



HM Government

# Government Function: Debt

## Continuous improvement assessment framework



This assessment framework should be read in conjunction with Government Functional Standard GovS: 014 [1]. The meaning of words is as defined in the Shorter Oxford English Dictionary, except where defined in the Glossary in Annex B of this document.

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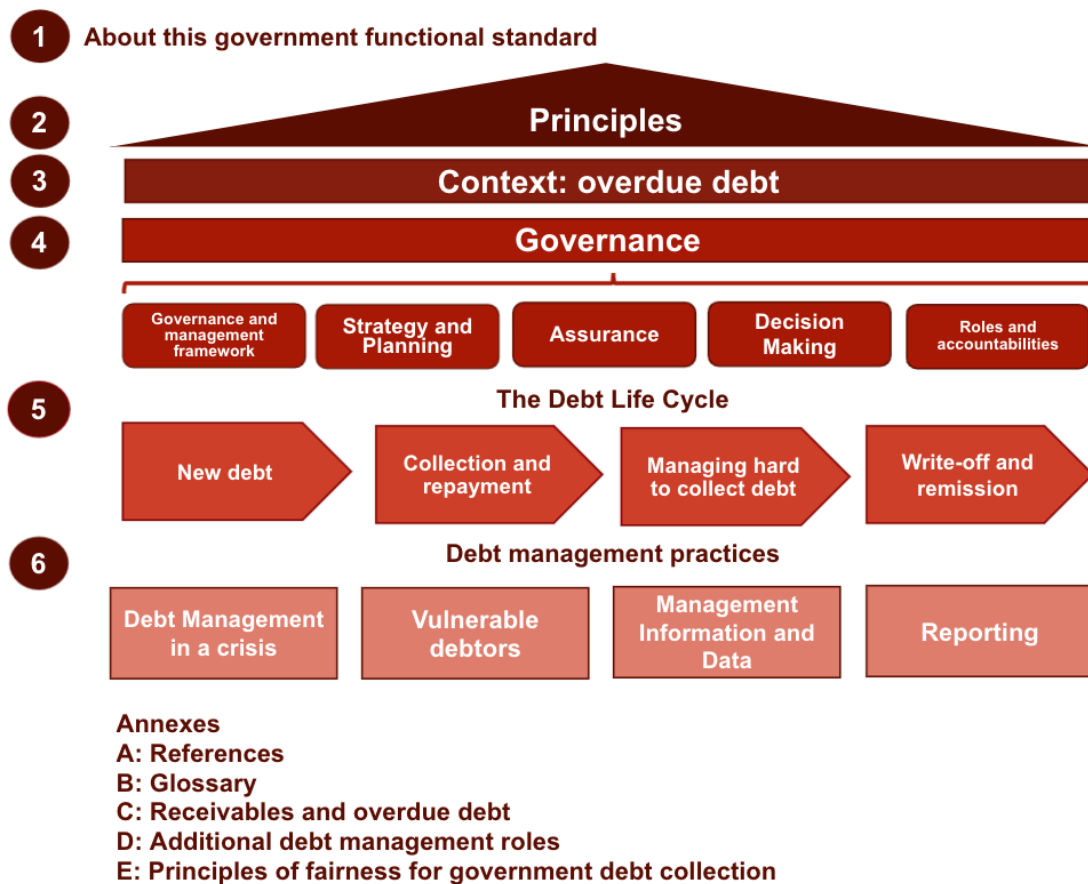


Figure 1. The structure and scope of functional standard GovS 014: Debt V2.1

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# 1 Purpose and scope of the continuous improvement assessment framework

## 1.1 Purpose

This assessment framework is designed to help drive continuous improvement within and across government organisations, by helping government organisations to assess their adherence to, and practical application of key features in the Debt Functional Standard [1].

This assessment framework is consistent with assessment frameworks for other functions, so that senior leaders can take a consistent and coherent view of performance across all functions in their organisation.

This assessment framework draws on, but does not replace, the Debt Functional Standard [1] which should be complied with. The assessment framework should be read in conjunction with the functional standard. This assessment framework is designed for people undertaking assessments of their organisations and for people taking organisational improvement actions as a result of the completed assessment.

