



APPROVED BY THE COMMITTEE

Annual Budget Allocation

Academic year 2026/27, September 2026 to August 2027

PREPARED BY
Joey Clover, Digital Officer

APPROVED
11 September 2026, at an EGM

IN FORCE UNTIL
31 August 2027

THE SHORT VERSION

We have £8,000 in the bank. This is a plan to spend it.

Parents, staff and local supporters raised this money for the children at St Catherine's. It is sitting in a bank account. This document commits £7,600 of it to four named things this school year, so that the question stops being "can we spend anything?" and becomes "what shall we spend this pot on?"

HELD IN RESERVES

£8,000

Money already raised and available now

COMMITTED

£7,600

Across four budget headings

FUNDRAISING FLOAT

£400

Uncommitted, for the cost of raising more

BACKGROUND

Why we are writing this down

Over recent years the PTFA has been better at raising money than at spending it. That is not a criticism of anybody who has served on the committee or worked at the school. It is what happens when there is no agreed plan. Without one, every single request has to be argued from scratch, nobody is quite sure what is affordable, and the safest answer to any spending question is always "not just yet". Do that for long enough and you end up with a healthy bank balance and very little to show the children who filled it.

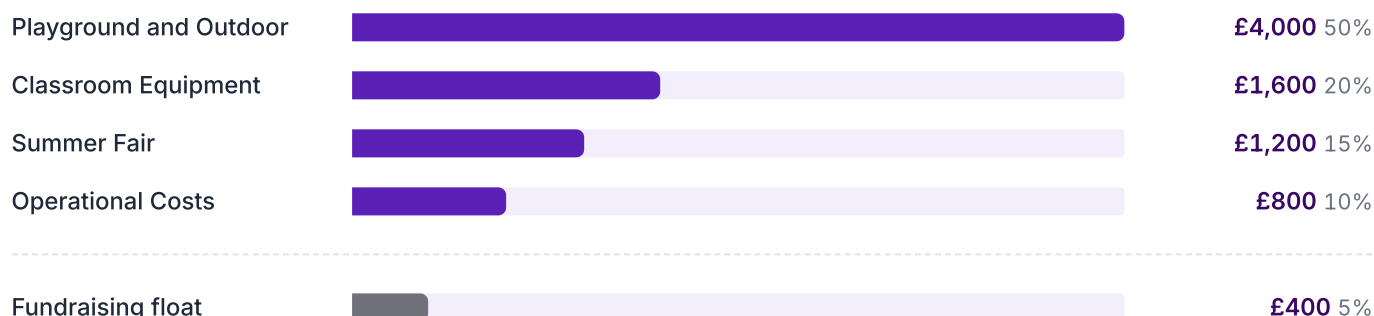
A charity that holds on to money it was given to spend is not being careful. It is quietly failing the people who donated. The committee is newly formed and this is the first thing we want to change.

What this document does. It commits the money to four named things, gives each one an owner, and sets out how a teacher asks for something and how quickly they get an answer. It commits 95% of what we hold, which is deliberate. The 5% left over is there to pay for the cost of raising more.

THE BUDGET

Where the money goes

Half of everything we hold goes to the playground and the outdoor space. It is the part of school every child uses every day, whatever their year group, and it is the thing parents raise with us most often. Classroom equipment is divided evenly between the eight year groups, so no teacher has to argue their case against another. The summer fair is committed now rather than in the spring, so that we can book early and pay less for it.



Bars are drawn against a £4,000 scale. The grey bar is the money not committed to a heading.

Allocation of PTFA reserves, 2026/27

BUDGET HEADING	WHAT IT COVERS	AMOUNT	SHARE
Playground and Outdoor Enhancements	Outdoor equipment, and improvements to the infant playground	£4,000	50%
Classroom Equipment and Supplies	£200 for each of the eight year groups, requested by teachers	£1,600	20%
Summer Fair Commitment	Guaranteed funding for the 2027 summer fair, agreed in advance	£1,200	15%
Operational Costs	The software and services that keep the PTFA running	£800	10%
Fundraising float	Not committed to a heading, spent on raising more	£400	5%
Total	Of which £7,600 is committed to the four headings	£8,000	100%

The fundraising float

£400 stays uncommitted. It pays for the things you have to buy before you can raise anything: raffle and lottery licences, stock bought to resell, printing, online payment and platform fees, and small trials of new ideas. Money spent from the float is expected to earn itself back.

