

Introduction

The **Schedule of Delegations** sets out who within Curo has authority to make different types of decisions on behalf of the organisation. It provides clarity about decision-making responsibilities across areas such as co

Delegated authority operates within Curo's wider governance framework and is subject to the **Standing Orders, Financial Regulations, approved budgets, business plans, legislation and regulation, and Curo**

Having a clear Schedule of Delegations supports effective and timely decision-making while ensuring appropriate accountability, oversight and control.

Colleague level delegations - general rules

All delegated powers and authority are subject to the following:

- financial regulations: delegated authority can only be exercised to the extent of that individual's financial authority
- budget: all approvals are subject to budgetary constraints for the relevant team or activity
- business plan: any outcome must deliver objectives within the business plan
- statute and regulation: delegated powers cannot be used to approve anything that falls outside Curo's statutory or regulatory (including the RSH regulatory standards) obligations
- policy: delegated authority can be used only in line with, and to deliver, our Curo policy commitments.

Delegated authority sits with individuals (except where stated). There is a requirement for all delegated powers that the individual using that authority does so following appropriate consultation with colleagues. The use of a power should also be reported, either through a designated process (eg letting a home, through CORE) or through the relevant team meeting.

Authority is also given broadly across the relevant level of the organisation. It is expected that the 'strategic' powers will usually be exercised by members of the relevant teams, as indicated in brackets on the tabs that follow.

'Approve' and 'Sign' contracts are two distinct powers. Powers to 'approve', 'enter into' etc usually follow a recommendation. That recommendation can be made by any colleague, except where specific 'recommendation' powers are stated.

Members of Exec, Homes Exec, SMT, SELT are as defined by Outlook address book groups.
Managers = any colleague who *manages* another.

Any individual in this group
Specific individuals in this group only
No authority to anyone in this group
Meeting Group

To be used in conjunction with:

Board reserved powers, including strategy, certain policies, budget, business plan, stat accounts, development strategy and annual strategic programme, standard employment T&Cs
Financial Regs

Corporate	Limitations	Board	Executive	Service Directors	Managers	Other	Comments and notes
Approve strategies	Reserved for board	Combined Board					
Approve policies, and amendments to policies	As per Policy Schedule and Standing Orders	Combined Board	All				In consultation with the Policy Lead
Approve procedures, and amendments to procedures, for the implementation of policies	As per Policy Schedule and Standing Orders	Combined Board	All				
Approve amendments to intra group SLAs		Combined Board					
Make formal responses to internal or external audit			All	All			
Commission professional, legal, consultancy services	Subject to: Budget, Financial Regulations, Procurement Policy	Combined Board	All QL £99m	All QL £50k-£250k			
Submit fundraising grant applications	Subject to legal authority to apply		All	All			
Enter into data sharing agreements	Reporting to Data Protection Officer		All	All	All		
Over-ride/instruct others to over-ride internal controls on data security in event of SAR, disciplinary,	Reporting to Data Protection Officer		All	Director responsible for IT			
Take emergency action to limit damage (disabling services) in the event of cyber attack. Remove services from colleagues to prevent malware attack.	Subject to Business Continuity Framework		All	Director responsible for IT			
Respond to significant or national consultations that may impact Curo	Subject to Business Continuity Framework	Combined Board	All	All			In consultation with Executive
<i>Recommends</i>							
Recommend policies and amendments to policies reserved for Board			Policy Lead				
Recommend all other policies and amendments to policies			All	Accountable Lead			
Recommend amendments to intra group SLAs			All	All			

