



Finance Management	Policy Name:	Purchasing & Expenses
	Policy Reference	Fin002
	Applies To:	AoG Inc.
	Approved By:	Finance Committee/Board of Directors
	Approval Date:	18/09/20
	Next review Date:	September 2021
	Policy Lead:	Head of Finance
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PART 1 – Policy Statement:
<p>AoG Incorporated is committed to the highest standards of financial governance through policy and procedural management to meet the needs of the organisation and support the outworking of the National Leadership Team’s Vision. AoG Inc. is fully aware of its responsibilities to the Fellowship as stewards of its income that is generated primarily through the giving of churches and individuals, as well as from individuals paying for AoG-generated services. AoG Inc. through the Board of Directors, shall ensure:</p> <ul style="list-style-type: none"> ● consistency in process and accountability within the organisation for all purchases, expenses, gifts & hospitality; ● adequate communication of purchase information to Directors and budget-holders; ● all budget-holders are aware of their responsibility as stewards of the monies AoG receives and uses; ● operations are at a high level of accountability at all levels <p>AoG shall do all of the above by developing, implementing and monitoring financial systems and procedures that assign responsibility and authority in accordance with financial regulation, legal obligation and best practice.</p>
Background/Introduction/Statement/Preamble
The Board, through its Finance Committee, has created financial management processes which are outworked through senior leadership and operational teams.
Definitions
Functionary: "any person carrying out an agreed function for or on behalf of AoG Inc or whose actions will reflect on AoG Inc including without limitation all employees of AoG Inc, any self-employed person or person supplying services to AoG Inc under a contract for services, any other person engaged for any purpose connected with AoG Inc whether on a paid or voluntary basis".
Scope (if relevant)
Key areas requiring financial management will include, but not be restricted to management of purchases, expenses and gifts & hospitality.
This policy sets out the procedure for staff to follow when receiving gifts and hospitality which may be associated with activities in their official AoG capacity. Excluded from scope are rewards and prizes internal to the organisation (e.g. service, reward and recognition awards or schemes).

This policy applies to all AoG employees and to associated persons such as casual workers, those under a contract of service and AoG functionaries (see definition) - all hereafter referred to as "staff".

Objectives/Purpose

- All purchases shall be made using an appropriate level of process that ensures Value for Money (VFM) and good Stewardship;
- No purchases shall be attempted unless there is sufficient budget and authorisation has been given at an appropriate level of authority;
- To ensure that all expense forms are correctly completed and authorised with appropriate supporting documentation;
- To ensure that all AoG Inc. employees and volunteers are correctly and promptly reimbursed for valid company expenses;
- To ensure that AoG Inc is not left vulnerable to accusations of unfairness, partiality, deceit or bribery, and thereby risking damage to its reputation.

Roles & Responsibilities

The Finance Committee operate as a sub-committee of the Board in accordance with their Terms of Reference, including monitoring and reviewing the charity’s financial resources, reporting, controls and policies, income and expenditure strategy development, financial statement review, and audit management.

The Head of Finance, nominated by the General Manager and appointed by the Board, will oversee the Company’s Financial Procedures, report to the Finance Committee and Board, and work with operational teams.

The AoG Finance Team and Finance Committee will regularly monitor actual performance against budget by key budget area and report to the Board of Directors on performance and variances.

The Board of Governors will ensure good management of the Bursary Fund.

The Company Secretary/HR Management will ensure the Gifts & Hospitality Register is updated.

PART 2 – Version History of the Policy:

Policy Author	Version #	Summary of Changes
Head of Finance	1.0	New Document

PART 3 – General Procedures

Budget Protocols:

- Budget Holders will be assigned to all key areas of AoG expenditure as agreed from time to time.
- Budget Holders will:
 - have responsibility for managing the income and/or expenditure in their assigned budget area;
 - regularly monitor the actual performance of their area(s) against its budget.

