SOUTH CUMBRIA MULTI-ACADEMY TRUST

Finance, Resources & Governance Policy

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TITLE: Finance, Resources & Governance Policy (*includes Scheme of Delegation, Charging and Remissions Policy, Pay Policies*)

Prologue / Introduction

This Finance, Resources, Risk, Charging & Remissions Policy sets out how South Cumbria Multi-Academy Trust (SCMAT) manages its finances, resources, and governance processes in line with the Academy Trust Handbook 2026, effective from 1 October 2026 (ATH), the Academies Accounts Direction, the Funding Agreement, the Companies Act 2006, the Charities Act 2011, the Charities SORP, and all other relevant UK legislation, statutory guidance, and HM Treasury principles.

The policy applies to all staff, trustees, governors, and contractors with financial responsibilities or influence over Trust resources. It forms part of the Trust's wider financial governance framework, alongside the Scheme of Delegation, and is supported by related policies including **Whistleblowing, Pay, Procurement, and Business Continuity**.

Regulatory Framework

As a publicly funded academy trust, SCMAT must demonstrate the proper, transparent, and effective use of public money. This requires compliance with the principles of regularity, propriety, value for money, and feasibility, as set out in the Academy Trust Handbook 2026 and Managing Public Money.

The Trust must also comply with:

- The **Academies Accounts Direction** and annual reporting requirements.
- The **Charities Act 2011** and **Charities SORP** for charity accounting and reporting.
- **HMRC obligations**, including PAYE, VAT126 reclaims, and Corporation Tax (where applicable).
- The **Procurement Act 2023** for purchasing and contracting.
- All relevant education, safeguarding, health and safety, and data protection legislation.
- The **Nolan Principles of Public Life**: selflessness, integrity, objectivity, accountability, openness, honesty, and leadership.
- The Trust's Scheme of Delegation, which defines roles, responsibilities, and decision-making authority across Members, Trustees, Committees, and Executives.

Key Principles

- Spending decisions must be made in the **best interests of pupils** and in line with the Trust's strategic priorities.
- **Segregation of duties** and proper **authorisation** are required for all financial transactions.
- **Transparency, accountability, and auditability** underpin all processes.
- Both **internal scrutiny** and **external audit** provide assurance of compliance and performance.

- **Zero tolerance** applies to fraud, theft, corruption, or misuse of Trust resources.
- Compliance with the **Academy Trust Handbook**, **Scheme of Delegation**, legislation, and any relevant regulatory directions (DfE successor functions, HMRC, Charity Commission) is mandatory.

User Guidance

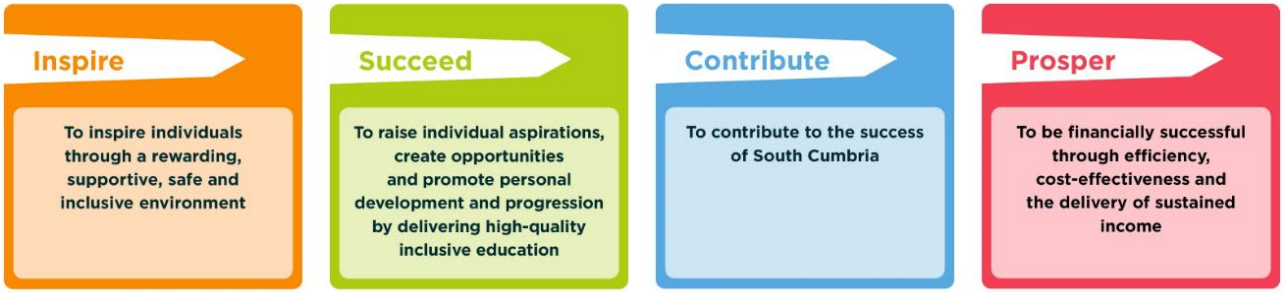
This policy is designed as both a **compliance manual** and a **practical guide**. Sections follow the financial cycle: planning and budgeting, purchasing and income, monitoring and reporting, and record-keeping.

Within this document there will be references to the CEO (Chief Executive Officer) and CFO (Chief Finance Officer). The CEO is the Accounting Officer (AO) and the CFO role, as per the Academies Handbook ATH the Chief Operations and Finance Officer (COFO) is the CFO but will be referred to as CFO in this document.

If you are involved in financial activity:

- **Know your delegated limits** — see the Scheme of Delegation and authorisation tables.
- **Keep evidence** — all receipts, approvals, contracts, and records should be stored securely.
- **Ask before committing** — if unsure whether an action is permitted, seek advice from the Chief Finance Officer (CFO).
- **Report concerns** — use the Whistleblowing Policy or notify the CFO/CEO if you suspect irregularity.

Supremacy of Regulation: Where any regulatory requirement, statutory duty, the Trust's live Notice to Improve or a DfE direction conflicts with this policy or its delegated authorities, the regulatory requirement, Notice or direction takes precedence. Staff must escalate such matters to the CFO and/or Accounting Officer, and no commitment may be made without any required approval.



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1. Policy Purpose

1.1. The purpose of this policy is to ensure that South Cumbria Multi-Academy Trust (SCMAT) maintains and develops robust systems of financial control that fully comply with the Academy Trust Handbook 2026, effective from 1 October 2026 and other relevant statutory requirements. These systems must uphold the principles of regularity, propriety, value for money, and feasibility and are essential for meeting the Trust's legal and contractual obligations under its Funding Agreement with the Secretary of State for Education.

1.2. The Trust will operate in accordance with:

1.2.1. The requirements set out in the Academy Trust Handbook 2026

1.2.2. The Academies Accounts Direction

1.2.3. The Funding Agreement

1.2.4. Companies Act 2006 and Charities SORP

1.2.5. HM Treasury's Managing Public Money

1.2.6. The Trust's Scheme of Delegation, which sets out the allocation of responsibilities and decision-making authority across Members, Trustees, Committees, and executive leaders

1.2.7. All other relevant legislation and statutory guidance.

1.3. This policy forms part of the Trust's financial governance framework and provides the core procedures for operating the Trust's accounting and internal control systems. It must be read alongside the Scheme of Delegation and followed by all staff with financial responsibilities.

1.4. All staff involved in financial processes will receive appropriate and ongoing training to ensure competence in their roles. Accurate, complete, and timely records will be maintained in line with statutory requirements and internal reporting procedures.

1.5. The allocation of financial duties will be documented to ensure segregation of duties and prevent conflicts of interest. Authorised signatories and deputies to cover periods of absence will be recorded and reviewed annually.

1.6. All staff must be familiar with the Trust's Whistleblowing Policy and understand the procedure for reporting concerns relating to malpractice, fraud, corruption, or other wrongdoing. Any suspected financial irregularity will be reported immediately in line with this policy and the Academy Trust Handbook, and, where required, to the Department for Education.

1.7. The MAT Board, or a nominated committee such as the Finance, Audit and Risk Assurance Committee (FARA), will review all financial controls and procedures at least annually. This review will be supported by a formal school resource management self-assessment checklist and any other relevant DfE compliance requirements.

1.8. Compliance with this policy is mandatory for all relevant staff. Any breach or deviation from its requirements must be reported to the Chief Finance Officer (CFO) without delay. The CFO will determine appropriate remedial action and, if necessary, escalate the matter to the Chief Executive Officer (CEO) in their role as Accounting Officer and/or the MAT Board.

2. Scheme of Delegation

2.1. Purpose

2.1.1. This Scheme of Delegation sets out how governance, financial, operational, and educational decision-making responsibilities are delegated across South Cumbria Multi-Academy Trust (SCMAT). It ensures clear accountability in line with the Academy Trust Handbook 2026, the Funding Agreement, and the Finance, Resources, Risk, Charging & Remissions Policy.

2.2. Delegated Authority Table

Area of Responsibility	Members	Trust Board (Trustees)	FARA Committee	CEO (AO)	CFO	Headteachers	Financial Controller	Budget Holders
Strategic Oversight	Approve Articles of Association. Appoint/remove Trustees.	Approve overall Trust strategy. Ensure compliance with the Funding Agreement, ATH and Companies Act. Maintain sufficient financial knowledge and expertise and ensure appropriate Trustee and committee training.	Monitor finance, audit, risk and assurance on behalf of Board.	Implement Trust strategy.	Advise CEO/Board.	Implement school plans.	N/A	N/A
Annual Budget	N/A	Approve the Trust consolidated budget and submit it to DfE by the required deadline date.	Initial review and recommendation to Board.	Draft budget with CFO.	Prepare detailed budget.	Input school-level budget.	Support CFO.	N/A
Management Accounts	Receive published annual accounts.	Monitor in-year financial performance. Approve corrective actions.	Review monthly management accounts, variances, risk reports.	Provide assurance to Board.	Produce monthly management accounts.	Monitor school budgets.	Support CFO in reconciliations.	Monitor delegated lines.
Purchasing & Contracts	N/A	Authorise contracts above £50,000 or matters that are novel, contentious or repercussive in line with the ATH. Approve	Authorise contracts and tenders above £50,000. Monitor procurement compliance, including evidence that DfE	Authorise £10k–£50k (with CFO).	Authorise up to £20k. Approve suppliers.	Authorise up to £2k.	Authorise up to £2k.	Request POs within budget.

		procurement strategy and ensure mandatory DfE procurement routes are followed.	opportunities were considered.					
Payroll & HR Costs	N/A	Approve staffing structure and leadership posts. Approve executive remuneration through a robust evidence based process and obtain any required prior DfE approval.	Monitor payroll controls.	Approve all new appointments and any contract change that increases Trust liabilities before payroll is notified or a contract is issued. Authorise senior leadership appointments subject to matters reserved to the Board.	Confirm affordability and advise on the financial implications of appointments and contract changes.	Recommend school appointments and contract changes within the approved staffing structure and budget.	Process payroll changes only after evidence of the required approval has been received.	Submit claims/overtime forms.
Banking & Payments	N/A	Appoint bankers. Approve treasury/investment strategy.	Review cash flow/risk.	Authorise routine and non routine BACS, manage investments.	Authorise routine BACS, manage investments.	Sign cheques up to £2k.	Sign cheques up to £2k.	N/A
Debt Write-Offs	N/A	>£1,000 with FARA recommendation.	Recommend write-offs >£1,000.	N/A	Write-off ≤£1,000.	N/A	N/A	N/A
Severance/Settlement Payments	N/A	Approve where reserved to the Board or required by a DfE direction or the Academy Trust Handbook.	Review where requested.	Act within delegated authority, subject to required advice and approvals.	Advise on financial and approval requirements.	N/A	N/A	N/A

Risk & Audit	N/A	Maintain risk register oversight. Approve risk strategy.	Monitor and escalate key risks. Commissio n internal scrutiny.	Maintain risk register.	Ensure financial risks controlle d.	Identify school-level risks.	Provide financial data for scrutiny.	Raise local operational risks.
Whistleblowing /Fraud	N/A	Oversight of fraud response.	Review whistleblow ing cases.	Ensure concerns are investigat ed.	Report financial irregularit ies.	Report concerns to CEO/CFO .	Report anomalies .	Report anomalies.

2.3. Expanded RACI Matrix – Governance, Finance & Educational Standards

R (Responsible); A (Accountable); C (Consult); I (Inform)

Activity / Decision	Members	Trust Board	FARA Committee	CEO (AO)	CFO	Headteachers	Local Governing Body	Financial Controller	Budget Holders
Appointment / removal of Members or Trustees	A	C	I	I	I	I	I	I	I
Appointment of Local Governors	I	I	I	A	I	C	R	I	I
Appointment / removal of CEO (AO)	I	A	C	n/a	I	I	I	I	I
Appointment / removal of CFO	I	A	C	R	n/a	I	I	I	I
Appointment / removal of Headteachers	I	A	C	R	C	n/a	I	I	I
New staff appointments (all)	I	I	I	A	C	R	C	I	I
Contract changes increasing Trust liability	I	I	I	A	C	R	C	I	I
Approve Trust strategy & improvement plan	I	A	C	R	C	C	C	I	I
Educational standards – monitoring outcomes	I	A	C	A	I	R	R	I	I
Safeguarding oversight	I	A	C	R (Trust DSL lead)	I	R (school DSLs)	R	I	I
Curriculum strategy	I	A	C	R	I	R (school-level)	R (school-level)	I	I
SEND, inclusion and local authority collaboration oversight	I	A	C	R	I	R	R	I	I
Procurement strategy	I	A	C	C	R	C	I	I	I
Purchase authorisation > £50k	I	A	R	C	C	I	I	I	I

Purchase authorisation £20k–£50k	I	I	C	A	C	I	I	I	R (initiate request)
Purchase authorisation ≤ £20k	I	I	I	A	R	R (≤£2k)	I	C (≤£2k)	R (initiate request)
Staffing structure approval	I	A	C	R	C	C	C	I	I
Payroll processing	I	I	I	A	R (Approval)	R (School Oversight)	I	R (Processing)	I
Bank account opening / treasury	I	A	C	R	R	I	I	I	I
Bank payments	I	I	I	A (non routine)	A (routine)	C (≤£2k)	I	C (≤£2k)	I
Debt write-off ≤ £1,000	I	A	I	I	R	I	I	I	I
Debt write-off > £1,000	I	A	R	I	C	I	I	I	I
Severance and settlement decisions	I	A	C	R	C	I	I	I	I
Risk register oversight	I	A	R	A	R (finance risks)	R (school-level)	I	C	I
Internal scrutiny programme	I	A	R	C	R	I	I	I	I
Fraud / whistleblowing oversight	I	A	R	A	R	R (report to CEO/CFO)	I	R (report anomalies)	R (report anomalies)
Approve school improvement priorities (SEF/SIP)	I	A	C	R	I	R	C	I	I
Monitor pupil outcomes & progress	I	A	C	A	I	R	R	I	I
Approve exclusions policy	I	A	C	R	I	R	C	I	I
Exclusion decisions (individual pupils)	I	I	I	C	I	A (HT decision, subject to appeal)	R	I	I
Complaints (final stage hearing)	I	A	C	R	I	C	R (School)	I	I
Health & Safety policy approval	I	A	R	R (Trust implementation)	C	R (school implementation)	I	I	I
Premises strategy & capital plans	I	A	C	R	R	C	I	I	I
ICT, data and DfE digital and technology standards	I	A	C	R	C	C (school-level)	I	I	I
GDPR compliance / Data Protection Officer reports	I	A	C	R (SIRO)	C	R (school data champions)	C	I	I
Board and committee financial skills and training	I	A	R	C	C	I	I	I	I

Going concern escalation, Board ownership and DfE notification	I	A	C	R	R	I	I	C	I
Funding distribution summary statement published by 31 January	I	A	C	C	R	I	I	C	I

2.4. Key Notes

2.4.1. Delegated limits are absolute ceilings – lower thresholds may be applied locally.

2.4.2. Novel, contentious or repercussive matters must always be referred to the Trust Board and, where required, to the DfE.

2.4.3. Segregation of duties must be maintained in all financial processes, where this is not possible it must be escalated to FARA.

2.4.4. This document replaces all previous Schemes of Delegation.

3. Organisation and responsibility

3.1. Overview: The Trust has clearly defined the responsibilities of each governance tier, executive leader, and operational role involved in financial administration. This ensures:

3.1.1. Clarity of accountability and segregation of duties.

3.1.2. Avoidance of duplication or omission of functions.

3.1.3. A robust framework for financial control, decision-making, and reporting in compliance with the Academy Trust Handbook 2026, the Funding Agreement, and all relevant legislation.

3.2. Members

3.2.1. The Trust will have a minimum of three members, though a higher number is recommended to ensure robust oversight.

3.2.2. Members:

3.2.2.1. Maintain strategic oversight of the MAT and the effectiveness of its governance arrangements.

3.2.2.2. Receive the audited accounts annually.

3.2.2.3. Ensure the Board is exercising effective financial and strategic control.

3.2.2.4. Are detailed in the Trust's Funding Agreement, Articles of Association, and Scheme of Delegation.

3.3. MAT Board (Trustees)

3.3.1. The MAT Board has ultimate responsibility for the proper stewardship of the Trust's finances. Key duties include:

3.3.2. Ensuring that funds from the **DfE** are used only for the purposes intended.

3.3.2.1. Approving the Trust's annual budget.

3.3.2.2. Appointing the CEO or senior executive leader and, in writing, the Accounting Officer. A newly appointed senior executive leader may only serve as a trustee where the Members decide to appoint them, the individual agrees and the Articles of Association permit it.

3.3.2.3. Approving the appointment of Headteachers in conjunction with the CEO.

3.3.3. Additional responsibilities:

3.3.3.1. Reviewing and authorising the annual budget before submission to the DfE.

3.3.3.2. Monitoring income and expenditure against the approved budget.

3.3.3.3. Overseeing compliance with the **Companies Act 2006** and the **Academies Accounts Direction** in the production of the annual accounts.

