



# Abbey Court School Trust

## **FINANCE POLICY**

### **Financial Policy**

1. The Board of Trustees is responsible for:

- Safeguarding the assets of the charity;
- Preventing fraud;
- Avoiding mistakes;
- Keeping financial records in accordance with the governing document and relevant legislation (e.g. Charities Acts, Companies Acts etc);
- Preparing Annual Accounts in accordance with the governing document and relevant legislation.

2. To enable the Board of Trustees to carry out these responsibilities, the Financial Procedures detailed below must be followed at all times by all Board members, staff and volunteers.

3. A copy of this policy and procedures will be given to all Board of Trustees members on their election/appointment to the Board, and to all relevant staff and volunteers.

4. The policy and procedures will be reviewed annually by the Board of Trustees and revised as necessary.

5. The Charity Commission Checklist for Internal financial controls will be completed annually by the Abbey Court School Finance Manager who acts as a Treasurer for the Board of Trustees and the Abbey Court Headteacher who is a Trustee (or a nominated Trustee), and its findings presented to the Board of Trustees.

### **Financial Procedures**

#### **1. Organisational Information**

a) The Financial Year for Abbey Court School Trust runs from 1st September to 31st August.

b) Name of Bank - NatWest

c) Name of Current Auditor/ Independent Examiner -Schools Financial Services, The Education People, 1 Abbey Wood Road, Kings Hill, West Malling, Kent, ME19 4YT

## **2. Bank Accounts**

- a) All bank accounts must be in the name of Abbey Court School Trust.
- b) No account may ever be opened in the name of an individual or individuals.
- c) New accounts may only be opened by a decision of the Board of Trustees, which must be minuted.
- d) Changes to the bank mandate may only be made by a decision of the Board of Trustees, which must be minuted.
- e) Two people should be involved in counting cash receipts.
- f) Cheque limit up to £1000, unless agreed by Trustees and minuted by Board of Trustees, which must be minuted.
- g) All cheques must be signed by two signatories.
- h) The signatories are responsible for examining the cheque for accuracy and completeness.
- i) All Internet Bank Transfers must be authorised by two signatories.
- j) The Treasurer is responsible for ensuring accuracy and completeness of records at least every three months and signing statements accordingly.
- k) The signatories are responsible for examining the payment documentation (purchase invoice etc) prior to signing the cheque or authorising an Internet Transfer.
- l) Blank cheques must **never** be signed.
- m) Income monies will be recorded promptly on the cash balance sheet and banked as soon as practicable.
- n) The Abbey Court School Finance Manager will be responsible for holding the cheque books, which should be held securely.

## **3. Signatories to the accounts:**

i) Name: Victoria Aspin

Role/Job Title: Trustee/Headteacher

ii) Name: Karen Joy

Role/Job Title: Trustee/Chair

iii) Name: Clare Thurman-Newell

Role/Job Title: Abbey Court School Finance Manager who acts as the Treasurer for the board of Trustees

## **4. Annual Budget**

- a) An annual budget, setting out the organisation's financial plan for the year, will be prepared so that the Board of Trustees can approve it before the start of each financial year.
- b) The draft budget will be prepared by the following four personnel:

- Chairperson
  - Head Teacher
  - Abbey Court Finance Manager who acts as a Treasurer for the Board of Trustees
- c) A financial report will be prepared for every Board of Trustees meeting.
- d) The financial report will consist of an itemised Balance Sheet.
- e) The reports will be overseen by the Abbey Court School Headteacher who is a Trust member
- f) Each Financial Report will be circulated to all Board of Trustees members and discussed at the committee meeting.

## **6. Accounting and other financial records**

The organisation maintains a computerised accounting system which records:

- Cheques and cash received and banked.
  - Cheque payments and other amounts paid from the bank accounts.
- a) Every transaction will be entered into the appropriate book and will include:
- The date of the transaction.
  - The name of the person money was received from or paid to and the full amount.
  - Cheque number and amount.
  - A brief description of why the money was received or paid.

All documents relating to receipts and payments will be filed in the month they are input into the system.

- b) A regular backup copy will be taken.