For more information on continuous improvement, see the Guide to continuous improvement against functional standards.

## 1.2 Scope

This continuous improvement assessment framework applies to the planning, delivery, and management of debt within all government departments and arm's length bodies. The continuous improvement assessment framework has been developed in line with the Government Functional Standard GovS 014: Debt [1].

Note: 'organisation' is the generic term used to describe a government department, arm's length body or any other entity within the scope of a functional standard.

The following work is outside the scope of this continuous improvement assessment framework:

- debt between government organisations
- invoices for goods and services that have not passed the due date

The structure and scope of the Debt Functional Standard is shown in Figure 1.

## 2 Using this continuous improvement assessment framework

### 2.1 How the framework relates to the functional standard

An assessment framework draws on its related functional standard and includes a set of statements indicating different levels of organisational capability against aspects of the standard, ranging from non-compliance/adopting ('developing'), through 'meeting the minimum' ('good'), to better and best, as shown in Figure 2.

The assessment framework draws attention to how the requirements of the functional standard can be implemented in organisations of different maturities so that the organisation's leaders can plan improvement initiatives where needed. Not every organisation, or part of every organisation, needs to operate at best.

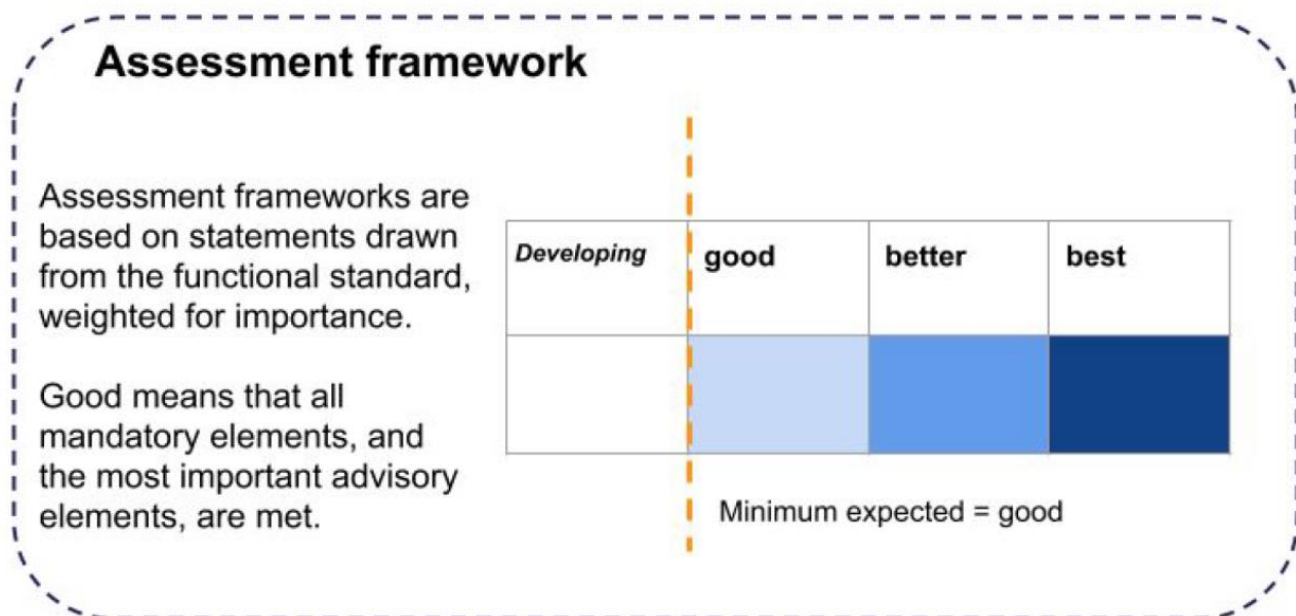


Figure 2. Good, better, best.

Assessment frameworks are based on statements drawn from the functional standard and weighted for importance.

Good means that all mandatory elements, and the most important advisory elements, are met.

