



Shropshire Church of England Academies Trust

Scheme of Delegation

July 2026

Presented & Approved by Trust Board	15/12/2025
Name of Chair of Trust Board	Malcolm Maclean
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Version control:

Version:	Date of approval:	Reason for changes:	Key changes made:
V1.2	08/04/25	Document creation	N/A
V2.0	15/12/25	Restructuring of academy leadership from January 2026 – removal of EHT from structure Changes to table item 5c. Purchasing requisitions for orders/invoice approval Changes to table item 6 re: responsibilities for entering into contracts.	All mentions of “Executive Headteacher (EHT)” in the policy and in table of delegated responsibility have been removed. Amendments to threshold values Removal of delegated responsibility to school leaders to enter into contracts.
V3.0	16/07/26	Annual review	Changes to header on tables 5c and 6 removing reference to CFO.



PART 1

INTRODUCTION: PURPOSE OF SCHEME OF DELEGATION

Shropshire Church of England Academies Trust (SCEAT) is a Multi-Academy Trust (MAT) and is run by a Board of Trustees and Central Leadership Team who are accountable to the Department for Education (DfE).

The Board of Trustees have overall legal responsibility for the operation of the Trust and the schools within it. The Articles of Association for the Trust allow for the Board of Trustees to delegate certain responsibilities as they see fit. The Board of Trustees believes that many decisions can, and should, be delegated to the Central Team, to committees (including Local Governing Boards) and to individual Headteachers/Heads of School.

This Scheme of Delegation is the key document defining the lines of responsibility and accountability in the Trust. It is intended to be a clear and systematic way of ensuring Members, Trustees, Committees, the Central Team and Headteachers/Heads of School are clear about their responsibilities and accountabilities, allowing everyone to focus on improving outcomes for the children who attend our schools.

This Scheme of Delegation should be read in conjunction with the Terms of Reference for the relevant body.

The Trust reserves the right to place restrictions on schools that are judged to be in need of additional support in any area. This judgement could be external (for example when a school moves from a 'Good' to 'Requires Improvement' rating as a result of an OFSTED inspection) or could be a judgement that comes internally from the CEO, who would then request that Trustees agree on any restrictions deemed necessary in any delegated authority.

All schools are required to operate according to the Trust's policies and procedures.

Members, Trustees, LGBs and staff must all adhere to the requirements of the DfE's Academy Trust Handbook.

Any delegated authority will be given in accordance with the Trust's Articles of Association.



EXECUTIVE SUMMARY:

1. Shropshire Church of England Academies Trust (referred to herein as the “**Trust**”) is a Church of England multi-academy trust, which has been established by the **Diocese of Lichfield** and **Diocese of Hereford**. It is responsible for the running of a number of schools/academies (referred to as the “**Academies**”) which have come together to form a strong multi academy Trust across the two dioceses.
2. Both the Trust and the Academies must comply with and observe, any advice or directive issued by or on behalf of the Diocese. This includes fulfilling any expectations that the DfE may have of the Trust as set out in the **Diocesan Memorandum of Understanding** and the Funding Agreements entered into with the Secretary of State for Education.
3. The Trust is a company limited by guarantee (Company Number 15822004) and a charity, whose objects are the advancement of the Christian religion through the provision of a Christian education. The Trust is not a registered charity but an “exempt” charity, regulated by the Secretary of State for Education, who acts as the principal regulator.
4. The Trust’s constitution is set out in its **Articles of Association**, which delegate responsibility for the governance and management of the Trust to the **Directors** (Trustees).
5. The Directors have put in place this **Scheme of Delegation** to provide clarity as to the roles and responsibilities of those involved in the governance of the Academies and how decisions are made.
6. The purpose of good governance is to:
 - 6.1. determine the vision and values of the Trust;
 - 6.2. support leadership in determining and fulfilling the strategic direction of the Trust;
 - 6.3. hold leadership to account and ensure staff well-being; and
 - 6.4. oversee the financial performance of the Trust, ensuring there are systems in place to manage risk and ensure money is well spent.
7. An overview of the governance structure is set out in the **Governance Structure Chart** – see **Appendix 1**.
8. The **Members** of the Trust oversee the Board of Directors (the “**Trust Board**”), holding the Directors to account and ensuring that the values and ethos of the Trust are upheld, and the distinctiveness of the Academies is preserved.
9. The **Members** may appoint by ordinary resolution up to 4 Directors. The Diocese of Hereford Educational Trust may appoint, through such processes as it may determine, up to 3 Directors to ensure that the character of each Church Academy within the Diocese of Hereford reflects its designated religious denomination and is conducted in accordance with its Trust Deed. The Diocese of Lichfield Educational Trust may appoint, through such processes as it may determine, up to 3 Directors to ensure that the character of each Church Academy within the Diocese of Lichfield reflects its designated religious denomination and is conducted in accordance with its Trust Deed. The total number of Directors (including the Chief Executive Officer if they so choose to act as