This is not an emergency reserve, and this year we will not have one. Committing 95% of what we hold means that if something unexpected arrives, a cancelled booking we have already paid a deposit on or a refund we have to issue, the committee will have to vote to take it from one of the four pots. That is a deliberate trade. Money sitting in a contingency is money not reaching children, and we would rather put that choice in front of you than leave it unsaid.

DETAIL

What each pot pays for

Playground and Outdoor Enhancements

£4,000

Two things: outdoor equipment for the whole school, and improvements to the infant playground. Equipment means the things that keep break times active in all weathers, and somewhere dry to keep them. Improvements to the infant playground means the space itself, so surfacing, markings, seating, planting and shade.

This is half of everything we hold, and the largest single commitment the PTFA has made. It is held as one pot rather than a list of items because the committee needs quotes before it can sensibly choose between them, including how much goes to equipment and how much to the playground itself. What this settles is that the money is there and ring-fenced for outdoor work, which is what makes getting those quotes worth somebody's time.

Classroom Equipment and Supplies

£1,600

£200 for each of the eight year groups, from Nursery through to Year 6. Reading books, art materials, PE and playtime equipment, classroom technology, or anything else a teacher needs and the school budget does not stretch to.

Every year group gets the same amount and it is theirs. No teacher has to make a case against another year group, and nobody misses out because somebody else asked first. How to request something is set out under "How to ask for classroom equipment".

Donations to the Small Grants Pot appeal on our website go into this heading and are in addition to the £1,600. Should we raise more than the pot can use, funds will be applied to the PTFA's general purposes in support of St Catherine's Primary School.

Summer Fair Commitment

£1,200

Guaranteed funding for the 2027 summer fair. Hiring a marquee, inflatables and a sound system, paying entertainers, buying the stock for stalls and tombolas, printing, and any temporary licences or event insurance the day needs.

Committing this now, rather than in the spring, is the whole point of it. Suppliers charge less for early bookings and the popular ones are gone by March. £1,200 is a floor rather than a ceiling. If the fair needs more, or another event during the year needs backing, that comes back to the committee for a separate vote.

Operational Costs

£800

The tools that let a group of volunteers run a registered charity properly: shared email, secure storage of passwords and records, a place to keep documents so nothing is lost when a committee member steps down, and the website.

What the operational costs are. All figures are annual and include the charity discounts noted below.

SERVICE	WHAT IT IS FOR	COST
Notion (2 users)	Committee documents, minutes, event plans, handover notes	£198.00
Claude (2 seats)	Drafting grant applications, funding bids and communications	£150.00
1Password (5 users)	Shared logins for bank, website and event platforms	£98.55
Website and domain	Domain renewal and hosting for stcatherinesptfa.org.uk	£20.00
Google Workspace	PTFA email addresses and shared drive	£0.00
Known total	Against an allocation of £800	£466.55

Why the allocation is £800 when the known costs are £466.55

Three of these prices depend on charity discounts we have applied for but not yet been granted. Notion assumes a 50% non-profit discount and 1Password assumes 25%. Google Workspace is free only if our application to Google for Nonprofits is approved. If both discounts were refused, the same services would cost £697.40, which still fits inside £800. Allocating the higher figure means a refused discount does not send us back to the committee for a second vote.

Claude is billed in US dollars at \$192 a year for two seats. £150 is that converted at roughly \$1.28 to the pound, so the sterling cost will move a little with the exchange rate. The case for it is straightforward: grant applications and funding bids are slow to write and are the main thing stopping us applying for more of them. If it does not produce at least one submitted application this year, it should not be renewed.

If Google turn our application down, Workspace becomes a new cost rather than a free service, and we will bring that back to the committee rather than absorbing it quietly.