### 2.2 The structure of the continuous improvement framework

The structure of the assessment framework is designed to give an indicative picture of how well an organisation is doing. It covers:

- Theme: the overall topic being addressed
- Practice area: what is being assessed
- Criteria: the statements to be met

**Themes.** A theme is the overall topic being addressed in that section of the assessment framework. The context and more information about the themes addressed can be found in the functional standard.

**Practice areas.** Each theme comprises practice areas. Each practice area has an overall statement about what is expected. A practice area might relate to one or more clauses in the functional standard.

**Assessment criteria.** Each practice area is supported by a number of criteria. Criteria help to define what is happening in an organisation (observable in practice, backed up by evidence). Criteria denote good, better or best performance. Refer to Government Functional Standard GovS: 014 for context and detail.

## 2.3 Assessing an organisation

Before starting an assessment, the boundaries of the organisation being assessed need to be defined. A whole department or arm's length body can be covered, or the assessment can be limited to a defined part. Be careful when defining the boundaries in terms of specific business area, as the perceived remit of the associated management team might be too narrow for the assessment criteria to make sense. On the other hand, dividing a large organisation, where performance across the organisation varies, into its major groups can help pinpoint where improvements are needed.

Attitude is key. This assessment framework is a tool to support organisational improvement, and the assessment will add no value unless there is honesty in response to the criteria.

In order to be 'good', 'better' or 'best', an organisation needs to meet all the criteria for that level across all the themes. By default, failure to meet at least 'good' in one or more practice areas means the organisation is 'developing'. Business leaders should set ambitions for their organisation based on business need, as set out in their strategies and/ or plans. For some organisations 'good' might be 'good enough'. For other organisations, their area of business might dictate that meeting 'best' is necessary.

Levels are additive. An organisation needs to meet all the criteria of any lower level in order to comply with the higher level. For example, an organisation cannot be 'better' if it doesn't meet all the criteria for 'good'.

**Note:** If your organisation does not meet the minimum expectation of 'good' criteria, your organisation will be considered 'default'. If this is the case, please consider whether your organisation is 'non-compliant' or 'adopting'.

Most functional standards rely on other functional standards (as listed in clause 1.3 of every functional standard). This interdependency means that for an organisation to be operating effectively it needs to consider such dependencies carefully and their impact on the organisation's operations. For example, project delivery in the public sector often relies heavily on contractors undertaking a significant amount of work. Where this is the case, an organisation could not consider itself fully capable in project delivery without an appropriate level of capability in commercial work.

Further guidance on assessment frameworks can be found in the **Guide to continuous improvement against functional standards [2]**.



## 2.4 Characteristics of good, better and best for Debt

Good: 'Good' criteria for the Debt Functional Standard assessment framework denotes the minimum expectation for debt management across government organisations. 'Good' includes, but is not limited to, the requirements ('shall' statements) from the functional standard. Criteria relating to the functional standard's clause 2, Principles, are denoted [Pn], where 'n' is the number of the principle. 'Good' debt management practices are characterised by documented practices, processes, data considerations, policies and strategies which set out timescales for activity where appropriate. These are focussed internally within an organisation, for example an organisational debt management strategy that is internally approved but not shared across wider government.

Better: 'Better' debt management practices are characterised by automated processes. Debt management practices, processes, data considerations, policies and strategies are developed and then shared across wider government. This facilitates the sharing of best practice and drives continuous improvement. For example, once developed within an organisation, the debt management strategy is shared with other relevant organisations across government.

Best: 'Best' debt management is characterised by practices, processes, data considerations and policies that are subject to robust review both internally within government and externally within the sector. This could include review by internal boards to drive continuous improvement, publication of key documents on GOV.UK, engagement with the private sector to drive best practice, and engagement with the advice sector to ensure a proportional approach is taken.

## 2.5 Using the output of an assessment

Completed assessments can be used to help identify and share good practices, address perceived weaknesses in the performance of the organisation and as input to continuous improvement activity.

The completed assessment framework is for internal government management, designed to facilitate frank and open discussion around performance. Completed assessments are not intended for publication.

## 2.6 The structure of this assessment framework

The table below sets out the structure of the assessment framework, listing the practice areas addressed in each theme.