Director under Article 57) who are employees of the Company shall not exceed one third of the total number of Directors. Foundation Directors are appointed for a term of 2 years. In exceptional circumstances, the Trust Board may seek the approval of the Diocese to appoint a “Non-Foundation Director”, who must uphold the Christian mission of the Trust but are not expected to be practising Christians. (See also Articles of Association)

10. The Trust Board is the accountable body within the Trust and is responsible for the good governance of the Trust and its Academies.
11. The Trust Board delegates aspects of governance and the day-to-day oversight of school leadership to a local governing body/board (referred to as the “**Local Governing Body/Board**”).
12. To ensure effective collaboration and the dissemination of good practice, headteachers and chairs of Local Governing Bodies meet regularly as a **Heads & Chairs Forum**.
13. A **Summary of Key Delegated Responsibilities** is within this Scheme of Delegation and Terms of Reference for Board Committees (which includes the LGB) and the Code of Conduct for Governors can also be found in **Appendix 2**.
14. This scheme of delegation should be read in conjunction with the **Trust Financial Management Policy** and **Procedural Manual** (where one exists).
15. A **Leadership and Governance Decision Planner** is attached to aid swift decision making.
16. This Scheme of Delegation applies to each Academy. Its effective date is noted on the first page, and it will be reviewed from time to time by the Trust Board in discussion with the Diocesan Education Department. Whilst the Scheme cannot take the form of a legally binding contract and is subject to the overriding duty on the Directors to act freely and in the best interest of the Trust, in so far as the Directors are able, they agree to abide by the provisions of it and will consult the Heads & Chairs Forum on any significant changes.
17. This Scheme of Delegation is informed by a number of component parts, effectively comprising a Trust governance and leadership handbook and code of conduct. By way of summary, it contains or references the following:
 - 17.1. Part 1 - This Introduction and Executive Summary: Purpose of the Scheme of Delegation;
 - 17.2. Part 2 - Table of Key Delegated Responsibilities
 - 17.3. Appendices include: Governance Structure Chart and Terms of Reference for Board Committees (which includes the LGB) and the Code of Conduct for Governors
 - 17.4. Finance Management Policy & Procedures
18. A scheme must be fit for purpose which means it will demonstrate clearly the lines of accountability.

An effective scheme will:

 - Ensure the trust leadership is clear about which decisions the trust board will remain in control of.
 - Ensure that the role of the executive leadership is fully understood throughout the Trust.
 - Promote a culture of honesty and accountability.



- Identify responsibility for the appointment and performance management of the CEO/Academy Heads of School/Academy Headteachers.
- Identify responsibility for policy and practice in each academy.
- Identify responsibility for oversight of each academy's budget.
- Identify responsibility for assessment of risk in each academy.
- Identify responsibility for oversight of educational performance in each academy.

Roles and Responsibilities

The role of the Members

The Members of the Trust have a different status to Directors. Originally, they will have been the signatories to the Memorandum of Association and will have agreed the trust's first Articles of Association (a document which outlines the governance structure and how the trust will operate). The Articles of Association will also describe how Members are recruited and replaced, and how many of the Directors the Members can appoint to the trust board. The Members appoint Directors to ensure that the trust's charitable objects are carried out and so must be able to remove Directors if they fail to fulfil this responsibility. Accordingly, the trust board submits an annual report on the performance of the trust to the Members. Members are also responsible for approving any amendments made to the trust's articles of association.

While Members are permitted to be appointed as Directors, in order to retain a degree of separation of powers between the Members and the trust board, and in line with DfE expectations, not all Members should be Directors. The DfE has amended the model articles to state that Members are not permitted to be employees of the academy trust.