3.3.3.4. Approving changes to the structure and personnel of the senior leadership team.

3.3.4. Maintaining an annual assessment of the skills and experience of the Board, committees, local governing bodies and local committees, identifying gaps and ensuring appropriate financial training covering financial management, control, monitoring and reporting. At least one member of FARA should have recent or relevant accountancy or audit assurance experience, with other members receiving appropriate financial training.

3.3.5. Ensuring a clear Trust wide approach to inclusion, assurance over the quality and consistency of inclusive practice, appropriate Trustee or committee oversight of SEND and inclusion, and compliance with duties to cooperate with local authorities and other agencies.

3.3.6. Overseeing progress towards the DfE digital and technology standards and the six core standards by 2030, including the filtering and monitoring standards required through statutory safeguarding guidance.

3.3.7. Delegation to **Finance, Audit and Risk Assurance Committee (FARA)** includes:

3.3.7.1. Advising on governance, risk, internal control, and value for money systems.

3.3.7.2. Reviewing audited financial statements and recommending approval to the Board before 31 December each year.

3.3.7.3. Overseeing the appointment and independence of the external and internal auditors.

3.3.7.4. Approving the internal scrutiny programme based on key risks.

3.3.7.5. Monitoring progress on audit recommendations.

3.3.7.6. Reviewing the Whistleblowing Policy and ensuring allegations of fraud or irregularity are handled appropriately.
3.3.7.7. Authorising orders above £50,000, in line with the Scheme of Delegation.

3.4. Chief Executive Officer (CEO)

3.4.1. The CEO has overall executive responsibility for the Trust's operations, including financial activities, within the framework set by the Board.
3.4.2. The CEO is the **Accounting Officer** (AO) under the ATH and is personally accountable to Parliament and the DfE for the regularity, propriety, and value for money in the use of public funds.
3.4.3. Key responsibilities include:
3.4.3.1. Assuring the Board of compliance with the Funding Agreement and ATH.
3.4.3.2. Safeguarding assets and ensuring appropriate controls exist to prevent loss or misuse.
3.4.3.3. Signing the Governance Statement in the audited accounts.
3.4.3.4. Advising the Board in writing where proposed action breaches the Funding Agreement, ATH, or Articles of Association.
3.4.3.5. Notifying the Trust Board where the Trust's ability to operate as a going concern is identified as being at risk, so that Trustees take ownership and the necessary action, including notifying DfE.
3.4.3.6. Ensuring bank accounts, financial statements, and records are operated by more than one person.
3.4.3.7. Approving staff appointments within the authorised staffing structure (except senior posts reserved to the Board).
3.4.3.8. Authorising orders/contracts between £10,000 and £50,000 (with the CFO).

3.5. Chief Finance Officer (CFO)

3.5.1. The CFO works closely with the CEO and reports to the MAT Board. The CFO is the Trust's named Chief Finance Officer under the Academy Trust Handbook and performs both a technical and leadership role, including attendance at finance and audit and risk committee meetings.
3.5.2. At SCMAT the nominated **CFO,** as per the ATH, is the **Chief Finance and Operations Officer**, however for the purposes of this policy will be referred to as CFO.
3.5.3. Key responsibilities:
3.5.3.1. Day-to-day management of financial operations and accounting systems.
3.5.3.2. Strategic and operational financial planning and management.
3.5.3.3. Maintenance of effective systems of internal control.
3.5.3.4. Preparation of monthly management accounts and year-end statutory accounts.
3.5.3.5. Authorising transactions up to £20,000 with budget holders.
3.5.3.6. Managing capital expenditure plans and projects.
3.5.3.7. Overseeing internal scrutiny reports and supplier approval.
3.5.3.8. Ensuring all financial returns are submitted to the DfE within deadlines.
3.5.3.9. The CFO and key finance staff must be appropriately qualified and/or experienced. The Trust will assess the qualifications and professional body membership required for key financial posts by reference to the risk, scale and complexity of its financial operations.
3.5.3.10. Any appointment of a CFO will follow the qualification, experience, recruitment and notification requirements in the current Academy Trust Handbook.
3.5.3.11. The CFO and other key finance staff should maintain relevant professional memberships and continuing professional development. The Trust should provide appropriate support, time and resources to enable them to meet role related professional and training requirements.

3.6. Headteachers

3.6.1. Authorise transactions up to £2,000 with budget holders.
3.6.2. Manage delegated school budgets in conjunction with the CFO.

3.6.3. Recommend staff appointments and contract changes within the approved staffing structure and budget, subject to prior CEO/Accounting Officer approval where required.
3.6.4. Ensure expenditure is within approved funding.

3.7. Financial Controller
3.7.1. Deputises for CFO as required.
3.7.2. Authorises transactions up to £2,000.
3.7.3. Authorises overtime and staff expenses.
3.7.4. Performs reconciliations and circulates monthly payroll reports.

3.8. Central Finance Team
3.8.1. Provides accounts payable, receivable, reconciliation, and procurement services.
3.8.2. Supports budget monitoring and assurance checks.
3.8.3. Leads on aligning and rationalising Trust-wide contracts for finance, estates, ICT, and HR.

3.9. Company Secretary
3.9.1. Maintains statutory registers under the **Companies Act 2006**.
3.9.2. Ensures timely Companies House filings (within 15 days of changes).
3.9.3. Oversees maintenance of minutes and formal company records.
3.9.4. The company secretary role may be undertaken by a range of officers or external agencies.

3.10. Assurance Officer
3.10.1. Provides independent oversight of financial controls.
3.10.2. Undertakes termly reviews of compliance and presents reports to CFO and the Board.

3.11. Other Staff
3.11.1. Responsible for securing Trust property, preventing waste, and following financial procedures.
3.11.2. Budget holders are accountable for expenditure within approved budgets.

3.12. Register of Interests
3.12.1. Maintained by the clerk.
3.12.2. Updated annually with declarations from trustees and staff with financial authority.
3.12.3. Covers direct and indirect business interests of individuals and their close family members.

4. Accounting system

4.1. Data Control

4.1.1. The Trust complies with the **Data Protection Act 2018** and the **UK General Data Protection Regulation (UK GDPR)** in the processing and storage of financial data. The Trust is registered with the Information Commissioner's Office (ICO) and renews this registration annually.

4.1.2. The named **Data Controller** for the Trust is the **Chief Executive Officer (CEO)**, who is responsible for ensuring that personal and financial data is processed lawfully, stored securely, and retained in line with statutory requirements.

4.1.3. All financial transactions of the Trust must be recorded in the **Sage** accounting system, which is cloud-hosted and managed under the direction of the Chief Finance Officer (CFO) and the Financial Controller.

4.1.4. Financial records will be retained for a minimum of six years from the end of the financial year to which they relate, in compliance with HMRC requirements and the Academy Trust Handbook 2026.

4.2. System Access

4.2.1. Access to the Sage accounting system is restricted to authorised staff only. Access permissions are controlled by the CFO in line with Academy Trust Handbook requirements on internal control.

4.2.2. Each user will have a unique login and password. Sharing of logins or passwords is prohibited.

4.2.3. User access levels will be reviewed at least annually, or when there is a change in staff responsibilities, to ensure they remain appropriate.

4.3. Back-Up and Disaster Recovery

4.3.1. Sage is cloud-based, and automated daily backups are performed by Sage, with additional ad-hoc backups available if required.

4.3.2. The Trust will maintain a Finance Business Continuity and Disaster Recovery Plan, aligned with its overarching Business Continuity Plan, to ensure financial operations can continue in the event of a system failure, data loss, or cyber incident.

4.3.3. The MAT Board, advised by FARA, will review financial systems resilience annually as part of its risk management and business continuity processes.

4.4. Transaction Processing

4.4.1. Journals

4.4.1.1. All journal entries must be authorised in accordance with this policy's delegated authority levels. Only the Financial Controller, or the CFO in their absence, may authorise journals.

4.4.1.2. Each journal entry must include:

4.4.1.2.1. A clear narrative explaining the purpose of the entry.

4.4.1.2.2. Supporting documentation to be available where appropriate.

4.4.2. Transaction Reports

4.4.2.1. The CFO will obtain and review periodic system reports to ensure that only legitimate transactions are recorded in the accounting system. This includes:

4.4.2.1.1. Payroll reports.

4.4.2.1.2. Management accounts summarising income and expenditure against budget at budget-holder level.

4.4.2.2. These reports will be made available to the CEO, Headteachers, and relevant budget holders as required.

4.4.3. Reconciliations

4.4.3.1. The Financial Controller will ensure that the following reconciliations are completed monthly, with reconciling items investigated and cleared promptly:

4.4.3.1.1. Control Accounts.

4.4.3.1.2. Sales Ledger Control (Debtor Control).

4.4.3.1.3. Purchase Ledger Control (Creditor Control).
4.4.3.1.4. PAYE and Pensions Control.
4.4.3.1.5. VAT Control.
4.4.3.1.6. Suspense Control.
4.4.3.1.7. Petty Cash.
4.4.3.1.8. Bank Accounts.

4.4.3.2. Reconciliations may be delegated to finance assistants or school administrators but remain the responsibility of the Financial Controller.

4.4.3.3. A reconciliation schedule with deadlines will be maintained and monitored by the Financial Controller.

4.4.3.4. Unusual, significant, or long-standing unreconciled items must be reported to the CFO without delay.

5. Financial planning, monitoring and budgeting

5.1. Overview

5.1.1. The Trust prepares both medium-term (three-year) and short-term (annual) financial plans in line with the Academy Trust Handbook 2026.

5.1.2. Financial planning is integrated with the Trust's strategic and educational development planning to ensure that objectives are delivered within the resources available.

5.1.3. The Board will take an integrated curriculum and financial planning approach across the Trust's schools. Budget setting and medium term planning will consider pupil numbers, curriculum structure, class organisation, staffing deployment, teacher contact, SEND provision, and relevant efficiency and benchmarking indicators.

5.2. Medium-Term Financial Plan

5.2.1. The medium-term financial plan is developed as part of the Trust's strategic planning process. It outlines how the Trust will achieve its educational and operational objectives over the next three years within the expected level of resources.

5.2.2. The plan is informed by:

5.2.2.1. Projected pupil numbers and corresponding DfE funding.

5.2.2.2. Long-term staffing and curriculum planning.

5.2.2.3. Capital investment needs.

5.2.2.4. Forecast inflationary pressures and other external cost drivers.

5.2.2.5. The Trust's reserves policy and sustainability targets.

5.3. Annual Budget

5.3.1. The annual budget translates the medium-term plan into a detailed statement of the expected resources available for the year and how they will be allocated.

5.3.2. The **CEO** (as Accounting Officer) is responsible to the MAT Board for preparing a balanced annual budget. The **CFO** prepares the detailed draft budget with input from Headteachers and the Leadership Team.

5.3.3. The budget planning process includes:

5.3.3.1. Forecasting pupil numbers to estimate DfE General Annual Grant (GAG) income.

5.3.3.2. Reviewing other income sources (lettings, trading, grants, donations).

5.3.3.3. Analysing historical spend to understand cost drivers.

5.3.3.4. Identifying potential efficiency savings.

5.3.3.5. Assessing planned expenditure against strategic priorities.

5.3.3.6. Liaising with major suppliers and stakeholders where required.

5.3.4. The draft budget should clearly link to the Trust's strategic objectives and development plan.

5.3.5. The MAT Board will review, amend if necessary, and approve the budget before submission to the DfE by 31 August each year.

5.3.6. The CFO will review the budget in August and September to incorporate actual staffing and pupil admission data. The revised working budget will be presented to the Board for approval as the operational budget for the year.

5.4. Balancing the Budget

5.4.1. Estimated income and expenditure will be compared to identify potential surpluses or deficits.

5.4.2. Where a deficit is projected, the Trust will:

5.4.2.1. Explore opportunities to increase income.

5.4.2.2. Identify and implement efficiency savings.

5.4.2.3. Defer or reprioritise projects until funding permits.

5.4.3. Where a surplus is projected, this may be held as contingency in line with the **Reserves Policy** or allocated to strategic investment.

5.5. Financial Viability and Going Concern

5.5.1. The CFO must immediately escalate material indicators of financial viability or going concern risk to the Accounting Officer.

5.5.2. Where the Accounting Officer identifies that the Trust's ability to operate as a going concern is at risk, the Accounting Officer must notify the Trust Board. Trustees must then take ownership of the response and necessary action, including notifying DfE.

5.5.3. The assessment, decisions, actions and regulatory notifications must be documented and retained as part of the Trust's financial governance records.

5.6. Budget Approval and Communication

5.6.1. The CFO will present the final draft budget to the MAT Board for formal approval.

5.6.2. Once approved, the budget will be:

5.6.2.1. Submitted to the DfE by 31 August.

5.6.2.2. Communicated to all budget holders with relevant detail on their allocations and financial responsibilities.

5.6.3. The budget will be accompanied by a statement of assumptions and priorities to enable effective decision-making if circumstances change.

5.7. Budget Monitoring and Review

5.7.1. The CFO will prepare monthly budget monitoring reports showing:

5.7.1.1. Actual income and expenditure against budget.

5.7.1.2. Variances with explanations.

5.7.1.3. Forecast outturn for the year.

5.7.2. Monitoring reports will be:

5.7.2.1. Provided to the CEO, Headteachers, and MAT Board.

5.7.2.2. Presented to the MAT Board at least three times per year.

5.7.2.3. Included in Headteachers' reports to Local Governing Bodies.

5.7.3. Any projected overspend must be discussed with the CFO in the first instance.

5.7.4. Virements:

5.7.4.1. All cross-Trust virements require CEO or CFO authorisation.

5.7.4.2. Headteachers may authorise virements within their own school budget allocations.

5.7.5. The budget will be treated as a **living document** and updated if material changes in funding or costs occur.

6. Payroll

6.1. Overview

6.1.1. The payroll system consists of three main elements:

6.1.1.1. Staff appointments.

6.1.1.2. Payroll administration.

6.1.1.3. Payments.

6.1.2. All payroll activities must comply with the Academy Trust Handbook 2026, HMRC requirements, the Pensions Act 2008, and the Trust's Pay Policy. Internal controls will be applied at each stage to safeguard public funds and prevent fraud in accordance with the Academy Trust Handbook.

6.2. Staff Appointments

6.2.1. The MAT Board approves the Trust's staffing structure. Changes to the **Leadership Structure** require prior Board approval, ensuring adequate budget provision exists.

6.2.2. All new appointments and any contract change that increases the Trust's financial or contractual liability must receive written approval from the CEO/Accounting Officer before an offer or contract is issued or payroll is notified.

6.2.3. Headteachers may recommend appointments and contract changes within the approved staffing structure and budget. Leadership appointments remain subject to the approvals reserved to the Board.

6.2.4. All personnel records to be held securely on **Arbor** (the Trust's MIS) in compliance with the **Data Protection Act 2018** and **UK GDPR**. Any staffing changes must be notified in writing to the CFO and Financial Controller immediately to update budget forecasts.

6.2.5. The CEO is accountable for Pay Policies; Headteachers are responsible for implementing them.

6.2.6. Headteachers must ensure compliance with the Trust's **Safer Recruitment Policy**, including statutory pre-employment checks and accurate personnel records.

6.3. Executive Pay and Senior Pay Controls

6.3.1. The Trust Board will be guided by the current Academy Trust Handbook and Scheme of Delegation when considering executive pay. Decisions should be evidence based, proportionate, independently scrutinised and documented, and no individual should determine their own remuneration.

6.3.2. Any applicable DfE approval and publication requirements will be followed.

6.4. Payroll Administration

6.4.1. The Trust's payroll is administered and processed by Capita, the Trust's payroll provider.

6.4.2. All staff are paid monthly. A master payroll record is maintained for each employee, including:

6.4.2.1. Salary.

6.4.2.2. Bank account details.

6.4.2.3. Taxation status.

6.4.2.4. Personal details.

6.4.2.5. Any deductions or allowances.

6.4.3. All changes to payroll data (appointments, resignations, pay changes, overtime) must be made on an appropriate **Pay & Employment Notification Form**.

6.4.4. All supply, casual, overtime, and travel claims must be authorised in line with the authorisation matrix below:

Claimant	Authoriser
Trustees / Governors Claims	CEO/CFO
CEO	CFO
HT	CEO/CFO/Financial Controller
CFO	CEO/HT/Financial Controller

Financial Controller	CEO/CFO
DHT/AHT	CEO/HT/CFO/Financial Controller
Teachers	HT / CEO
Teaching Assistants	HT / CEO
Support Staff	HT/CFO/Financial Controller

6.4.5. Monthly staff absence records to be authorised by the Headteacher and sent to the payroll provider.

6.4.6. Use of agency staff or overtime need to be supported by available budget or a confirmed alternative funding source.