Theme 1: Governance of Debt	
Practice area 1.1	Governance
Practice area 1.2	Strategy and Planning
Practice area 1.3	Assurance
Practice area 1.4	Decision making
Practice area 1.5	Roles and accountabilities
Theme 2: The Debt Lifecycle	
Practice area 2.1	New debt
Practice area 2.2	Collection and repayment
Practice area 2.3	Managing hard to collect debt

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Practice area 2.4	Write off and remission
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Theme 3: Debt Management Practices	
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Practice area 3.1	Debt management in a crisis
Practice area 3.2	Vulnerable debtors
Practice area 3.3	Management information and data
Practice area 3.4	Reporting

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## 3 Assessment Framework

### Theme 1 Governance of Debt

The purpose of governance is to authorise, direct, empower and oversee management to ensure the objectives of the organisation are met within the defined constraints.

#### Practice area 1.1 Governance and management framework

**Appropriate and proportionate governance and management of debt is defined, established and integrated with the organisation's overall governance framework.**

<b>Good</b> Criteria denoting good performance	<b>Better</b> Criteria denoting better performance	<b>Best</b> Criteria denoting best performance
a) A governance and management framework for the management of debt within your organisation is defined and established	c) Guidelines and criteria are defined and established to enable those responsible for debt to apply the organisation's governance and management frameworks appropriately and proportionately	d) Your organisation uses agreed metrics to monitor compliance with the governance, management frameworks and controls
b) Your organisation's governance, management frameworks and controls are proportionate and appropriate to the debt and the level of prevailing risk [P2]		e) The governance of debt related activities is integrated with the organisation's overall governance approach

#### Practice area 1.2 Strategy and Planning

**There are strategic objectives for the management of debt within the organisation, and how debt should be managed to achieve these objectives is outlined.**

<b>Good</b> Criteria denoting good performance	<b>Better</b> Criteria denoting better performance	<b>Best</b> Criteria denoting best performance
a) Your organisation has developed a debt management strategy	k) Your organisations debt management strategy is discussed with stakeholders to ensure it supports collaborative, inclusive, fair and proportionate processes and practices	n) Your organisation's debt management strategy is published on the Debt Centre of Excellence [4]
b) Your organisation's debt management strategy is consistent with the cross-government debt strategy		o) Your organisation references the use of common government management platforms in your debt
c) Your organisation's debt management strategy is		

consistent with Managing Public Money and the Consolidated Budgeting Guidance		
d) Your organisation's debt management strategy has been reviewed and approved by HMT	l) Your organisation's debt management strategy has been developed into a detailed but sufficiently flexible plan covering its key elements to ensure implementation	management strategy e.g. Notify and Pay
e) Your organisation's strategic debt management objectives align to government policy and organisational objectives [P1]	m) Your organisation is an active member of centrally coordinated forums and knowledge networks e.g. Fairness Group	
f) Your organisation's debt management practices tackle current 'aged debt' and reduce the aging of debt [P5]		
g) Your organisation's debt management practices prevent the creation of avoidable overdue debt [P5]		
h) Your organisation's debt management strategy covers a minimum period of 3 years from the date of draft/ refresh		
i) There is an established annual review process for your organisation's debt management strategy		
j) Your organisation has appropriate board(s), executive committees or operational leads who approved your organisation's debt management strategy. Please provide their names in the supporting commentary		

**Practice area 1.3 Assurance**

**The systematic set of actions necessary to provide confidence to senior stakeholders that work is controlled, on track to deliver and aligned with policy or the organisation's strategy. Further guidance can be found in the HM Treasury Assurance Frameworks Guidance [3]**

<b>Good</b> Criteria denoting good performance	<b>Better</b> Criteria denoting better performance	<b>Best</b> Criteria denoting best performance
a) Your organisation's debt management assurance processes are established, documented and planned to minimise disruption and duplication  b) Your organisation's debt management assurance processes are aligned to the organisation's integrated assurance strategy  c) Your organisation documents and acts on recommendations identified by assurance reviews in a timely fashion	d) A 'three lines of defence' model is defined and established across your organisation  e) Your organisation's assurance processes are shared with other organisations	f) Your organisation's assurance approach is regularly reviewed and updated to reflect the prevailing organisational risks