Employment	Limitations	Board	Executive	Service Directors	Managers	Other	Comments and notes
Approve amendments to Joint Employment Protocol			Executive responsible for HR				
Recruit and appoint staff	Subject to 2nd stage interview and HR due diligence (inc conflict of interest)	RNC and Combined Board for Board and Committee members	All	All	All		
Enter into (sign) and vary contracts of employment for staff			Executive responsible for HR	Director responsible for HR			
Approve additional responsibility payments for staff	Subject to budget and CRG approval	RNC for Executive	CRG				
Approve market rate supplements for staff where necessary to recruit and retain specialist staff	Subject to budget and CRG approval	RNC for Executive	CRG				
Approve variations to the establishment.	Subject to Standing Orders and HR Policies	RNC and Combined Board	Executive responsible for HR				
Approve ad-hoc honoraria to staff and board members	Subject to budget and CRG approval		CRG				
Manage staff, take disciplinary or capability action	Subject to Employment Policies and in consultation with HR	RNC and Group Chair	All	All	All		
Terminate contracts of employment.	In consultation with HR and relevant Executive for that team	RNC and Group Chair	All	All			
Represent the employer in negotiations with trade unions.	Subject to Policies		Executive responsible for HR	Director responsible for HR			
Represent employer at tribunals	Subject to Policies		Executive responsible for HR	Director responsible for HR			
Approve individual redundancy notices arising from restructures approved by Board or above		RNC and Combined Board	All	Director responsible for HR			
Approve team restructures.	Subject to Standing Orders and HR Policies	RNC and Combined Board	All				
Set salaries and travel/subsistence rates	In line with reward policy	RNC and Combined Board	All				
<i>Recommends</i>							
Recommend variations to the establishment and team restructures			All	All			
Recommend add responsibility and market rent supplements			All	All	All		
Recommend variations to establishment			All	All			

Development (including contracts for the purchase of land or property)	Limitations	Board	Executive	Leadership Group members	Managers	Other	Comments and notes
Agree design and quality standards			Development Executive				
Approve individual development schemes that: - are consistent with approved development strategy' - fall within parameters of annual strategic development programme.	Subject to Standing Orders	Curo Enterprise Board	Development Executive (up to £19m for Places and £9m for Enterprise)				
Enter into contracts for purchase of land or property (deeds see below) <i>Includes letters of intent, options, warranties, leases etc</i>	Subject to Standing Orders and Landbanking budget	Curo Enterprise Board (up to £20m) Combined Board (above)	Development Executive (up to £19m for Places and £9m for Enterprise)				
Enter into build contracts	Subject to Standing Orders	Curo Enterprise Board Combined Board	Development Executive				
Apply or witness seal, or sign deed, for purchase or development of land and property	Subject to the relevant Power of Attorney, Standing Orders and Financial Regulations	Board Members/Directors	Members listed on Power of Attorney				
Initiate planning appeals			All				
Approve legal action in relation to latent defects.	Subject to Standing Orders	Curo Enterprise Board Combined Board	All				
Approve agreements or contracts with Homes England	Subject to Standing Orders and Financial Regulations	Combined Board	CEO (Group) and CEO (Enterprise)				
Approve funding conditions and/or partnering arrangements imposed by Homes England or other funders.	Subject to Standing Orders and Financial Regulations	Combined Board	CEO (Group) and CEO (Enterprise)				Approval is reserved to parent board under SO.
Sign agreements for erection/use of advertising hoardings on development schemes and banked land.	Subject to Procurement Policy		All	All			
Approve variations to development programme parameters for individual schemes/units	Subject to Standing Orders	Combined Board	Development Executive				
Approve conditions imposed (on Enterprise schemes) by planning consents.		Curo Enterprise Board	Development Executive				
Enter into agreements and contracts with the HCA, Homebuy, funders.			All				
Sign documents (agreements, consents, waivers etc) that deliver approved development schemes	Within financial, strategic and sustainability parameters approved for scheme.		All	All			
<i>Recommends</i>							
Recommends to Homes Exec (<£5m) and Board (>£5m via Homes Exec), through appraisal group, individual schemes.	Appraisal group determines compliance with financial and strategic parameters and recommends on sustainability criteria		All	All			Embeds current 'sign off' process into authority to approve.
Recommends to Board variations to individual approved schemes that are outside financial and strategic parameters			Development Executive				
Recommends variations on individual approved schemes to sustainability criteria	Recommendation must involve affected members of leadership team		All	All			
<i>Notes:</i>							

Development (including contracts for the purchase of land or property)	Limitations	Board	Executive	Leadership Group members	Managers	Other	Comments and notes
<i>Intra group transfers are in 'disposals' tab. The above deals with parameters up to acquisition by the Group, disposals tab with subsequent changes.</i>							
<i>Development parameters are defined as:</i> <i>Financial - subsidy, gross margin, return</i> <i>Strategic - Affordable/commercial ration, S106</i> <i>Sustainability - design, tenure, management (inc head leases), environmental (?)</i>	<i>Financial: set by Board through the approved development programme.</i> <i>Strategic: set by Board through ADP and others.</i> <i>Sustainability: Design and quality set by SMT. Recommendations on others by appraisal group.</i>						

