Christ Church (Brondesbury) CE Primary School

Debt Recovery Policy

Date Approved	**22nd October 2026**
Date of next review	**Autumn 2027**
Signature	

Going for GOLD with faith

Christ Church (Brondesbury) CE Primary School
School Vision

Christ Church (Brondesbury) CE Primary School is a vibrant, welcoming and inclusive school at the centre of our diverse local community. We are perceived as a "family" by all who know us.

As a Christian school, we encourage everyone to be their best and to grow in God's creation. We provide a supportive, safe, respectful and reflective environment in which all flourish irrespective of their culture and belief.

We provide the highest standard of learning for all of our community and encourage them to pursue aspirational goals.

The school's vision is deeply rooted within the scripture passage:

2 Corinthians 8:7
"But as you excel in everything–in faith, in speech, in knowledge, and in all eagerness and in the love from us that is in you–make sure that you excel in this act of kindness too."

Our vision is embedded within the Christian values of:
Compassion, Respect, Friendship, Forgiveness, Perseverance, Wisdom.

Our vision is expressed by all as "**Going for GOLD with faith**".
This is explained and explored below:

Vision	Demonstrated as
Give learning your best	• Try your best at everything • Follow the "give me five" rules
Own your choices	• Be respectful and polite • Be honest and take responsibility for your words and actions
Love yourself, as God loves you	• Love yourself, for you are special • Love your neighbours with all your heart
Dream big, work hard and pray	• Aim high • Always be ready to learn • With prayer, everything is possible

This policy reflects and supports our school vision in that through our debt recovery procedures we strive to "…provide a supportive, safe and respectful environment in which all flourish…" This is also reflected in every strand of our Going for GOLD with faith statement.

General Requirements

Christ Church (Brondesbury) C of E Primary School will take all reasonable measures to vigorously collect debts as part of its management of public funds. A debt will be written off only after all reasonable measures (commensurate with the size and nature of the debt) have been taken to recover it.
The school's debt recovery policy will observe the relevant financial regulations and guidance set out in the Financial Handbook for Schools, Local Authority Scheme for Financing Schools and any other legal requirements. In particular:

- **The Governing Body will not write-off any debt belonging to the school which exceeds £500**. Any sums above this will be referred to the Director of Children Schools and Families for approval and the formal agreement of Brent Council's Director of Finance obtained before writing-off. (If any debtor has a number of debts which together exceed the write-off limit, then these will be treated as a total amount). Any proposed write-off that exceeds £3k will also be reported to the LA's Cabinet.
- A formal record of any debts written off will be maintained and this will be retained for 7 years (the form of this record is specified below).
- **The school will not initiate any legal action to recover debts** but will refer any debts which it has not been able to collect (unless a decision to write-off the debt is demonstrably a reasonable course of action) to the Local Authority to consider taking legal or other action to recover the debt.
- **The school will NOT write-off any debt belonging to the Local Authority or another party**, e.g., debts for school meals. If in doubt as to the appropriate action to collect any such debts the school will seek advice promptly from officers of the Local Authority.

School staff are expected to follow the following procedures to secure the collection of all debts:

- Recording of goods or services supplied where payment is not received in advance or 'at the point of sale'.
- A record will be kept of all such supplies that details what was supplied, the value, the date(s) and the identity of the 'debtor', e.g. child, parent, hirer, etc.
- Where invoices are raised these should state the date by which payment is due.
- In all other cases correspondence with parents, etc. should indicate the maximum period that the school regards as reasonable before payment is overdue, e.g. contributions for a school trip should be received by, payment for items purchased should be sent to the school office by, etc.
- The Headteacher should determine what the reasonable 'credit period' is if this is not otherwise specified, e.g. the governors may stipulate the maximum settlement period for school lettings in a separate 'premises hiring policy'.

Initial reminders

Initial reminders may be informal and made either in person (when a parent comes to collect/drop off the child) or by text/email. Normally, the school office will undertake this having built up a good relationship with the parents.

First reminder letter

A formal reminder letter should be issued after 2 weeks from any informal reminder / the date of supply. If action is to proceed further, it is necessary to prove that all reasonable attempts have been made to recover the debt, and that these attempts have been made in a timely manner, i.e. at the time that the debt first became overdue.

Second reminder letter

A second reminder letter will be issued 2 weeks after the First reminder letter.

Using reminder letters

Should a debt need to be taken beyond two reminder letters, formal written evidence may have to be produced. It is therefore important that two written reminders are sent. Details of all reminders, whether verbal or in writing, and any responses received -should be maintained. Where a letter is issued, a copy must be retained on file.

Negotiation of Repayment Terms

Debtors are expected to settle the amount owed by a single payment as soon as possible after receiving the first 'overdue reminder'.
If a debtor asks for 'repayment terms' these may be negotiated at the discretion of the School Business Manager in discussion with the Headteacher. A record of all such agreements will be kept.

