

CUMBERLAND SCHOOLS FORUM

MINUTES OF THE MEETING HELD ON
5 November 2025
Cabinet Meeting Room, Cumbria House, Carlisle
(and Microsoft Teams)

PRESENT

James Blackwell	(Maintained Primary Schools)
Nicky Corfield	(Maintained Primary Schools – item 7)
Danny Gee	(PRUs)
David Grimshaw	(Maintained Primary Schools)
Rhiannon Hughes	(Maintained Nursery Schools)
Vicki Jackson	(Secondary Academy – item 7)
Ruth Lawler	(Secondary Academy)
Joanne Lloyd	(Maintained Primary Schools)
Elaine Lynch	(Cumberland Portfolio – Lifelong Learning & Development)
Chris McAree	(Secondary Academy)
Mandie Phinn	(Non-Teaching Unions – Unison)
Michael Smillie	(Secondary Academy)

Officers in Attendance:

Sarah Flockton	(Senior Manager – Strategic Development)
Sue Lowndes	(Interim Service Manager – Learning Improvement Service)
Paula Gledhill	(Interim Group Accountant)
Sophie Scott	(Finance Manager – Education, SEND & Inclusion)
Angela Farren	(Principal Insurance Officer – Item 4)
Nicola Shiels	(Forum Support)

Observers:

None

Apologies for Absence

Natalie Bevan	(SEND & AP Lead and Transformation Manager)
Andy Curtis	(Teachers' Associations)
Emma Hamer	(AD – Education, SEND & Inclusion)
Terentius Jackson	(Maintained Primary Schools)
Declan McArdle	(Maintained Secondary)
Joanne Ormond	(Maintained Primary Schools)
Sally Senejko	(Senior Manager – SEND & Inclusion)
Dawn Watson	(Primary Academy)
Charlotte Tudway	(CE Diocese)
Kris Williams	(Special Academy)

PART 1: ITEMS LIKELY TO BE CONSIDERED IN THE PRESENCE OF THE PRESS AND PUBLIC

1. Exclusion of Press and Public

It was agreed that all items would be considered in the public domain.

2. Declarations of Interest

There were no declarations of interest at this stage.

3. RPA Option for Insurance

A report was presented setting out details of the Department for Education's Risk Protection Agreement (RPA) available to schools and academies in England, that could be taken as an alternative to the Council arranging insurance on behalf of maintained schools. Schools Forum were asked to note the report and consider whether schools should either continue to have insurance services arranged on their behalf by Cumberland Council or if schools should cease the current arrangement and opt into RPA instead. This arrangement only affected maintained schools as academies were already responsible for arranging their own insurance provision (or taking RPA).

A range of insurance contracts (primarily with Zurich Municipal and Maven Insurance) were procured by Cumberland Council with the insurance cover including maintained schools. The proportion of these contracts attributable to schools was funded through de-delegation from the Dedicated Schools Grant.

A decision would be made by school phase (nursery and primary school as one phase, secondary, special schools and PRUs being the second phase). Should the Forum approve to proceed with RPA, this could be effective from 1 April 2026.

In 2020, the DfE announced that maintained schools would be able to access the same risk protection facility that was available to academies. This 'Risk Protection Arrangement' (RPA) is not formally an insurance product, as it is not regulated by the Financial Conduct Authority (FCA), however, it acts in a similar way with losses effectively being underwritten by the Government. Since 2020, the number of schools moving to RPA has increased with 115,407 schools in 2024-25, projected to rise to 140,952 in 2025-26.

On 23 November 2022, Schools Forum approved the de-delegation of the budget for insurance services for the period 1 April 2023 to 31 March 2026 with the Council being responsible for arranging insurance services on behalf of schools. It was also agreed that Schools Forum would be asked again to consider taking RPA cover from 1 April 2026. Cumberland were currently expecting to extend cover under the multi-year arrangement and may not be re-procuring these services until 2028, meaning that there would be additional costs to the Council if the current insurer did not provide equivalent reduction to the policy price.

The RPA offers a comprehensive level of cover for schools and academies, albeit slightly different to the cover arranged by the Council's insurance policy. Some types of insurance currently provided through the Council's insurance, needed by some schools eg. Motor Insurance, were not covered by RPA, whilst other insurance types are included (Cyber cover). It was not, therefore, possible to provide a completely like-for-like cost comparison between the insurance services provided to schools and RPA.