How to ask for classroom equipment

Every year group has £200 to spend this year. Asking for something takes about a minute. There is no paper form from the office, no email chain, and no waiting for a PTFA meeting to come round.

classrooms.stcatherinesptfa.org.uk

Scan the QR code on the flyer in your classroom, or type the address into any browser.

STEP	WHAT HAPPENS
1. Scan the flyer	Every classroom is given a flyer to put up. Scanning its QR code opens the request page with your classroom code already filled in, so there is nothing to look up and nothing to remember.
2. Or type your code	Each classroom has its own code. You only need it if you are typing the web address in by hand rather than scanning. Main reception holds the list, so a missing flyer is not a problem.
3. Say what you need	What the item is, roughly what it costs, and who it is for. A link to the thing you have found is ideal but not required. The code tells us which year group's £200 it comes from.
4. Under £100 gets a quick answer	The committee member who owns this pot and the Treasurer approve it between them, and it is reported at the next meeting. No vote, and no waiting for one.
5. £100 or more goes to a vote	Anything at £100 or above needs full committee approval at the next meeting. We will tell you when that meeting is and come back to you straight after it.

If your year group has spent its £200, ask anyway. There may be room in another pot, or the committee may decide the request is worth funding on its own. The thing we most want to avoid is a teacher deciding not to ask.

How we make sure it actually gets spent

Agreeing a budget is the easy part. These six rules are what turn it into money that reaches the children, and they were adopted alongside the allocation itself.

RULE	WHAT IT MEANS IN PRACTICE
1. Every pot has an owner	A named committee member is responsible for each heading. If a pot is not moving, there is somebody to ask about it.
2. Teachers ask online, all year	Classroom requests come through classrooms.stcatherinesptfa.org.uk at any point in the year. There is no single deadline to miss and no paper form to chase.
3. Small spends do not need a full vote	Classroom requests under £100, and anything else inside an agreed pot under £250, need the pot owner and the Treasurer to agree, and are reported at the next meeting. Above those figures, or outside an agreed pot, needs a committee vote.
4. The playground has a decision date	Quotes for the outdoor work come to the committee by Friday 23 October 2026 , and the committee chooses between them at the meeting that follows. £4,000 is too much to leave sitting behind an open-ended conversation.
5. Unused money gets moved, not banked	At the meeting following Friday 12 February 2027 the committee reviews what is left. Anything not spent or committed by then is reallocated by a vote to a heading that can use it before the end of the school year.
6. The numbers are read out every meeting	The Treasurer reports spent, committed and remaining for each heading, and how much of each year group's £200 is left. Committed means agreed and expected to be invoiced, even if the money has not left the account.

Rule 5 is the important one. It is what stops this budget becoming another set of good intentions. If nobody claims a pot, the money is moved to somebody who will use it, rather than rolling over into next year's reserves and starting the whole problem again.

IN PLAIN ENGLISH

A note on how the money is held

Almost everything the PTFA has raised was raised for our general purposes, which means the committee is free to decide how it is used, as long as it supports St Catherine's Primary School. Money raised in that way is called unrestricted, and all £8,000 discussed here is unrestricted.

Money raised for one named thing is different. It is called restricted, and it legally cannot be spent on anything else. That is why our appeals always say that if we raise more than a project needs, or the project cannot go ahead, the money will go to the PTFA's general purposes instead. Agreeing this budget does not turn any of these pots into restricted funds. The committee can move money between headings by a vote at any time, including the £4,000 set aside for the playground.

What the committee approved

Resolution adopted 11 September 2026

That the committee approves the allocation of £7,600 from PTFA reserves across the four budget headings set out in this document, holds £400 uncommitted as a fundraising float, adopts the classroom request process at classrooms.stcatherinesptfa.org.uk, and adopts the six spending rules under "How we make sure it actually gets spent" for the 2026/27 academic year.

This document is the reference point for PTFA spending decisions until the end of August 2027. The committee can move money between headings by a vote at any time, and any change to the totals is recorded in the minutes of the meeting that agreed it.

Approval

This budget was approved by the committee of St Catherine's PTFA at an Extraordinary General Meeting held on 11 September 2026. The signed record is held with the minutes of that meeting.

Gemma Jones, Chair
Nicola Taylor, Treasurer