Purchasing Protocols:

- The Purchaser shall ensure VFM principles at all times, through the appropriate procurement and purchasing guidelines:
 - No purchases should be attempted unless there is sufficient budget and authorisation has been given at the correct level of authority;
 - Any purchases required that are above or outside budget limits must be escalated to the appropriate level of authorisation in advance of purchase;
 - Any single purchase over £100 must only be processed with the authoriser's prior awareness and it is best practice to keep a record of and submit the original order with written authorisation (signed order, quote etc)
- No orders should be separated to avoid the appropriate level of authorisation. Any aggregated orders (e.g. split delivery/payment) should be considered a single order;
- Senior budget-holders shall obtain counter-signatures from other senior colleagues for high-value single items of expenditure in line with the Purchasing Thresholds below;
- No invoice or other payment documentation shall be accepted for payment by Finance without a Purchase Order number issued by the senior budget holder and appropriate authorisation;
- The Purchase Order number will be validated to ensure it does not exceed budget by the Finance Team before payment is issued;
- Invoice terms shall be adhered to ensuring optimum cash flow by AoG Inc. (eg 30 days unless there is a substantial discount for prompt payment).

Expense Protocols:

- Expense Claimers are expected to try to minimise the use of the expense claim form by purchasing through approved AoG Suppliers where possible, so that payment is made on receipt of invoice.
- No expense form item should be separated to avoid the appropriate level of authorisation. Any aggregated orders (e.g. deposit/payment) should be considered a single purchase for the level of authorisation required;
- Senior budget-holders should, as best practice, obtain counter-signatures from senior colleagues;
- No expense claim should include claims for expenditure made as cash amounts (e.g. honorariums, gifts etc). These should be requested well in advance of the required payment date to be paid by BACS by AoG Inc.
- All purchases made and claimed for on expenses should be made using an appropriate level of process that ensures Value for Money and good Stewardship;
- Any single expense claim over £500 must only be processed with the Approver's prior awareness and it is best practice to keep a record of the original order with written authorisation (signed order, quote etc);

Gift & Hospitality Protocols:

- This policy supports and expands on the AoG staff contractual requirement with regard to conflicts of interest. AoG expects all staff to conduct their affairs with such standards of integrity that no conflicts of interest exist or can be implied or construed.
- The AoG staff contract states that no gift and/or favour of whatever kind may be accepted

from any supplier without prior approval from senior management, except for hospitality not exceeding £50 in value.

- Staff are also expected during their time of employment not to be engaged in any other business (except as a representative of AoG) or in any other activity which may impact on their ability to carry out their duties, without prior written approval.
- The requirement to seek authorisation for gifts and hospitality arising from official activity and to record on the Gifts & Hospitality Register applies equally where the beneficiary may be a relative or associate of the staff member, if it can be argued or perceived that the gift or hospitality is in fact for the official's benefit.
- Gifts include tickets to events, vouchers, rewards, prizes, cost of transportation to places and locations where hospitality will be offered to AoG staff, and items loaned or bought at below their market value.
- Hospitality includes the provision of meals, invitations to functions, being accompanied to sporting, entertainment and other venues where the other party pays some or all of the costs of the AoG staff attendees.

3.1 Purchasing Thresholds

The level of purchasing responsibility shall fall within the following thresholds:

Amount	Purchaser	Exceptions
<£100	Delegated authoriser	Provisions & utility bills (including oil), contractual obligations (eg service level agreements etc), College validation fees
>£100-£4,999	Budget-holder (within pre-authorized budget)	
>£5,000	GM or Finance Manager	
>£10,000	National Leader or Board Member	

3.2 Procurement Table

Expected Value	Action Required
Below £100	No quote required
£101-£1,500	Single verbal quote
£1,501-£5,000	Minimum of three quotes (preferably written)
£5,001-£25,000	Minimum of three quotes based on a clear pre-written specification of requirement
£25,000 and over	Formal competitive tendering process, made more stringent subject to the value

A 'single order' or 'single tender' justification may be made to the relevant authoriser.

3.3 Policy Review

The policy will be reviewed annually as part of the External Audit and preparation of Statutory Accounts.