## **7. Authorisation and Payment**

- a) All purchase orders must be recorded in the accounts and allocated the next sequential number.
- b) The number must be given to the Supplier and quoted on their invoice.
- c) The Board of Trustees must approve all expenditure on behalf of the Trust. Chairperson's approval can be sought in emergencies, but must be approved at the next Board of Trustees committee meeting.
- d) Expenses – Trustees do not receive any expenses. Payments to Trustees are only made to reimburse for any items purchased for Trust events which are always authorised by the Trustees at a prior meeting. Receipts for these items must be presented in order for reimbursement to be made, and the items checked by a Trustee.
- e) No Board of Trustees or staff member may authorise payment to themselves, their partner or relatives or sign cheques for their own payments.
- f) Invoices (or other receipts) should be matched and checked against the accounts before payment is authorised. All goods received must be signed for, if unchecked they must be checked for completeness before payment.
- g) When the cheque is signed, the two signatories should also sign the Cheque Requisition Form.

- h) For Internet Bank Transfer the two signatories must sign the Authorisation form. (applicable should the Trust entered into Online Banking)
- i) Once payment has been made the invoice (or other receipt) should be marked “Paid”, together with the cheque number and date.
- j) All payments must be entered in the computerised accounting system only after being authorised.

## **8. Payroll**

Currently, there are no paid employees of the Trust but should the Trust decide to, then points a) and b) would apply

- a) All employees (including sessional and part time employees) must be asked to complete the relevant PAYE form/s before they receive any payment.
- b) All staff appointments/changes and changes to terms and conditions of employment must be authorised and minuted by the Board of Trustees.

## **9. Insurance**

- a) Appropriate Insurance policies will be maintained to cover:
  - Employer’s Liability
  - Public Liability
  - Contents
- b) An inventory of all physical assets of the organisation will be kept and regularly updated.
- c) A copy will be kept in both school buildings.

## **10. Donations**

All donations to the Trust are scrutinised as far as possible to ensure they are not tainted. We will ask for details of the donor to be recorded including the source of the donation. We will adhere to the HMRC Guidance Annex viii: tainted charity donations

Last updated and agreed at Trust Meeting October 2024  
Current Review – Autumn 2024  
Next Review due - Autumn 2026

## Checklist of Internal financial controls for charities from the Charity Commission

### I. Self-assessment checklist

The questions in this checklist are designed to help charity trustees and their advisers evaluate the charity's performance against the legal requirements and good practice recommendations set out in the commission's guidance on internal financial controls for charities. Trustees should review their charity's performance at least once a year.

Not all the controls listed will be appropriate for all charities, for example, where a section of the checklist deals with an area of activity that the charity does not undertake then that section of the checklist will not apply.

Charities must always comply with legal requirements and these requirements are identified in the checklist. A 'yes' answer for good practice recommendations does not mean there is no scope for further improvement. A 'no' answer does not always indicate a problem. It may be that the charity has not put in place a particular control because the risk involved is small and the potential loss is acceptable, given the cost that would be involved in putting in place stronger internal controls.

Finally, the answers in the checklist should be based on the trustees' knowledge of what actually happens in the charity and not what they expect to happen. Having an internal control in place is only part of the picture. It must operate in practice to be effective.