A letter will be issued to the debtor confirming the agreed terms (unless this not judged necessary). The settlement period should be the shortest that is judged reasonable.
The Headteacher /Finance & Resources Governors will decide whether any debtor who has been granted extended settlement terms will not be offered any further 'credit' and will be required to pay in advance in future.

Costs of Debt Recovery
Where the school incurs material additional costs in recovering a debt then the Governing Board will decide whether to seek to recover such costs from the debtor. This decision and its basis will be recorded.
The debtor will be formally advised that they will be required to pay the additional costs incurred by the school in recovering the debt.

Reporting of Outstanding Debt Levels
The School Business Manager will ensure that the level of outstanding debt is known / can be determined at any time.
The Governing Board will review the level of outstanding debts every term to determine whether this level is acceptable and whether action to recover debts is effective.

Bad Debts
If all reasonable steps have been taken to recover the debt and there is no reasonable prospect for cost effective recovery, the limits below can be written off (as per the Schedule of Financial Delegation):

- **Below £10** requires the approval of the School Business Manager.
- **£10 to £50** requires written approval of the Headteacher using their knowledge of circumstances and previous record of payment.
- **£50 to £500** the Governing Board can write off a maximum of £500. Both the Governing Board and the Headteacher will take into account previous history of payment and decide whether to write off the debt or refer the matter to Local Authority.
- **Any debt above £500** will be referred to the appropriate officer for consideration/action without delay once the school has taken reasonable measures to collect the debt (i.e., has followed the reminder notification procedures set out above).

At the discretion of the Headteacher the debtor may be advised that they will be required to pay in advance for all future supplies or the supply will no longer be available to them. This decision and its basis will be recorded.
A record of the write-off, the reason for it, and the approval for it, will be retained for 7 years.

School Meal Debts
In the case of school meals being paid for:the second reminder letter will advise parents to send in a packed lunch from the following week and until the debt is cleared. A copy of this letter will be sent to the class teacher. The class teacher will discuss with the student and if no packed lunch is sent in will request a chargeable basic lunch from the school office. The school reserves the right to begin legal proceedings against parents to recover this debt.

Wrap-around Care Debts
Wrap-around Care debts will be treated the same as School Meal debts.
Wrap-around care is payable in advance to the school.
If parents have been sent the first and second reminder letters and no attempt has been made to negotiate repayment terms with the school, the wrap-around care provision will be removed until a plan is in place to repay outstanding debts.

Record of Debts Written Off
The School Business Manger will keep a record, such as the one below.

Debtor	Details of debt	Amount	Reason for write-off	Authorised by (name & sig.)	Date

Appendix 1 – Outstanding dinner money: first reminder letter

(to be printed on school headed notepaper)

Date

Dear Parent/Guardian,

Re: Outstanding School Dinner Money for Child's Name.

According to our records it appears that there is dinner money outstanding for your child as of today.

The amount due for payment is £xx.xx.
Dinner money should be payable in advance, therefore we would be very grateful if you could settle this balance immediately.

For your information, the last payment shown on our system was made on xxxxxxxxxxx.

To be more efficient, we are a 'cashless school' so no cash please. Please make payments via the ScoPay app.

If you have any query or difficulty with payment of this amount, please let us know immediately and we will endeavour to help.

Please visit our website for up to date information and school meal prices.

If you think, you are eligible for free school meals you can apply online, directly to:
https://www.brent.gov.uk/education-schools-and-learning/free-school-meals#ismychildeligibleforfreeschoolmeals

Thank you for your co-operation in this matter.

Yours Sincerely,

Appendix 2 – Outstanding dinner money: second reminder letter

(to be printed on school headed notepaper)

Date:

Dear Parent/Guardian,

Re: Outstanding School Dinner Money for Child's Name.

According to our records it appears that, your child has been taking school meals and there are insufficient funds in his/her account to cover this cost.

We wrote to you on ……..……. yet to date you have not made a payment nor communicated with the school to discuss how and when the debt will be cleared.

The outstanding balance as of today is £…… and we require this balance to be cleared immediately. If Payment is not received imminently, please ensure next week you provide your child with a packed lunch until the debt is cleared. Please note school meals should be paid in advance.

To be more efficient, we are a 'cashless school' so no cash please. Payments can be made via the ScoPay app.

If you have any query or difficulty with payment of this amount, please let us know immediately and we will endeavour to help.

Please visit our website for up to date information and school meal prices. If you think, you are eligible for free school meals you can apply online, directly to: https://www.brent.gov.uk/education-schools-and-learning/free-school-meals#ismychildeligibleforfreeschoolmeals

Thank you for your co-operation in this matter.

Yours Sincerely,