6.5. Payments

6.5.1. All salary payments are made by **BACS**.

6.5.2. The payroll provider will pay relevant third parties directly, including:

6.5.2.1. Teachers' Pension Scheme.

6.5.2.2. Local Government Pension Scheme.

6.5.2.3. HMRC.

6.5.2.4. Salary sacrifice schemes.

6.5.2.5. Trade unions.

6.5.3. Deductions are calculated in compliance with current legislation (Income Tax, National Insurance, pensions). These are summarised in Sage payroll reports.

6.5.4. Headteachers should review monthly payroll reports to ensure that transactions (including supply, casual staff, absences, and overtime) match authorised claim forms.

6.5.5. The Financial Controller will reconcile actual monthly payroll expenditure to the budget. Variances will be investigated immediately and queries raised with the payroll provider.

6.5.6. All payroll-related payments to third parties must be authorised by the CFO or another authorised signatory by the statutory due date.

6.5.7. The CFO may conduct random checks of gross-to-net calculations to ensure system accuracy.

6.5.8. After payroll is processed, the nominal ledger will be updated. The Financial Controller will review the payroll control account each month to confirm correct postings to cost centres and investigate any suspense account entries.

6.6. Pension Scheme Changes

6.6.1. The Trust must comply with Teachers' Pension Scheme and Local Government Pension Scheme regulations and Fair Deal requirements. If the Trust proposes any alternative to either scheme, it must seek DfE approval early in planning and before communicating any proposed change to staff. Approval must be obtained before implementation.

7. Severance and Settlement Payments

7.1. Any severance or settlement payment will follow the Trust's Scheme of Delegation and any applicable Academy Trust Handbook or DfE requirements.

8. Purchasing

8.1. The Trust aims to achieve best value for all purchases, ensuring goods, services and works meet operational needs. The Trust will consider relevant DfE procurement opportunities and record the route selected and the reason for any alternative.

8.2. Public funds must be spent in accordance with the principles of public procurement:

8.2.1. **Probity** – No corruption, private gain, or conflicts of interest.

8.2.2. **Accountability** – The Trust is publicly accountable for all expenditure.

8.2.3. **Fairness** – All suppliers must be treated consistently and without discrimination.

8.3. Value for money must be considered in the **round**, taking into account:

8.3.1. Price.

8.3.2. Quality of goods or services.

8.3.3. Supplier track record and capacity.

8.3.4. Delivery timescales.

8.3.5. Whole-life costs.

8.3.6. Staff time needed to manage the procurement.

8.4. Budget Control

8.4.1. Budget holders will normally be notified of their annual allocation at least one month before the start of the academic year.

8.4.2. Budget holders are responsible for managing spend within their allocation and ensuring funds are not overspent.

8.4.3. Budget monitoring reports will be provided at least termly, with additional reports available on request.

8.5. Ordering Process

8.5.1. All orders should be raised **in advance** of goods or services being received and processed through the **Sage** system using the correct authorisation route.

8.5.2. Where orders are placed by phone or email, the purchase order reference issued by Sage should be quoted.

8.5.3. The Trust operates a **"No Official Order, No Payment"** policy, except for agreed exceptions (e.g., utilities, rent, regular direct debit payments).

8.6. Thresholds and Competition Requirements

8.6.1. Procurement thresholds are aligned to the Procurement Act 2023 and the Academy Trust Handbook:

Value (Excluding VAT)	Process Required	Approval Route
< £2,000	Best value judgement – at least one verbal/written quote recommended	Budget Holder / HT
£2,000 – £20,000	Minimum 2 written quotes	CFO
£20,000 – £50,000	Minimum 3 written quotes	CEO
£50,000 – UK Threshold	Formal tender process or compliant public sector framework	Directors
At or above UK Threshold*	Public procurement process compliant with Procurement Act 2023	Directors

8.7. Use of Framework Agreements

8.7.1. The Trust should use government approved or other compliant public sector frameworks where they provide a lawful and value for money route.

8.7.2. The Trust will follow the mandatory DfE procurement requirements in the current Academy Trust Handbook, including consideration and recording of DfE opportunities and the prescribed arrangements for supply staffing, energy and management information systems.

8.8. The procurement file should record the route selected, value for money assessment, any exception, approvals and supporting evidence.

8.9. **Exceptions to Quotation Requirements**

8.9.1. In certain circumstances, obtaining the required number of quotations may not be possible or practical, for example:

8.9.1.1. Urgent health and safety or security repairs.

8.9.1.2. Specialist or proprietary equipment.

8.9.1.3. Where contractual or licensing arrangements restrict competition.

8.9.2. In such cases, the CFO (or delegate) should approve the exception, and a written record of the justification should be retained.

8.10. **Approval Limits**

8.10.1. The following limits apply to all purchase orders:

>£50k Whole Trust [Directors]
<£50k Whole Trust [CEO]
<£20k Whole Trust [CFO]
<£2k Financial Controller
<£2k School [HT]

8.11. Delivery and Goods Receipt

8.11.1. The person requesting goods is responsible for making delivery arrangements.

8.11.2. Upon receipt, goods should be checked against the delivery note and purchase order, and any discrepancies reported immediately to the supplier and the central finance team.

8.11.3. Goods returned due to non-compliance with the order or substandard quality must be reported to the person triggering the order process who can manage the return.

8.12. Invoice Checking and Payment

8.12.1. School based administrators, or those ordering goods/services, will confirm in Sage that goods/services have been received.

8.12.2. All invoices must then be sent to the Central Finance Team at **finance@scmat.org.uk** for verification against:

8.12.2.1. Correct arithmetic.

8.12.2.2. Goods/services ordered.

8.12.2.3. Correct pricing.

8.12.3. Invoices are authorised for payment as follows:

8.12.3.1. Standard purchase orders: Financial Controller, CFO, or CEO.

8.12.3.2. No-order invoices: Financial Controller, CFO, CEO, or Headteacher.

8.12.4. Payments will be processed through Sage and made by BACS in line with agreed payment terms.

8.13. Record Keeping

8.13.1. All procurement documentation, including the consideration of DfE opportunities, route selection, quotes, tenders, evaluation notes, exceptions and approvals, must be retained for at least six years in line with the Academy Trust Handbook.

9. Procurement and Purchasing: Tenders

9.1. Procurement within the Trust will follow the principles of the Procurement Act 2023 and associated guidance, ensuring transparency, fairness, non-discrimination, and value for money, while applying a proportionate approach to the size, scope, and risk of the contract.

9.2. The Trust may use a range of competitive procurement procedures, adapted to meet its needs, including:

9.2.1. **Open Competition** – any supplier may submit a tender.

9.2.2. **Selective/Restricted Competition** – only suppliers shortlisted after an initial selection stage are invited to tender.

9.2.3. **Direct Award or Negotiated Procedure** – a contract is awarded without a full competition in circumstances allowed by legislation or policy (e.g., extreme urgency, absence of competition, continuation with an existing supplier where justified).

9.3. The choice of procedure will be based on proportionality, the nature of the requirement, market conditions, and the resources available to run the process.

9.4. Open Competition

9.4.1. This is where all potential suppliers can submit a tender. It is generally the most transparent method and is often used where there is a competitive market and no need to restrict the field.

9.4.1.1. Advertising may be through Find a Tender (for contracts above relevant thresholds), Contracts Finder, the Trust's website, or trade publications.

9.4.1.2. The open procedure remains the default for larger value procurements unless there is a justifiable reason to use another approach.

9.5. Selective/Restricted Competition

9.5.1. This approach invites only a shortlist of suppliers to tender. It may be used where:

9.5.1.1. A large number of suppliers are likely to respond, and shortlisting will make the process more manageable.

9.5.1.2. Only suppliers meeting specific technical, quality, or capability criteria are likely to be suitable.

9.5.1.3. There is a need to balance administrative cost with contract value.

9.5.2. Shortlisting must be fair, transparent, and based on published selection criteria.

9.6. Direct Award / Negotiated Procedure

9.6.1. The Trust may award a contract directly, or negotiate with one or more suppliers, in the following circumstances permitted under the Procurement Act 2023:

9.6.1.1. Where competition is absent for technical reasons or due to exclusive rights.

9.6.1.2. Where extreme urgency (unforeseeable and not caused by the Trust) makes a competitive process impractical.

9.6.1.3. Where additional goods, works, or services are required from the existing supplier to ensure compatibility, continuity, or safe integration.

9.6.1.4. Where the total contract value falls below the relevant procurement thresholds and the Trust's own financial regulations allow.

9.7. Preparation for Tender

9.7.1. Before inviting tenders, the Trust will define:

9.7.1.1. The objective and scope of the requirement.

9.7.1.2. Essential and desirable specifications.

9.7.1.3. Technical and service expectations, including after-sales requirements.

9.7.1.4. Contract form, terms, and intended evaluation methodology.

9.7.2. A clear specification will reduce ambiguity and improve value for money outcomes.

9.8. Invitation to Tender

9.8.1. All invitations to tender, whether open or restricted, will include:

9.8.1.1. Background and objectives.

9.8.1.2. Technical requirements.

9.8.1.3. Implementation timescales.

9.8.1.4. Evaluation criteria and weighting.

9.8.1.5. Terms and conditions.

9.8.1.6. Submission instructions and deadline.

9.9. Evaluation and Award

9.9.1. Tenders will be evaluated against pre-published criteria, considering whole-life cost, quality, social value, and other relevant factors.

9.9.1.1. Evaluation will normally be undertaken by at least two people.

9.9.1.2. Conflicts of interest must be declared and managed.

9.9.1.3. The most economically advantageous tender (MEAT) will normally be accepted, not necessarily the lowest price.

9.9.2. For contracts above £50,000, a summary evaluation report and recommendation will be presented to the FARA Committee for approval.

9.9.3. All unsuccessful suppliers will be notified, with feedback provided where appropriate.

9.10. Record Keeping

9.10.1. Full records will be kept for all procurements, including specifications, evaluation records, approvals, and communications with suppliers, in line with audit requirements.

10. Charge Cards

10.1. Purpose and Scope

10.1.1. The Trust may issue Business Charge Cards (including credit cards) to authorised employees to enable payment for goods and services where suppliers do not accept purchase orders or invoices, or where using standard procurement methods would be disproportionately costly, inefficient, or impractical (e.g., certain online transactions).

10.1.2. All use of charge cards must comply with:

10.1.2.1. **Academy Trust Handbook 2026, section 5.29.**

10.1.2.2. This policy's purchasing and procurement rules.

10.1.2.3. HM Treasury principles of regularity, propriety, and value for money.

10.2. Authorisation and Budget Control

10.2.1. A charge card may only be used when:

10.2.1.1. The expenditure has been **pre-authorised** by the relevant budget holder.

10.2.1.2. There is **sufficient budget provision** available.

10.2.2. The **cardholder** and the **cost centre manager** are jointly responsible for ensuring all card transactions are legitimate, pre-approved, and compliant with Trust policy.

10.3. Transaction and Receipt Requirements

10.3.1. A VAT receipt (where applicable) must be obtained for every transaction.

10.3.2. All receipts should be submitted to the finance team within **five working days** of purchase, and no later than the end of the month in which the purchase was made.

10.3.3. Monthly card statements should be reconciled by the cardholder, authorised by the cost centre manager, and submitted to the finance team for review.

10.3.4. Purchases made by charge card must also be recorded on **Sage** in line with normal procurement processes (including evidence of approval and delivery).

10.4. Security and Usage Restrictions

10.4.1. The card should not be lent to another person or used by anyone other than the named cardholder.

10.4.2. The card PIN or security details should **never** be shared.

10.4.3. The card must **not** be used for personal expenditure under any circumstances.

10.4.4. By using the card all cardholders accept personal responsibility for transactions on a card issued in their name.

10.5. Settlement of Balances

10.5.1. The charge card balance must be settled in full each month by direct debit from the Trust's bank account. Any alternative arrangement would be considered borrowing and is prohibited without written approval from the Secretary of State for Education.

10.6. Repayment of Unauthorised Spend

10.6.1. Any unauthorised or non-compliant transactions will be repaid in full by the cardholder.

10.6.2. Where repayment is not made voluntarily, the Trust reserves the right to recover the amount by salary deduction at the next available payroll run.

10.7. Fuel Cards

10.7.1. The Trust may issue **Fuel Cards** for the purchase of fuel for Trust-owned or leased vehicles.

10.7.2. Fuel cards must only be used for legitimate business travel, with mileage logs and receipts retained for all transactions.

11. Supplier Manager

11.1. Purpose

11.1.1. The Trust will establish preferred supplier agreements wherever possible to achieve **best value**, which includes:

11.1.1.1. Preferential pricing and discounts through bulk purchasing.

11.1.1.2. High service and support standards.

11.1.1.3. Efficient ordering and invoicing processes.

11.1.2. Preferred supplier arrangements will be managed centrally by the CFO to ensure consistency, value for money, compliance with the Procurement Act 2023 and the Academy Trust Handbook 2026, and evidence that relevant DfE procurement opportunities were considered.

11.2. Areas of Focus

11.2.1. Preferred supplier arrangements will, where appropriate, cover (but are not limited to):

11.2.1.1. Supply staff and agency services, subject to the mandatory comparison and use requirements in the Academy Trust Handbook.

11.2.1.2. Administrative and office items.

11.2.1.3. General educational consumables.

11.2.1.4. Building maintenance contractors (except where services are delivered under a PFI arrangement).

11.3. Supplier Records

11.3.1. Maintaining Supplier Details

11.3.1.1. All supplier records must be held in **Sage**.

11.3.1.2. Full details must be recorded for new suppliers, including:

11.3.1.2.1. Legal entity name (as registered with Companies House if applicable).

11.3.1.2.2. Company registration number (if applicable).

11.3.1.2.3. VAT registration number (if applicable).

11.3.1.2.4. Bank account name, sort code, and account number.

11.3.1.2.5. Remittance advice email address.

11.3.1.2.6. Preferred payment method and terms.

11.3.1.2.7. Supporting documentation must be obtained from the supplier confirming these details.

11.3.2. Compliance Documentation

11.3.2.1. Where applicable, suppliers should also provide:

11.3.2.1.1. Evidence of relevant insurance cover.

11.3.2.1.2. Risk assessments (for on-site work).

11.3.2.1.3. Enhanced DBS checks (for work involving contact with pupils).

11.4. New Supplier Setup

11.4.1. Requests for new suppliers must be authorised in writing by the **Financial Controller** or **CFO**.

11.4.2. New supplier checks will be carried out by a member of the central finance team and must include:

11.4.2.1. Verification of company registration (if applicable).

11.4.2.2. Confirmation of bank account details directly from the supplier via secure communication.

11.4.2.3. Review of any compliance documents required.

11.5. Bank Detail Changes

11.5.1. Any notification of a change to supplier bank details must be verified before payment.

11.5.2. Verification must be completed by **calling the supplier using the contact number already held on file in Sage** (not from the change request).

11.5.3. No payments will be made to a new account until verification has been completed and documented.

12. Other Staff Costs / Processes

12.1. Welfare

12.1.1. The Trust recognises that staff welfare extends beyond salary and benefits, and therefore allocates an annual welfare budget to be managed by the CEO and CFO in consultation with Headteachers.

12.1.2. The welfare budget may be used for items or activities directly benefiting staff, with the aim of:

12.1.2.1. Supporting staff retention.

12.1.2.2. Enhancing morale and motivation.

12.1.2.3. Demonstrating the Trust's commitment to staff wellbeing.

12.1.3. All welfare expenditure must:

12.1.3.1. Provide demonstrable value and benefit to staff.

12.1.3.2. Be reasonable, proportionate, and capable of withstanding external scrutiny.

12.1.3.3. Comply with the Academy Trust Handbook 2026 and any relevant HMRC guidance.

12.1.4. Normally, welfare-related expenditure will not exceed **£200 per individual** per occasion and will be funded from unrestricted income unless otherwise agreed by the Board.

12.2. Gifts and Awards

12.2.1. The Trust may present awards to staff for long service or exceptional dedication.

12.2.2. Awards will not be cash and will follow **HMRC's tax guidance on trivial benefits**.

12.2.3. Awards will normally not exceed **£200 in value** and will be funded from unrestricted income. There must be available budget to undertake this.

12.2.4. The CFO must be consulted before any such award is made to ensure compliance with tax and funding rules.

12.3. Staff Collections

12.3.1. Where staff arrange collections for personal occasions (e.g., birthdays, anniversaries), such funds may be banked as **unrestricted income** and then paid out to the individual concerned.