Should Schools Forum opt to take RPA, this could be effective from 1 April 2026. However, the insurance team needed confirmation by 12 December 2025 as the renewal figures must be completed and submitted to the insurance brokers by 7 January 2026. The Schools Finance Team, in consultation with the insurance team, would advise the DfE which schools would access RPA and DfE would then top slice the respective schools' budgets for the cost of the RPA cover.

The RPA provided relatively comprehensive cover for risks faced by schools and a summary of the cover was set out in an appendix to the report. The key differences between the cover currently provided by the Council and RPA were balance of perils, cyber insurance, equipment inspections, staff absence injury, motor insurance, school journey insurance and artificial pitch insurance.

The total charge for insurance services to maintained schools in 2025-26 was £0.590m. This included balance of perils insurance, the cost of engineering inspections (included within the de-delegated budget), school journey insurance and artificial sports pitches.

The RPA pricing structure was very transparent at £27.00 per pupil for maintained schools and £27.00 per place for special and alternative provision academies, special schools and pupil referral units. This excluded the cost of equipment inspections.

Both the current cost of insurance and the RPA costs excluded the cost of motor insurance and staff absence insurance which schools arranged directly with the insurers. Tables in the report set out the costs in greater detail.

Should there be an incident in a school, the Council's insurance team could be contacted and would provide support and advice to facilitate a claim against the Council's insurance policies. This service would no longer be available if schools transferred to RPA. Instead, schools would contact RPA directly for submitting claims. New claims arising from historical events occurring prior to April 2026 would need to be notified to the insurance team as such claims were generally dealt with by the insurer at the time of the incident.

Additionally, the insurance team had developed "Insurance for Schools" guidelines which were available to all schools and was available on the portal. This document was currently updated annually. This support would no longer be provided if schools opted for RPA.

A decision to opt for RPA would require the Council to consider the staffing structure within the insurance team. Consequently, if schools opted for RPA, there may not be an opportunity in the future to reverse this decision and return to the Council arranging insurance on behalf of schools as the structure may be amended to reflect the loss of duties. Transferring to RPA by phase meant that no maintained schools within that phase were left out, ensuring that all insurable assets and liabilities remain covered.

Maintained schools currently de-delegate their budget for insurance services which was procured as part of the Council's main insurance services. Schools have the option to cease this arrangement and take cover through the Government's Risk Protection Arrangement. RPA did not cover all risks and therefore the Council would continue to have a minor role arranging this additional cover. These risks would be recharged directly to the relevant schools. Costs would be advised following the renewal process each year as is currently the arrangement.

Schools Forum were also advised to consider the Future Works in Progress/Capital programmes as the RPA only covered up to £250,000 per project and additional cover (if available) for larger projects could prove costly.

It was suggested that, due to the time constraints and important considerations that needed to be addressed in making the right decision for both the schools and the council, it might be helpful for the Forum to establish a sub-group to explore the insurance options further. The insurance team would be willing to contribute to this group. It was noted that while there was not a formal recommendation, it was hoped that the information provided had been improved and would enable the correct decision for both parties. The council not providing a recommendation was intentional so not to influence the decision.

Before the wider discussion, it was emphasised that should Forum agree to move to RPA, there would not necessarily be an opportunity, in future, to reverse the decision and revert to the Council arranging insurance for schools. It was possible to delay the decision for a further year to allow the opportunity for wider and more detailed discussion which would help to better inform the final decision.

LA colleagues explained how a potential move to RPA might impact on business continuity and create added pressure on headteachers and SMTs should there be an issue in a school. Currently, officers were able to visit an affected school, work with insurers, quickly assess the level of insurance/cover and submit a claim. Should a decision be taken to move to RPA, the schools themselves would need to do this without the current level of support that was provided by the LA.

It was noted that considering the capacity and size of school was important. Larger schools were more likely to have personnel that would be able to deal with RPA should a decision be taken to move towards that. Such a change would be more difficult and challenging for headteachers of smaller schools. Thought should be given to the practicalities of each estate and cost against quality. Work in progress cover was a further consideration, especially for schools that had large capital projects planned over the next few years.

