

KARATE *& Dance* **FEDERATION**

Karate & Dance Federation

***Financial Hardship &
Discretion Policy***

Policy Overview Information

Policy Title	Financial Hardship & Discretion
Author	Mr. Jake Byrne
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Date Implemented	January 2026
Review Date	January 2027
Authorised By	Mr. Jake Byrne
Agreed By	Mr. Neil Byrne
	Miss. Alyssia Weekes

Policy Logistics

This policy is intended for the Karate & Dance Federation, which means that both companies within this umbrella organisation must adhere to the policies and procedures in place. These companies are: Central Karate Academy CIC and Midlands Dance Academy Ltd.

Umbrella organisation and governance structure

The Karate & Dance Federation operates as an umbrella organisation responsible for the strategic governance, safeguarding oversight, and operational standards applied across its constituent entities. While Central Karate Academy CIC and Midlands Dance Academy Ltd are separate legal entities with distinct legal structures, they function collectively under the Federation for the purposes of policy implementation, safeguarding assurance, quality control, and risk management.

All policies issued under the name of The Karate & Dance Federation establish a single, consistent framework of expectations, procedures, and standards that apply across both organisations. This ensures that children, families, staff, volunteers, and external partners experience the same level of protection, professionalism, and accountability regardless of which legal entity is delivering a particular activity.

Where statutory, regulatory, or reporting obligations differ due to the legal status of each entity, those obligations are met within the relevant organisation. However, the highest standard of practice set out within Federation policy will always apply. No individual, department, or entity operating within the Federation may adopt a lower standard than that required by Federation policy.

Ultimate responsibility for ensuring compliance with Federation policies sits with the Federation's senior leadership, who retain oversight of safeguarding, health and safety, professional conduct, and quality assurance across all activities delivered under the Federation name.

1. Policy statement and commitment

The Karate & Dance Federation is committed to ensuring that **financial hardship does not prevent students from accessing classes, workshops, or events.**

This policy ensures that:

- Students and families experiencing financial difficulties are supported in a fair, consistent, and confidential manner
- Discretionary decisions are documented and monitored to maintain transparency
- Safeguarding and operational standards are upheld at all times

2. Scope and application

This policy applies to:

- Students, parents, or carers requesting support with class fees, event participation, or other associated costs
- Staff responsible for assessing eligibility and implementing discretion
- All payment and invoicing procedures through **MyKDF**

3. Assessing financial hardship

- Requests for support are treated confidentially and respectfully
- Families are invited to provide information about their circumstances to support consideration
- Discretionary support may include:
 - Fee reductions or discounts
 - Instalment or deferred payment plans
 - Access to bursaries or sponsorships where available
- The Federation ensures consistency in assessing applications to prevent unfair advantage or bias

4. Approval process and discretion

- All financial hardship requests are reviewed by senior leadership or authorised finance personnel
- Decisions are documented, including:
 - Reason for support
 - Duration or period of assistance
 - Any conditions attached (e.g., continued engagement with classes)
- Parents/carers are informed promptly of the decision and next steps

5. Payment and invoicing arrangements

- Adjusted fees or payment plans are applied via **MyKDF** where possible, allowing automated management and tracking

- Reminders, invoices, and statements are adjusted to reflect the agreed arrangement
- Non-compliance with agreed terms may result in escalation following the **Invoicing & Payments Policy**, while safeguarding principles remain paramount

6. Roles and responsibilities

- **Senior Leadership:** Approve discretionary support, monitor fairness, and ensure confidentiality
- **Finance Staff:** Implement fee adjustments in **MyKDF**, record all decisions, and monitor adherence to agreements
- **Parents & Carers:** Provide accurate information and adhere to agreed payment plans
- **Staff & Volunteers:** Support communications and signpost families to the appropriate channels for assistance

7. Monitoring and review

- All financial hardship cases are reviewed periodically to assess impact, fairness, and operational feasibility
- Trends or repeated requests are evaluated to inform policy updates and future bursary or support initiatives
- The policy is reviewed annually or sooner if required due to operational, legislative, or inspection requirements