### 2. Some key issues, monitoring arrangements and risk of fraud

<b>2.1 Financial controls throughout the charity</b>	<b>Yes</b>	<b>No</b>
Is the segregation of duties to provide 'double check'? <i>School Finance Manager &amp; Headteacher (or nominated person usually a Trustee)</i>	✓	
Do the trustees carry out an annual review of the internal financial controls? <i>This is now an appendix to the Trust Finance Policy so will be reviewed annually at same time as policy</i>	✓	
<b>2.2 Monitoring activities</b>	<b>Yes</b>	<b>No</b>
Are the budgets of income and expenditure prepared, and approved by the trustees? <i>Annually</i>	✓	
Is performance measured against budgets at regular intervals and explanations sought for variances? <i>At each Trust meeting there is a review of income to date against budget</i>	✓	
<b>2.3 Internal audit and audit committee</b>	<b>Yes</b>	<b>No</b>
Have the trustees considered the need to appoint an internal auditor or set up an audit committee? <i>Has been considered but not currently necessary</i>	✓	
<b>2.4 Information and communication</b>	<b>Yes</b>	<b>No</b>
Are the trustees provided with regular information about the financial performance of the charity? <i>A Treasurer report is presented at each Trustee meeting with a financial update</i>	✓	
Do the trustees discuss the financial performance of the charity at each of their meetings? <i>Treasurer report is discussed</i>	✓	
Are terms of reference in place for any finance sub-committee, or similar sub-groups of the trustee board? <i>There is no sub committee</i>		✓
Does any finance sub-committee report to the full board of trustees for final decision making? <i>N/A</i>		✓
<b>2.5 Trustees' responsibilities</b>	<b>Yes</b>	<b>No</b>
Are sufficient accounting records kept of all transactions? (legal requirement) <i>Cashbook records kept for all income and expenditure along with supporting evidence</i>	✓	
Have the trustees considered the need for a reserves policy and put in place a reserves policy if one is needed? (legal requirement) <i>Yes, the Trust has a Reserves Policy</i>	✓	
Do the accounts comply with legal requirements? (legal requirement) <i>Yes, follow the Charity Commission Internal Financial Controls</i>	✓	
Are the accounts formally approved by trustees at an annual meeting?	✓	
Have the trustees appointed an auditor or independent examiner? (legal requirement) <i>Currently as the income is under £25K, the Trust accounts are inspected by an independent examiner</i>	✓	
Are newly appointed trustees given a copy of the latest accounts? <i>Yes, on attendance at their Trust meetings as part of the Treasurers report</i>	✓	
Do the trustees file the annual report and accounts and annual return on time? (legal requirement)	✓	

<b>2.6 and 2.7 Managing the risks of financial crime and abuse</b>	<b>Yes</b>	<b>No</b>
Are trustees and staff made aware of why the charity is at risk from financial crime and abuse and of typical examples of potential fraudulent activities? <a href="#">The Trust has a Risk Management Policy</a>	✓	
Does the charity have an anti-bribery policy, policies on the acceptance of hospitality, the acceptance of donations and a register of interests in place? <a href="#">This is covered within the Trust Finance and Risk Management policies, and a Register of Business Interests is kept for the Trustees</a>	✓	
Does the charity have policies and controls over access to and storage of electronic information? <a href="#">The Trust would use the school IT systems; therefore, this is covered by the Abbey Court IT policy</a>	✓	
Does the charity have computer programmes to protect its data and systems from external interference? <a href="#">Covered by the Abbey Court School IT policy</a>	✓	
Does the charity have procedures for reporting suspicions internally, and to the commission and the police? <a href="#">Covered within the Trust Finance and Risk Management policies</a>	✓	

### 3. Income

<b>3.1 Income received in the post</b>	<b>Yes</b>	<b>No</b>
Is the incoming post opened in the presence of two unrelated people? <a href="#">To bring Trust incoming post to weekly meetings between SFM &amp; HT so that 2 persons are present</a>	✓	
Are all incoming cheques and cash recorded immediately? <a href="#">As soon as reasonably possible</a>	✓	
Does the charity keep unopened mail secure?	✓	
<b>3.2 Income from public collections and fundraising events</b>	<b>Yes</b>	<b>No</b>
If the charity undertakes public collections or fundraising events: <a href="#">Not currently adhering to below requirements with regards to collection tin held at Tesco garage so will need to tighten up current process. The collection tin at Tesco garage is currently being banked by Mandy but as she is an ex-Trustee the Trust will need to ensure that sealed collection tins are supplied, collected, counted in-house by 2 people and banked by the Trust going forward. A replacement sealed collection tin will be swapped for the full tin at time of collection. Going forward the Trust will be able to state Yes to this section ticked in blue.</a>		
• are public collections undertaken within legal requirements? (legal requirement)	✓	
• are collection boxes numbered and their allocation and return recorded?	✓	
• are all collection boxes sealed?	✓	
• are all collection boxes regularly opened and counted by the charity and a record kept of their locations and history of takings?	✓	
• are collections counted in the presence of the collector and a receipt given to them?	✓	
• are two unrelated people involved in counting and recording the income?	✓	
• is cash banked as soon as possible and without deduction of expenses?	✓	
• are records maintained for each fundraising event?	✓	
For ticket incomes are:		
• tickets pre-numbered? <a href="#">For some events (Grand Draw) but will need to ensure all applicable events have numbered tickets going forward e.g. Fashion Show</a>	✓	
• records kept of all persons issued with tickets to sell, and which ticket numbers they have been allocated?	✓	
• records kept of which tickets sold?	✓	
• reconciliations made of money received against tickets sold?	✓	
Has the charity complied with Part II of the Charities Act 1992 where professional fundraisers are engaged? (legal requirement) <a href="#">N/A as the Trust do not engage professional fundraisers</a>	N/A	
<b>3.3 Gift Aid donations</b> <a href="#">Currently getting authorised official and responsible persons updated with Gift Aid Charity as well as updated bank details held on Gift Aid records and will then start to claim when applicable</a>	<b>Yes</b>	<b>No</b>
Does the charity maximise the lawful take-up by its donors of Gift Aid?	✓	
Are regular checks made to ensure all eligible tax repayments are obtained?	✓	
Does the charity keep the records required by HMRC for Gift Aid claims?	✓	
<b>3.4 Legacies</b>	<b>Yes</b>	<b>No</b>
Does the charity identify and monitor the receipt of large legacies and ensure that they are correctly included in the accounts?	✓	