PART 4 - Linked Policies:

Policy	Number #	Summary
Investment & Reserves	Fin01	Capital Receipts, investment & reserves
Conflict of Interest	Gov05	Conflict of Director interests

PART 5 - Appendices:

Number #	Appendix Name
1	Purchasing
2	Expenses
3	Gifts & Hospitality
4	College Payments, Refunds & Compensation

APPENDIX 1 - PURCHASING

<u>Subsistence (Meals & Refreshments)</u>
<ul style="list-style-type: none">● Subsistence purchases shall not be permitted for full or part days at the place of work.● See the appropriate sections of this policy (Expenses, Travel) for details of subsistence thresholds and procedure.
<u>Entertaining</u>
<ul style="list-style-type: none">● Hospitality purchases should only be made by senior management (e.g. Senior Leadership Teams (AoG & College)) and shall always be made on a VFM basis.
<u>Hotels & Accommodation</u>
FM should be sought at every opportunity: <ul style="list-style-type: none">● Hotel bookings should be made through the NMC where possible.● Maximum costs for a night's accommodation should be regularly reviewed to ensure VFM.● Any concerns over accommodation should be raised with the Line Manager / budget holder well in advance of the booking.
<u>Event Purchases</u>
<ul style="list-style-type: none">● Every effort must be made to plan events well in advance to enable appropriate procurement (quotes etc) and centralised purchasing for key elements e.g. printing, accommodation etc to secure best value.
<u>Office Supplies</u>
<ul style="list-style-type: none">● Every effort should be made to keep office supply purchases to a minimum through re-use of existing supplies.● Purchases should be coordinated centrally through the Office of General Manager (OGM) to obtain the best discounts.● The OGM will ensure there are regular price checks to ensure best value.● Purchases should be made through known suppliers with whom AoG Inc. has an account, so that payment is made direct to the supplier by BACS.● Co-ordinated purchases should be made where possible to ensure best value purchase prices.
<u>Restricted Item Supplies</u>
<ul style="list-style-type: none">● Some items must only be purchased after authorisation is given by the appropriate authority, for example chemical supplies must be purchased and dealt with in accordance with the COSHH (Control of Substances Hazardous to Health) Risk Assessment and with the awareness of Health & Safety Management.
<u>Fixed Assets & High Value items</u>
<ul style="list-style-type: none">● Purchases should be made through known suppliers with whom AoG Inc. has an existing account, so that payment is made direct to the supplier by BACS.● Where a new account is required, this should be coordinated and negotiated by the NMC.

- Prior order authorisation should be sought and evidenced with the invoice.
- Fixed assets will be recorded and assigned a unique number.
- The location of all fixed assets will be recorded and tracked.
- Any changes in location of fixed assets should be reported to the Finance Team in advance of the change.

Credit Card Purchases

- Purchases by credit card still require the same order and invoice authorisation process, in advance where appropriate.
- Credit card holders are expected to keep use of the card to a minimum, and utilise account purchases where possible.
- Credit Card statements must be accompanied by receipts to provide a purchase order trail.
- Credit Card statements must be clearly marked with which area (or department or code) the purchase(s) is for. Where code numbers are known, they should always be used.
- Credit Card purchases will be monitored closely by the GM and Finance Manager with any suspected issues reported to the Finance Committee immediately.
- Credit Card purchases must never be used for personal purchases, or for items that could be bought on account.
- Credit Card purchases should be limited to one-off or emergency purchases, travel & subsistence, and event purchases.

Petty Cash

- Petty Cash is to be used for emergency purchases only.
- Petty Cash must never be used to pay expense items or anything that can be purchased through an existing or new supplier account.
- Purchases should be through supplier accounts where at all possible.
- Petty Cash purchases will be monitored closely by the Finance Team, and any suspected issues reported to senior management immediately.

Direct Debits & Standing Orders

- All direct debit and standing order payments must be agreed by the appropriate level of authorisation (subject to the aggregated full financial year amount) and must be processed through the Finance Office.

Delegation of Authority (orders and invoice authorisation)

There are no exceptions to the authorisation levels or agreed budget-holders unless:

- the budget holder formally delegates a temporary change in authorisation to another senior budget holder (eg to cover holiday / absences) OR
- the Board revise the Purchasing Thresholds

All changes must be notified to the Finance Team in writing IN ADVANCE of the change.

