



ATLAS Multi Academy Trust

BUSINESS CHARGE CARDS POLICY

Trust sub-committee: Resources, Audit and Risk Committee

Co-ordinator: Mr P O'Neill

Last Reviewed: Spring 2021

Next Review: Spring 2022

St Albans Girls' School : Beech Hyde Primary School and Nursery : The Adeyfield Academy

Signed by:
Margaret Chapman
Executive Head Teacher

Signed by:
Rachael Kenningham
Chair of ATLAS Board of Directors

1	RATIONALE
1.1	The following policy facilitates, in a controlled and duly authorised manner, the need to purchase specified categories of items, including via the internet, which does not rely on or expect members of staff to use their own cash or credit limits.
1.2	It also allows the Trust to take advantage of the choice, convenience and control that having a single account management contact with certain suppliers will permit.
2	AIMS
2.1	The intention is that the business charge cards are to be used for transactions that fall outside the normal/standard procurement process. Under no circumstances must cards be used for private purposes.
3	PROCEDURES
3.1	These procedures are designed to protect both the school and the members of staff issued with the cards.
3.2	<p>The school business cards should only be used in the following instances:</p> <ul style="list-style-type: none"> • For internet purchase where the supplier will only accept payment with the order • Where suppliers have offered the Trust clear reasons to streamline business transactions by the use of such cards • For regular purchases of a minor nature that would otherwise require reimbursement through the petty cash system • Where suppliers will not accept school orders • Under no circumstance should personal items be purchased. The cards may have a chip and pin facility, only the Executive Headteacher can authorise these be used to withdraw cash. • Cards in issue, conditions of use for each cardholder and security of cards are detailed below.

	<ul style="list-style-type: none"> • Where at all possible purchases should be made in accordance with the Trust’s standard procurement procedures from existing suppliers who have pre-agreed terms and credit lines in place. This will limit the use of the business charge cards. • Pre-approval of all expenditure must be authorised and dated in writing by the budget holder, and in accordance with the bank mandate. This will normally be by the existing process of raising an order form. • The cardholder is responsible for ensuring that an original VAT invoice/receipt is obtained in respect of any transaction and that this invoice/receipt is attached to the authorisation from the budget holder and then passed to the Finance Office for filing to ensure ease of reconciliation with the monthly invoice. Business charge card invoices will be sent to the school for the attention of the Finance Office. • All shipments of goods and services must be for delivery to the school address. • All business charge card transactions are to be accrued and included in the monthly accounts. • All statements are to be reconciled by the Finance Office and, together with supporting invoices and receipts, submitted for approval and sign off on a monthly basis by the designated assistant head. The reconciliation must also ensure that pre-approval of the expenditure was authorised. Any expenditure incurred in an unauthorised manner is to be reported to the Chairman of the Finance and Audit committee immediately. • Statements and supporting documentation will be filed in the Finance Office under the Account Names; currently Lloyds and Argos. This follows the procedure for purchases paid via invoices.
4	CARDHOLDER OBLIGATIONS
4.1	<p>Each cardholder to be aware of his/her obligations (in writing) as set out below:-</p> <ol style="list-style-type: none"> a. conditions of use – purpose and limit on individual transaction, if any b. security of card – issuing arrangements c. lost or stolen card – procedure and contact d. sales vouchers – retained and passed promptly to the Finance Office for accounting purposes. Failure to produce vouchers/receipts could lead to disciplinary action and/or criminal prosecution
5	MONITORING AND EVALUATION
5.1	The business charge card process will be reviewed periodically, due to business needs, by the Resources, Audit and Risk committee but not less than every two years.

LLOYDS CHARGE CARD

STAFF NOMINATED AS CARDHOLDERS:

1. Name (*block capitals*) Mrs Jo Hart
Designation: Trust Finance Manager

Conditions of use

Purposes for which card can be used:-

- Deposits/payments for school trips/visits
- Airline/travel tickets
- Theatre tickets
- Hospitality items
- Items for R & M
- Any other item agreed with Executive Headteacher
- On-line ordering where suppliers will only accept payment with order

Limit on individual transactions:-

The individual transaction limit is set at the card limit of £500. This limit may be exceeded only if supporting documentation has already been countersigned by another signatory in accordance with our Finance Regulations.