The role of the Directors

The Directors are the charity trustees (within the terms of section 177(1) of the Charities Act 2011) and are responsible for the general control and management of the administration of the trust in accordance with the provisions set out in the memorandum and articles of association. The Board of Directors/Trust Board is the accountable body for the performance of all schools within the trust and as such must:

- Ensure clarity of vision, ethos and strategic direction.
- Hold the executive to account for the educational performance of the schools and their pupils, and the performance management of staff.
- Oversee the financial performance of the trust and make sure its money is well spent.

Because Trustees/Directors are bound by both charity and company law, the terms 'trustees' and 'directors' are often used interchangeably. As a Trust which includes Church of England schools, we use the term "Director".

The Trust Board is permitted to exercise all the powers of the academy trust. The Trust Board will delegate to the chief executive responsibility for the day-to-day operations of the trust. The directors can determine whether to delegate any governance functions.

The trust has the right to review and adapt its governance structure at any time which includes removing delegation.

The role of Trust Board committees



The Directors may establish committees either with delegated authority to make decisions or for the purpose of providing advice and support, informing the overall work of the trust board. **However, these committees are not legally responsible or accountable for statutory functions – the Trust Board retains overall accountability and responsibility.** The responsibilities of board committees are set out in their terms of reference. The trust board may appoint committee members and committee chairs.

The role of the Local Governing Body/Board (LGB)

- The Trust Board will establish LGBs, ensuring at least two parents are elected and with the LGB appointing a chair. The Trust will determine what will be delegated. The Trust Board retains the authority to appoint or remove a Chair if required. Typically, responsibilities may include:
- Building an understanding of how the academy is led and managed
- Be required to preserve and develop the religious character/Christian distinctiveness of their academy.
- Monitoring whether the academy is:
 - Working within agreed policies
 - Ensuring Trust approved policies are adopted and adapted to the local context as required
 - Is meeting the agreed targets
 - Managing its finances well
 - Engaging with stakeholders
 - Reporting to the board

As a committee of the board, delegation can be removed at any time.

The role of the Chief Executive Officer (CEO)

The CEO has the delegated responsibility for the operation of the trust including the performance of the trust's academies and so the CEO performance manages the academy leaders (Head of School/Headteacher). As there is delegation to a local governing body (LGB) this is alongside the LGB chair.

The CEO is the accounting officer so has overall responsibility for the operation of the academy trust's financial responsibilities and must ensure that the organisation is run with financial effectiveness and stability; avoiding waste and securing value for money.

The CEO leads the executive central leadership team of the academy trust. The CEO will delegate executive management functions to the central leadership team and is accountable to the trust board for the performance of the central leadership team.

The role of the Academy Headteacher

The Academy Headteacher or Head of School is responsible for the day-to-day management of the academy and is line-managed by the Chief Executive Officer but reports to the LGB on matters which have been delegated to the LGB.

The role of the School Business Manager



School Business Managers have delegated financial responsibilities in an academy of group of academies and are overseen by the Academy Headteacher/Heads of School and/or the Trust's Chief Financial Officer where central functions are delegated to the SBM.

PART 2:

TABLE OF KEY DELEGATED RESPONSIBILITIES/DECISION PLANNER

This decision planner is designed to work in conjunction with the formal Scheme of Delegation adopted by the Trust. It provides a quick reference guide to how some of the important decisions within the Trust are to be made. Any discrepancies between this document and the Scheme of Delegation shall be construed in favour of the Scheme of Delegation, which will take precedence.

Delegation Levels

1.	Trust Members (the " Members ")
2.	Trust Board of Directors (the " Board ")
3.	Trust Chief Executive Officer (or assigned member of the Executive Team) (" CEO ")
4.	Local Governing Body/Board (the " LGB ")
5.	Headteacher/ (" HT ") *read as Head of School where the staffing structure includes this post.