APPENDIX 2 - EXPENSES

<u>Expense Claimers</u>
<ul style="list-style-type: none">● An Expense Claim Form is accessible on the AoG Drives (or in hard copy from the AoG Offices) and should be used to claim all out of pocket expenses.● All invoices/detailed receipts are required to support any expenses being claimed.● All expense forms must be approved by the Line Manager / budget holder ('the Approver');● It is the individual's responsibility to ensure that their expenses are approved appropriately.● No expenses should be forwarded to the Finance Team before they are approved. Any unapproved expense forms will not be processed.● It must be clearly marked on the form to which area (or department or code) the expense needs coding. Where code numbers are known, they should always be used.● All Expense Claim Forms must be received within two months of the item claim date, and every effort must be made to get claims in by the Financial Year End. Failure to do so without good reason may lead to the claim being rejected.
<u>Expense Claim Authorisers (Approvers)</u>
<ul style="list-style-type: none">● It is the Approver's responsibility to ensure all expenses are genuine AOG Inc. expenditure and that they are supported by the appropriate documentation.
<u>Payments</u>
<ul style="list-style-type: none">● Payments will be made by BACS providing the expense claim received by the Finance Team is fully completed, fully authorised and issue-free.● Expense forms must be submitted in accordance with the payment timetable provided by the Finance Team from time to time.
<u>Mobile Phones</u>
<ul style="list-style-type: none">● Employees using mobile phones for company business are expected to use a company phone.● No claims for mobile phone usage are expected from volunteers.● Phone bill expense claims should be regularly monitored and any expense claims of amounts repeatedly either above an individual threshold or higher than any maximum figure agreed from time to time by the Finance Committee will be considered for alternative value for money options, including a company phone.● Purchase of mobile phones should only be made through known suppliers with whom AoG Inc. has an account, and should only be authorised and purchased in the name of AoG Inc, so that payment is made direct to the supplier by BACS and the purchase and asset is controlled centrally.
<u>Business Mileage</u>
<ul style="list-style-type: none">● It is the organisation's responsibility to ensure that the company complies with the Corporate Manslaughter and Homicide Act 2007, therefore business mileage will only be paid once the company is confident that the Claimer.● Holds a current driving licence valid for use in the UK.● Has relevant insurance covering use on the business activities of the company.

and that the:

- Car is in roadworthy condition;
- Car is covered by a valid MOT certificate (when applicable).
- By signing the Expense Claim Form, the Claimer confirms that they have read and understood the Expenses Policy relating to the Corporate Manslaughter and Corporate Homicide Act 2007.
- Expense forms will only be processed once AoG are satisfied that the above legal obligations are in place.

Travel & Mileage Rates

- The most financially prudent method of travel should be chosen where possible.
- The claim should show postcodes of to and from destinations with any stop in-between
- Mileage rates should follow the HMRC guidelines (currently 45p per mile).
- It is the Claimer and Approver's responsibility to ensure that the mileage is being claimed in accordance with the appropriate rates and guidelines.
- Mileage claimed should not include the regular journey into the person's contracted place of work. If a person undertakes a journey that either takes them from or to their place of work as part of the journey, they should deduct the number of miles their standard journey would take.

(Example:

Home to Retford 40 miles;

Retford to Mattersey 10 miles;

Mattersey to Home 20 miles;

Total 70 miles;

Claim 30 miles (70miles less (2x20miles))

- If the journey does not include travel to their contracted place of work, the full mileage figure must have the usual home to and from contracted place of work mileage deducted.
- Unless by exception (which will only be accepted through written authorisation of the National Leader) mileage rates are paid at the following:
 - First 10,000 business miles in the tax year 45p
 - Each business mile over 10,000 in the tax year 25p
- The 45p claim incorporates all mileage, wear and tear and general upkeep on the car so no further car expense claim is to be expected or authorised.
- Mileage for the NLT will be agreed by the Board of Directors using this policy for guidance.

Subsistence

- Subsistence should not be claimed for full or part days at the place of work.
- It should only be claimed where the employee has been working away from their place of work for the majority of the working day.
- Under exceptional circumstances, volunteer subsistence may be permitted, but only with prior authorisation by the appropriate level of authority.
- Subsistence should only be claimed where there has been no other provision during the working day, and where there has been prior authorisation by the appropriate level of authority.
- No alcohol should be claimed during the working day, and any alcohol claimed with evening meals should be kept to a reasonable amount.