**Practice area 1.4 Decision Making**

**The process for making decisions relating to debt management.**

<b>Good</b> Criteria denoting good performance	<b>Better</b> Criteria denoting better performance	<b>Best</b> Criteria denoting best performance
a) Your organisation has a defined and documented approach	c) Your organisations approach to decision making (in relation to	d) Your organisations approach to decision making (in relation to

to decision making in relation to debt management activity	debt management activity) is regularly reviewed	debt management activity) had been assured by a third party
b) Decisions are made by assessing options against defined criteria and in consultation with stakeholders and subject matter experts		e) Your organisation follows all relevant cross-government guidance when designing or employing a debt management tool that features Artificial Intelligence

### Practice area 1.5 Roles and accountabilities

**The organisation's structure and roles are defined appropriately for the work needed so that the individuals and cross-functional teams needed to achieve the objectives can be identified.**

<b>Good</b> Criteria denoting good performance	<b>Better</b> Criteria denoting better performance	<b>Best</b> Criteria denoting best performance
a) Accountabilities and responsibilities for debt management are defined, mutually consistent and traceable across all levels of management within your organisation [P3]	e) Definitions of roles and accountabilities include what activities, outputs or outcomes individuals are responsible for. This should include those defined in clause 4.5.4 and 4.5.5 of GovS 014	f) Roles and accountabilities are defined within a Target Operating Model or similar document
b) Public service codes of conduct and ethics, and those of associated professions, are upheld by those who work within your organisation [P9]		
c) Your organisation has an accountable individual at board level who is responsible for debt. Please provide their name in the supporting		

commentary.

- d) Your organisation has a senior lead with day-to-day responsibility for debt. Please provide their name in the supporting commentary

## Theme 2 The Debt Lifecycle

The debt management process, from the raising of new debt, through collection, to write off and remission.

### Practice area 2.1 New debt

#### The process of raising debt or receiving debt referrals.

<b>Good</b> Criteria denoting good performance	<b>Better</b> Criteria denoting better performance	<b>Best</b> Criteria denoting best performance
a) Your organisation's debt management application(s) facilitates the raising of debt, either directly within the application or via a referral from another party	f) All hand-offs and interfaces with other debt management applications within your organisation are defined and documented	h) Your organisation regularly reviews the process for interacting with debt referring bodies and / or steps needed to raise a debt
b) The process your organisation uses to raise debt or receive debt referrals is documented	g) Your organisation documents the process for interacting with debt referring bodies and / or steps needed to raise a debt	i) Your organisation monitors all hand-offs and interactions between systems and reports these where appropriate
c) Where appropriate your organisation ensures the process for raising debt is kept up to date with legislation		j) Your organisation uses a single application to account for all debt
d) Your organisation has appropriate SLAs (or equivalent) in place to cover the debt referral process		

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- e) Your organisation documents the cause of debt and ensures it is accessible to system users

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### Practice area 2.2 Collection and repayment

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**Includes the negotiation and appropriate management of repayment, and an organisation's approach to debtor segmentation.**

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<b>Good</b> Criteria denoting good performance	<b>Better</b> Criteria denoting better performance	<b>Best</b> Criteria denoting best performance
a) Your organisation's ability to recover debt is regularly reviewed and optimised [P4]	l) Your organisation uses automated debtor or debt segmentation to drive work priorities, optimise interventions and trigger debtor communication, or alternative collections strategies	m) All the financial data relating to any given debtor is able to be viewed in one place within your organisation
b) Your organisation offers proactive and flexible support to debtors whenever it is appropriate [P6]		n) Your organisation has a Strategic Design Authority in place to review collection strategies and processes
c) Your organisation's debt management practices are proportionate and promote sustainable repayment [P7]		o) Your organisation uses data analytics to inform and develop debtor or debt segmentation strategies
d) Your organisation's debt management practices support the deterrence of fraudulent or criminal activity [P8]		p) Your organisation uses behavioural insight to inform debtor or debt segmentation and influence debtor communications
e) Your organisation uses relevant data sources to support negotiations and inform affordability decisions		q) Testing and trialling of new capabilities and alternative collections strategies is fully supported by your organisation's debt management application
f) Your organisation uses a repayment framework, including an income & expenditure assessment, to support ability to pay decisions and inform debtors of		