12.3.2. School funds should not be used to supplement these collections.

12.4. Entertainment and Hospitality

12.4.1. The Trust recognises that modest expenditure on entertainment or hospitality may be appropriate to encourage stakeholder engagement, attract investment, or strengthen relationships.

12.4.2. Such expenditure must be:

12.4.2.1. Pre-approved by the CEO or CFO.

12.4.2.2. Reasonable, proportionate, and clearly linked to a legitimate Trust purpose.

12.4.2.3. Normally not exceeding **£50 per person**.

12.4.3. These costs will usually be met from unrestricted funds and must be supported by itemised receipts and a clear record of the purpose and attendees.

12.5. Compliance and Governance

12.5.1. All expenditure under this section is subject to audit and must comply with:

12.5.1.1. The Academy Trust Handbook 2026 principles of regularity, propriety, and value for money.

12.5.1.2. HMRC tax rules for benefits and expenses.

12.5.1.3. The Trust's **Anti-Fraud and Corruption Policy**.

12.5.2. Any exception to these limits requires CFO and CEO approval, and in certain cases, Board approval.

13. VAT

13.1. VAT Registration Status

13.1.1. The Trust is **not VAT registered**.

13.1.2. In accordance with HMRC rules, the Trust reclaims VAT paid on non-business purchases relating to the Trust's educational activities through the **VAT126 refund scheme for academies**.

13.2. VAT Reclaim Process

13.2.1. The Finance Assistant is responsible for preparing and submitting the monthly **VAT126 claim** once the month-end is closed in the Trust's accounting system (**Sage**).

13.2.2. The claim will be based on VAT incurred on eligible expenditure, supported by valid VAT invoices or receipts.

13.2.3. A **detailed transaction listing** will be generated from Sage and saved against the VAT submission record for audit purposes.

13.3. Receipt of Payment and Reconciliation

13.3.1. When HMRC refunds the claimed VAT, payment will be made directly into the Trust's bank account.

13.3.2. The Finance Assistant will:

13.3.2.1. Match the payment received to the submitted claim.

13.3.2.2. Record the receipt in Sage.

13.3.2.3. Reconcile the VAT control account as part of the monthly month-end procedures.

13.4. Compliance and Audit

13.4.1. All VAT126 claims must comply with **HMRC rules for academies** and be capable of withstanding audit scrutiny.

13.4.2. All supporting records, including invoices, receipts, and submission listings, must be retained for at least six years in line with the Academy Trust Handbook and HMRC requirements.

13.4.3. Any queries or disputes with HMRC regarding VAT claims will be managed by the CFO, with Board oversight if material.

14. Charging and Remissions

14.1. The Trust's approach to charging parents/carers and the circumstances in which charges will be waived or remitted. The policy ensures compliance with the Education Act 1996, the Academy Trust Handbook, and relevant DfE guidance, and applies to all schools within the Trust.

14.2. Principles

14.2.1. Education provided during school hours will be free of charge.

14.2.2. No pupil will be excluded from an activity simply because their parents/carers are unwilling or unable to pay.

14.2.3. Charges will only be made where permitted in law and will be transparent, proportionate, and fair.

14.2.4. Where a charge is made, it will not exceed the actual cost of the provision.

14.3. Activities for Which Charges Will Not Be Made

14.3.1. The Trust will not charge for:

14.3.1.1. Education provided during school hours (including the supply of materials, books, and equipment).

14.3.1.2. Admission applications to any school in the Trust.

14.3.1.3. Education provided outside school hours that is part of the national curriculum, a prescribed examination preparation, or religious education.

14.3.1.4. Entry for a prescribed public examination, if the pupil has been prepared for it at the school.

14.3.1.5. Instrumental or vocal tuition for pupils who are looked after by a local authority.

14.4. Activities for Which Charges May Be Made

14.4.1. Charges may be made for:

14.4.1.1. Non-curriculum activities: Education outside school hours that is not part of the national curriculum or religious education.

14.4.1.2. Board and lodging: For residential trips, the cost of board and lodging, except where pupils are entitled to remission.

14.4.1.3. Optional extras: Goods or services wholly or mainly outside school hours, e.g., transport, entrance fees, materials, equipment, or staff costs.

14.4.1.4. Music and vocal tuition: Instrumental or vocal tuition for individuals or groups, where it is not part of the national curriculum or a prescribed examination syllabus.

14.4.1.5. Examination fees: For entry to non-prescribed examinations or for re-sits without school agreement.

14.4.1.6. Breakages and loss: The cost of replacing or repairing school property wilfully damaged, lost, or defaced by pupils.

14.4.1.7. Materials: The cost of materials or ingredients for practical subjects if parents have indicated they wish to own the final product.

14.5. Voluntary Contributions

14.5.1. The Trust may seek voluntary contributions to support certain activities.

14.5.1.1. There is no obligation to contribute, and no pupil will be excluded from an activity because their parents/carers do not contribute.

14.5.1.2. If insufficient contributions are received, the activity may be cancelled.

14.6. Remissions

14.6.1. Parents/carers in receipt of the following may be entitled to a remission of charges for board and lodging on residential visits:

14.6.1.1. Income Support (IS)

14.6.1.2. Income-based Jobseeker's Allowance (IBJSA)

14.6.1.3. Income-related Employment and Support Allowance (IRESA)

14.6.1.4. Support under Part VI of the Immigration and Asylum Act 1999
14.6.1.5. Child Tax Credit (CTC) without Working Tax Credit, and with an annual income below the threshold set by HMRC
14.6.1.6. The guaranteed element of State Pension Credit
14.6.1.7. Universal Credit (with an income not exceeding the DfE threshold)
14.6.2. Each school will ensure parents/carers are aware of these entitlements in trip and activity communications.

14.7. Administration of Charges and Remissions

14.7.1. All charges and remissions must be approved by the Headteacher or their delegate.
14.7.2. Records will be kept of all charges made and remissions granted, in line with the Trust's financial procedures.
14.7.3. All communications regarding charges will be clear, transparent, and issued in advance.

14.8. Monitoring and Review

14.8.1. This policy will be reviewed annually by the Trust Board (or delegated committee) to ensure it remains compliant with legislation and guidance. Each school will publish a summary of its charging and remissions arrangements on its website.

15. Income

15.1. **Core Funding**

15.1.1. The Trust's main sources of income are grants received from the Department for Education (DfE) and from Local Authorities (LAs) for special educational needs (SEN) provision.

15.1.2. The receipt of all such funding will be monitored by the **CFO** and **Financial Controller** to ensure it matches expected allocations and funding agreements.

15.2. Funding Distribution Publication

15.2.1. By 31 January each year, the Trust will publish the summary statement required by the current Academy Trust Handbook explaining how funds are distributed across its schools and reconciling to the relevant annual accounts disclosures.

15.3. **Other Income Streams**

15.3.1. The Trust also generates income from other sources, including but not limited to:

15.3.2. Parental contributions for educational trips, visits, and residential camps.

15.3.3. Lettings and hiring of school premises.

15.3.4. School meal sales.

15.3.5. Voluntary donations.

15.3.6. Bank interest.

15.3.7. Training day charges.

15.3.8. Income from curriculum-based entrepreneurial activities.

15.4. **Charges and Lettings**

15.4.1. Charges to pupils may be made to cover costs of activities where allowed under the **Education Act 1996** and the Trust's **Charging and Remissions Policy**.

15.4.2. Lettings charges will be set in line with each school's approved Lettings Policy, except in exceptional cases where the **Headteacher** or **CFO** may set charges at their discretion.

15.4.3. All lettings should be recorded on the approved booking form, which will generate the relevant invoice.

15.4.4. All income received must be recorded in **Sage** and allocated to the correct bank account and nominal code.

15.4.5. The **Financial Controller** will review all outstanding invoices each month and escalate potential bad debts to the CFO for action.

15.5. **Educational Trips and Visits**

15.5.1. **Approval and Planning**

15.5.1.1. A **Lead Teacher** will be appointed for each trip, responsible for its organisation, budget, and compliance with Trust policy.

15.5.1.2. The Lead Teacher will complete a **Trip Proposal Form**, including:

15.5.1.2.1. Full costing breakdown.

15.5.1.2.2. Identification of any pupils funded through Pupil Premium.

15.5.1.3. The trip proposal must be approved by the **Headteacher**, and by the **CFO** if total costs exceed delegated thresholds.

15.5.2. **Parent Communication and Payments**

15.5.2.1. Parents/carers must be informed in writing of the total cost per pupil and payment arrangements.

15.5.2.2. Payments should normally be made via the Trust's online payment and catering finance system.

15.5.2.2.1. Where cash is received, a receipt should be issued and payment must be recorded on the system.

15.5.2.3. The Finance Assistant will provide regular payment reports to the Lead Teacher, who is responsible for chasing outstanding balances.

15.5.3. **Financial Control**

15.5.3.1. Trips should run at cost price. Separate nominal ledger accounts will be created for each trip to track income and expenditure.

15.5.3.1.1. Surpluses over £10 per pupil will normally be refunded to parents.
15.5.3.2. Any subsidy should be pre-approved by the CFO, with the funding source identified in the approved school budget.
15.5.3.3. No firm bookings should be made until sufficient payments have been received to cover the commitment.
15.5.4. All trips are covered under the Trust's insurance policy. The Lead Teacher must liaise directly with the provider regarding cancellations and claims.
15.5.5. If retrospective approval is needed for expenditure already committed, the matter must be referred to the **CFO**.

15.6. **Sale of Second-Hand Uniform**
15.6.1. Second-hand uniform may be sold through the school office, at school events, or via approved school social media channels.
15.6.2. All sales must be recorded and:
15.6.2.1. For cash payments, a receipt should be issued, and cash stored securely before banking by the Finance Assistant.
15.6.2.2. Where paid online, the payment must be recorded in the Trust's accounting system.
15.6.3. Stock is donated by parents and recorded as unrestricted income.
15.6.4. In some cases, the school may donate uniform items to disadvantaged pupils in line with its welfare policies.

15.7. **Compliance**
15.7.1. All income must be:
15.7.1.1. Recorded accurately in **Sage**.
15.7.1.2. Supported by documentation (e.g., booking forms, invoices, receipts).
15.7.1.3. Banked promptly and securely.

16. Bad Debts

16.1. Review of Debts

16.1.1. All outstanding debts, regardless of value or type, will be reviewed monthly by the **Finance Assistant** or **Financial Controller**.

16.2. Initial Reminder

16.2.1. Where a debt is overdue by at least 14 calendar days, the **Financial Controller** will issue a reminder letter requesting payment within **10 working days**.

16.2.2. The reminder will also offer the debtor the opportunity to disclose any financial difficulty and request a payment plan.

16.3. Payment Plans

16.3.1. The **Financial Controller** may approve payment plans of up to **three months** in duration.

16.3.2. Any plan exceeding three months requires **CFO** approval. Payment plans longer than **12 months** will not normally be approved.

16.3.3. All payment plans must be confirmed in writing and signed by both the Trust and the debtor.

16.4. Final Demand

16.4.1. If a debtor fails to respond to the reminder letter within **15 working days**, or defaults on an agreed payment plan by falling **15 days in arrears**, the **Financial Controller** will issue a **Final Demand** requesting payment within **10 working days**.

16.5. Classification as Bad Debt

16.5.1. At the point a Final Demand is issued, the debt will be classified as a **bad debt** and a provision recorded in **Sage**.

16.6. Escalation to Debt Collection

16.6.1. If the debtor fails to pay after the Final Demand and no alternative agreement is reached (authorised only by the **CFO** or **CEO**), the debt may be passed to an approved debt collection agency.

16.7. Debt Write-Offs

16.7.1. Debt write-offs must comply with Academy Trust Handbook 2026 rules and any relevant DfE sanctions or restrictions in place at the time.

16.7.2. Authorisation limits:

16.7.2.1. **Up to £1,000** – CFO.

16.7.2.2. **Over £1,000** – Finance, Audit and Risk Assurance Committee (FARA).

16.7.3. Once approved for write-off, the **Financial Controller** will record the adjustment in **Sage** and maintain an audit trail including:

16.7.3.1. Reason for the write-off.

16.7.3.2. Actions taken to recover the debt.

16.7.3.3. Relevant correspondence.

17. Cash Management

17.1. Custody of Cash and Cheques

17.1.1. Cash and cheques must be held securely, with access restricted to authorised officials only.

17.1.2. Banking must take place as appropriate to comply with **Risk Protection Arrangement (RPA)** insurance limit for the school's locked receptacle.

17.1.3. Where no other formal documentation exists, official **pre-numbered academy receipts** must be issued for all cash and cheque receipts.

17.1.4. All cash and cheques must be stored in the school safe, or equivalent, prior to banking.

17.2. Bank Accounts

17.2.1. All new bank accounts must be authorised by the **CEO** and/or **CFO**. A formal memorandum must set out arrangements for the operation of the account, including cheque signing, transfer authorisation, and electronic banking protocols.

17.2.2. The operation of **BACS** and other forms of electronic payment must be subject to the same level of control as cheque payments.

17.2.3. The Trust operates a central bank account. Any other accounts (e.g., "Friends of" associations) must remain entirely separate from Trust funds and may only be used for genuine fundraising purposes.

17.2.4. Such accounts must not be used to process income or receipts relating to school activities undertaken during Trust time, or for consultancy carried out under the school/Trust name while on Trust payroll.

17.2.5. Where such accounts exist, the Trust reserves the right to request and review a **full transaction listing** to ensure compliance and proper allocation of income.

17.3. Deposits

17.3.1. Details of any banking deposit must be recorded on a paying-in slip, counterfoil, or supporting record, and must include:

17.3.2. The total amount deposited.

17.3.3. A reference (e.g., receipt number or debtor name).

17.4. Payments and Withdrawals

17.4.1. All cheques and withdrawal instruments must bear **two authorised signatures** from the approved list:

17.4.1.1. CEO

17.4.1.2. CFO

17.4.1.3. Headteacher

17.4.1.4. Financial Controller

17.4.1.5. Chair of the MAT Board

17.4.2. This requirement applies to all accounts operated by or on behalf of the Trust.

17.4.3. Multiple bank accounts operated by the Trust are subject to the same authorisation and control arrangements.

17.5. Bank Administration and Reconciliation

17.5.1. The Financial Controller must ensure bank statements are received regularly and reconciliations are performed at least monthly.

17.5.2. Reconciliations must ensure:

17.5.2.1. All bank accounts reconcile to the cash book.

17.5.2.2. Reconciliations are prepared by the Finance Assistant.

17.5.2.3. Independent review is undertaken by the CFO, CEO, and/or internal audit.

17.5.2.4. Any adjustments are processed promptly.

17.6. Petty Cash Accounts

17.6.1. The maximum petty cash float per school is £500, administered by authorised office staff.

17.6.2. The Trust aims to operate on a **cashless basis**, so petty cash use is subject to strict scrutiny and must be justified.

17.6.3. Petty cash procedures:

17.6.3.1. Payments from petty cash require a till receipt or proof of payment. Claims may not exceed £50 without CFO or Headteacher approval.

17.6.3.2. All vouchers require the Headteacher's signature and the claimant's signature to confirm receipt.

17.6.3.3. Floats must be stored in a locked drawer or safe with access restricted to authorised staff.

17.6.3.4. No personal cheques may be cashed through petty cash.

17.6.3.5. Petty cash is reimbursed by cheque from the school's bank account, with date, amount, and reference recorded.

17.6.3.6. All receipts and supporting evidence must be submitted to the central finance team for retention.

17.6.4. Floats should not normally require replenishment more than once per half term.

17.7. Cash Flow Forecasting

17.7.1. The Financial Controller prepares cash flow forecasts to ensure sufficient funds are available for day-to-day operations.

17.7.2. Forecasts will be used to:

17.7.2.1. Identify surplus balances for potential investment.

17.7.2.2. Identify potential shortfalls and take early action, such as transferring funds between accounts or adjusting budgets.

18. <u>Investments</u>

18.1. Investments shall be limited to placing spare cash resources into a safe high interest bank account, which does not have a limit on accessibility. Any other investment will only be made on prior approval of the MAT Board.

19. Fixed assets

19.1. Asset register

19.1.1. The MAT Board is responsible for maintaining the schools' assets securely.

19.1.2. All items above £500, or those of a highly desirable nature (such as iPads), should be entered onto an inventory list.

19.1.3. The Trusts capitalisation limit of £5000 will be used when considering items to be recognised on the Trusts Balance Sheet. This can be adjusted in liaison with the CFO and depends upon nature and type of purchase.