Card limit: £4,000.00

Security of card

(Please tick as appropriate)

- Card retained in the school safe and issued as and when required and returned promptly afterwards
- Under permanent control of the cardholder

2. Name (*block capitals*) MR P O'NEILL
Designation: Chief Operating Manager

Conditions of use

Purposes for which card can be used:-

- Deposits/payments for school trips/visits
- Airline/travel tickets
- Theatre tickets
- Hospitality items
- Items for R & M
- Any other item agreed with Head Teacher
- On-line ordering where suppliers will only accept payment with order

Limit on individual transactions:-

The individual transaction limit is set at £500.00. This limit may be exceeded only if supporting documentation has already been countersigned by the Executive Head teacher or other authorised signatory.

Card limit: £1,000.00

Security of card

(Please tick as appropriate)

- Card retained in the school safe and issued as and when required and returned promptly afterwards
- Under permanent control of the cardholder

3. Name (*block capitals*) MRS KAREN THOMAS
Designation: DEPUTY HEAD TEACHER – STAGS

Conditions of use

Purposes for which card can be used:-

- Deposits/payments for school trips/visits
- Airline/travel tickets
- Theatre tickets
- Hospitality items
- Items for R & M
- Any other item agreed with Head Teacher
- On-line ordering where suppliers will only accept payment with order

Limit on individual transactions:-

The individual transaction limit is set at £500.00. This limit may be exceeded only if supporting documentation has already been countersigned by the Head Teacher or other authorised signatory.

Card limit: £1,000.00

Security of card

(Please tick as appropriate)

- Card retained in the school safe and issued as and when required and returned promptly afterwards
- Under permanent control of the cardholder

4. Name (*block capitals*) MRS MARGARET CHAPMAN
Designation: EXECUTIVE HEAD TEACHER – STAGS

Conditions of use

Purposes for which card can be used:-

- Deposits/payments for school trips/visits
- Airline/travel tickets
- Theatre tickets
- Hospitality items
- Items for R & M
- Any other item agreed with Head Teacher
- On-line ordering where suppliers will only accept payment with order

Limit on individual transactions:-

The individual transaction limit is set at £500.00. This limit may be exceeded only if supporting documentation has already been countersigned by the Head Teacher or other authorised signatory.

Card limit: £1000.00

Security of card

(Please tick as appropriate)

- Card retained in the school safe and issued as and when required and returned promptly afterwards
- Under permanent control of the cardholder

5. Name (*block capitals*) MRS SAM ROGERS
Designation: Business Manager Adeyfield Academy

Conditions of use

Purposes for which card can be used:-

- Deposits/payments for school trips/visits
- Airline/travel tickets
- Theatre tickets
- Hospitality items
- Items for R & M
- Any other item agreed with Head Teacher
- On-line ordering where suppliers will only accept payment with order

Limit on individual transactions:-

The individual transaction limit is set at **£500.00**. This limit may be exceeded only if supporting documentation has already been countersigned by the Head Teacher or other authorised signatory.

Card limit: **£1000.00**

Security of card

(Please tick as appropriate)

- Card retained in the school safe and issued as and when required and returned promptly afterwards
- Under permanent control of the cardholder

6. Name (*block capitals*) MRS DAWN MASON
Designation: HEAD TEACHER – Adeyfield Academy

Conditions of use

Purposes for which card can be used:-

- Deposits/payments for school trips/visits
- Airline/travel tickets
- Theatre tickets
- Hospitality items
- Items for R & M
- Any other item agreed with Head Teacher
- On-line ordering where suppliers will only accept payment with order

Limit on individual transactions:-

The individual transaction limit is set at **£500.00**. This limit may be exceeded only if supporting documentation has already been countersigned by the Head Teacher or other authorised signatory.

Card limit: **£1000.00**

Security of card

(Please tick as appropriate)

- Card retained in the school safe and issued as and when required and returned promptly afterwards
- Under permanent control of the cardholder

7. Name (*block capitals*) MRS KATE HARVEY
Designation: HEAD TEACHER – Beech Hyde Primary

Conditions of use

Purposes for which card can be used:-

- Deposits/payments for school trips/visits
- Airline/travel tickets
- Theatre tickets
- Hospitality items
- Items for R & M
- Any other item agreed with Head Teacher
- On-line ordering where suppliers will only accept payment with order

Limit on individual transactions:-

The individual transaction limit is set at **£500.00**. This limit may be exceeded only if supporting documentation has already been countersigned by the Head Teacher or other authorised signatory.

Card limit: **£1000.00**

Security of card

(Please tick as appropriate)

- Card retained in the school safe and issued as and when required and returned promptly afterwards
- Under permanent control of the cardholder

ACTIONS TO BE TAKEN IMMEDIATELY BY INDIVIDUAL CARDHOLDER WITH REGARD TO LOST OR STOLEN CARDS.