Contracts (for goods and services)	Limitations	Board	Executive	Service Directors	Managers	Other	Comments
Purchase							
Approve management agreements, SLAs, contracts for non-financial (unpaid) provision of services by others	Subject to: Budget, Financial Regulations, Procurement Policy	Combined Board	All QL £99m	All QL £50k-£250k			
Negotiate long term contracts or partnering arrangements with potential suppliers	Subject to: Budget, Financial Regulations, Procurement Policy	Combined Board (Strategic partnerships)	All QL £99m	All QL £50k-£250k	As delegated by Managers		
Approve/appoint suppliers to approved list.	Subject to Procurement Policy and process		All	Director responsible for Procurement		Procurement team	
Enter into (sign) contracts, agreements, SLAs including contracts involving foregoing of income. (Deeds see Regulation tab)	Subject to Standing Orders, Financial Regulations, Procurement Policy		All	All			
Approve tender lists	Subject to Procurement Policy		Procurement Board	Director responsible for Procurement		Procurement team	
Manage contracts	Subject to Procurement Policy and performance monitoring		All	All	All	As delegated by Managers	
Recommends							
Recommend suppliers for appointment to approved list			Procurement Board	Director responsible for Procurement		Procurement team	
Sell							
Enter into (sign) management agreements, SLAs, contracts for the delivery of goods and services to others	In line with business plan and strategy		All	All			
Enter into contracts for the joint provision of services	In line with business plan and strategy		All	All			
Negotiate contracts with commissioners for the provision of care and support services	In line with business plan and strategy		All	Director responsible for Specialist Housing/Support			
Both							
Initiate legal action to end contracts.	In consultation with the Company Secretary		All	All			

Disposals, demolition, regeneration	Limitations	Board	Executive	Service Directors	Managers	Other	Comments and notes
* All of the below must be consulted with the Company Secretary							
Enterprise							
Approve the disposal of land	Subject to Standing Orders and Asset Disposals Policy	Curo Enterprise (up to £20m) Combined Board (above this)	Development Executive (up to £9m)				
Approve scheme level sales programme and budget. Approve variations to programme and budget	In line with approved scheme appraisal (or approved variation)	Curo Enterprise	Development Executive				
Approve sales release programme and budget for tranches of scheme. Approve variations.	In line with scheme programme (or approved variation)	Curo Enterprise	Development Executive	Director responsible for Financial Services Director responsible for Treasury			Provides a timetable for sales programme, overall budget for that tranche and minimum price per property
Approve sale price for individual homes.	In line with sales release programme	Curo Enterprise	CEO (Enterprise)	Director responsible for Sales			
Recommends							
Recommend sales programme and sales release programme		Curo Enterprise	All	Director responsible for Sales			
Recommend individual sale prices						Sales team	
MRS and Places - commercial							
Enter into leases and agreements to lease for non residential property			All	Director responsible for Commercial Property (Places) Director for Financial Services (MRS)			Places commercial = shops, offices, garages (non residential)
Enter into (sign) tenancies	Subject to the relevant Power of Attorney, Standing Orders	Board Members/Directors	Colleagues listed on Power of Attorney				
Approve variations to rents		Curo MRS Board (MRS)	All	Director responsible for Commercial Property (Places) Director for Financial Services (MRS)			Variation from established market rent (see finance tab)
Approve variations to price		Curo MRS Board (MRS)	All	Director responsible for Commercial Property (Places) Director for Financial Services (MRS)			Variation from RICS
Places - affordable							
Approve disposal - statutory and sales under approved affordable dev programme	Subject to Standing Orders and Asset Disposal Policy		Development Executive	Director responsible for Development (Places)			
Enter into (sign) tenancies	Subject to Tenancy Policies and due diligence		All	Director responsible for Housing	Head of responsible for Lettings	Lettings Advisors	
Enter into leases and agreements to lease	Subject to the relevant Power of Attorney, Standing Orders	Board Members/Directors	Colleagues listed on Power of Attorney				
Places - active asset management							
Approval of AAM scheme	Subject to Active Asset Management Process and due diligence	Combined Board (if Strategic, outside agreed programme or Occupied Social Housing)	Development Executive				
Disposal of individual property (home, garage) on approved scheme	Subject to Asset Disposal Policy		Development Executive		Sales Manager		
Approval of demolition of property (home, garage) on approved scheme	Subject to AAM and Asset Disposal Policy		Development Executive	All			
Approve variation of sale price			All	Director responsible for Sales	Sales Manager		<5% Variation from RICS