- Reasonable average amounts:
 - Lunch £15.50* including refreshments (*London weighting £17.85)
 - Evening Meal £25.50* including refreshments (*London weighting £29.35)
- Any claims in excess of the above amounts will only be reimbursed providing there is sufficient appropriate justification (e.g. London weighting, international guest hospitality etc) and there has been advance agreement with the Approver.
- It is the Approver's responsibility to ensure these guidelines are followed and to undertake appropriate action in repeated cases of abuse, which may include disciplinary action.

Hospitality (entertaining guests)

- Entertaining others is only expected at NLT or General Manager level or above.
- Any claims for hospitality must include details of the numbers of guests/employees/volunteers that the claim is for.
- Alcohol may only be claimed with a meal, and the value must be reasonable and in line with the following reasonable average amounts:
 - Lunch £20.50* including refreshments (*London Weighting £23.60)
 - Evening Meal £30.50 including refreshments (*London Weighting £35.10)

Hotels & Accommodation

- VFM should be sought at every opportunity.
- Hotel bookings should be made through the NMC where possible.
- Maximum costs for a night's accommodation should be regularly negotiated rates to ensure Value for Money.
- It is acknowledged that there may be regional variances, and differences due to room availability. Any concerns over cost of accommodation should always be raised with the Line Manager / budget holder well in advance of the booking.

Office Supplies

- Every effort should be made to keep office supply purchases to a minimum through re-use of existing supplies.
- Purchases should be made through known suppliers with whom AoG Inc. has an account, so that payment is made direct to the supplier by BACS.
- Co-ordinated purchases should be made where possible to ensure best value purchase prices.

Cash Advances

- Employees who are about to embark on extended overseas travel and will be required to incur expenditure while on the trip may claim cash advances.
- Employees undertaking such business overseas are only to use cash advances by exception, and only after they have tried to minimise the advance amount by using alternative cash management practices (e.g. credit cards, pre-paid cash cards, payment in advance by BACS etc).
- Cash Advances will only be given provided the employee's line manager has received a satisfactory justification and explanation of the amount required, and has authorised the amount requested.
- Within 21 days of returning from the travel, a full and comprehensive expenses claim is required by the Finance Office, together with reimbursement of any unspent advance. Failure to do so may result in the cash advance being recovered from you unless:

- you have provided valid reasons as to why the receipts cannot be supplied within 21 days to your line manager; and
- you agree a date when you expect to be in a position to produce the receipts with your line manager; and
- you provide evidence of authorisation of the above from your line manager to the Finance Office.

Petty Cash

- Petty Cash is to be used for emergency purchases only.
- Petty Cash must never be used to pay expense items or anything that can be purchased through an existing or new supplier account.
- Purchases should be through supplier accounts where at all possible.
- Petty Cash purchases will be monitored closely by the Finance Team, and any suspected issues reported to senior management immediately.

Fixed Assets & High Value Items

- No fixed asset items should be processed through expense claims.
- Purchases should be made through known suppliers with whom AoG Inc. has an account, so that payment is made direct to the supplier by BACS.

Fines

- No fines are to be claimed back through AOG, even if on company business. It is the individual's responsibility to ensure that they are within guidelines and rules to ensure no fine is incurred.

Exceptions

- The Board of Directors has the authority to make exceptions to this policy providing that they remain within budgetary guidelines.

APPENDIX 3 - GIFTS & HOSPITALITY

Guiding Principles

All Staff

Staff may come into contact with organisations or individuals where it is normal practice to offer hospitality or gifts, to promote useful contacts and working relationships. Staff should consider the following:

- Does my conduct foster the suspicion of any conflict between official duty and private interest?
- Do my actions whilst in an official capacity give the impression (to any member of the public, organisation or colleague) that a gift or consideration may have had an influence in showing favour or disfavour?
- Could I defend my decision before the Board or external agencies such as Auditors or Charity Commission?

Guidance for Authorising Staff

Those authorising gifts or hospitality should bear in mind what the AoG Fellowship, external regulatory bodies and public perception would be if information was published concerning the staff member's role and circumstances.