Key to the Scheme of Delegation

✓	Action to be undertaken at this level
← →	Decision informed by

AREA	TASK/DECISION	DECISION LEVEL				
		1	2	3	4	5
		Member	Board	CEO	LGB	HT
1 Governance- People	Members: appoint and remove	✓				
	Directors (Foundation, co-opted and non-Foundation): appoint and remove	✓				
	Role descriptions for members	✓				
	Role descriptions for trustees/chair/specific roles/committee members: agree		✓			
	Chair of Trust Board: appoint and remove	✓				
	Committee chairs: appoint and remove		✓			
	LGB Chairs: appoint				✓	
	LGB Chairs: remove (if necessary)		✓			
	Clerk to Trust board: appoint and remove		✓			
	Clerk to LGB: appoint and remove		✓			
	Foundation and non-foundation Governors (other than elected): Appoint and Remove (elected also)		✓			
		1	2	3	4	5
		Member	Board	CEO	LGB	HT
2 Governance Systems and Structures	Articles of Association: review, change and agree	✓				
	Scheme of Delegation: review annually/change/agree		✓			
	Governance structure (committees) for the trust: establish and review annually		✓			
	Terms of reference for trust committees (including audit if required, and scheme for school committees): review/agree annually		✓			
	Terms of reference for LGB/local committees: annually review/agree/merge:		✓			
	Skills audit (Directors): complete annually, recruit to fill gaps		✓			
	Skills audit (Governors): complete annually, recruit to fill gaps				✓	
	Annual self-review of trust board and committee performance (to ensure effective performance across		✓			



	governance structures) (governance reviews): complete annually					
	Annual review of performance of Board and LGBs		✓		✓	
	Director/committee member/governor contribution: review annually		✓		✓	
	Governance succession planning and ongoing recruitment		✓	✓	✓	✓
	Agree Annual schedule of business for Trust Board		✓			
	Prepare draft Annual schedule of business for LGB		✓			
	Academy Complaints Policy in place		✓			
	Manage conflicts of interest (central team based)		✓			
	Manage conflicts of interest (school based)			✓		
		1 Member	2 Board	3 CEO	4 LGB	5 HT
3 Reporting	Ensure Trust governance details on trust website		✓	✓		
	Ensure academy governance details on academy website(s)					✓
	Register of all interests, business, pecuniary, loyalty for members/directors/committee members: establish and publish		✓	✓		
	Prepare annual report on performance of the trust: submit to members and publish. including accounting policies, signed statement on regularity, propriety & compliance, incorporating governance statement demonstrating value for money:		✓			
	Submit school specific Annual report data				✓	
	Information on GIAS about Directors, Members and Executive Officers is kept up to date			✓		
	Academy Governors and academy details up to date on GIAS					✓
	Ensure that all Members receive copies of audited accounts and they are published by January 31 st on the Trust website		✓	←		
	Termly report to the CEO/LGB					✓
		1 Member	2 Board	3 CEO	4 LGB	5 HT
4. Operational Systems & Culture	Set Trust Safeguarding policy		✓			
	Set individual academy Safeguarding policy				✓	←



	Maintain Trust Single Central Record			✓		←
	Maintain Academy Single Central Record					✓
	Set terms, dates, training days and holidays		✓	←		
	Changes to pupil admission numbers		✓	←	←	←
	Embed Christian Vision & Values	✓	✓	✓	✓	✓
	Develop Trust Business Continuity Plan		✓	←		
	Change the name of an academy		✓	←		
		1 Member	2 Board	3 CEO	4 LGB	5 HT
5a Ensuring Financial Probity - Finance	Annually review and approve Trust's scheme of delegation and financial policies		✓			
	Appoint External Auditors	✓				
	Appoint Internal Auditors		✓			
	Receive and respond to Auditor's management letter		✓			
	Monitor monthly management accounts and budgets		✓			
	Develop annual individual Academy budget plan for Trust approval				←	✓
	Approve Trust Budget		✓	←		
	Undertake Financial efficiency review across the Trust including Benchmarking and trust wide value for money			✓		
	Ensure its decisions about levels of executive and leadership pay (CEO, CFO, School leaders) follow a robust evidence-based process and are a reasonable and defensible reflection of the individual's role and responsibilities		✓			
	Develop trust wide procurement strategies and efficiency savings programme			✓		
	Abide by and understand the summary of freedoms and delegations as outlined in the Academies Trust Handbook including those Related Party Transactions. Ensure that Directors and Leaders comply with their statutory duties to avoid conflicts of interest, not accept benefits from third parties, and declare interest in proposed transactions or arrangements.	✓	✓	✓	✓	✓
	Approval of schools in a deficit or deficit budget		✓			
		1 Member	2 Board	3 CEO	4 LGB	5 HT
5b	Develop Trust wide Asset Management Strategy		✓			