<b>3.5 Tainted charity donations and substantial donors</b>	<b>Yes</b>	<b>No</b>
Has the charity kept the necessary records to identify transactions with 'substantial donors' for donations received up to April 2011? (legal requirement) <a href="#">N/A as Trust only started in 2014</a>	N/A	
From April 2011, have the trustees put in place procedures to identify 'tainted charity donations'? <a href="#">This is covered in the Risk Management and Finance policies</a>	✓	
<b>3.6 Trading income</b> <a href="#">This section not current applicable as the Trust do not trade</a>	<b>Yes</b>	<b>No</b>
If the charity undertakes trading activities (either trading in furtherance of its objects or non-charitable trading):	N/A	
• if the level of non-charitable trading is significant is it carried out in a trading subsidiary?	N/A	
• does the charity have a pricing policy for the goods and services supplied?	N/A	
• does the charity have invoicing procedures for goods and services supplied?	N/A	
• does the charity review outstanding debts and collection procedures?	N/A	
• are there procedures to reconcile amounts invoiced and cash received to outstanding invoices?	N/A	
<b>3.7 Banking and custody procedures</b>	<b>Yes</b>	<b>No</b>
Are incoming receipts banked promptly? <a href="#">As soon as reasonably possible</a>	✓	
Is insurance held to cover the contents of the safe or cash box and cash in transit? <a href="#">It is believed that the Trust monies kept in the Abbey Court safe are covered by the School insurance policy – (to be verified with Medway)</a>	✓	
Are funds banked without deduction of expenses?	✓	
<b>3.8 Checks on income records</b>	<b>Yes</b>	<b>No</b>
Are regular checks made to ensure income records agree with the bank paying-in books and statements? <a href="#">Each bank statement is reconciled back to the Trust cashbook spreadsheet and signed by SFM, countersigned by HT</a>	✓	
Are checks made by someone other than the person who made the entry in the accounting records? <a href="#">HT – as above</a>	✓	

#### 4. Purchases and payments

<b>4.1 Controls and authorisation of expenditure on goods and services</b>	<b>Yes</b>	<b>No</b>
Is there a written policy on the authorisation of expenditure? <a href="#">Within Trust Finance policy</a>	✓	
Are invoices received checked against orders confirming pricing and the receipt of the goods or services ordered?	✓	
<b>4.2 Controls and authorisation of expenditure on grants</b> <a href="#">Trust does not currently make grants</a>	<b>Yes</b>	<b>No</b>
If the charity makes grants, does it have a grant-making policy?	N/A	
Does the charity make and monitor grants in accordance with the grant-making policy?	N/A	
<b>4.3 Payment by cheque</b>	<b>Yes</b>	<b>No</b>
Does the charity follow any stipulation in the governing document about who can sign cheques? <a href="#">Within Trust Finance policy</a>	✓	
Does the bank mandate require at least two signatories?	✓	
Is there a practice of not signing of blank cheques?	✓	
Are cheque books etc kept in a secure place with access only by nominated persons? <a href="#">Kept in Abbey Court safe at Rede Court road site</a>	✓	
Are any monetary limits placed on an individual's signing recorded in writing? <a href="#">N/A but any cheques do have to be signed by two authorised signatories</a>	N/A	
Is all cheque expenditure recorded in the cash book and noted with the relevant cheque number, nature of payment and payee?	✓	
Are cheques signed only with documentary evidence of the nature of the payment, eg invoice?	✓	
<b>4.4 Payments by debit/credit/charge card</b> <a href="#">This section is not applicable as Trust does not have any cards</a>	<b>Yes</b>	<b>No</b>
Does the charity have a policy for the use of payment cards, including the criteria for their issue, spending limits and security?	N/A	
Does the charity communicate the policy for the use of cards to all trustees and staff using them?	N/A	
Are cards cancelled when the holder ceases to work for the charity?	N/A	
Is all card expenditure supported by vouchers and invoices and recorded in the accounting records each time the card is used?	N/A	

