- you might find that victims have bank accounts, credit/debit cards, loans and credit agreements that they are completely unaware of or no control over. Victims may talk of having signed documentation that they never saw again.
- benefits might be claimed by the victim but collected/taken by the abuser.
- wages might be paid into an account used by other people.
- passports may have been taken by Employer

Behaviour

- victims may be unfamiliar with the local language and allow others to speak for them when addressed directly.
- may be unclear about the location of their passports or other travel or identity documents.
- be subservient and act as if they are under the control or instruction of another.
- show fear, anxiety and distrustful of the authorities, having been misled and lied to about the role of the authorities.
- avoid eye contact, are evasive and give conflicting stories about their immigration status.
- may have been forced into or be involved in criminality.
- those being sexually exploited may dress inappropriately for their age and wear excessive makeup.

Appearance & History

- appear to have injuries consistent with having been assaulted including old or untreated injuries they cannot explain.
- appear unkempt, malnourished, dress routinely in the same clothes and have poor hygiene.
- show signs of self-harm, alcohol or drug misuse.
- have a pattern of street homelessness or be caught stealing food.

- have false identity documentation.
- have no phone, few personal effects or items of luggage.
- come from a place known to be a source of modern slavery.
- provide accounts or a 'legend' that lack credibility which perpetrators have forced them to learn when approached by authorities.
- provide a history that contains unexplained gaps.

10.11 Loan Sharks

In the event of a report of a service user owing money to a potential illegal money lender (more commonly known as a loan shark) then this is to be reported in accordance with our Safeguarding policy.

Any person lending money for profit (i.e. adding charges to the original sum lent) but without the permission of the Financial Conduct Authority (FCA) is acting illegally.

Any person borrowing from an illegal money lender has not committed any crime.

Any person owing money to an illegal money lender will be experiencing financial abuse at the very least hence why it needs to be reported to the England Illegal Money Lending Team (EIMLT) who can help, advise & support both the borrower and/or the informant or third party.

The EIMLT can be contacted via their 24/7/365 Helpline number **0300 555 2222**, or via their Live Chat facility or by completing an online form both of which can be found on their website www.stoploansharks.co.uk.

10.12 Interfamilial abuse (Adult-Child-to-Parent Violence)

WCWAid recognises adult-child-to-parent violence as a distinct form of interfamilial abuse that may involve complex emotional, psychological, and practical dynamics. Parents or caregivers may experience coercion, intimidation, or physical harm from their adult children, often in contexts involving mental health challenges, substance use, or neurodivergence.

Victims may not always identify their experiences as abuse, and cultural norms must not be used to justify or minimise harmful behaviours. All safeguarding responses must be culturally competent, trauma-informed, and guided by WCWAid's **Policy on Recognising and Responding to Adult-Child-to-Parent Abuse**. Staff must remain alert to signs of this abuse and ensure that affected adults receive appropriate support and protection.




Supporting women and children in West Cornwall

Signed: 

Gill Pipkin, Interim Chief Executive Officer

Document control

Signed by Director	
Date of policy reviews conducted	3/2/26
Date of next formal policy review	1/2/27
Responsibility for reviewing and updating	CEO, Safeguarding Sub-committee

Appendix 1. Safeguarding Concern Form

WCWAid Safeguarding Concern Form

STAFF NAME:	DATE:
<u>Details:</u>	
Name	DOB:
Address:	
Tel No:	
<u>Details of person/s referral made in respect of:</u>	
Name:	DOB:
Address:	
Details of any vulnerability:	
Name:	DOB:



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Address:

Details of any vulnerability:

Name:

DOB:

Address:

Details of any particular vulnerability:

Reason for concern:

Actions taken to mitigate risk:



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Decision on whether to make a referral:

Outline rational on whether to make a referral or not:

Referral details

Name person who took referral:

Contacts details:

Date of referral:

Outcome of referral:



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Follow up actions

Staff Signature

DSL Signature

Date

This document should be emailed to the DSL. Ensure that only work emails are used and that all documents are password protected



Appendix 2. Adults Safeguarding Referral Form to be accessed via Cornwall Council website or by contacting them direct.

All professionals must complete an [interagency adults safeguarding referral form](#) or email adultsafeguardingconcerns@cornwall.gov.uk or ring the Adult Safeguarding Service on 01872 326433 for advice. You will receive a written response to your referral.

[Making a High Risk Behaviour Referral](#) - for professionals to use when referring a person to the High Risk Behaviour Panel.

Email to safeguardingadultsboard@cornwall.gov.uk

Non professionals contact details:-

Cornwall - contact on 0300 1234 131 (out of hours number 01208 251300) or email acessteam.referral@cornwall.gov.uk

Isles of Scilly - contact the [Council of the Isles of Scilly Adult Social Care department](#) on **0300 1234 105** or if out of hours, on **01720 422699**.



Appendix 3

REPORTING FLOW

