

1. Purpose

This policy establishes a documented system for Activ's Delegation of Authority. Its intent is to allow decision making within a well-defined framework that ensures acceptable levels of control are maintained.

2. Scope

This policy applies to all staff employed by Activ. **Volunteers and agency staff are not authorised under this Delegation of Authority.** This policy does not apply to initial grant applications or tenders unless they create a binding legal or financial obligation. When a grant application or tender is successful, the signing of any grant or commercial agreement will be within the scope of this policy. Where a grant application or tender submission creates a binding legal or financial obligation, Section 5 of the Delegation tables set out in this Policy becomes applicable.

3. Policy Statement

- a) Activ is committed to ensuring that it has proper financial and risk controls in place to ensure compliance with legislation, National Standards for Disability Services, NDIS Quality and Safeguarding Framework Practice Standards and funding agreement requirements.
- b) All staff have an overriding accountability to act in the best interests of Activ and in doing so must comply with this policy.
- c) Authority can only be exercised within approved financial limitations. These limits alter dependent on whether the expenditure is contained in the budget for the year, or is an unplanned item.
- d) Authority can only be exercised within nominated cost centres.
- e) Authority can only be exercised within Activ's other purchasing policies and procedures.
- f) Delegated authority cannot be further delegated except as specified in this policy.
- g) Electronic and hardcopy approvals are equally acceptable as support.
- h) Staff are required to ascertain if a conflict of interest exists prior to exercising approval within their authority limit. Where a conflict of interest is determined (actual, potential or perceived), this should be escalated to the next level of authority and managed appropriately as set out in the Code of Conduct & Ethics Policy.
- i) Staff are accountable for the use of any authority which they delegate including determining if a conflict of interest exists prior to delegation.
- j) Manipulation of activity for the purposes of fitting within an authority limit such as splitting expenditure across time periods or into smaller amounts and dividing purchase orders to suit delegation levels is not permitted and is considered a breach of this policy.
- k) Any disregard of this policy is considered a breach of policy and will be dealt with in accordance with the Code of Conduct & Ethics.

4. Definitions

Assets; property, plant and equipment, fixtures and fittings, vehicles and IT hardware and software which generate value over more than one financial year.

Authority; the power to determine or settle issues; and the right to control command and determine.

Budgeted CAPEX; Board approved expenditure (as part of the annual budget process) for investment in capital expenditure (assets).

Contract; the authority indicated refers to a single year of provision of goods or services/purchase unless specifically stated.

Customer credit facilities; the provision of a customer credit limit up to a specified amount to be paid as per Activ's credit terms.

Delegation of Authority; assigning authority, responsibility or task to a specific delegation level within Activ.

Grants; non-repayable funds or products disbursed by one party, often from a government department, corporation, foundation or trust, to a recipient given for a particular purpose.

Line Manager; Activ staff who are people managers that are not Executive Team Direct Reports.

MOU; Memorandum of Understanding.

OPEX; operating expenditure incurred in one financial year.

Real Property; encompasses interests in land and fixtures or structures upon the land.

Signatories; persons who are authorised to sign or approve documents on behalf of Activ.

Tender; A written invitation sent to potential suppliers of a good or service to inform them about the information required for the buyer to choose among them. Issuing a tender document typically begins the tender process by which a business selects qualified and interested suppliers based on such things as their price, availability and proposed delivery terms.

Unbudgeted CAPEX; unapproved expenditure for investment in capital assets that has not been taken into account through the annual budget process.

5. Key Related Policies and Documents

- Constitution (AQuA 96)
- Chief Executive Officer Delegations Policy (AQuA 2010)
- Purchasing Policy (AQuA 174)
- Purchasing Procedure (AQuA 380)
- Records Management Manual (Contract Registration Policy) (AQuA 2790)
- Risk Management & Opportunity Policy (AQuA 304)
- Risk Management & Opportunity Framework (AQuA 431)
- Code of Conduct and Ethics Policy (AQuA 1687)
- NDIS Practice Standards and Quality Indicators (July 2018)

6. Consultation Process

- Activ Policy and Procedure Working Group
- Audit and Risk Committee
- Board
- Executive Team
- Executive Team Direct Reports
- Governance and Nominations Committee

7. Role Abbreviations

Abbreviation	Role
CEO	Chief Executive Officer
CPEM	Customer Planning & Engagement Manager
EA	Executive Assistant
EM	Executive Manager
EO	Executive Officer
ETDR	Executive Team Direct Reports
FM	Finance Manager
FO	Fleet Officer
LM	Line Manager
PC	Property Coordinator
PM	Project Manager
POM	Property Operations Manager
TL	Team Leader