Contact:

Corporate Card Customer Services

Phone: 0800 096 4496

And as soon as possible thereafter, notify the Finance Director.

INDIVIDUAL RESPONSIBLE TO ADVISE ALL ORIGINATORS OF CONTINUOUS TRANSACTIONS (E.G.: DIRECT DEBITS FOR ANNUAL SUBSCRIPTIONS) WHEN THE CARD(S) HAS (HAVE) BEEN CANCELLED.

Name (*block capitals*)

Mrs Jo Hart

Designation

TRUST FINANCE MANAGER

TOTAL CREDIT LIMIT FOR TRUST: £10,000

This limit has been suggested and set by Lloyds; the individual limits on the cards are set as above per cardholder.

Any increase/amendments to the card or school limits must be approved by the Finance and Audit Committee.

ARGOS FOR BUSINESS CHARGE CARDS

STAFF NOMINATED AS CARDHOLDERS:

- 1. Name (*block capitals*) FINANCE DEPARTMENT
Designation: FINANCE

Conditions of use

Purposes for which card can be used:-

- Any purchases that would normally be made with Argos, Homebase or Habitat or associated companies

Limit on individual transactions:-

The individual transaction limit is set at the card limit of £1,000.

Card limit: £1,000.00

Security of card

(Please tick as appropriate)

- Card retained in the school safe and issued as and when required and returned promptly afterwards

- 2. Name (*block capitals*) MR P O’NEILL
Designation: BUSINESS MANAGER

Conditions of use

Purposes for which card can be used:-

- Any purchases that would normally be made with Argos, Homebase or Habitat or associated companies

Limit on individual transactions:-

The individual transaction limit is set at the card limit of £1,000.

Card limit: £1,000.00

Security of card

(Please tick as appropriate)

- Card retained in the school safe and issued as and when required

ACTIONS TO BE TAKEN IMMEDIATELY BY INDIVIDUAL CARDHOLDER WITH REGARD TO LOST OR STOLEN CARDS.

Contact: Business Manager, STAGS

TOTAL CREDIT LIMIT FOR SCHOOL: £2,000

This limit has been set by Argos for Business; the individual limits on the cards are set at £1,000 per cardholder.

Any increase/amendments to the card or school limits must be approved by the Finance and Audit Committee.



Equality Impact Analysis

When reviewing all Trust policies, the following Equality Impact Analysis (EIA) should be undertaken to ensure fairness of the new proposals/policy and to identify any action needed to redress any potential discrimination, positively promoting equal opportunities, improved access and participation for all.

Title of Policy:	Business Charge Cards
Date:	Spring 2021
EIA carried out by:	Mr P O'Neill
EIA reviewed by:	Resources, Audit and Risk

1. Identify the aims and objectives of the policy, what will be the proposed change and how will it be implemented	
<ul style="list-style-type: none"> Policy contains information about: Overall aims and objectives? What is the proposed change? Who is intended to benefit from the proposal and in what way? Outcomes of the policy? How will it be put into practice and who is responsible for this? 	<p>To ensure robust procedures for the management and control of Business Charge Cards. Change of Card Holders & change of cards held. The Finance Director is responsible for ensuring that the policy is adhered to.</p>

2. Assessment of Impact? To include impact of policy, any plans needed to mitigate any negative impact, equality issues to be addressed		
Characteristic	Group	Effect/Impact
<ul style="list-style-type: none"> Age Disability Gender reassignment Marriage/civil partnership Pregnancy/Maternity Race Religion or Belief Sex Sexual orientation 		No impact

3. Consultation	
<ul style="list-style-type: none"> New policy contains information about: Policy audience expected actions and outcomes. Consultation and communication process Accessibility for all Fair access to the consultation process Lessons learnt from previous consultation, if appropriate 	Expectations, requirements and actions
4. Decision	
<ul style="list-style-type: none"> Should the new proposal/policy be agreed and any impacts identified following consultations? What reasonable adjustments are required? 	No issues or adjustments required
5. Action Planning	
<ul style="list-style-type: none"> Any actions identified to address inequality for different groups? Any actions identified to promote equality and diversity? Where are these actions recorded and who is responsible for them? 	None
6. Monitoring and Review	
<ul style="list-style-type: none"> When will the impact assessment be reviewed? Who is responsible? 	Spring 2022 Mr Phil O'Neill
7. Publication of the results of the impact assessment	
<ul style="list-style-type: none"> Results of EIA are published – where and when? The results are kept as a public record of the EIA – where and when? 	With policy