19.1.4. The asset register should include the following information:

19.1.4.1. asset description

19.1.4.2. asset number

19.1.4.3. serial number

19.1.4.4. date of acquisition

19.1.4.5. asset cost

19.1.4.6. source of funding (% of original cost funded from DfE grant or other sources)

19.1.4.7. expected useful economic life

19.1.4.8. depreciation (for those items with a capital value of above £5k)

19.1.4.9. current book value

19.1.4.10. location

19.1.4.11. name of member of staff responsible for the asset

19.1.5. The register helps

19.1.5.1. ensure that staff take responsibility for the safe custody of assets

19.1.5.2. enable independent checks on the safe custody of assets as a deterrent against theft or misuse

19.1.5.3. manage the effective utilisation of assets and to plan for their replacement

19.1.5.4. the external auditors draw conclusions on the annual accounts and the academy's financial system and

19.1.5.5. support insurance claims in the event of fire, theft, vandalism or other disasters

19.2. Security of assets

19.2.1. Stores and equipment must be secured by means of physical security devices. Only authorised staff may access the stores

19.2.2. All the items in the register should be permanently and visibly marked as the academy's property and there should be a regular check by someone other than the person maintaining the register. Discrepancies between the physical count and the amount recorded in the register to be investigated promptly and where significant, reported to the governing body. Inventories of academy property to be kept up to date and reviewed regularly. Where items are used by the academy but do not belong to it, this should be noted.

19.2.3. The immediate responsibility for the safeguarding of equipment lies with the end user departments; in support of this the academy provides security measures, including, burglar alarm systems, inventories, security marking, maintenance and support agreements where appropriate and insurance cover.

19.3. Depreciation

19.3.1. Depreciation is provided on all fixed assets in line with recognised accounting standards and best practice guidelines, at rates calculated to write off the cost of each asset on a straight line basis over its expected useful life, as follows:

19.3.1.1. Freehold buildings x 2% (50 years)

19.3.1.2. Fixtures, fittings and equipment x 20% (5 years)

19.3.1.3. ICT equipment x 33 1/3% (3 years)

19.3.1.4. Motor vehicles x 25% (4 years)

19.4. Disposals

19.4.1. Items which are to be disposed of by sale or destruction must be authorised for disposal by the CEO or CFO, and where significant (above £5k NBV), be authorised by the MAT Board, as well as sold following competitive tender.

19.4.2. The academy must seek the approval of the DfE in writing if it proposes to dispose of an asset or assets for which a capital grant in excess of £20,000 was paid, or whether any sanctions in place require prior approval from the DfE

19.4.3. Disposal of equipment to staff is not encouraged, as it may be more difficult to evidence the academy obtained value for money in any sale or scrapping of equipment. In addition, there are complications with the disposal of computer equipment, as the academy would need to ensure licences for software programmes have been legally transferred to a new owner.

19.4.4. The academy will reinvest the proceeds from all asset sales.

19.4.5. All disposals of land must be agreed in advance with the Secretary of State.

19.5. Loan of Assets

19.5.1. Items of academy property must not be removed from academy premises without the authority of the Headteacher or CFO. A record of the loan must be recorded in a loan book and booked back in academy when it is returned.

19.5.2. If assets are on loan for extended periods or to a single member of staff on a regular basis the situation may give rise to a 'benefit-in-kind' for taxation purposes. Loans should therefore be kept under review and any potential benefits discussed with the academy's auditors.

19.5.3. The academy will allow persons and or organisation who are connected to the academy to use assets, where insurance allows such use and the risks to such assets are minimal. Permission and advice must be sought from the CFO.

20. Insurance

20.1. General Requirements

20.1.1. The MAT Board will ensure that the Trust maintains appropriate insurance arrangements to protect its assets, staff, pupils, and legal responsibilities, in line with statutory requirements and the Academy Trust Handbook 2026.

20.1.2. Where the Trust is a member of the **DfE's Risk Protection Arrangement (RPA)**, the Board will review the scope of RPA cover annually and arrange additional commercial insurance where risks are not fully covered by the RPA.

20.2. Minimum Insurance Cover

20.2.1. As a minimum, the Trust will ensure cover for:

20.2.2. **Buildings and contents** – including accidental damage, theft, and special equipment.

20.2.3. **Employers' liability** – covering injury or illness to employees arising from their work.

20.2.4. **Public liability** – covering injury or damage to third parties and their property.

20.3. Annual Risk Review

20.3.1. All insurable risks will be reviewed annually by the CFO in consultation with the Trust's insurance provider (or RPA liaison) to ensure cover levels remain adequate and cost-effective.

20.3.2. Significant changes to risk exposure (e.g., new building projects, acquisitions, or changes in activities) will trigger an immediate insurance review.

20.4. Contractor Requirements

20.4.1. All contractors working on Trust premises must provide evidence of valid **public liability insurance** before commencing work.

20.4.2. Minimum acceptable cover is **£5 million** unless otherwise agreed by the CFO.

20.5. Lettings and Third-Party Use

20.5.1. Hirers of school premises or facilities must either:

20.5.1.1. Be covered by the Trust's insurance at an agreed additional cost; or

20.5.1.2. Provide evidence of valid **public liability insurance** with a minimum indemnity of £5 million.

20.6. Incident Reporting and Claims

20.6.1. All accidents, losses, or incidents that may give rise to an insurance claim must be reported **immediately** to the school office, the CFO, and the insurer (or RPA contact).

20.6.2. Claims under an insurance policy must be authorised by the **Headteacher** or **CFO** before submission to the insurer.

20.6.3. A full record of all claims, supporting evidence, and correspondence must be maintained for a minimum of six years in accordance with the Academy Trust Handbook.

21. Related Party Transactions

21.1. The Trust must comply in full with the requirements set out in Part 5 of the Academy Trust Handbook regarding related party transactions. These rules apply to all goods or services provided by or to individuals or organisations connected to the Trust.

21.2. **Definition**: Related parties include persons and entities with control or significant influence over the Trust, key management personnel, close family members, and organisations in which these individuals have a significant interest, as defined in section 33 of FRS 102 and the Charities SORP.

21.3. **Principles:**

21.3.1. All relevant individuals complete the register of interests in accordance with sections 1.45 to 1.48 of the Handbook.

21.3.2. No one connected to the Trust uses their position for personal gain or receives payment on preferential terms.

21.3.3. Payments to members or trustees are only made if permitted by the Articles or Charity Commission authority, and comply with the Funding Agreement.

21.3.4. The 'at cost' rule is applied where required (see below).

21.4. Reporting Requirements

21.4.1. All contracts and agreements with related parties must be reported to the Department for Education (DfE) in advance of commencement or renewal via the online related party transaction form.

21.4.2. The Trust must obtain DfE prior approval for any contract or agreement with a related party for the supply of goods or services agreed on or after 1 September 2023, where:

21.4.2.1. The individual contract or agreement exceeds £40,000 in the same financial year ending 31 August, or

21.4.2.2. Entering into the agreement would cause the cumulative value with that related party to exceed £40,000 in that financial year.

21.5. **Exemptions**. The £40,000 approval requirement does not apply to contracts with:

21.5.1. Colleges, universities, or schools that sponsor the Trust.

21.5.2. Other state-funded schools or colleges, including academies.

21.5.3. Religious authorities providing services fundamental to the Trust's religious character. (This exemption does not extend to subsidiaries of such bodies.)

21.5.4. Novel, Contentious, or Repercussive Transactions
Any related party transaction that is novel, contentious, or repercussive requires DfE prior approval, regardless of value.

21.6. At Cost Requirements

21.6.1. Contracts with related parties exceeding £2,500 cumulatively in a financial year must be at no more than cost for the element above £2,500.

21.6.2. A written statement of assurance confirming charges do not exceed cost must be obtained, supported by open book arrangements.

21.6.3. 'At cost' is defined as the full cost of all resources used in supplying the goods or services, without profit, and must include both direct and proportionate indirect costs.

21.7. Record Keeping

21.7.1. The Trust must retain clear evidence to demonstrate compliance with all reporting, approval, and at-cost requirements, and disclose related party transactions in its annual accounts in accordance with the Academies Accounts Direction.

22. STAFF EXPENSES POLICY

22.1. Staff may claim reimbursement for reasonable expenses incurred wholly, necessarily and exclusively in the course of the business of the Academy Trust. These may arise from attending meetings, training or conferences, or purchases made on the Trust's behalf. Any purchase made should be approved by the budget holder prior to purchase – there is no right to reimbursement where there is no authorisation prior to purchase.

22.2. It is essential that Inland Revenue regulations are met and therefore this policy must be adhered to when making an expenses claim.

22.3. Claiming Expenses

22.3.1. Payments for the personal expenditure of staff must be made using a applicable Staff Expenses Claim Form.

22.3.2. The purchase of classroom equipment and items should normally be completed using the purchase ordering system and paid for directly by the school. A Staff Expenses Claim Form may be used for reclaiming the cost of such purchases on occasion and if approved by the budget holder.

22.3.3. Staff should make reasonable efforts to get the best value possible when purchasing items, food or travel tickets.

22.3.4. Supporting documents required as evidence, such as receipts and bills, must be attached to the Staff Expenses Claim Form.

22.3.5. Claim forms must be approved and signed by the budget holder.

22.3.6. Claims which do not meet approval will not processed and will be returned.

22.3.7. A copy of a completed claim will be recorded and stored.

22.3.8. Claims will normally be reimbursed through payroll.

22.3.9. The submission of false claims will be treated as a fraud and will lead to disciplinary action.

22.4. Tax considerations

22.4.1. Claims adhering to the procedures in this Policy will be paid without the deduction of income tax. However, it is the claimant's responsibility to ensure payment for any due tax is made.

22.4.2. Other expenses will be paid via payroll. These will be treated as benefits-in-kind and taxed accordingly.

22.5. Travel Expenses

22.5.1. Payment for mileage will be paid at the HMRC advisory rates.

22.5.2. Staff are encouraged to car pool where possible and sharing is expected, save for management of risk, where staff start from and return to the same location after making the same visit.

22.5.3. Mileage claims should have attached a VAT receipt for fuel used. The claimant is responsible for attaching the receipt and the person authorising the claim is responsible for checking the receipt is valid prior to payment.

22.5.4. An appropriate receipt must:

22.5.4.1. Be dated before the date of the journey claimed for.

22.5.4.2. Show the amount of fuel purchased in litres.

22.5.4.3. Show the name of the fuel supplier and their VAT registration number.

22.5.4.4. Account for at least 25% of the total amount of the mileage claim.

22.5.5. If several low mileage claims are submitted, a single receipt showing fuel purchased to cover all the miles claimed is sufficient.

22.5.6. The date of, reason for, starting point and destination of the journey should all be shown on the Staff Expenses Claim Form.

22.5.7. Claims should be submitted monthly. Claims submitted over 6 months after the expense was incurred may not be paid.

22.5.8. Parking or speeding fines will never be reimbursed. Toll road charges may be reimbursed if the budget holder's permission has been granted before the journey is made.

22.5.9. Unless contractually able to, or undertaking work outside of normal hours resulting in additional unreasonable additional beyond normal expected commuting (to be agreed by authoriser), business mileage will never be paid for a journey from home to a normal place of work.

22.5.10. If a journey starts at home or finishes at home, the mileage claimed should be the lesser of the distance actually travelled compared to normal home to work mileage.

22.6. Vehicle Insurance

22.6.1. The Trust does not provide car insurance for staff using their own vehicles. Staff members are responsible for ensuring they are appropriately insured prior to travel. Staff must also ensure that the car is safe and legal to drive. The claiming of milage expenses infers your confirmation of this.

22.7. Travel by Rail, Bus or Aeroplane

22.7.1. The use of public transport for eligible journeys will be reimbursed upon receipt, provided the expenses are reasonable. Staff should ensure they travel by the most economical method bearing in mind both the cost and travel time. Any overseas travel should be approved by the CFO before booking to confirm that it is in the interests of the Trust. Accompanying overseas school trips for pupils will fall into that category.

22.7.2. Staff should use the most economical class of travel. Generally, this is standard or economy class unless the cost of first class is at the same cost. If a member of staff wishes to travel first class they may do so on reimbursement to the Trust of the difference in the fare.

22.7.3. The Academy Trust will not pay for the travel of any accompanying person, unless their attendance is required as a representative of the Academy Trust or the staff member requires assistance by means of reasonable adjustments.

22.8. Cost of Meals and Accommodation

22.8.1. The cost of meals purchased by staff required to work at a location away from their home or the normal place of work may be claimed. No reimbursement will be made for an activity or visit where the staff member normally would have provided their own lunch e.g. school trips. However the cost of meals will be paid when on a course or otherwise away overnight.

22.8.2. Reasonable expenses for the cost of accommodation, food and drink will be reimbursed when supported by receipts.

22.8.3. Where an employee has to work away from their home and/or normal place of work, requiring accommodation, the Trust will reimburse or arrange such accommodation. The cost of which will only cover the required duration to support the business required activity. It will not meet the cost of additional parties or accommodation provided to a spouse or other family members.

22.8.4. Personal items, such as alcoholic drinks, mini-bars, newspapers, movies etc. will not be reimbursed and their total should be deducted from any bills submitted for expenses purposes.

22.8.5. If an employee chooses to stay with friends or relatives instead of in a hotel, an allowance of £30 per night may be claimed.

22.9. Telephone and Mobile Expenses

22.9.1. Business calls made from a home telephone or personal mobile phone may be reimbursed subject to provision of an itemised telephone bill and their inclusion on the Staff Expenses Claim Form. Line or equipment rental will not be reimbursed.

22.10. Cleaning of Uniforms/ equipment

22.10.1. A limited number of staff are provided with branded uniforms or other equipment as part of their role in the Trust. The uniforms should be maintained by the staff member so they are clean and tidy in use. No expenses can be claimed for cleaning unless the cost is exceptional (and more than would be expected for other work attire).

22.11. Overseas Travel

22.11.1. When travelling overseas the same general principles for staff expenses as above apply. Travel arrangements should be made through an ABTA registered agent. Insurance provision should be investigated before the trip and if necessary additional cover purchased.

22.11.2. It is recognised that on some occasions, when not accompanying children, a member of staff may wish to extend their stay into the weekend or school holidays for personal reasons. This is permitted as long as any additional costs incurred (flight cost, hotel room, subsistence) is paid for be the member of staff.

23. GOVERNORS/DIRECTORS ALLOWANCES

23.1. Members of the governing board may claim allowances to cover expenditure necessary to enable them to perform their duties.

23.2. This does not include an attendance allowance, or payment to cover loss of earnings.

23.3. Members of the governing board may claim allowances by nd submitting it to the CFO by email.

23.4. Allowances will only be paid on the provision of a receipt, and will be limited to the amount shown on the receipt.

23.5. Members of the governing board may claim for:

23.5.1. Childcare

23.5.2. Care for elderly or dependent relatives

23.5.3. Extra costs incurred because they have a special need or English as a second language

23.5.4. Travel and subsistence costs

23.5.5. Telephone charges, photocopying, postage, stationery, etc.

23.5.6. Other justifiable allowances

23.6. Claims will be paid in arrears on a case-by-case basis.

23.7. All claims will be reported to FARA to maintain transparency

23.8. The chair of governors (or the vice-chair, where appropriate) may investigate claims that appear excessive or inconsistent. All claims will be subject to an independent audit.

23.9. Travel expenses where a governor uses their own vehicle must not exceed the HM Revenue and Customs (HMRC) approved mileage rates (please see HMRC website).

24. Risk Management

24.1. This section sets the framework and processes for identifying, assessing, managing, and monitoring risk across the Trust. It supports compliance with the Academy Trust Handbook, funding agreement, and the Trust's Articles of Association. Effective risk management enables the Trust to:

24.1.1. Achieve strategic objectives.

24.1.2. Safeguard pupils, staff, and assets.

24.1.3. Maintain financial stability and value for money.

24.1.4. Protect the Trust's reputation.

24.2. All trustees, members, local governing bodies, staff, and contractors engaged in activities on behalf of the Trust will consider:

24.2.1. Strategic risks – long-term risks to the Trust's vision, mission, and objectives.

24.2.2. Operational risks – day-to-day risks affecting teaching, learning, finance, estates, ICT, HR, and compliance.

24.2.3. Financial risks – including fraud, funding volatility, and budgetary control.

24.2.4. Compliance risks – legal, regulatory, and safeguarding obligations.

24.2.5. Reputational risks – adverse publicity or stakeholder confidence loss.

24.2.6. Project risks – significant change programmes or capital works.

24.3. The Trust will:

24.3.1. Embed risk management into strategic and operational planning.

24.3.2. Maintain a culture of openness and transparency around risk reporting.

24.3.3. Use a proportionate approach to risk assessment, balancing opportunity and control.

24.3.4. Apply the "Three Lines of Defence" model:

24.3.4.1. Operational management – owns and manages risk.

24.3.4.2. Governance oversight – ensures risk is being effectively managed.

24.3.4.3. Independent assurance – internal and external audits, reviews, and inspections.

24.4. Roles and Responsibilities

24.4.1. Trust Board

24.4.1.1. Owns the risk management framework and policy.

24.4.1.2. Approves the Trust's risk appetite and tolerance levels.

24.4.1.3. Reviews the strategic risk register at least termly.

24.4.2. FARA

24.4.2.1. Oversees risk management processes.

24.4.2.2. Reviews risk reports and escalations from local governing bodies and executive leaders.

24.4.2.3. Recommends risk appetite changes to the Board

24.4.3. CEO

24.4.3.1. Ensures effective implementation of the risk management framework.

24.4.3.2. Escalates significant risks to the Board.

24.4.4. CFO

24.4.4.1. Ensures financial risk management processes are effective.

24.4.4.2. Supports compliance with Academy Trust Handbook financial controls.

24.4.5. Headteachers

24.4.5.1. Identify and manage operational risks within their areas.

24.4.5.2. Maintain local risk registers, updating them termly.

24.4.5.3. Escalate risks outside agreed tolerance levels.

24.4.6. All Staff

24.4.6.1. Have a responsibility to identify and report risks and near misses.

24.4.7. Risk Appetite and Tolerance

24.4.7.1. The Trust will set a risk appetite statement annually, defining the amount and type of risk it is willing to accept in pursuit of its objectives.