	Board	CEO	EM	ETDR	LM/PM	TL/EA/ EO	Direct Care/FO	Notes
Section 1: Budgeted Operating (OPEX) Excluding Property Operations								
1a. Expenditure up to \$500	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	1. Any proposed project or business case (whether identified as operating, capital or a combination) which is assessed to have a high residual risk profile requires review by the Audit and Risk Committee and approval by the Board of Activ. 2. Any proposed OPEX which is in excess of \$500,000 is required to be approved by Board despite being approved as part of the budget process. 3. Budgeted operating expense (excluding establishment) is considered on a total cost centre basis, so a cost saving on one line can be spent on another if the overall spend is within the budgeted total year to date.
1b. Expenditure up to \$5,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
1c. Expenditure up to \$20,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
1d. Expenditure up to \$100,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
1e. Expenditure up to \$500,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
1f. Expenditure more than \$500,000	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Section 2: Budgeted Capital (CAPEX >\$5k) Excluding Property Operations								
2a. Expenditure up to \$25,000 (EOI)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1. Confirmation is required from Finance of whether a spend is budgeted capital. 2. An annual budget is only approved when minuted by the Board, until this has been formally signed off spend is unbudgeted. 3. Any proposed CAPEX which is in excess of \$500,000 is required to have a business case prepared despite being approved as part of the budget process.
2b. Expenditure up to \$100,000 (1 Page)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
2c. Expenditure up to \$500,000 (Full Business Case)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
2d. Expenditure more than \$500,000 (Full Business Case)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

	Board	CEO	ET	ETDR	LM/PM	TL/EA/EO	Direct Care/FO	Notes
Section 3: Unbudgeted Expenditure (CAPEX & OPEX) Excluding Property Operations								
3a. Existing Business Case over approved spend by up to \$100,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1. Any new or unbudgeted business case (whether identified as operating, capital or a combination) which is assessed to have a high inherent risk profile requires review by the Audit and Risk Committee and approval by the Board of Activ.
3b. Existing Business Case over approved spend by more than \$100,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
3c. New Business Case Expenditure up to \$100,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
3d. New Business Case Expenditure up to \$500,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2. All unbudgeted business cases to be validated by Finance to ensure adequate support for the expenditure.
3e. New Business Case Expenditure over \$500,000	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
3f. Unbudgeted OPEX up to \$20,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3. OPEX unbudgeted refers to any expenditure (excluding establishment) within a cost centre that in total is more than its approved budget spend year to date.
3g. Unbudgeted OPEX up to \$100,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
3h. Unbudgeted OPEX up to \$500,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
3i. Unbudgeted OPEX over \$500,000	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Finance / Delegation

Delegation of Authority Policy



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Please note delegation roles for Property are different to Operational delegation roles	Board	CEO	ET	ETDR	POM	PC	Direct Care/FO	Notes
Section 4: Property Operations								
4a. Purchase/Sale of Land and or Property	✓	☐	☐	☐	☐	☐		
4b. Landowner consent to building and planning related documentation to give effect to Board decisions	☐	✓	✓	✓	✓	☐		1. Item 4d *Strategic property plan detailing geographical and/or functional requirements must be reviewed and attached to the Lease authorisation. Authorisation by at least one member of the ET that a lease is in line with the strategic plan. Where a lease extends for a period of more than 5 years, or exceeds \$500k in total, Board approval must be sought prior to execution, pursuant to the CEO Delegations Policy.
4c. Execution of documentation allowing effective asset management (within level of authority)		✓	✓	✓	✓			
4d. Lease – in line with current strategic plan*	☐	✓	✓	✓	☐	☐		
4e. Budgeted OPEX & CAPEX up to \$20,000	☐	✓	✓	✓	✓	✓		
4f. Budgeted OPEX & CAPEX up to \$50,000	☐	✓	✓	✓	✓	☐		2. The Activ Common Seal must be used if the document relates to Real Property as set out in the Constitution.
4g. Budgeted OPEX & CAPEX up to \$100,000	☐	✓	✓	✓	☐	☐		3. Item 4b relates to the ability to execute necessary documentation to effect Board decisions around sale, purchase or development of land opportunities.
4h. Budgeted OPEX & CAPEX up to \$500,000	☐	✓	✓	☐	☐	☐		
4i. Budgeted OPEX & CAPEX greater than \$500,000	✓	☐	☐	☐	☐	☐		4. Item 4c relates to the ability to execute documentation relating to the maintenance or increased value of assets within delegated level of authority (e.g. rezoning applications, building licences, building certifications, bush fire plans).
4j. Unbudgeted OPEX up to \$20,000	☐	✓	✓	✓	☐	☐		
4k. Unbudgeted OPEX up to \$100,000	☐	✓	✓	☐	☐	☐		
4l. Unbudgeted OPEX up to \$500,000	☐	✓	☐	☐	☐	☐		
4m. Unbudgeted OPEX greater than \$500,000	✓	☐	☐	☐	☐	☐		

