General Welfare Requirement: Organisation

Providers must plan and organise their systems to ensure that every child receives an enjoyable and challenging learning and development experience that is tailored to meet their individual needs.

Administration

4.8 Debt Recovery/Late Payment

To enable the setting to remain sustainable we have a business requirement to recover all sums due to St Christopher's Playgroup efficiently and effectively.
Our collection and debt recovery policy ensures that collection methods are fair to everyone, taking into consideration those on low incomes.

It is recognised that people do not pay their debts for a variety of reasons.
Some people, because of living in or on the margins of poverty, will have difficulty in paying. St Christopher's Playgroup will endeavour to help such people and minimise the impact of debt on them.

Some people may deliberately set out to delay or not make payments and all methods of enforcement will be used to secure payment in these cases.

Some people may be able to pay but do not pay because of an oversight or personal difficulties and not because of a deliberate decision to avoid or delay payment. St Christopher's Playgroup will seek to help such people by developing a culture of payment by encouraging them to get in contact and discuss any difficulties.

The need to get in touch is central to the Policy. Where a person makes contact their circumstances will be considered with a view to agreeing a reasonable payment arrangement, minimising recovery action and helping to alleviate hardship. Where people fail to make contact or maintain arrangements, recovery action will continue.

Aims of the Policy

The aims of the Policy are to:-

- Take positive action to prevent arrears occurring, for example by providing different payment methods according to need.
- Encourage customers to make early contact to avoid the build up of debt.
- Ensure prompt billing and to remind people quickly if they do not pay
- Help to identify deliberate non-payers or people who delay payment
- Make sure that when we take enforcement action it is appropriate and likely to be effective
- Take enforcement action against deliberate non-payers or those who delay payment

- mean that by being approachable people will be more willing to make contact when they first face difficulties

Where customers have fallen or are likely to fall into arrears, St Christopher's Playgroup will work with them to set reasonable payment levels that they can maintain.

Procedures

- Fees are charged on a Termly basis. Usage that extends over session limits or cut off times will incur the charge of a session, unless otherwise negotiated with the Playgroup Manager or Chair Person.
- Fees are paid for in advance.
- If a parent/carer is struggling to pay, a payment plan can be agreed with the express approval of the Playgroup Manager and the Committee Officers.
- Four weeks notice is required for any cancellation or alteration of your child's place.
- Payment of fees is necessary to retain your child's place at the setting, this includes when your child receives government funding. All accounts must be paid by the due date otherwise the child's place may be lost. Payments may be made by cash, cheque, direct transfer or various voucher schemes (see the Playgroup Manager or Chair Person for details).
- If a child receives government funding and pays for any additional hours, their playgroup hours will be reduced to their funded allocation with hours being convenient to playgroup requirement
- Sessions are still charged for if your child is off sick or on holiday
- We do not offer alternative sessions if your child is sick or on holiday as this is not always possible
- In the event of the Playgroup not being able to open, such as snow days, you will be offered an alternative session or a refund in fees
- If the account is not paid when due, the management of the setting reserve the right to suspend the child until the account is settled in full.
- Accounts are issued Termly and are payable within the time frame given on the invoice. Arrangements can be made for fees to be paid on a weekly basis but they must be paid at the start of each session.
- Late accounts will have administration costs added to their outstanding debt at _____10%_____See www.berr.gov.uk (Department for Business, Enterprise and Regulatory Reform) for up to date information.
- Difficulties with payments should be notified to the Playgroup Manager, Treasurer or Chair Person immediately.
- As a final measure the small claims court procedure will be initiated. All expenses incurred by such a route will also be payable.

This policy was adopted at a meeting of	STCP Committee	name of setting
Held on	September 2026	(date)
Date to be reviewed	September 2027	(date)
Signed on behalf of the management committee	KJCookes	
Name of signatory	Karen Cookes	
Role of signatory (e.g. chair/owner)	Manager	