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the outcome of any  
decisions made

- g) Your organisation has a clear, documented priority recovery order to drive payment attribution in cases where multiple debts are owed by the same individual or business
  - h) Your organisation has established and documented a maximum period of time within which any cleared payments, either directly from the debtor or a third-party collection agent, shall be attributed to the debtors account
  - i) Your organisation has established and documented a maximum period of time within which any payments which cannot be attributed to debtor accounts are moved into a suspense account
  - j) Your organisation's debt repayment framework is supplemented with a documented range of communication channels
  - k) Your organisation's debt repayment framework is supplemented with a documented range of payment options
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**Practice area 2.3 Managing hard to collect debt**

**Debt practices include dealing with non-compliance, use of third parties and enforcement.**

<b>Good</b> Criteria denoting good performance	<b>Better</b> Criteria denoting better performance	<b>Best</b> Criteria denoting best performance
a) Your organisation encourages debtors to voluntarily repay their debts in line with any legislative requirements	k) Where your organisation uses third party debt collection services, you have systems in place to monitor the activities of this third party, making it aware of cross-government toolkits and guidance on debt management where necessary	o) When contacting debtors your organisation considers whether the times of contact are reasonable in relation to their personal circumstances
b) Your organisations clearly defines and documents practices that can be used to deal with non-compliant debtors		p) Situations where access to third party services should be considered are automatically identified within your organisations debt management system
c) A local rate telephone number is available for debtors (and non-fee debt advice services) to use to interact with your organisation	l) You have a readily accessible customer charter detailing relevant debt management policies and processes in simple language	q) Situations where access enforcement action should be considered are automatically identified within your organisations debt management system
d) All interactions with debtors and/or their representatives are recorded within your organisation's debt management application	m) Within your organisation, enforcement action is undertaken by / in consultation with specialist enforcement teams	r) Your organisation procures specialist enforcement services, where not readily available
e) Your organisation annotates debtor accounts to indicate instances where enforcement activity has been undertaken	n) Your organisation defines and documents a maximum time for updating debtor accounts after enforcement or third-party activity	s) Your organisation uses qualified lawyers to support specialist enforcement teams where appropriate
f) Your organisation annotates debtor accounts to indicate instances where the account has been referred to, or from, a third party		

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- g) Your organisation clearly defines supporting rationale and value limits for enforcement activities
  - h) All interactions with debtors are date stamped within your organisations debt management application
  - i) Policies within your organisation set out how
    - debt, which has occurred through fraudulent or criminal activity
    - fines
    - penalties
 can be recovered
  - j) Where appropriate your organisation contracts with providers of third party services relating to:
    - debt collection
    - analytics
    - behavioural insight
 through government managed frameworks
- 

#### Practice area 2.4 Write off and remission

**Organisations should have clear practices in place surrounding the write off and remission of debt.**

<b>Good</b> Criteria denoting good performance	<b>Better</b> Criteria denoting better performance	<b>Best</b> Criteria denoting best performance
a) Your organisation has clear, documented, write-off and remission policies and practices that are in line with HM	f) Automated write-off / remission is built into your organisation's debt collection process	g) Your organisation's debt management application inhibits write-off / remission activity until rationale /

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Treasury guidance and legislation	reasons for the activity are recorded
b) Your organisation undertakes write-off / remission as a specific manual exercise	
c) Non-automated write-offs are subject to approval by those responsible for debt within your organisation	
d) Your organisation records reasons supporting write-off and remission on the debtor's account prior to any activity	
e) Write-off / remission policies and practices are regularly updated to reflect changes within your organisation's overarching policies and practices	

## Theme 3 Debt Management Practices

Debt management practices can be used throughout the debt life cycle.