Are card statements sent to the charity finance team and checked to supporting records and invoices?	N/A	
Is the cardholder's use of the card independently reviewed periodically to confirm its use is consistent with the policy?	N/A	
<b>4.5 Payments by direct debits, standing orders and BACS direct credit</b> This section is not applicable as the Trust does not have online banking for BACS and does not have any Dd or SO set up for payments	Yes	No
Are only named individuals authorised to set up direct debits, standing orders and direct credits?	N/A	
Does the charity use a dual authorisation system for BACS payments?	N/A	
Does the charity monitor the arrangements to ensure that automatic payment arrangements are cancelled when the goods and services are no longer being supplied to the charity?	N/A	
<b>4.6 Payment in cash</b>	Yes	No
Is every effort made to minimise cash payments?	✓	
Are all payments by cash made from a cash float and not from incoming cash? No applicable as the Trust does not have a petty cash tin	N/A	
Is supporting documentation authorised by someone other than the person maintaining the petty cash or the person making the claim? No applicable as the Trust does not have a petty cash tin	N/A	
Are details of all payments entered in a petty cash book? No applicable as the Trust does not have a petty cash tin	N/A	
Are regular independent checks made of the petty cash float and records? No applicable as the Trust does not have a petty cash tin	N/A	
<b>4.7 Wages and salaries</b> This section is not applicable as there are no employees within the Trust	Yes	No
Are statutory deductions (tax and NIC) made from employees' wages and salaries and regularly forwarded to HMRC? (legal requirement)	N/A	
Does the charity comply with minimum wage legislation? (legal requirement)	N/A	
Are any other deductions from salaries made only where they are required or authorised? (legal requirement)	N/A	
Are the end-of-year returns (P60 and P11Ds) completed and filed with HMRC by the deadline? (legal requirement)	N/A	
If the charity employs staff are the required pension arrangements in place? (legal requirement)	N/A	
Do all employees have contracts of employment?	N/A	
Are personnel records kept and held separately from wages records?	N/A	
Are salary levels properly authorised and recorded?	N/A	
Is there a system of authorisation for recording and notifying starters and leavers, changes of hours and other payroll changes?	N/A	
Are payments made by BACS?	N/A	
<b>4.8 The payment of expenses and reimbursements</b>	Yes	No
Does the charity have a written policy to cover the payment and reimbursement of expenses? Within the Trust Finance policy	✓	
Is the policy communicated to all trustees, staff and volunteers? As part of induction and when policies are reviewed	✓	
Are expenses reimbursed only where the individual incurred the expense in the course of carrying out the charity's business?	✓	
Does the expense claim include a self-declaration that the claim is accurate and incurred on the business of the charity? Any reimbursement would be made using an expense claim form that has to be signed by the person making the claim as well as being countersigned by second authoriser	✓	
Are reimbursements made by BACS transfer or cheque? By cheque as the Trust has no online banking or petty cash tin	✓	
If the charity pays mileage rates for travel are the rates in accordance with HMRC approved rates? The Trustees do not claim mileage	N/A	
<b>4.9 Loans</b> This section is not applicable as the Trust does not have any loans	Yes	No
Are the terms of the loan documented?	N/A	



Does the charity have a repayment plan in place to repay the principal and any interest due?	N/A	
<b>4.10 Checks on expenditure records</b>	<b>Yes</b>	<b>No</b>
Are regular checks made to ensure expenditure records are accurate and agree with the bank statements? <i>Each bank statement is reconciled to the cashbook , signed by the SFM and countersigned by the HT</i>	✓	
Are regular checks made to ensure no discrepancies between the payments made and the original invoice or payment records?	✓	
Are checks made by someone other than the person who made the entry in the accounting records?	✓	