Disposals, demolition, regeneration	Limitations	Board	Executive	Service Directors	Managers	Other	Comments and notes
Regeneration (no demolition)		Combined Board (if Strategic, outside agreed programme or Occupied Social Housing)	Development Executive				
Approve home loss payment			All	All			
<i>Recommends</i>							
Recommend AAM scheme for approval	Subject to AAM inc appraisal process		All	Director responsible for Asset Management			
Mulberry Park							
Approve lettings outside Mulberry Park CBS rules			All				
Approve variations to standard lettings terms and/or to charges.			All		Head of responsible for Mulberry Park		
All							
Apply or witness seal in relation to the sale or leasing of property or land	Subject to the relevant Power of Attorney, Standing Orders	Board Members/Directors	Colleagues listed on Power of Attorney				In consultation with Company Secretary
Approve freehold sale - leasehold enfranchisement	Subject to the relevant Power of Attorney, Standing Orders	Board Members/Directors	Colleagues listed on Power of Attorney				
Grant wayleaves to utilities and statutory bodies.			All				
Agree removal of restrictive covenants and release of charges	Subject to Standing Orders	Combined Board for material changes	All for routine changes		Chris		Covers a range from small amounts of discount repayment through to restrictions on building
Determine properties used as loan collateral	Subject to Standing Orders, as well as Lender and Regulatory compliance	Combined Board under Treasury Management and funding arrangements	All	Director responsible for Treasury			Must ensure compliance with lender requirements and regulatory standards
Intra-Group transfers within scheme approval parameters			Development Executive	All			
Intra-Group transfers outside scheme approval parameters - before first sale/let		Combined Board (>5%)	Development Executive (<5% only)				
Intra-Group transfers outside scheme approval parameters - after first sale/let		Combined Board	All				

Regulation	Limitations	Board	Executive	Service Directors	Managers	Others	Comments and notes
Establish framework for delegated authority to staff, and amend		Combined Board approval	Company Secretary				
Approve returns to and required by RSH and HE			All				
Approve submission of statutory and regulatory returns to other bodies (FCA, Companies House)		AAC - Accounts Combined Board - Accounts	Company Secretary				
Submit grant claim applications	Subject to Financial Regulations		All	All			
Act as authorised signatory for RSH and HE certification	Subject to Standing Orders and Financial Regulations		Company Secretary and Executive responsible for Finance				
Submit bids for funding to HE	Subject to Financial Regulations	Combined Board approval - Strategic Bids	All				
Make independent representation to the Chair if action in breach of regulatory framework comes to light	Immediate reporting under Fraud Policy		All				
Make independent representation to the Chair if the Executive team exceed authority	Immediate reporting under Fraud Policy.		Company Secretary				
Support the Board to exercise their right to independent advice.			Company Secretary CEO				
Take emergency action to limit damage in the event of whistleblowing, fraud, bribery, money laundering or tax evasion.	Subject to Standing Orders and Financial Regulations	AAC - urgent notification	Company Secretary Executive Responsible for Finance				
Approve the purchase of gifts in line with the corporate recognition policy.	Must comply with the Gifts & Hospitality Policy		All	All			
Apply the seal, sign deeds (non property uses)	Subject to the relevant Power of Attorney, Standing Orders	Board Members/Directors	Members listed on Power of Attorney				
Submit returns to RSH and HE	Operational - Subject to Returns Register			Director responsible for Governance	Governance team		
Submit 1/4ly financial regulatory returns	Operational - Subject to Returns Register			Director responsible for Treasury	Manager responsible for Treasury		

