



Code of Practice

(For cafes choosing network insurance cover)

1. About Our Network

The Cornwall Memory Cafe Network (CMCN) is coordinated and overseen by the host organisation, disAbility Cornwall & Isles of Scilly.

Memory cafes are independent, volunteer-led groups supporting people living with memory loss, their families and carers. Memory cafes choosing assured status agree to operate under the guidance, oversight, and supervision of the host organisation for the purposes of insurance cover and good practice.

Each cafe:

- Has its own committee
- Holds its own AGM
- Manages its own bank account
- Makes its own local decisions

2. Being Part of the Network

Each year, cafe committees choose how they wish to participate.

Assured cafe

Cafes choosing assured status:

- Work in line with this Code
- Complete a short annual confirmation
- Are included within the public liability insurance arranged by the host organisation, subject to compliance with this Code.

Independent cafe

Cafes choosing independent status:

- Remain valued members of the network
- Arrange their own public liability insurance
- Take responsibility for their own governance arrangements

The choice rests with each cafe committee.

3. Why This Code Is in Place

Because the host organisation arranges public liability insurance for assured cafes, we are asked to show that reasonable and proportionate safeguards are in place.

This Code sets out simple, common-sense arrangements that:

- Protect volunteers
- Support the safety of people attending cafes
- Help ensure insurance cover remains in place



It is not intended to change the friendly, community nature of memory cafes.

4. Keeping People Safe (Safeguarding)

Memory cafes support people who may be vulnerable. Looking after one another is central to what we do.

Assured cafes will:

- Identify a safeguarding lead
- Ensure safeguarding awareness is in place within the volunteer team
- Record and respond appropriately to safeguarding concerns
- Seek advice or make referrals where necessary
- Carry out DBS checks for volunteers who may have responsibility for supporting individuals without direct supervision, or who are in a position of trust (for example, safeguarding leads).

Volunteers should:

- Share concerns promptly
- Avoid investigating matters themselves
- Treat everyone with dignity and respect

In an emergency, always call 999.

5. Running a Safe Cafe

Assured cafes take reasonable steps to keep people safe during meetings, activities and outings.

This includes:

- Completing a simple annual risk check
- Ensuring a first aid kit is available
- Recording accidents or near misses
- Ensuring appropriate risk assessments are in place for activities
- Ensuring third-party providers have appropriate insurance where required

Where cafes invite external providers or activity leaders who operate as businesses or deliver structured sessions, appropriate public liability insurance should be in place.

For informal community contributions (such as local singers, guest speakers, or small-scale volunteer entertainers), cafe committees should use reasonable judgment to ensure the activity is safe and appropriate. For higher-risk volunteer entertainers, memory cafe committees should consult with the host organisation and note any additional risk considerations where applicable.

These steps are about sensible preparation, not eliminating enjoyment.



Lone Working

- Lone working is avoided where reasonably possible.
- Where lone working cannot be avoided (e.g. setting up or closing a venue), a simple risk assessment should be in place.
- A system should be agreed so the volunteer can contact someone else if needed (for example, a check-in call or message).
- Volunteers should not put themselves in situations where they feel unsafe.

6. Respect and Inclusion

Memory cafes are welcoming spaces for everyone.

Assured cafes agree to:

- Treat all individuals with dignity and respect
- Offer equal opportunities to volunteer and participate
- Make reasonable adjustments where possible
- Address disagreements calmly and fairly.

7. Looking After Money

Each cafe manages its own finances.

Assured cafes will:

- Operate a cafe bank account
- Have at least two signatories
- Avoid one person having sole control of funds
- Share a simple financial summary at their AGM
- Keep appropriate financial records
- Not normally hold more than £200–£300 in cash at any time, which should be stored in a locked container.
- Cash should not normally be held in private homes. Where this is unavoidable (e.g. after a cafe session), it should be kept securely and banked as soon as reasonably possible.

These arrangements help protect both the cafe and its volunteers.

8. Protecting Personal Information (Data Protection)

Network Information

disAbility Cornwall manages information collected directly by the network (such as membership forms and mailing lists) in line with its data protection policy.



Cafe Information

Each cafe committee manages the personal information it collects locally, such as attendee registers, volunteer details and safeguarding records.

Assured cafes will:

- Only collect information that is needed
- Store records securely
- Use passwords where appropriate
- Obtain consent before using photographs
- Keep information only for as long as necessary
- Let disAbility Cornwall know if a serious data breach occurs.

Each cafe committee oversees the information it holds locally.

9. If Concerns Arise

Concerns or complaints should be raised with the cafe committee in the first instance. Safeguarding concerns should follow safeguarding procedures. disAbility Cornwall is available for guidance where helpful.

10. Insurance Arrangements

Public liability insurance arranged through the network by disAbility Cornwall applies to cafes choosing assured status and completing the annual confirmation.

Cafes choosing independent status arrange their own insurance.

In all cases, cafe committees oversee the running and governance of their cafe.

11. Annual Confirmation

Assured cafes complete a short annual confirmation that these arrangements are in place.

This is not an inspection.

It is a simple way of keeping everything clear and up to date.

12. Review

This Code will be reviewed annually to ensure it remains appropriate and proportionate.

Final Note

Cornwall Memory Cafes exist because of the generosity, experience and dedication of volunteers.

This Code is intended to support and protect that work - not to complicate it.