24.4.7.2. Different risk categories may have different tolerances (e.g., low tolerance for safeguarding risk, higher tolerance for innovation risk).

24.4.8. Risk Identification and Assessment

24.4.8.1. Risks will be identified through:

24.4.8.1.1. Strategic planning.

24.4.8.1.2. Operational reviews.

24.4.8.1.3. Incident and near miss reporting.

24.4.8.1.4. Audit and inspection outcomes.

24.4.8.1.5. External environment scanning (e.g., policy, funding, demographic changes).

24.4.8.2. Each risk will be assessed using a likelihood x impact matrix to determine a risk score and prioritisation level.

24.4.9. Risk Registers

24.4.9.1. The Strategic Risk Register records high-level risks that could impact the Trust's objectives.

24.4.9.2. Local Risk Registers record operational and school-specific risks.

24.4.9.3. All risk registers will include:

24.4.9.3.1. Risk description.

24.4.9.3.2. Risk owner.

24.4.9.3.3. Likelihood and impact scores.

24.4.9.3.4. Current controls in place.

24.4.9.3.5. Further actions required.

24.4.9.3.6. Target score and review date.

24.5. Monitoring and Reporting

24.5.1. Local risk registers will be reviewed at least annually by each school's leadership and reported to the central executive team.

24.5.2. The central executive team will update the Strategic Risk Register and report to the FARA Committee.

24.5.3. The Trust Board will review the Strategic Risk Register at least once per year.

25. Anti-Fraud and Corruption Policy

25.1. The Trust is committed to preventing, detecting, and responding to fraud, theft, corruption, and other irregularities.

25.2. The Trust is committed to operating with integrity, transparency, and accountability, ensuring the proper use of public funds and safeguarding its assets.

25.3. This section covers:

25.3.1. Fraud (including theft, false accounting, and deception).
25.3.2. Bribery and corruption.
25.3.3. Collusion, conspiracy, and conflicts of interest.
25.3.4. Misuse of assets or funds.
25.3.5. Falsification of records or claims.

25.4. Definitions

25.4.1. **Fraud** – Any intentional act of dishonesty or deception intended to result in financial or personal gain, as defined in the Fraud Act 2006.
25.4.2. **Corruption** – Offering, giving, soliciting, or accepting an inducement or reward that influences the action of an employee, trustee, or official, contrary to the proper conduct of their duties.
25.4.3. **Bribery** – Giving or receiving something of value to influence a decision or action, as prohibited under the Bribery Act 2010.

25.5. The Trust will:

25.5.1. Maintain zero tolerance towards fraud, theft, and corruption.
25.5.2. Promote a culture of honesty, openness, and accountability.
25.5.3. Establish clear procedures for prevention, detection, and investigation.
25.5.4. Support and protect individuals who report suspected wrongdoing in good faith.
25.5.5. Take appropriate disciplinary, civil, and criminal action where wrongdoing is proven.

25.6. The Trust will deter fraud and corruption through:

25.6.1. **Strong internal controls** – segregation of duties, authorisation limits, and regular reconciliations.
25.6.2. **Clear financial regulations** – aligned with the Academy Trust Handbook.
25.6.3. **Regular training and awareness** – so staff understand risks and reporting mechanisms.
25.6.4. **Pre-employment checks** – including references and right-to-work verification.
25.6.5. **Declaration of interests** – for trustees, governors, and staff.
25.6.6. **Supplier due diligence** – especially for high-value or related-party contracts.

25.7. Fraud and corruption may be detected through:

25.7.1. Routine internal checks and reconciliations.
25.7.2. Internal audit reviews.
25.7.3. Whistleblowing reports.
25.7.4. Suspicious transaction monitoring.
25.7.5. External audit or regulatory review.

25.8. Reporting Suspicions

25.8.1. All concerns should be reported immediately to the CEO or the CFO.
25.8.2. Where the concern involves either of these roles, it should be reported to the Chair of the Audit & Risk Committee.
25.8.3. Reports can also be made under the Trust's Whistleblowing Policy.
25.8.4. The Trust will comply with its obligation to report material fraud to the DfE in line with the Academy Trust Handbook.

25.9. Investigation: The CEO, in consultation with FARA, will determine the appropriate course of action.

25.9.1. Investigations may involve internal audit, HR, legal advisors, or the police.

25.9.2. All investigations will be handled discreetly, fairly, and in accordance with employment and data protection law.

25.10. Disciplinary Action

25.10.1. Proven cases of fraud, theft, or corruption will be treated as gross misconduct.

25.10.2. Disciplinary action may result in dismissal and referral to law enforcement.

25.10.3. Where appropriate, the Trust will seek to recover losses through civil proceedings or insurance claims.

25.11. Responsibilities

25.11.1. **Trust Board**: Holds overall accountability for the Trust's anti-fraud framework.

25.11.2. **FARA**: Oversees the adequacy and effectiveness of fraud prevention controls.

25.11.3. **CEO**: Ensures effective procedures are in place for preventing, detecting, and investigating fraud.

25.11.4. **CFO**: Maintains strong financial controls and monitors compliance.

25.11.5. **Managers**: Implement financial controls and report suspected irregularities immediately.

25.11.6. **All Staff**: Have a duty to act honestly and to report any suspicion of fraud or corruption.

25.12. Confidentiality and Protection

25.12.1. Whistleblowers will be protected from victimisation and retaliation, in accordance with the Public Interest Disclosure Act 1998.

25.12.2. Reports will be treated in confidence, with the identity of the reporter disclosed only where necessary for investigation or legal purposes.

26. Document Retention

26.1. Purpose & Legal Framework

26.1.1. The Trust retains records only as long as necessary for operational, legal, historical, or audit purposes, per **UK GDPR** and the **Data Protection Act 2018**.

26.1.2. This policy also reflects guidance for academies from GOV.UK and the Academy Trust Handbook 2026.

Record Type	Retention Period	Reference / Legislation
Contracts	6 years from final payment	Limitation Act 1980, Gov.uk guidance (GOV.UK)
Debtor Records	6 years from the end of the financial year	Limitation Act 1980 (GOV.UK)
VAT Records	6 years from financial year-end	HMRC VAT guidance (GOV.UK)
Admissions Registers	6 years from date of admission	School Attendance Regulations 2024 (GOV.UK)
Attendance Registers	6 years from date of entry	As above (GOV.UK)
Governor/Board Meeting Records	10 years from date of meeting	Academy Trust Governance guidance (GOV.UK)
Educational Visit Records	10 years from visit date	HASPEV guidance/limitation principles (GOV.UK)
Staff Personnel Files	6 years after employment ends	Limitation Act 1980 (GOV.UK)
Pay Records & Maternity	3 years from end of relevant tax year	HMRC PAYE requirements (GOV.UK)
DBS Certificates	6 months after recruitment	KCSIE guidance (GOV.UK)
Health & Safety Records (e.g., fire assessments)	Life of document + 6 years	HSE / legal advice (GOV.UK)
Maintenance Records	6 years from financial year-end	VAT Notice 700/21 (GOV.UK)
Title Deeds	12 years from end of deed	Limitation Act 1980 (GOV.UK)
Memoranda of Understanding	Life of trust + 6 years	Governance retention guidance (GOV.UK)

26.2. Retention Principles

26.2.1. Records should only be retained for as long as justified by legal or business need.

26.2.2. Electronic retention is preferred. Once records are scanned, originals should be securely destroyed unless statutory retention is required.

26.2.3. Records pending audit, investigation, or legal action must **not** be destroyed until the matter is resolved.

26.3. Metadata, Disposal & Auditability

26.3.1. For disposal of records, reasons must be documented in a disposal log.

26.3.2. Archived records should remain accessible, reliable, and retrievable for audit and governance review.

26.4. Annual Review & Exceptions

26.4.1. The Trustee Board (via FARA) will review retention schedules annually to confirm continued appropriateness.

26.4.2. Exceptional circumstances (e.g., ongoing litigation, statutory inquiries) may require longer retention. These must be documented.

26.5. Secure Disposal

26.5.1. Paper records should be shredded or securely disposed. Electronic records must be permanently deleted using verified processes.

26.5.2. Disposal must occur only after the retention period and with documented approval.

27. **Reserves Policy**

27.1. **Purpose and Principles**

27.2. The Trust's Reserves Policy ensures prudent financial planning, compliance with the Academy Trust Handbook 2026, and sustainability in the delivery of education.

27.3. The purpose of holding reserves is to:

27.3.1. Provide working capital to cover timing differences in income and expenditure.

27.3.2. Act as a buffer against unforeseen events, including funding changes or emergencies.

27.3.3. Support investment in capital projects and strategic priorities.

27.3.4. Maintain financial stability and the Trust's going concern status.

27.4. The Trust recognises the balance between holding adequate reserves for financial resilience and ensuring funds are spent for the benefit of current pupils.

27.5. **Categories of Reserves**

27.5.1. **Unrestricted Reserves** – funds with no restrictions on use, derived from trading activities, lettings, or donations without conditions.

27.5.2. **Restricted Reserves** – funds subject to specific conditions, such as General Annual Grant (GAG) and other DfE grants, which must be used in line with the Funding Agreement and grant terms.

27.5.3. **Restricted Fixed Asset Reserves** – funds received for capital purposes only, to be spent on acquiring, enhancing, or maintaining fixed assets.

27.6. **Target Reserve Levels**

27.6.1. The Trust aims to maintain unrestricted reserves equivalent to a minimum of one month's operating expenditure, unless the Board formally approves a variation.

27.6.2. The target will be reviewed annually during budget setting, taking into account:

27.6.2.1. Future funding forecasts.

27.6.2.2. Identified risks in the Strategic Risk Register.

27.6.2.3. Planned capital investment.

27.6.2.4. Contingency requirements for emergencies.

27.7. **Use of Reserves**

27.7.1. Reserves will only be used for purposes consistent with the Trust's charitable objectives.

27.7.2. Use of unrestricted reserves above £20,000 requires CFO and CEO approval, with Board notification.

27.7.3. Use of restricted reserves must comply with grant terms, ATH requirements, and the Charities SORP.

27.8. **Monitoring and Reporting**

27.8.1. The CFO will report the reserves position to the Board at least three times per year via management accounts.

27.8.2. The Board will review the adequacy of reserves annually as part of the budget approval process.

27.8.3. The reserves position will be disclosed in the annual report and accounts in accordance with the Academies Accounts Direction.

28. **Contingency and Business Continuity for Finance**

28.1. **Purpose**

28.1.1. This section sets out the Trust's arrangements to ensure continuity of critical financial operations in the event of disruption, in line with the Academy Trust Handbook 2026 and good governance practice.

28.1.2. The aim is to maintain essential financial services, protect public funds, and meet statutory reporting deadlines during emergencies.

28.2. **Scope**

28.2.1. This plan covers financial continuity risks including, but not limited to:

28.2.1.1. Loss of finance system access (e.g., Sage outage).

28.2.1.2. Loss of key finance staff.

28.2.1.3. Cyber incidents or data breaches.

28.2.1.4. Denial of access to Trust premises.

28.2.1.5. Significant utility failures.

28.2.1.6. Major incidents such as fire, flood, or pandemic.

28.3. **Key Financial Processes Covered**

28.3.1. Payroll processing.

28.3.2. Supplier payments.

28.3.3. Income collection and banking.

28.3.4. Grant claims and statutory returns (e.g., budget forecast, accounts return).

28.3.5. Bank reconciliations and month-end close.

28.4. **Roles and Responsibilities**

28.4.1. The CFO is responsible for activating the Financial Business Continuity Plan (FBCP) and liaising with the CEO and Chair of FARA.

28.4.2. The Financial Controller acts as deputy lead and ensures continuity arrangements for payroll, banking, and core transaction processing.

28.4.3. Budget holders and Headteachers must follow contingency instructions during disruption.

28.5. **Continuity Arrangements**

28.5.1. Cloud-based financial systems (Sage, banking portals) allow remote access via secure VPN and multi-factor authentication.

28.5.2. Daily automated backups are maintained, with off-site data storage in compliance with UK GDPR.

28.5.3. Key process guides for payroll, supplier payments, and banking are stored securely on the Trust's secure document management system and accessible remotely to authorised staff.

28.5.4. Where finance staff are unavailable, cross-trained staff within the central team will assume key duties, supported by external payroll providers and banking relationship managers.

28.5.5. If the main office is inaccessible, financial operations will be relocated to a designated alternative site or operated fully remotely.

28.6. **Contingency Funding**

28.6.1. The Trust will maintain a contingency fund within its reserves in line with the Reserves Policy to cover emergency expenditure.

28.6.2. The CFO may authorise emergency spend up to £20,000 without prior Board approval, provided it is reported at the next Board meeting.

28.7. **Testing and Review**

28.7.1. The financial continuity plan will be tested annually through a desk-based scenario exercise.

28.7.2. Lessons learned will be incorporated into updated procedures.

28.7.3. The CFO will review the plan annually.

28.8. **Link to Risk Management**

28.8.1. Continuity risks and mitigating actions will be recorded in the Strategic Risk Register and reviewed by FARA at least termly.

29. Training Requests and Repayment of Training Costs

29.1. **Purpose**

29.1.1. The Trust is committed to supporting the professional development of all employees through training and learning opportunities that improve skills, knowledge, and performance, and which support the Trust's strategic priorities.

29.1.2. This section sets out the approval process for training requests and the circumstances in which employees may be required to repay training costs if they leave the Trust within a defined period after completing the training.

29.2. **Training Requests**

29.2.1. All training requests must be submitted in writing to the employee's line manager using an appropriate Training Request Form, including:

29.2.1.1. Details of the course and provider.

29.2.1.2. Dates and location of the training.

29.2.1.3. Full costs, including course fees, travel, accommodation, and subsistence (if applicable).

29.2.1.4. Justification for how the training supports the employee's role and the Trust's priorities.

29.2.2. All training requests will be reviewed in the context of budget availability, operational requirements, and strategic alignment.

29.2.3. The Headteacher or CFO must authorise any training expenditure over £250.

29.3. **Repayment of Training Costs**

29.3.1. The Trust reserves the right to require repayment of certain training costs if an employee voluntarily resigns or otherwise leaves the Trust's employment within **two years** of completing the training.

29.3.2. Repayment will apply to:

29.3.2.1. Non-statutory training courses costing over £250.

29.3.2.2. Statutory or mandatory training undertaken because the employee applied for, and was appointed to, a role that required the qualification or training, and then leaves soon after completion (for example, a newly promoted teacher completing SENCO training and leaving soon after qualification).

29.3.3. Repayment will **not** apply to:

29.3.3.1. Statutory or mandatory training required for the employee's existing role (e.g. safeguarding, first aid).

29.3.3.2. Training funded entirely by an external body or grant.

29.3.3.3. Where the employee leaves due to **redundancy**, ill-health retirement, or other circumstances agreed by the CEO and CFO as beyond the employee's control.

29.4. **Repayment Schedule**

29.4.1. The repayment percentage is based on the time between the training completion date and the employee's last working day:

29.4.1.1. **Within first 12 months:** 100% of training costs.

29.4.1.2. **13–18 months after completion:** 75% of training costs.

29.4.1.3. **19–24 months after completion:** 50% of training costs.

29.4.1.4. **After 24 months:** No repayment required.