Finance / Delegation

Delegation of Authority Policy



Controlled Document

Board	CEO	ET	ETDR	POM	LM/PM	TL/EA/EO	Direct Care/FO	Notes
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Section 5: Contract Execution								
1. All contracts should be either an Activ template or a legal review undertaken by either Commercial Contracts Manager or Governance and Risk function.								
2. All contracts in excess of \$5k are to be recorded in the Contract Management System in accordance with Contract Registration Policy.								
5a. Lease (non-prop) or Contract up to \$20,000 p/a	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Capped at 12 months
5b. Lease (non-prop) or Contract up to \$50,000 p/a	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Capped at 12 months
5c. Lease (non-prop) or Contract up to \$100,000 p/a		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Capped at 12 months
5d. Lease (non-prop) or Contract more than \$100,000 p/a	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Capped at 5 years or \$500k (Board approval required)
5d. Commercial Contracts up to \$100,000 p/a	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Capped at 12 months
5f. Commercial Contracts more than \$100,000 p/a	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Capped at 5 years or \$500k (Board approval required)
5g. Funding Contracts – Overall Funder Contracts or Agreements	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Contract review by Commercial Contracts Manager required
5h. Individual Customer Funding Documentation (including Service Agreements & Service Contracts)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	* Customer Planning & Engagement Manager only. Service Agreements and Service Contracts must be approved Activ templates.
5i. Other documentation which implies a legal liability and financial obligation (including but not limited to Memorandum of Understanding/Agreements/Deeds/Contracts)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Board approval must be sought prior to execution where contract is in excess of \$500K.

Finance / Delegation

Delegation of Authority Policy



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SECTION 5 Cont...	Board	CEO	ET	ETDR	POM	LM/PM	TL/EA/EO	Direct Care/FO	Notes
5k. Other document which implies a legal liability without financial obligation (including but not limited to Confidentiality Agreement/Memorandum of Understanding/Agreements/Deeds/Contracts)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Section 6: Human Resources									
6a. Recruitment within current budget	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			Role salary bandings: <ul style="list-style-type: none"> Up to mid point of band – Managers. Mid point to max of band – ET. Above max of band – CEO.
6b. Recruitment unbudgeted FTE increase	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> *	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
6c. Employment Contract Variations within budget	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
6d. Employment Contract Variations outside budget	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> ***	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
6e. Terminations & Dismissals	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			
									* Unbudgeted direct operational FTE which is supported by funding increase/new customers and meets contribution targets, is approved by EMs. ** Permanent or temporary recruitment that increases FTE beyond a single financial year, requires CEO approval. Role reporting or team structures require HR endorsement to ensure alignment of organisational structure design.
									All terminations are processed in conjunction with HR authorisation.

Finance / Delegation

Delegation of Authority Policy



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SECTION 5 Cont...	Board	CEO	ET	ETDR	POM	LM/PM	TL/E/A/E O	Direct Care/FO	Notes
6f. Engage Casual & Agency Staff	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>			
6g. Redundancies	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			<p>Single role redundancies within division – EM Approval.</p> <p>Multiple role redundancies within division – CEO Approval.</p> <p>All redundancies to be communicated through EM to CEO prior to termination date.</p> <p>Restructure redundancies – CEO Approval.</p>

All Establishment changes require Finance approval to ensure correct assignment and business justification.

Finance / Delegation Delegation of Authority Policy



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Please note delegation roles for Finance are different to Operational delegation roles

	Board	CEO	ET	ETDR	FM	Accountant		Notes
Section 7: Finance								
7a. Signatories (Addition & Amendment)*	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ET & ETDR approval sits within approvers functional area	
7b. Credit card limit up to \$2,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		
7c. Credit card limit up to \$5,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
7d. Credit card limit more than \$5,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
7e. Accounts Payable and payroll payments (Bank) 1 st Approval	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
7f. Accounts Payable and payroll payments (Bank) 2 nd Approval	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		
7g. Debt facilities	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
7h. Customer credit facilities up to \$200,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
7i. Customer credit facilities more than \$200,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
7j. Term deposit	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
7k. Bank administration – closing/opening bank accounts	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
7l. Banking Institution change	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
7m. Statutory returns	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		
7n. Letter of Credit	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

Finance / Delegation

Delegation of Authority Policy



Controlled Document

Please note delegation roles for Finance are different to Operational delegation roles

	Board	CEO	ET	ETDR	FM	Accountant		Notes
Section 8: Finance								
8a. Bad Debt Write-Off <\$2,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		
8b. Bad Debt Write-Off \$2,001 - \$5,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
8c. Bad Debt Write-Off \$5,001 - \$10,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
8d. Bad Debt Write-Off >\$10,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

Section 9: Customer Acquisition				
	Services we provide now AND in same geographies	Services we provide now OR in same geographies	New services AND in different geographies	
Organisational amalgamation	Board > 15% of total turnover CEO < 15% of total turnover	Board > 10% of total turnover CEO < 10% of total turnover	Board > 5% of total turnover CEO < 5% of total turnover	Approve Proposal
Organisation looks to transfer a block of individuals	Board > 20% of total turnover CEO < 20% of total turnover	Board > 15% of total turnover CEO < 15% of total turnover	Board > 10% of total turnover CEO < 10% of total turnover	Approve MOU
A single structure like a house is transferred	Within Delegation	Executive Team	Executive Team	Approve at Proposal Stage
A single individual	Within Delegation	Executive Team	Executive Team	Approve at Plan Completion