Options for managing the receipt of gifts may include:

- sharing the gift with all staff;
- raffling the gift for or donating the gift to a charity; or
- making a donation to a charity and keeping the gift.

Hospitality should only be accepted where a genuine business reason can be demonstrated, e.g:

- attendance/speaking at a conference/event which provides subsistence, travel and accommodation;
- attending a free training course/event.

Hospitality invitations to purely social events should be considered very carefully before accepting. In such circumstances it may be much more difficult to substantiate a genuine business reason.

Honorarium

An honorarium is a payment that is made without expectation or obligations, and is normally a gesture to recognise the activities that have been provided by an individual rather than as a payment for services rendered.

If an employee is

- Not representing AoG;
- Not claiming mileage and expenses

then any honorarium received should be retained by the employee and reported appropriately to HMRC as their personal income (usually via a self-assessment tax return).

If an employee of AoG is speaking or undertaking other engagements on behalf of, or representing, AoG they should:

- Claim mileage and other related expenses;
- Pass on any honorarium to AoG as income

Procedures

Staff must declare receipt of all gifts and any hospitality over £50 in value as soon as possible after the offer or receipt of gifts or hospitality to Senior Management (General Manager/National Leader/National Leadership Team as appropriate).

- Less than £50 does not need to be declared to HMRC unless total gifts from a single donor amount to more than £250 in any financial year.
- If an offer is declined that would have been reportable had it been accepted, it should be recorded in case a pattern emerges.
- Declarations must be recorded on AoG's Gifts & Hospitality Register (the register).
- Senior Management will inform the Company Secretary (Operations Manager) or HR Management of all staff declarations and their decision.
- The Company Secretary/HR Management will ensure the register is updated.
- The register will be available to anyone upon request and is reported annually to the Board.

It is recommended that declarations are made by email or in writing and a copy retained for personal records. The following information should be included:

- date of offer of gift or hospitality, and date of event where relevant;
- name of provider;
- nature and purpose of gift or hospitality received or declined;
- estimated value.

In general terms, if there is any doubt about whether an item should or should not be declared, declare it.

Staff who fail to declare the acceptance/provision/decline of hospitality and gifts in accordance with this Policy may be subject to disciplinary action under AoG's Discipline Procedure.

APPENDIX 4 - COLLEGE PAYMENTS, REFUNDS & COMPENSATION

<u>Policy Statement</u>
The College is committed to providing its students with high quality learning opportunities that conform to national standards. Accepting a place at the College entails a reciprocal commitment to meet all stated deadlines for payments. Sole responsibility for ensuring that payments are made lies with the student, even where students may be in receipt of funding (i.e. not with the Student Loan Company, any other sponsor or funding body).
<u>Non-payment</u>
We appreciate that the large majority of our students make payments in a timely way, and we are grateful for that. In order for the College to fulfil its mission as part of AoG Inc, and its commitment to all students, it is also necessary to have sanctions for non-payment. We shall therefore implement and manage a process that we believe to be fair, proportionate and in accordance with the Consumer Protection Rights of students.
<u>Withdrawals, Interruptions, Termination of Studies</u>
Where a student accepts the offer of a place at the College, and signs and returns the acceptance letter, this establishes an agreement between all parties. Because this is considered to be conducted at distance, the student has 14 days from the date of signing the agreement to change their mind and cancel the agreement, with full and prompt refund of any acceptance fee. A student's liability to pay tuition fees arises only when the student enrolls on the programme. At that point, unless within the above 14 days of signing the agreement, the student becomes liable for tuition fees for the whole academic year. Where a student interrupts their study, it must be assumed that it is with the intention of resuming studies within a reasonable timeframe. As a result, temporary suspension of tuition payments during the period of interruption is permitted in accordance with criteria set out by the College from time to time.
<u>Exceptional Circumstances</u>
Any application for a delay to payment citing extraordinary circumstances for a student must be presented in writing, in the first instance to the Academic Dean. The College Governors will consider the circumstances and a decision will be given in writing, normally within two weeks of receiving the request.
<u>Refunds</u>
Upon enrolment, the student becomes liable for tuition fees for the whole academic year. If a student believes that a refund is due because of cutting short their programme of study, they should contact the College Administration as soon as possible. They will be notified as to whether a refund is due, and if so with what limitations are agreed subject to the Consumer Protection Policy.
<u>Compensation</u>
The College is committed to providing programmes of study that are materially as advertised though small changes may be unavoidable. In some cases compensation may be due under our

Student Protection Policy, in the event of the non-continuation of some or all of its provision. In such cases, the College will offer financial compensation to students where they suffer demonstrable, material financial loss as a direct result of the disruption of their studies. Details are available from the College Academic Dean.

