



All Saints' C. of E. Primary School

Policy Subject: Debt Recovery

Date: November 2025

Vision:

*Rooted in faith.
Growing through learning.
Enabling all to flourish.*



Philippians 4:13 - 'I can face all things through Christ who strengthens me'.

The Designated Safeguarding Lead (DSL)

Joanne Ghosh – Head Teacher

The Deputy Designated Safeguarding Leads (D-DSLs)

Gemma Osafo – Deputy Head Teacher (maternity leave)

Louisa Ball – Inclusion Manager

Janet Sharp – KS2 Phase Leader

Online Safety Lead (OSL)

Janet Sharp – KS2 Phase Leader

Designated Member of Staff for Looked After Children

Louisa Ball – Inclusion Manager

Governors with Responsibility for Safeguarding

James Burn & Alex Millbrook

**DEBT RECOVERY POLICY
2025/2026 ACADEMIC YEAR**

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Safeguarding Statement

The Governors and staff of All Saints' Church of England Primary School fully recognise the responsibilities and duty placed upon them to have arrangements to safeguard and promote the welfare of all pupils at the school. We recognise that all staff, including volunteers, have a full and active part to play in protecting pupils from harm.

Safeguarding and promoting the welfare of children is defined as:

- Protecting children from maltreatment
- Preventing impairment of children's mental and physical health or development
- Ensuring that children grow up in circumstances consistent with the provision of safe and effective care
- Taking action to enable all children to have the best outcomes

We believe that our school should provide a caring, positive, safe and stimulating environment in which pupils can learn and which promotes the social, physical and emotional wellbeing of each individual pupil, and which takes a child-centred approach.

The school recognises its responsibilities and duties to report Child Protection concerns to the social work service within Children's Services and to assist Children's Services in Child Protection enquiries and in supporting Children in Need.

This policy is in line with the London Child Protection Procedures 2017 (7th edition updated 25th September 2024), Working Together to Safeguard Children 2023, local guidance from the Wandsworth Safeguarding Children Partnership and Keeping Children Safe in Education 2024. Sometimes we may need to share information and work in partnership with other agencies when there are concerns about a child's welfare. We will ensure that our concerns about our pupils are discussed with his/her parents/carers first unless we have reason to believe that such a move would be contrary to the child's welfare.

Part of our legal duty to safeguard children may also include the need to consult with and take advice from other agencies such as the Police or social services should the need arise.

At All Saints' we have due regard for our duties under the Equality Act 2010. Through the delivery of this Policy, we will ensure that we: eliminate discrimination, advance equality of opportunity and foster good relations.

This Debt Recovery Policy reflects our duties to; eliminate discrimination, advance equality of opportunity and foster good relations.

1. General requirements

- 1.1 The school will take all responsible measures to collect debts as part of its management of public funds.
- 1.2 The school's debt recovery policy will observe the relevant financial regulations and guidance set out in the Scheme for Financing Schools and any other legal requirements.

2. Writing off bad debts

- 2.1 The Governing Body may not write-off any debt. The Resources Committee will refer any such sums to the Local Authority's Director of Finance for approval for write-off.
- 2.2 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).
- 2.3 The school will not initiate legal action to recover debts. The Resources Committee will refer any debts which the school has not been able to collect to the Local Authority's Legal Services department to consider taking legal or other action to collect the debt.
- 2.4 The school will not write off any debt belonging to the Local Authority or another party. 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.

3. Acceptable credit period

- 3.1 One term is the acceptable credit period, unless otherwise stipulated in writing at the time of the transaction. Debt recovery procedures will commence after this time.

4. Debt monitoring

- 4.1 Suitable records will be maintained to detail individual debts and the total value of debt to the school in order that it can be determined at any time and reported to the Resources Committee.

5. Debt recovery procedures

Establishing the Debt

- 5.1 Where payment has not been received in advance, or at the point of sale, an invoice will be issued for the full amount in order. The invoice will give full details of the debt.
- 5.2 In all correspondence with parents regarding matters involving payment (such as a school journey or items of uniform), the date on which payment is required will be clearly stated.

Verbal and Written Reminders

- 5.3 An initial reminder may be informal and can be made either in person (when a parent/guardian comes to collect/drop off the child), or by telephone. A second informal reminder will be made after a reasonable period. If no acceptable agreement has been made an informal letter will be issued if this fails.

Failure to Respond

- 5.4 If after the above reminders, a response or payment is not received, a letter will be sent to the debtor advising them that the matter will be referred to the Local Authority's Legal Services department.

- 5.5 At the discretion of the Resources Committee 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.

Negotiation of Payment Terms


- 5.6 Debtors who exceed the acceptable credit period are expected to settle the amount owed in a single payment as soon as possible after the above reminders.
- 5.7 In cases where debtors are unable to pay, a sensitive approach to debt recovery will be adopted. The following factors will be taken into account:
Hardship: where paying the debt would cause financial hardship.
Ill health: where our recovery action might cause further ill health.
Time: where the debt is so large compared to the person's income that it would take an unreasonable length of time to pay the debt in full.
Cost: where the value of the debt is less than the cost of recovering it.
Multiple debt: where someone owes more than one debt to the School. In this situation an attempt to agree one repayment plan to include all debts will be established.
- 5.8 In the event that a debtor requests 'repayment terms', these may be negotiated at the discretion of the Resources Committee at the request of the Headteacher. The Committee will decide whether a debtor who has been granted extended settlement terms will be offered any further credit or will in future be required to pay in advance.

6. Costs of debt recovery

- 6.1 Where the school incurs material additional costs in recovering a debt then the Resources Committee will decide whether to seek to recover such costs from the debtor. Should the Committee decide to do so, the debtor will be formally advised in writing that they will be required to pay the additional costs incurred by the school in recovering the debt.

The Debt Recovery Policy and these Terms and Conditions were reviewed in September 2024.

It was formally adopted and approved by Governors:

Signed: 

(Chair of Governors)

Date: 18/11/2025

Date of next review (at least annually): November 2026