29.5. **Payment Method**

29.5.1. Any repayment due will normally be deducted from the employee's **final salary after tax**.

29.5.2. Where the final salary is insufficient to cover the repayment, the Trust will issue an invoice for the balance, payable within 28 days.

29.5.3. If repayment is not made, the Trust may take recovery action, which may include legal proceedings.

29.6. **Agreement to Repayment Term**

29.6.1. Before booking, the employee should agree to a **Training Repayment Agreement** confirming that they have read and understood this policy section and agree to repay costs in line with the repayment schedule if they leave within two years.

29.6.2. A copy of the signed agreement will be kept in the employee's personnel file.

29.6.3. Where a delegated budget holder authorises training without obtaining a signed Training Repayment Agreement, they should be able to clearly evidence:

29.6.3.1. The reasons for proceeding without the agreement.

29.6.3.2. Why repayment safeguards were deemed unnecessary or inappropriate in the specific case.

29.6.3.3. Whether an alternative written waiver or condition was sought from the employee.

29.6.4. In such cases, the decision and rationale should be documented in writing and submitted to the CFO for review before the training is booked.

29.7. **Discretion**

29.7.1. The CEO and CFO may, in exceptional circumstances, waive or reduce the repayment requirement, for example in cases of redundancy, ill-health retirement, or other compassionate grounds.

30. Estates Strategy

30.1. Overview

30.1.1. South Cumbria Multi-Academy Trust (SCMAT) recognises that its estate is a critical enabler of educational success, safeguarding, and community value. The Trust is committed to ensuring all premises are maintained to a high standard, providing a safe, secure, hygienic, and inspiring environment for pupils, staff, and visitors. The estate will be managed in line with the Academy Trust Handbook 2026, Department for Education (DfE) Good Estate Management for Schools (GEMS) guidance, statutory health and safety legislation, and sustainability commitments.

30.2. Objectives

30.2.1. The Trust's key objectives for estate management are:

30.2.1.1. To ensure that all Trust sites are safe, secure, and compliant with legislation.

30.2.1.2. To provide a well-maintained, clean, and welcoming environment that enhances teaching, learning, and well-being.

30.2.1.3. To maintain and develop the estate so it is fit for purpose and able to adapt to future curriculum and pupil needs.

30.2.1.4. To ensure accessibility for pupils, staff, and visitors with special needs or disabilities, in line with the Equality Act 2010.

30.2.1.5. To manage estate-related risks, including during new build or refurbishment programmes.

30.2.1.6. To deliver value for money in premises management, ensuring efficient and effective use of resources.

30.2.1.7. To promote environmental sustainability, including energy efficiency, conservation, and carbon reduction.

30.2.1.8. To embed a culture of proactive maintenance, reducing reliance on reactive repairs.

30.2.1.9. To ensure that estate management supports safeguarding and emergency preparedness.

30.2.1.10. To engage staff, pupils, and community users in creating attractive, safe, and sustainable environments.

30.3. Strategies

30.3.1. The Trust will achieve these objectives through the following strategies:

30.3.1.1. **Monitoring and Compliance:** Daily site checks, termly health and safety inspections, and regular audits against statutory and regulatory requirements.

30.3.1.2. **Planned Maintenance:** Development of a rolling condition survey and planned preventative maintenance (PPM) programme to prioritise resources effectively.

30.3.1.3. **Budgeting:** Allocation of appropriate budgets for maintenance, health and safety, and capital improvement, informed by the Trust's Reserves and Capital Plans.

30.3.1.4. **Risk Management:** Site-specific risk assessments, including fire safety, asbestos management, water hygiene (e.g., Legionella), security, and emergency planning.

30.3.1.5. **Cleaning and Hygiene:** Ensuring all sites meet high standards of cleanliness and infection control, with monitoring of cleaning contracts and in-house provision.

30.3.1.6. **Equipment and Compliance Testing:** Regular statutory inspection and servicing of plant, machinery, and equipment (e.g., PAT testing, gas safety, lifts, playground equipment).

30.3.1.7. **Training and Competence:** Ensuring relevant staff receive training in health and safety, first aid, fire warden duties, and estate compliance.

30.3.1.8. **Emergency Preparedness:** Regularly testing evacuation, lockdown, and emergency response procedures.

30.3.1.9. **Contractor and Visitor Controls:** Ensuring all contractors are appropriately certified, insured, and inducted, with clear safeguarding and identity protocols.

30.3.1.10. **Sustainability and Net Zero:** Integrating energy efficiency, renewable technologies, recycling, biodiversity, and climate resilience into estate planning.

30.4. Outcomes

30.4.1. Through the delivery of this strategy, SCMAT will:

30.4.1.1. Provide an estate that is safe, welcoming, and supportive of outstanding teaching and learning.

30.4.1.2. Maintain compliance with all statutory, regulatory, and funding body requirements.

30.4.1.3. Deliver value for money in estate operations and investment.

30.4.1.4. Ensure the estate supports inclusion, accessibility, and community engagement.

30.4.1.5. Contribute to environmental sustainability and the Trust's long-term resilience.

31. Pay Policy Statement Support Staff

31.1. Scope and statutory basis

31.1.1. This section is a pay policy statement rather than the Trust's complete support staff employment policy. It provides the key pay framework and direction for staff employed on NJC Green Book terms, being staff who are not employed on teachers' terms and conditions.

31.1.2. The Trust adopts the **Westmorland & Furness Council** NJC job-evaluation framework, pay structure and any nationally agreed NJC cost-of-living awards. The local pay spine published by Westmorland & Furness Council is the Trust's reference pay spine for support roles.

31.2. Pay structure and job evaluation

31.2.1. Roles are typically graded via NJC job evaluation into job families and levels. Grades normally have two spinal column points (Level A and Level B). New starters are normally appointed on **Level A** of the grade.

31.2.2. Progression to **Level B** is based on satisfactory performance and meeting role competencies, normally no earlier than 6 months after appointment.

31.2.3. Where job working circumstances (JWC) (emotional/physical demands or working conditions) apply, evaluation points may increase the final grade, in line with NJC methodology.

31.3. Annual pay review

31.3.1. Support staff basic pay is reviewed annually on the implementation of national NJC awards and any local spine updates issued by Westmorland & Furness Council.

The figures shown from 1 April 2026 apply a 3.3% uplift to the existing Trust pay table. They remain subject to the definitive Westmorland & Furness Council pay spine and formal Trust adoption, including any consequential point or grade mapping changes and the treatment of SCP2.

31.4. Starting salaries and market supplements

31.4.1. Starting salary is normally Level A of the evaluated grade. A higher entry point may be offered where skills/experience justify it.

31.4.2. **Market supplements** may be used, exceptionally, for hard-to-recruit roles where robust external evidence justifies a temporary uplift. Supplements are time-limited, reviewed at least annually, and separated from basic pay to protect equal pay compliance.

31.5. Progression, regrading and role change

31.5.1. Movement from Level A to Level B within the same grade is based on satisfactory performance and meeting role standards; it is not automatic by time alone.

31.5.2. Where duties change substantially and permanently, the role will be re-evaluated. Outcomes may confirm the existing grade or lead to regrading.

31.5.3. **Acting-up** (covering a higher-graded post fully) is paid at the minimum of the higher grade for the period of cover.

31.5.4. **Additional responsibility** payments may apply where a significant portion of higher-graded duties is undertaken alongside the substantive role.

31.5.5. **Honoraria** may recognise exceptional one-off contributions (subject to approvals).

31.6. Working time and additional hours

31.6.1. The standard full-time working week is **37 hours**. Normal working hours fall within 07:00–19:00 Monday–Saturday, subject to service needs. Flexi-time may apply locally.

31.6.2. Additional hours above 37 per week are payable for staff **up to Grade 9** (and for part-time staff up to 37 hours), unless otherwise agreed for operational reasons. Overtime to be pre-authorised and recorded.

31.7. Allowances (where applicable)

31.7.1. Standby: paid per published rota/allowance where staff are required to remain available for work outside core hours; call-out time is paid in addition.

31.7.2. Flat sessional supplements may apply for night, Sunday and bank holiday working, in line with the current local scheme.

31.7.3. Business mileage is reimbursed at HMRC rates; local car-user lump-sum/mileage may apply where designated. (See Staff Expenses section.)

31.7.4. Pension

31.7.5. Eligible support staff are enrolled in the **Local Government Pension Scheme (LGPS)** under automatic enrolment rules.

31.8. Annual leave and public holidays

31.8.1. The Trust follows the current Westmorland & Furness Council scheme for annual leave and public holidays. Entitlement is determined by continuous service and contractual working pattern and is applied pro rata where appropriate.

31.8.1.1. For term time only staff, leave is normally reflected in the annualised calculation and deemed taken during school closure periods. Current entitlement should be confirmed against the adopted Council terms and the employee's contract.

31.9. Term-Time Only (TTO) pay and leave entitlement

31.9.1. This section provides a typical calculation only. Calculations are normally based on a full time, full year equivalent of 37 hours and 52.143 weeks, but the employee's contract, the current Council scheme and the payroll calculation take precedence.

31.9.1.1. TTO pay is annualised and normally paid in 12 equal monthly instalments. Paid weeks comprise working weeks plus the applicable pro rated annual leave and public holiday entitlement.

31.9.1.2. Typical formula: annual pay = FTE salary × (contracted weekly hours ÷ 37) × (paid weeks ÷ 52.143). Monthly pay = annual pay ÷ 12.

31.9.1.3. Illustration only: an FTE salary of £26,000, 30 contracted hours and 43.94 paid weeks produces annual pay of approximately £17,763 and monthly pay of approximately £1,480.

31.9.1.4. Actual paid weeks and salary should be confirmed through Capita using current contractual and locally adopted terms. Leave is normally taken during school closure periods unless otherwise agreed.

31.10. Pay protection

31.11. Following appropriate consultation and HR processes, where a post is downgraded as a result of organisational change, any salary safeguarding or pay protection will be applied according to the role, circumstances and applicable terms.

31.12. Support staff pay spine (summary)

31.13. The Trust adopts the Westmorland & Furness Council Pay and Grading Structure (below).

31.14. The anticipated 2026/27 support staff values below apply a 3.3% uplift to the Trust's current Westmorland & Furness Council pay bands. Final support staff pay points will

be confirmed through Capita following local Council adoption and formal Trust implementation.

Grade	Grade Level A or B	*New SCP*	Lookup Grade	Basic Salary 01/04/2026 £pa
App	**App**	***App***	***App***	13,313.63
1	B	*P1*	*B*	-
2	A	*P1*	*A*	-
	B	*P2*	*B*	25,218.62
3	A	*P3*	*A*	25,614.12
	B	*P4*	*B*	26,016.03
4	A&B	*P5*	*A&B*	26,427.53
5	A&B	*P6*	*A&B*	26,846.49
6	A	*P7*	*A*	27,273.98
	B	*P8*	*B*	27,708.92
7	A	*P12*	*A*	29,541.48
	B	*P14*	*B*	30,514.79
8	A	*P19*	*A*	33,119.16
	B	*P20*	*B*	33,672.44
9	A	*P23*	*A*	35,570.02
	B	*P24*	*B*	36,580.65
10	A	*P25*	*A*	37,562.48
	B	*P26*	*B*	38,510.21
11	A	*P27*	*A*	39,481.38
	B	*P28*	*B*	40,444.04
12	A	*P30*	*A*	42,123.07
	B	*P31*	*B*	43,149.68
13	A	*P32*	*A*	44,253.05
	B	*P33*	*B*	45,529.12
14	A	*P34*	*A*	46,579.19
	B	*P35*	*B*	47,664.43
15	A	*P36*	*A*	48,737.95
	B	*P37*	*B*	49,817.86
16	A	*P40*	*A*	53,051.21
	B	*P41*	*B*	54,142.86
17	A	*P45*	*A*	58,612.82
	B	*P47*	*B*	60,859.01
18	A	*P52*	*A*	67,334.22
	B	*P54*	*B*	70,150.75
19	A	*P61*	*A*	82,057.53
	B	*P63*	*B*	84,854.86
2	A	*P1*	*A*	-
	B	*P2LW*	*B*	25,914.76
3	A	*P3LW*	*A*	25,914.76
	B	*P4LW*	*B*	26,016.03

32. Pay Policy Statement Teachers

32.1. Purpose and scope

32.1.1. This section is a pay policy statement rather than the Trust's complete teachers' pay policy. It provides the key framework and direction for determining teachers' pay in accordance with the School Teachers' Pay and Conditions Document and applicable legislation.

32.1.1. It applies to all teachers employed by the Trust, including centrally-employed teachers.

32.2. Principles

32.2.1. The Trust's aims are to: assure high-quality teaching and learning; support recruitment and retention; reward fairly and lawfully; and ensure accountability, transparency, objectivity and equality of opportunity.

32.2.2. Decisions will align with the **Scheme of Delegation**: the Board (or delegated Committee) determines the policy and ranges; Headteachers/line managers make recommendations; the Committee determines pay; appeals are heard by an Appeals Committee.

32.3. Pay reviews and statements

32.3.1. Each teacher's salary is reviewed annually with effect from **1 September** and no later than **31 October** (or **31 December** for headteachers). Written pay statements are issued by **30 November** or earlier if STPCD publication is delayed.

32.3.2. Reviews may occur at other times where duties change. Where safeguarding may arise, statutory notifications will be issued promptly.

The anticipated 2026/27 teacher values shown reflect the published England figures. Final payroll values will be confirmed through Capita following final national publication and formal Trust implementation in accordance with the applicable School Teachers' Pay and Conditions Document.

32.4. Determining pay on appointment

32.4.1. Prior to advertising, the Trust sets the pay range for the vacancy. On appointment, the starting salary is set **within the advertised range** with regard to the post, required qualifications/skills/experience, and recruitment/retention needs.

32.4.2. Teachers are not appointed to a different national range (MPR/UPR/UNQ) from their previous range unless the vacancy is explicitly on a different range and the teacher applies for that post. Leadership appointments follow STPCD rules.

32.5. Appraisal-linked progression

32.5.1. All teachers receive annual appraisal. Progression is automatic (unless the teacher is in formal capability and this enables a progression pause).

32.5.2. Where performance significantly exceeds expectations, the reviewer may recommend **enhanced** progression (where permitted).

32.5.3. ECTs progress in line with the statutory two-year induction; ECTs are eligible for progression at the end of Year 1 under this policy.

32.5.4. Budget provision must reflect expected progression.

32.6. Pay ranges (headline minima/maxima)

32.6.1. Main Pay Range (MPR) from 1 September 2026: £34,069 to £46,940.

32.6.2. Upper Pay Range (UPR) from 1 September 2026: £49,134 to £52,835.

32.6.3. Leadership Range: £53,586 to £148,829 (appointments set with regard to headteacher group calculations and STPCD guidance).
32.6.4. Lead Practitioner Range: £53,847 to £81,861.
32.6.5. Unqualified Teacher Range: £23,732 to £36,494.

32.7. Movement to and on the UPR
32.7.1. Any qualified teacher may apply annually to move to UPR.
32.7.2. Evidence is the last two completed appraisal cycles.
32.7.3. The criteria are continued competence against the Teachers' Standards and a substantial and sustained contribution to the wider school.
32.7.4. Successful applicants are placed on UPR (normally UPR1) from 1 September of the year of application; clear feedback is provided for unsuccessful applications. Progression within UPR is automatic (unless the teacher is in formal capability and this enables a progression pause).

32.8. Part-time and short-notice teachers
32.8.1. Part-time teachers are paid pro-rata in accordance with STPCD paragraphs on part-time service.
32.8.2. Short-notice/supply teachers are paid on a daily or hourly basis as defined in STPCD.

32.9. Allowances and additional payments
32.9.1. **TLR 1/2/3** may be awarded for substantial additional responsibilities meeting STPCD criteria.
32.9.2. **SEN allowance** is paid where STPCD criteria are met.
32.9.3. **Unqualified teacher allowance** may be paid where duties/skills warrant it (within STPCD limits).
32.9.4. Discretionary payments may be made for agreed CPD outside directed time, ITT, out-of-school learning, and the provision of services to other schools (as permitted).
32.9.5. **Recruitment & Retention** incentives/benefits may be used with defined duration/review/end dates. Leadership teachers are excluded except for relocation/housing cost reimbursements on appointment (as per STPCD).

32.10. Salary safeguarding (pay protection)
32.10.1. The Trust applies STPCD safeguarding (normally up to three years) where statutory criteria are met, for teachers whose pay is reduced due to organisational change.

32.11. Appeals
32.11.1. Teachers may appeal pay decision. Stages include informal discussion, formal representation to the decision-making committee.