## 5. Assets and investments

<b>5.1 Controls over fixed assets</b> <i>Note: The Trust does not own the Farm – all physical assets of the farm belong to the school and are shown within the schools fixed asset register and insured under the school insurance policy. The Trust's only asset is money held in the bank account</i>	<b>Yes</b>	<b>No</b>
Is a comprehensive fixed asset list held and updated regularly? <i>Only asset the Trust has is cash in the bank, assets of the farm fall under school remit</i>	N/A	
Are assets checked regularly to ensure they are still in good repair and are of use to the charity? <i>Only asset the Trust has is cash in the bank, assets of the farm fall under school remit</i>	N/A	
Has insurance cover been considered? <i>Insurance would only be required for any cash kept on the school premises – this is covered by the school's insurance on safes TBC</i>	✓	
Is the use of fixed assets reviewed annually (to ensure put to best use and serving the charity's interests)? <i>Only asset the Trust has is cash in the bank, assets of the farm fall under school remit</i>	N/A	
<b>5.2 Investments</b> <i>The Trust does not currently have investments</i>	<b>Yes</b>	<b>No</b>
Does the charity have an investment policy? <i>The Trust has a Reserves Policy but this does not currently cover investment. Should the Trust consider investment then the policy would need to be updated</i>	N/A	
Does this policy include the need to consider diversification of investments, including bank accounts? <i>The Trust would only consider opening a reserves bank account once the Trust had sufficiently high funds to invest. The Reserves Policy would need to be updated accordingly if this were the case</i>	N/A	
Is the performance of investments regularly reviewed?	N/A	
Is professional advice taken, where appropriate, on the selection or disposal of investments?	N/A	
Does the charity inspect investment properties to ensure tenant covenants are adhered to?	N/A	
Are there controls to ensure that all investment income due is received?	N/A	
<b>5.3 Money held as a current asset</b>	<b>Yes</b>	<b>No</b>
Are secure records held of all bank and building society accounts? <i>With NatWest</i>	✓	
Are bank statements regularly received and regular bank reconciliations carried out?	✓	
Are instructions to open or close accounts properly authorised and reported to trustees?	✓	
Are checks made to ensure that there are no dormant accounts?	✓	
Are the accounts monitored to ensure there is no third-party use?	✓	
Do the trustees regularly review the costs, benefits and risks of their current and deposit accounts?	✓	
<b>5.4 Electronic banking</b> <i>This section is not applicable as the Trust does not use electronic banking</i>	<b>Yes</b>	<b>No</b>
If the charity uses electronic banking to make payments does the system used require authorisation of transactions by two individuals?	N/A	
Are PCs kept secure with up-to-date anti-virus and spyware software and a personal firewall?	N/A	
Are trustees and staff made aware of the need to ensure that the charity's security details (including the password and PIN) are not compromised?	N/A	
Is the PIN and password regularly changed, for example to mitigate the risks of compromising security when individuals leave the charity?	N/A	
Does the charity maintain a list of persons (trustees and staff) who are approved to have access to the PIN and password?	N/A	
Does the charity keep an audit trail of electronic banking transactions?	N/A	
Have those using online banking facilities been trained in their use?	N/A	

<b>5.5 Non-traditional banking</b> This section is not applicable as the Trust does not use non-traditional banking	<b>Yes</b>	<b>No</b>
If the charity uses non-traditional banking methods:	N/A	
• are policies set and approved by trustees defining the circumstances when non-traditional banking methods may be used?	N/A	
• is the use of such methods limited to essential transfers where traditional banking methods cannot be used?	N/A	
• does the charity keep an audit trail of non-traditional banking transactions?	N/A	
• does the charity ensure that the controls that are in place for its traditional bank transactions also operate with non-traditional banking transactions?	N/A	
<b>5.6 Restricted funds and endowment funds</b>	<b>Yes</b>	<b>No</b>
Are procedures in place to ensure that any restrictions put on the use of funds, by the donor or through an appeal, are observed? This relates to any donations given to the Trust for a specific purpose. There needs to be a trail of evidence and records kept if agreement is made to spend the donation of something other than the initial purpose	✓	
Does the charity ensure that the conditions attached to permanent endowments are observed? The Trust does not currently have any permanent endowments	N/A	

Completed by: Karen Joy, Vicky Aspin & Clare Thurman-Newell

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Signed:

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Dated:

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