Ensuring Financial Probity – Fixed Assets	Ensure the academy's property and assets are under the trustees' control, and measures exist to prevent losses or misuse					✓
	Asset Register – completion of accurate register for each setting					✓
	Establish security of buildings, furniture, equipment, stocks and stores					✓
	Maintain an inventory of all moveable and valuable items of equipment					✓
	Check annually that recorded assets exist and are in working order					✓
	Maintain a record of all property borrowed by staff or students					✓
	Ensure that adequate insurance cover is in place to cover the value of assets held		→	✓		←
	Approve the sale and disposal of unused fixed assets where a residual value exists and a price can be reasonably obtained (up to £2500)					✓
	Approve the sale and disposal of unused fixed assets where a residual value exists and a price can be reasonably obtained (over £2500)			✓		
		1 Member	2 Board	3 CEO	4 LGB	5 HT SB M
5c. Purchasing requisitions for orders/invoice approval	Authorise up to £5k, within the school's overall approved budget.					✓
	Authorise above £5k, within agreed budgets			✓		
		1 Member	2 Board	3 CEO	4 LGB	5 HT
6 Contracts and Procurement	Ensure adequate Insurance(s) is in place for buildings and people		✓	←		✓
	Lettings and shared use in accordance with Lettings Policy		✓			
	Writing off bad debt		✓			
	Enter into contracts above £100,000		✓			
	Enter into contracts between £0 to £100,000 (within Approved Budgets)			✓		
	Review contracts register and identify potential savings through economies of scale and joint procurement strategies. (with CFO)		→	✓		



	Develop, review and approve Trust wide procurement strategies and efficiency savings programme			✓		
	Ensure designated sustainability ambassador for the Trust		✓			
		1 Member	2 Board	3 CEO	4 LGB	5 HT
7 Strategy, Performance & Expansion	Determine Trust Strategic Plan and Key Performance Targets					
	Trust's vision and strategy, agreeing key priorities and key performance indicators (KPIs) against which progress towards achieving the vision can be measured	✓	✓	←		
	Ensure Academy specific strategic support, school improvement and shared services is in place and communicated regularly to academies			✓		
	Academy vision and strategy, agreeing key priorities and key performance indicators (KPIs) against which progress towards achieving the vision can be measured		→	→		✓
	Suspend or permanently exclude a pupil from school					✓
	Cancelling an exclusion				✓	
	Academy appeals against permanent exclusions		✓			
	Academy expansion and/or change in age/and DFE 'significant change'		✓			
	Establish Intervention Executive/Management Board if required		✓			
	Develop and agree statutory policies (Trust wide) (in line with appendix 2		✓	←		
	Develop and agree non-statutory Academy specific policies which reflect the academies' ethos and values		→		✓	←
	Agree Central trust re-charge annually (see Core Offer)		✓	←		
	Management of risk: establish register, review and monitor Compile and review trust and academies risk register and report to Audit and Risk Committee		✓	✓		
	Ensure that contingency and business continuity planning is in place and is reviewed regularly		✓	←		✓
		1 Member	2 Board	3 CEO	4 LGB	5 HT
8 Holding to Account – Legal & Compliance	Ensure auditing and reporting arrangements for matters of compliance are in place (e.g. safeguarding, H&S, employment)		✓			
	Ensuring there is internal scrutiny to provide independent assurance to the board that its financial		✓			