32.12. Leadership Pay Range 2026/27

Pay Point	Salary
1	£53,586
2	£54,927
3	£56,298
4	£57,699
5	£59,137
6	£60,619
7	£62,251
8	£63,688
9	£65,278
10	£66,956
11	£68,691
12	£70,275
13	£72,032
14	£73,827
15	£75,664
16	£77,676
17	£79,460
18	£81,457
19	£83,478
20	£85,547
21	£87,664
22	£89,842
23	£92,065
24	£94,349
25	£96,694
26	£99,086
27	£101,540
28	£104,059
29	£106,637
30	£109,291
31	£111,990
32	£114,774
33	£117,624
34	£120,532
35	£123,528
36	£126,587
37	£129,733
38	£132,943
39	£136,184
40	£139,581
41	£143,069
42	£146,653
43	£148,829

32.13. Lead Practitioner Pay Range

Pay Point	Salary
1	£53,847
2	£55,199
3	£56,576
4	£57,983
5	£59,428
6	£60,917
7	£62,559
8	£64,000
9	£65,599
10	£67,285
11	£69,029
12	£70,621
13	£72,385
14	£74,191
15	£76,036
16	£78,059
17	£79,850
18	£81,861

32.14. Main Pay Range

Pay Point	Salary
1	£34,069
2	£36,042
3	£38,400
4	£40,941
5	£43,529
6	£46,940

32.15. Unqualified Teacher Pay Range

Pay Point	Salary
1	£23,732
2	£26,075
3	£28,758
4	£31,124
5	£33,811
6	£36,494

32.16. Upper Pay Range

Pay Point	Salary
1	£49,134
2	£50,956
3	£52,835

32.17. SEN Allowance

SEN Allowance	
SEN 1	£2,885
SEN 2	£5,690

32.18. TLR Ranges

STPCD 2026/27 TLR Ranges		
Band	Minimum	Maximum
TLR Band 1	£10,531	£17,819
TLR Band 2	£3,651	£8,913
TLR Band 3	£727	£3,600

33. Maternity Pay

33.1. Purpose

33.1.1. This section sets out the Trust's framework for maternity, paternity, adoption, and parental leave in line with statutory requirements, the School Teachers' Pay and Conditions Document (STPCD), the Green Book, and Burgundy Book provisions. It ensures compliance with UK legislation, including the Employment Rights Act 1996, Equality Act 2010, and Working Time Regulations.

33.2. Principles

33.2.1. All employees will be treated fairly and without discrimination for requesting or taking family leave.

33.2.2. Terms and conditions (except pay) continue during family leave, including continuity of service and pension accrual.

33.2.3. Annual leave entitlement continues to accrue during periods of maternity, adoption, and shared parental leave.

33.2.4. Employees are encouraged to return to work following family leave and will be supported with flexible working requests where possible.

33.2.5. Staff will not suffer detriment for exercising these rights.

33.3. Maternity Leave

33.3.1. Eligibility: All employees are entitled to up to 52 weeks' maternity leave (26 weeks Ordinary Maternity Leave + 26 weeks Additional Maternity Leave), regardless of length of service.

33.3.2. Pay:

33.3.2.1. Statutory Maternity Pay (SMP): up to 39 weeks (6 weeks at 90% of average weekly earnings, then 33 weeks at the statutory rate or 90% of average earnings if lower).

33.3.2.2. Occupational Maternity Pay: additional entitlements may apply depending on length of service (e.g. 4 weeks full pay, 2 weeks at 90%, then 12 weeks half pay + SMP under the Burgundy Book for teachers).

33.3.3. Compulsory leave: Employees must not work for 2 weeks immediately following childbirth.

33.3.4. Notification: Employees must notify their Headteacher/line manager by the 15th week before the expected week of childbirth with their MATB1 form and intended leave start date.

33.4. Adoption Leave

33.4.1. Eligibility: One primary adopter is entitled to up to 52 weeks' leave (26 weeks Ordinary Adoption Leave + 26 weeks Additional Adoption Leave). Applies equally to overseas adoptions and surrogacy arrangements where a parental order is sought.

33.4.2. Pay:

33.4.2.1. Statutory Adoption Pay (SAP): up to 39 weeks (same structure as SMP).

33.4.2.2. Occupational Adoption Pay: additional enhancements for eligible staff under Green and Burgundy Book conditions.

33.4.3. Notification: Employees must notify their Headteacher/line manager within 7 days of being matched with a child and provide a Matching Certificate.

33.5. Paternity Leave and Maternity Support Leave

33.5.1. Eligibility: Fathers, partners, civil partners, or nominated carers are entitled to:

33.5.1.1. 5 days' paid Maternity Support Leave at full pay (pro rata for part-time staff).

33.5.1.2. Up to 2 weeks' Statutory Paternity Leave (SPP), paid at the statutory rate or 90% of average weekly earnings (if lower), to be taken within 56 days of the birth or placement.

33.5.2. Notification: At least 15 weeks before the expected week of childbirth or within 7 days of adoption match.

33.6. Shared Parental Leave (SPL)

33.6.1. Eligibility: Parents can share up to 50 weeks' leave and 37 weeks' pay if the mother or adopter ends maternity or adoption leave/pay early.

33.6.2. Pay: Statutory Shared Parental Pay (ShPP) at the statutory rate for up to 37 weeks.

33.6.3. Notification: Minimum 8 weeks' notice required, with formal declaration of intent.

33.7. Parental Leave (Unpaid)

33.7.1. Eligibility: Employees with 1 year's continuous service and parental responsibility for a child are entitled to up to 18 weeks' unpaid leave per child, up to their 18th birthday.

33.7.2. Usage: Maximum of 4 weeks per year per child (unless the child has a disability, where leave may be taken in single days).

33.7.3. Notice: 21 days.

33.8. Keeping in Touch (KIT) Days

33.8.1. Employees on maternity/adoption leave may agree up to 10 KIT days.

33.8.2. Employees on shared parental leave may agree up to 20 SPLIT days.

33.8.3. KIT days are optional, must be agreed by both parties, and paid at contractual pay (topped up above SMP/SAP/ShPP where applicable).

33.9. Return to Work

33.9.1. Employees have the right to return to the same job following ordinary maternity, adoption, or paternity leave.

33.9.2. After additional maternity, adoption, or SPL, if the original job is not reasonably practicable, a similar role on equivalent terms must be offered.

33.9.3. Early return requires at least 7 days' notice (ordinary leave) or 21 days' notice (additional leave).

33.10. Repayment of Occupational Pay

33.10.1. Where an employee receives occupational maternity, adoption, or shared parental pay but does not return to work for at least 3 months, the Trust reserves the right to recover the additional half pay element.

33.10.2. Repayment will not be required where the employee is made redundant.

33.11. Health and Safety

33.11.1. Risk assessments must be conducted for pregnant employees.

33.11.2. Adjustments or maternity suspension on full pay may be required if work presents a health risk.

33.12. Governance

33.12.1. Entitlements and pay levels will be updated annually to reflect statutory changes and the STPCD/Green Book provisions.

33.12.2. Managers must seek HR advice before authorising any family leave arrangements.

Appendix 1: Common Staff Finance & Resources FAQ

No.	Question	Answer	Reference
Payroll & Pay			
1	How do I check my pay?	Payslips are accessed through Capita. Report discrepancies immediately.	6.4.1–6.4.3
2	Who is responsible for ensuring my tax code is correct?	Each employee must check and contact HMRC directly if wrong.	6.4.2; 6.5.3
3	Who ensures my pension contributions are correct?	Payroll processes deductions; staff must check payslips.	6.5.2–6.5.3
4	What should I do if I think I have been overpaid?	Notify Finance Team immediately. Overpayments must be repaid.	6.5.4–6.5.5
5	What should I do if I think I have been underpaid?	Report to Finance Team for payroll investigation.	6.5.4–6.5.5
6	Who is responsible for making sure my pay is correct?	Trust ensures payroll accuracy, but staff must check payslips.	6.5.4–6.5.8
7	How are contracts of employment amended?	Any contract change that increases Trust liabilities requires prior CEO/Accounting Officer approval before payroll is notified or a contract is issued.	2.2–2.3; 6.2
8	Who approves new staff appointments?	All new appointments require prior CEO/Accounting Officer approval. Headteachers recommend school appointments within the approved structure and budget; the Board retains reserved leadership appointments.	2.2–2.3; 6.2
Training & Development			
9	What happens if I resign before training the Trust has paid for?	Repayment may apply for non-statutory training >£250 if leaving within 2 years.	29.3–29.4
10	How much do I repay if I leave after training?	100% <12mths, 75% 12–18mths, 50% 18–24mths, none after.	29.4
11	Do I need to sign anything before attending training?	Yes. A Training Repayment Agreement if subject to repayment.	29.6
12	Will I repay training if I am made redundant?	No. Repayment does not apply.	29.3.3
Records & Retention			
13	How long are personnel files kept after leaving?	Six years.	26.1
14	How long are finance records kept?	Six years minimum (HMRC).	26.1
15	How are old records destroyed?	Secure shredding or verified deletion.	26.5

Expenses, Welfare & Hospitality			
16	What happens if I lose a receipt for expenses?	Claims without receipts will not normally be reimbursed.	22.3.4–22.3.6
17	Can I approve my own expenses?	No. Must be authorised by an approved signatory, considering segregation of duty.	22.3.5
18	Can staff use school funds for personal gifts?	No. Only approved welfare/long service awards permitted.	12.2
19	What is the staff welfare budget?	£200 per staff member per occasion, authorised by CEO/CFO with HTs.	12.1
20	Can school funds top up staff collections (e.g. birthdays)?	No. Voluntary staff collections only.	12.3
Petty Cash & Cash Handling			
21	Can petty cash be used for personal items?	No. Only for authorised school purchases.	17.6.2–17.6.3
22	What is the petty cash limit?	£500 per school; individual claims ≤£50 unless authorised.	17.6.1–17.6.3
23	Who authorises use of petty cash?	The Headteacher authorises petty cash vouchers; claims over £50 also require CFO or Headteacher approval.	17.6.3.1–17.6.3.2
Purchasing & Procurement			
24	Who approves supplier invoices?	Financial Controller, CFO, CEO or HTs (for no-order invoices).	8.12.3
25	What if a supplier changes their bank details?	Must be verified by contacting supplier using existing records.	11.5
26	Who manages supplier contracts?	CFO, focusing on best value arrangements.	11.1–11.2
27	How are new suppliers approved?	Finance Team checks documentation, CFO/Financial Controller authorises.	11.3–11.4
28	As a supplier, should I agree to supply goods/services without an official order?	No. All requests should be accompanied by an official purchase order, you operate at risk without official approval	8.5.1–8.5.3
29	As a supplier, how quickly will I get paid?	Payment is made in line with the agreed terms after receipt of a valid, properly authorised invoice.	8.12.4
30	What documents must suppliers provide when set up?	Bank details, Companies House number, VAT number, insurance certificates, DBS where relevant.	11.3–11.4
Trips, Visits & Income			
31	Who approves trips and visits?	HTs and CFO (depending on cost).	15.5.1.3
32	How are trip payments made by parents?	Via the Trust's online payment and catering finance system or, exceptionally, by cash with a receipt.	15.5.2.2
33	What happens if a trip makes a surplus?	Surplus >£10 per pupil reimbursed to parents.	15.5.3.1

34	Can staff book a trip before receiving parent contributions?	No firm booking should be made until sufficient payments have been received to cover the commitment.	15.5.3.3
35	Who chases unpaid trip money?	Lead Teacher running the trip.	15.5.2.3
36	What insurance covers trips?	Trust insurance; Lead Teacher must confirm details.	15.5.4; 20.6
Insurance			
37	Does Trust insurance cover staff belongings?	Staff should not assume personal belongings are covered; the applicable Trust insurance or RPA terms should be checked.	20.1–20.3
38	What insurance must contractors have?	Public liability cover ≥£5m.	20.4
39	What insurance must hirers of school premises have?	Either covered under school insurance (extra cost) or own £5m cover.	20.5
Risk & Governance			
40	Who sets the Trust's risk appetite?	Trust Board, reviewed annually.	24.4.1; 24.4.7
41	How do I report a risk I identify?	To HT or line manager; escalated to CFO/CEO if significant.	24.4.5–24.4.6
42	Can a HT override the Finance Policy?	No. Compliance with Trust policy is mandatory.	1.8
43	Who monitors compliance with this policy?	CFO, CEO (AO), and FARA Committee with Board oversight.	1.7
44	What happens if staff breach this policy?	Must be reported to CFO; may escalate to CEO/Board.	1.8
45	How often is this policy reviewed?	Annually by Board or FARA.	1.7
46	What are the Nolan Principles I must follow?	Selflessness, integrity, objectivity, accountability, openness, honesty, leadership.	Introduction – Regulatory Framework
47	Where do I report concerns about fraud/wrongdoing?	Via Whistleblowing Policy or to CFO/CEO.	1.6; 25
Debts			
48	Who can write off debts?	CFO ≤£1k; >£1k requires FARA approval.	16.7
49	What happens if parents don't pay debts?	Reminders and final demands issued; debts may go to collectors.	16.2–16.6
Banking & Cashflow			
50	Who manages bank reconciliations?	Finance Assistant prepares; CFO reviews monthly.	17.5
51	Who can sign cheques or authorise payments?	CEO, CFO, HTs, Financial Controller, or MAT Chair (two required).	17.4

52	How often are cash deposits banked?	Cash must be banked as often as needed to remain within the applicable RPA or insurance limit and secure cash controls.	17.1
Charge Cards			
53	Who manages charge cards?	The authorised cardholder and cost centre manager are jointly responsible; the finance team reviews the monthly reconciliation.	10.2–10.3
54	Can I use a charge card for personal purchases?	No. Cards strictly for Trust business.	10.4.3
55	What happens if I misuse a charge card?	Costs will be recovered, possibly via salary deduction.	10.6
56	Do I need a VAT receipt for card purchases?	Yes, always.	10.3.1
Governors & Directors			
57	Are governors paid allowances?	Governors may claim necessary expenses, not attendance allowances.	23.1–23.2
58	What evidence is needed for governor expenses?	Receipts required; only actual costs reimbursed.	23.4
59	What mileage rate is used for travel claims?	HMRC approved rates.	23.9
60	Who approves governor expenses?	CFO, reported to FARA.	23.3; 23.7
General			
61	What if regulations conflict with this policy?	Regulatory requirement takes precedence; escalate to CFO/CEO.	Introduction – Supremacy of Regulation
62	How quickly will I be paid as a supplier?	Payment is made in line with the agreed terms after receipt of a valid, properly authorised invoice.	8.12.4

Appendix 2: Payroll Responsibilities – School vs Provider

Area	School Responsibility	Provider (Payroll Contractor) Responsibility
Starters	Complete pre-employment checks. Submit new appointment details by deadline.	Set up HR/Payroll record, salary and contract. Process deductions. Notify HMRC and Pensions. Issue contract of employment.
Contract Changes	Submit authorised contract variation (e.g. hours, grade). Notify of policy changes at planning stage.	Produce variation letters/contracts. Adjust payroll system. Implement system/policy changes as agreed.
Leavers	Submit leaver details and any outstanding payments by deadline.	Process leaver, final pay, pension tasks. Recover overpayments from final salary.
Absence	Submit sickness/other leave. Send half-pay/nil-pay letters. Notify of return from absence.	Process absence records. Provide half-pay/nil-pay reports and letters. Update payroll system.
Maternity/Adoption/Parental Leave	Submit leave details. Notify provider of return dates. Pass on employee requests re pension contributions.	Produce statutory letters. Calculate and process statutory benefits. Update system and notify LGPS.
Payments	Submit overtime, expenses, allowances, honoraria and any other authorised payments by deadlines.	Process payments. Apply deductions. Produce advance payments if authorised.
Annual Pay Awards	Submit agreed pay award details.	Implement pay award in next payroll.
Attachments of Earnings / HMRC Notices	Forward court orders, tax code or student loan notices promptly.	Process orders and notifications in payroll system by statutory deadline.
Overpayments	Notify provider immediately. Ensure employee informs school if incorrect pay.	Issue overpayment letters, repayment schedules, or recover via payroll.
Payroll Verification	Check payroll summary reports (bank details, totals, exceptions) and confirm within 48 hours.	Process validation reports, correct errors, run payroll if school verification not received.

Statutory Returns	N/A	Complete statutory returns, produce e-payslips, P60s, and BACS submissions.
Queries & Correspondence	Forward requests for earnings confirmation (mortgage, HMRC, etc).	Respond to queries within 2–5 working days. Provide statutory information (GDPR/FOI).
DBS / Recruitment Add-Ons	Provide accurate info for applications.	Process DBS and barred list checks as appropriate.
Business Continuity	Cooperate with provider if invoked.	Maintain and review payroll business continuity plan.
Legislative Updates	Implement updated policies.	Advise school on legislation changes and impacts.