### Practice area 3.1 Debt management in a crisis

**Organisations should have clear arrangements in place for managing debt and the treatment of debtors in defined crisis situations.**

<b>Good</b> Criteria denoting good performance	<b>Better</b> Criteria denoting better performance	<b>Best</b> Criteria denoting best performance
a) Your organisation has clear arrangements in place for managing debt in defined crisis situations	c) Your organisation monitors the Debt Centre of Excellence for debt management related guidance	e) Your organisation assesses and forecasts when a crisis may occur along with the potential impacts of a crisis on debt management activity
b) Your organisation has clear arrangements in place for managing the	d) Your organisation follows all toolkits and guidance provided by	

treatment of debtors in  
defined crisis situations

the Debt Centre of  
Excellence when  
designing policies and  
processes for managing  
debt in a crisis

### Practice area 3.2 Vulnerable Debtors

**Organisations should ensure a proportionate approach to individual circumstances is taken where appropriate.**

Good Criteria denoting good performance	Better Criteria denoting better performance	Best Criteria denoting best performance
<p>a) Your organisation has specific policies and practices in place to help identify those who are considered vulnerable, or in hardship</p> <p>b) Your organisation has specific policies and practices in place to help support those who are considered vulnerable, or in hardship</p> <p>c) Debtors circumstances are proactively assessed during every contact and drive ability to pay decisions</p> <p>d) Your organisation has signposting mechanisms in place to direct vulnerable debtors to internal or external support</p> <p>e) Your organisations debt management policies consider additional costs and if these are</p>	<p>i) The public sector toolkits and guidance published by the Government Management Debt Function Functional Centre are embedded into your organisations policies and practices</p>	<p>j) Your organisation engages with the Debt Advice Sector to ensure best practice is shared and used</p> <p>k) There is a specifically trained, internal support team within your organisation who can spend more time supporting vulnerable debtors, or those in hardship, and offer a more personalised service</p>

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passed on to the debtor

- f) Caseworkers within your organisation receive specific training to help identify vulnerable debtors
  - g) Caseworkers within your organisation receive specific training to help support vulnerable debtors
  - h) Your organisation has documented, clearly understood indicators of vulnerability, including financial vulnerability
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### Practice area 3.3 Management information and data

#### The appropriate management of information and data.

<b>Good</b> Criteria denoting good performance	<b>Better</b> Criteria denoting better performance	<b>Best</b> Criteria denoting best performance
<ul style="list-style-type: none"> <li>a) Your organisation undertakes data enrichment (supported by appropriate data sharing agreements, utilising the legislative cover provided through the Digital Economy Act [5] where needed)</li> <li>b) Data is validated as part of your organisation's new debt process, to identify/resolve anomalies</li> <li>c) A referral receipting or handshake process for electronic referrals is agreed and in place within your organisation</li> </ul>	<ul style="list-style-type: none"> <li>e) Your organisation rejects referrals or new debts which do not include the mandatory data and returns them to source for remedial activity</li> <li>f) Data validation processes are documented</li> <li>g) A referral receipting or handshake process for electronic referrals is documented</li> </ul>	<ul style="list-style-type: none"> <li>h) A single data source supports all financial reporting and MI within your organisation</li> <li>i) The process for validating data within your organisation is regularly reviewed and updated</li> <li>j) A documented 'optional' data requirement specific to your organisation is used within the debt creation process</li> </ul>

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- d) A documented 'mandatory' data requirement specific to your organisation is used within the debt creation process
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### Practice area 3.4 Reporting

#### The regular reporting of debt management activity.

<b>Good</b> Criteria denoting good performance	<b>Better</b> Criteria denoting better performance	<b>Best</b> Criteria denoting best performance
a) Your organisation meets the data provision requirements set out in the cross-government governance and management framework	d) Your organisation's debt reporting includes an agreed set of key performance indicators (KPIs), focused wider than cash recoveries e.g. KPI's relating to vulnerability, complaint handling or monitoring of financial/reputational risks	f) Your organisation's debt reporting is updated in real-time, or within an acceptable period set by those responsible for debt
b) Your organisation meets the data provision timescales set out in the cross-government governance and management framework	e) Your organisation's debt reporting catalogue is reviewed regularly and redundant or duplicate reports removed	
c) Your organisation regularly reports on debt management activity to an appropriate Internal Board and HM Treasury spending teams		