Schools Forum considered the following options:

1. Continue to have insurance arrangements arranged on behalf of maintained schools by Cumberland Council and voted on annually as part of de-delegated funds;
2. Defer the decision of whether to remain with the LA or move to the RPA for a year; during this period, establish a sub-group to consider and scrutinise the options in detail before reporting back to Schools Forum ahead of the final decision; or
3. Cease the current arrangement and opt into the RPA agreement instead, from 1 April 2026.

Following a unanimous vote, Schools Forum agreed that option 2, to defer the decision for 12 months. During that time a small working group would be established to consider the proposals in detail and independent professional advice sought. Membership of the sub-group would be agreed at the next meeting of Schools Forum in January; CASH and PHA to be contacted for suggested representation that would cover all phases. The membership of the sub-group would be needed to include more maintained school representatives than sat on the forum.

4. Minutes of Previous Meeting and Matters Arising

The minutes of the meetings held on 17 September and 20 October 2025 were considered for accuracy and agreement.

Subject to the addition of, 'Forum members discussed that the table in the paper needed to include a column for the number of places in each category so that both the number and average value of each could be understood along with the total spend figures', the minutes of the meeting held on 17 September 2025 were agreed as an accurate record.

The minutes of the exceptional meeting held on 10 October 2025 were agreed as an accurate record.

There were no matters arising.

5. High Needs Working Group – Notes and Actions

The High Needs Working Group had met on 9 October 2025, and the vice-chair provided an update on the issues that had been discussed. These included developing a potential different model around Resourced IEPs, EOTAS and EHE numbers and cost/projected cost for FE places. A further report on the proposals relating to Resourced IEPs would be presented to the Schools Forum meeting on 14 January 2026.

6. De-delegated Contingency Budget Monitoring Q1 2025-26

A report presenting the forecast outturn position on the de-delegated contingency budget for the 2025-26 financial year as at 30 June 2025 was presented. The budget was forecast to underspend by £0.364m and in accordance with the Dedicated Schools Grant conditions, the underspend would be transferred back to the DSG at year end.

As this was a de-delegated budget it therefore only related to maintained schools and not academies.

The de-delegated contingency budget for 2025-26 was £0.378m. DfE guidance stated that the contingency budget could be used for three purposes:

- Circumstances which were unforeseen when the school's budget share was initially determined.
- Schools in financial difficulty
- Additional costs relating to new, reorganised or closing schools

Circumstances which were unforeseen when the school's budget share was initially determined.

The main area of expenditure mainly related to the temporary accommodation costs at the Gillford Centre PRU and the estimated cost for the removal of these buildings.

It was expected that in the current financial year, there would be costs to come from this fund in relation to the academisation of schools. In the 2025-26 financial year, 3 schools were expected to academise and of these, 2 were currently in a deficit position which would fall to the DSG reserve on academisation. The dates of academisation had not yet been confirmed so it was not yet possible to accurately forecast this cost however the Schools Finance Team ensured that there would be an appropriate level of challenge to ensure these costs were kept to a minimum.

Schools Forum discussed the expected academisations and the two schools that were currently in a deficit position. Officers reassured Forum members that these schools, as well as other schools in a deficit position would continue to be monitored with appropriate challenge where necessary. There was also a question about the ability to monitor

expenditure in converting schools between the date that the academy chain/Multi-academy Trust was agreed and the actual conversion date.

In the event of the de-delegated contingency budget ending a year with an underspend, would it be possible for Schools Forum to vote on an amendment that would allow for any underspend to be used towards expenditure such as training? This would require Schools Forum to consider changing the terms relating to areas of expenditure that any surplus could be directed towards.

To explore further ways to proactively assist and intervene in schools that were experiencing difficulties in terms of financial management, a paper was requested that would set out a change to the de-delegated contingency budget terms of reference. Namely, that any underspend in the de-delegated contingency budget to be used to support the financial management of LA maintained schools rather than being carried forward into the Dedicated Schools Grant earmarked reserve.

The Schools Forum noted the forecast outturn position as at Q1 for the contingency budget 2025-26 and asked for a report to the January forum in relation to amendments to contingency terms.

7. High Needs Budget Monitoring Provisional Outturn 2024-25

A report was presented that provided an update on the High Needs (HN) block deficit as at 30 June 2025 which was forecast to be £27.948m as at 31 March 2026.