	and other controls, and risk management procedures, are operating effectively					
	Approve update/amend Articles of Association	✓	←			
	Liaise with Diocese and approve recommendation to DFE to dispose of land and buildings / heritage asset disposal		✓	←		
	Approve legal documentation for academy conversions: (125 years, CSAs, SFA, Grant agreements and CTA)	✓	✓	←		
		1 Member	2 Board	3 CEO	4 LGB	5 HT
9 Human Resources – Structures & appointments	Trust's staffing structure: agree		✓			
	Trust executive staff structure and grades (from staffing)		✓	←		
	Determine academy staff structures and grades		✓			
	Determine HR policies – see appendix 2		✓			
	Appoint Chief Executive Officer and Chief Financial Officer		✓			
	Appoint Academy Headteachers & Deputies		✓	←	←	
	Appoint Core MAT Central team members		✓	←		
	Appoint staff in academies in line with approved structure					✓
	Agree appointment of staff to academies outside of the approved structure		→	✓		
	Variation to contracts of employment within approved staffing structure * <i>Liaison with CFO</i>			→		✓ *
	Oversight of administration of employment contracts/pay and conditions			✓		
	Agree and manage redundancies		✓	✓		
		1 Member	2 Board	3 CEO	4 LGB	5 HT
10 Performance Management	Conducting appraisal reviews (for CEO)		✓			
	Conducting appraisal reviews (for central team)			✓		
	Conducting appraisal reviews Headteachers/Heads of School			✓	←	



	Conducting appraisal reviews (Academy staff) <i>*could also be undertaken by an experienced line manager</i>					✓
	Monitor and agree Staff appraisal procedure and pay progression/awards		✓	←	←	←
		1	2	3	4	5
		Member	Board	CEO	LGB	HT
11 Disciplinary/ Capability/ Grievance	Implementing disciplinary, capability policies*			✓		
	Conducting capability/disciplinary hearing (for CEO)		✓			
	Conducting capability/disciplinary hearing (for Headteachers)		✓			
	Conducting capability/disciplinary hearing (for school staff)				✓	✓
	Conducting capability/disciplinary hearing (for central staff)			✓		
	Dismissal of CEO (including sanctions short of dismissal)		✓			
	Dismissal of Headteachers (including sanctions short of dismissal)		✓			
	Dismissal of school staff (including sanctions short of dismissal)				✓	←
	Dismissal of central staff (including sanctions short of dismissal)		✓			
	Suspension of CEO		✓			
	Suspension of Headteacher			✓		
	Suspension of other staff					✓
	Ending suspension of CEO		✓			
	Ending suspension of Headteacher			✓		
	Ending suspension of other staff					✓
	Ending suspension of central team staff		✓			
	Hearing appeals (disciplinary, capability, grievance) from CEO		✓			
	Hearing appeals (disciplinary, capability, grievance – different panel from above) from CEO		✓			



	Grievance issues raised against the CEO – formal stage		✓			
	Grievance issues raised against the Headteacher – formal stage				✓	
	Grievance issues raised against other staff members – formal stage					✓
	Grievance issues raised against other staff members – formal stage					✓
	Hearing appeals (as above) from Headteacher		✓			
	Hearing appeals (as above) from other staff members			✓	✓	
		1 Member	2 Board	3 CEO	4 LGB	5 HT
12 Severance Payments & Compensation	Agreement to £15,000					
	If statutory CEO		✓	✓		
	If above statutory - Board					
	Agreement in excess of £50,000	Approval to be sought from the DFE/HM Treasury				
		1 Member	2 Board	3 CEO	4 LGB	5 HT
13 Christian Distinctiveness, Religious Education and Collective Worship	To ensure provision of RE in line with the locally agreed syllabus and the national curriculum requirements for non-church schools (as appropriate).				✓	✓
	To ensure that all Church Schools deliver the minimum requirements within the Church of England Statement of Entitlement for RE.		✓			✓
	To ensure that all pupils take part in a daily act of collective worship (all schools).				✓	✓
	Ensure that each CE Academy continues to strongly demonstrate its distinctiveness as a Church School as evaluated by SIAMS		✓	←	✓	✓
	Complete the Evaluation for SIAMS at School level					✓
	Ensure school development plan meets the needs of any reviews and the latest SIAMS framework					✓
	Ensure the Trust strategic plan meets the needs of any reviews and the latest SIAMS framework			✓		
		1 Member	2 Board	3 CEO	4 LGB	5 HT
14 Premises	Developing school buildings strategy or master plan.		✓			
	To determine the allocation and prioritisation of conditions improvement funding.		✓			