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## A. References

ID	Description
1	HM Government, <u>GovS 014: Debt</u> , Version 2.1 (2024)
2	Cabinet Office, <u>Functional standards and associated guidance</u> (collection)
3	HM Treasury, <u>Assurance Frameworks Guidance</u> (2014)
4	OneFinance, <u>Debt Centre of Excellence</u> (2021)
5	UK Public General Acts, <u>Digital Economy Act</u> (2017)



## B. Glossary

See also the [common glossary of definitions](#) which includes a list of defined terms and phrases used across the suite of government standards. The glossary includes the term, definition, and which function owns the term and definition.

Term	Definition
aged debt	A debt that is overdue by 181 days or more.
assurance	A general term for the confidence that can be derived from objective information over the successful conduct of activities, the efficient and effective design and operation of internal control, compliance with internal and external requirements, and the production of insightful and credible information to support decision making. Confidence diminishes when there are uncertainties around the integrity of information or of underlying processes.
debtor	A person or organisation that owes money to another party.
defined (way of working)	In the context of standards, 'defined' denotes a documented way of working which people are expected to use. This can apply to any aspect of a governance or management framework for example processes, codes of practice, methods, templates, tools and guides.
established (way of working)	In the context of standards, established denotes a way of working that is implemented and used throughout the organisation. This can apply to any aspect of a governance or management framework- for example processes, codes of practice, methods, templates, tools and guides.
financial data (relating to a debtor)	Financial data relating to the debtor may include the total balance owed to the organisation, and any previous payments made. Income and expenditure assessment data could also be included.
functional standard	Functional standards are government standards designed to provide a coherent, effective and mutually understood way of doing business across organisational boundaries, and a stable basis for assurance, risk management and capability improvement.
governance	Governance defines relationships and the distribution of rights and responsibilities among those who work with and in the organisation. It determines the rules and procedures through which the organisational objectives are set and provides the means of attaining those objectives and monitoring performance. Importantly, it defines where accountability lies throughout the organisation.
governance and management framework	A governance and management framework sets out the authority limits, decision making roles and rules, degrees of autonomy, assurance needs, reporting structure, accountabilities and roles, together with the appropriate management practices and associated documentation needed to meet this standard.
handshake	Handshaking is a technique of communication between two entities. A simple handshake might involve the receiver sending a

	message saying, "I received your last message and I am ready for you to send me another one."
overdue debt	Overdue debt is a receivable that has not been paid by the due date, where the due date is defined as a specified period for payment, or the first date following a specified period of appeal from when a charge is raised. Generally speaking, this is when a payment is missed by 1 day, or trade receivables missed by 30 days.
organisation	In the context of government functional standards, 'organisation' is the generic term used to describe a government department, arm's length body, or any other entity, which is identified as being within the scope of the functional standard.
payment holiday	A period within which payments do not need to be made.
plan	A plan sets out how objectives, outcomes and outputs and outcomes are to be delivered within defined constraints, in accordance with the strategy.
receivable	A receivable is money owed to the government and is represented as an asset. In financial statements these are categorised between current (receivable within 12 months), and non-current (receivable after 12 months or more).
remission	Remissions are debts capable of recovery, but the organisation has decided not to pursue the liability on the grounds of value for money or hardship. As with a write-off, this would be recorded in the annual report and accounts as a reduction in the value of the receivable, or as an expenditure.
strategy	A strategy outlines longer term objectives, outcomes and outputs, and the means to achieve them, to inform future decisions and planning.
write-off	Writing down of a receivable balance in the annual report and accounts below its original value. Only receivables that are considered irrecoverable can be written off, although they could still legally be collectable. Court fines and confiscation orders can be cancelled as a result of a judicial decision and will be written off. These will all result in a charge to the Income and Expenditure account and a reduction to the receivables balance.

[REDACTED]

[REDACTED]