Finance	Limitations	Board	Executive	Service Directors	Managers	Other	Comments and notes
Make and manage investments,	Subject to Standing Orders and Treasury Management Policy/Strategy	Combined Board approval - major investments	Executive Responsible for Finance	Director responsible Treasury			
Represent Curo in dealing with HMRC on tax and VAT matters.			Executive Responsible for Finance	Director responsible Treasury			
Authorise the issue of petty cash and procurement cards.	Subject to Procurement and Finance processes and due diligence		All	All			
Manage day to day relationships with lenders.			Executive Responsible for Finance	Director responsible Treasury			
Commission periodic revaluation of assets, representing Curo to valuers and funders			Executive Responsible for Finance	Director responsible Treasury			
Sign Stamp Duty Land Tax forms			Colleagues listed on Power of Attorney				
Authorise expenditure (release of funds) on behalf of the organisation	Subject to Finance Regulations and QL delegated authority		All	Director responsible Treasury and Director responsible for Finance			
Authorise draw down of funding from approved loan facilities	Subject to Treasury Management Policy/Strategy	Combined Board approval - new facilities	Executive Responsible for Finance				
Manage approved draw down of funding	Subject to Treasury Management Policy/Strategy		Executive Responsible for Finance	Director responsible Treasury			
Authorise payment of invoices and other expenditure.	Subject to Finance Regulations and QL delegated authority		All	All	All		
Authorise write off of debts owed to the organisation	Subject to write-off procedures	Combined Board	All				
Set rents and service charges and notify/invoice customers.	Subject to Rent Setting Policy	Combined Board	All	Director responsible for Finance			
Approve level and types of insurance cover held			All	Director responsible Treasury			
<i>Recommends</i>							
Recommend levels and types of insurance cover		Combined Board	All	Director responsible Treasury			
Compensation							
Negotiate and approve financial settlements arising from Ombudsman, tribunals and other arbiters.	Subject to Compensation Matrix		All	All			
Authorise compensation payments which reimburse losses, within policy guidelines	Subject to Compensation Matrix		All	All	All		
Authorise compensation payments which reimburse losses, outside policy guidelines	Subject to Compensation Matrix		All	All			
Authorise ex-gratia payments to apologise for poor customer experience <£25	Subject to Compensation Matrix		All	All	All	All colleagues	
Authorise ex-gratia payments to apologise for poor customer experience >£500	Subject to Compensation Matrix		All	All			

Housing Management	Limitations	Board	Executive	Service Directors	Managers	Others	Comments
Approve the issue of S20 notices to leaseholders and tenants.			All	Director responsible for Commercial Property			
Grant landlord's consent for tenant or leaseholder alterations, inc retrospective consent.	Subject to high-risk cases		All	All	All		
Enter into nomination, local lettings agreements with local authorities			All	Director responsible for Commercial Property			
Approve the selection of referral agencies	Subject to QL delegated authority		All	All			
Enter into service level agreements with local authority and government departments.	Subject to Standing Orders and Procurement Policy	Combined Board - Strategic partnerships	All	All			
Approve the issue of Notices to Quit, Notices Seeking Possession and S21 notices.	Subject to Tenancy Management Policy		All	All	Head of Tenancy		
Assess housing need, authorise lettings, approve exceptional lettings under lettings policy.	Subject to Tenancy Management Policy		All	All	Lettings Manager	Lettings Negotiators (except exceptional)	
Approve the demotion of tenancies and decision not to renew fixed term or starter tenancies.			All	Director responsible for Housing			
Determine approved forms of tenancy and other agreements to occupy.			All	Director responsible for Housing			
Approve applications for ASBOs			All	Director responsible for Housing			
Grant landlord's consent for succession, assignments and changes to tenancies.			All	All	Lettings Manager Tenancies Manager	??	
Enter into support agreements for the provision of (Choice) support services to clients.			All	All	Service Managers.	Support Workers Lettings Negotiators (sheltered only)	

Other	Limitations	Board	Executive Team	Service Directors	Managers	Other	Comments
Sign licence agreements to enter onto third party's land			All	All			
Determine work to be outsourced or retained in house by contractor function			All	Director responsible for Procurement			
Sign and/or witness leases, share certificates, accounts and other formal documentation			All	All			
Authorise and/or witness the use of the seal.			All				
Manage internal audit programme and commission audits.			Company Secretary				
Approve press releases final editions of all external printed material content of website, social media, SMS marketing			All	Director responsible for Communications			