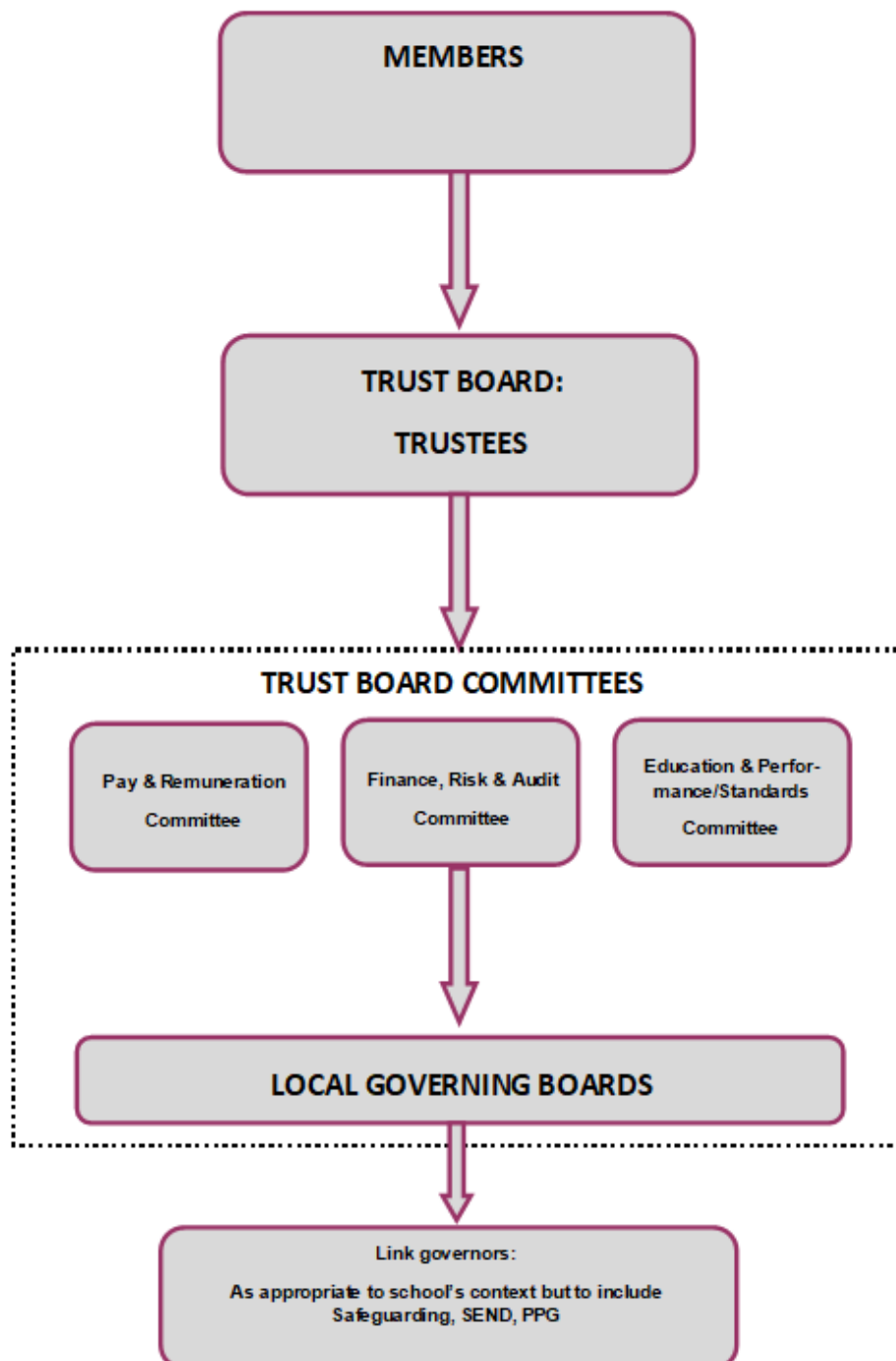
	Maintaining school building, including developing properly funded maintenance plan.				✓	✓
	To ensure that Health and Safety regulations and safeguarding procedures are followed.					✓



APPENDIX 1: GOVERNANCE STRUCTURE



TRUST GOVERNANCE STRUCTURE





APPENDIX 2:

SEE ACCOMPANYING COMMITTEE TERMS OF REFERENCE

- 1. LOCAL GOVERNING BOARDS**
- 2. PAY & REMUNERATION COMMITTEE**
- 3. FINANCE, RISK & AUDIT COMMITTEE**
- 4. EDUCATION & PERFORMANCE/STANDARDS COMMITTEE**