Any claim for compensation needs to be made, in the first instance, to the Academic Dean. This will be reviewed by the Board of Governors and a full response given, normally within 14 working days of the claim being received.

APPENDIX 5 - COLLEGE BURSARY

<u>Policy Statement</u>
<p>The College welcomes students from various racial, social, denominational and economic backgrounds. We are proud of the diverse nature of our community, and aim to ensure that everyone who feels the call of God on their life is able to access our Higher Education programmes.</p> <p>We recognise that there is a significant cost associated with studying in Higher Education and, while many students are eligible for support through the Student Loan Company, at times this loan is insufficient to cover all expenses, while other students are unable to obtain a loan and are self-funded. In recognition of this, we would like to make students aware of the Bursary Fund, which is open to applications from all College students.</p>
<u>The Fund</u>
<p>A small fund is set aside for those students who experience financial difficulties over the course of their studies with us. The funds are donated by College alumni and AoG churches, which enable us to provide extra financial support in the form of a bursary to those students who are in need of it. A bursary is money that may typically be used to pay for things such as books, accommodation, equipment or transport. Bursaries are available for sums between £100 and £500, and may be given in instalments over the course of the academic year.</p>
<u>Criteria for Application</u>
<p>The bursary is open to all students to apply, but there are criteria related to the individual and their financial circumstances which all applications will be considered against, which are detailed below.</p> <p>All applications will be treated fairly and equally in all aspects irrespective of the applicant's race, colour, ethnic or national origin, gender, marital status, disability, health status, sexuality, age, etc.</p>
<u>Personal Criteria</u>
<p>For an application to be considered, the student must:</p> <ul style="list-style-type: none">● Be enrolled as a student;● Have demonstrated a clear commitment to meet all financial obligations (including, but not limited to, tuition and non-academic fees) at the time of the application;

- Be a committed member of the student body, defined as attending all lectures, main events, Leadership Formation Groups and church placements, as well as submitting all assignments on time (unless there are documented reasons for missing any of these).

Financial Criteria

We do not expect students to provide us with financial/banking statements, but in order to assess an application the college may request to be given some financial details. These may include:

- Financial support the student is already receiving (including student loans, personal support, savings from working etc.);
- Areas in which the student requires financial support;
- The projected shortfall in income v expenditure.

Applications

Students may apply to the bursary fund at any time. Applications should be made by letter, attached to an email sent to the College. This letter should make reference to the criteria above, stating how the student has fulfilled the personal criteria and their financial reasons for the application.

The application will be considered at the next [Board of Governors Meeting](#). The student can expect to hear a response within one week of this meeting. The response will either be:

- Accepted – the application has been successful. You will be sent written confirmation of your award showing the amount you have been allocated and how your payment will be made.
- Rejected – the application has been deemed unsuccessful against the criteria listed above.
- More information – the applicant will be asked to provide more information (and, at the discretion of the panel, evidence) in support of their application.

Other Considerations

- Funding is not guaranteed to any applicant; if an application is unsuccessful, the student will be responsible for ensuring they have adequate funding for their course.
- Payments made are the responsibility of the student; as such, they will not be repaid if for any reason the payment is lost, stolen, forgotten, destroyed or misused.
- If the student withdraws from the course, the College reserves the right to request repayment of any bursary money given throughout the student's period of study.

- All applicants have the right of appeal. **If the student believes the application has not been assessed correctly or the bursary was stopped or withdrawn for reason other than poor attendance, then there is the right to appeal. Appeals must be made** in writing to **the College** within 10 working days of being notified of the decision, stating clearly the reasons for appeal and giving any additional details to be taken into consideration. An initial acknowledgement to any letter of appeal will be made within 10 working days, with the outcome given within a reasonable timeframe.