A balanced High Needs budget had been set for 2025-26 with no planned transfer to or from reserves. The initial budget available for the HN Block was £39.556m based on the provisional HN block allocation from central government as confirmed in December 2024. There were no transfers from the Schools Block. Since the initial budget was set the HN block allocation had been updated to reflect adjusted recoupment for HN places.

Performance against the High Needs Block budget was monitored monthly with reports presented to senior management, and to Executive on a quarterly basis, as well as to each Schools Forum meeting. The projection against the budget as at Q1 showed that the budget was projected to overspend by £2.409m as at 31 March 2026.

The key variances were detailed in the report and related to special schools, resourced provision, ISP and other placements, central SEN, residential ISPs, invest to save initiatives, post-16 ISPs, post-16 FE colleges, EHCP top-ups for pupils in mainstream school and early years providers and PRU budgets.

The pressure against the High Needs Block continued to be due to specific budget pressures relating to the growth in demand for Education Health Care Plans (EHCPs) for children and young people with SEN which continued to rise.

Cumbria had been part of the Department for Education's Delivering Better Value for SEND programme and had successfully applied for and received approval for a £1m grant for both Cumberland and Westmorland & Furness to support their improvement plans, the impact of which had been incorporated into Cumberland's DSG management plan. This programme had ceased on 31 March 2025 with Cumberland Council having an underspend. As the service had identified committed spend against these monies, the Department for Education had confirmed that the underspend could be carried forward in 2025-26.

There was a brief discussion about the recoupment of costs related to Cumberland CYP attending provision in Westmorland & Furness and vice-versa. Following LGR there were a number of CYP attending schools in neighbouring authorities; this was being monitored and would continue to be in terms of impact and need. There was also a request for additional information to be included in future reports to help Schools Forum better understand if the work that was being implemented was having an impact in terms of the budget position. Officers confirmed that work was ongoing to collect additional data that would help to inform a better picture going forward.

From the LA perspective there were issues that went beyond this discussion including the statutory override. The statutory override had been extended but if this was not extended further, the ability to set a balanced budget would become more difficult and was one of a number of issues that would need to be considered going forward.

The Cumberland Neurodiversity and Emotional Wellbeing Service would be launched on 6 November. This would introduce new ways of working to support earlier intervention, the ability to ask for help and triaging of requests.

Cumberland Schools Forum noted the current projection on the HN Budget as at 30 June 2025.

8. School Performance Statistics and Compliance

A report that set out the schools' performance data for Cumberland maintained schools and PRUs in relation to financial data returns was presented. The report also included details about the LA Finance Team for transparency. This regular report highlighted the compliance to deadlines of both schools and the Local Authority Schools Finance Team and provided the Forum with the wider implications of such deadlines not being met effectively.

From 1 April 2023 until the end of the 2024-25 financial year, the Schools Finance Team had been hosted by colleagues in Westmorland and Furness. This arrangement ceased on 31 March 2025, and a Cumberland Schools Finance Team was established. The Cumberland Schools Finance Team had worked in the lead up to this transfer, and since, to increase the dialogue between schools and the local authority as well as to improve the communications coming from the team.

As part of the LA Scheme for Financing of Schools and PRUs there was an expectation on every school to submit specific financial returns by set deadlines with a similar expectation on the Schools Finance Team to provide schools with the data needed to make informed decisions.

To date there had been six main deadlines in 2025-26 that maintained schools had been asked to comply with. The report detailed each of the returns, the compliance rates for all six deadlines as well as the methods that had been used to inform and remind schools of the requirement to submit the returns.

As well as the maintained school deadlines, the Local Authority Schools Finance Team had also had eight deadlines to meet - the publication of monthly tabs, circulation of the Excess Surplus Balances letters to schools and issuing of the October Budget Pack.

Some monthly tab reports had been issued late due to technical issues arising out of our control. This position had improved in recent months, but the process still needed to

improve further and the Schools Finance Team continued to work actively with IT colleagues to ensure that the issues were rectified.

The letters requesting justification for Excess Surplus Balances had been uploaded late to the portal, meaning schools could not return evidence by the required deadline of 31 May as prescribed in the LA Scheme. An extension had therefore been given to schools to return their justifications by Friday 13 June 2025. Despite this extension, there were still returns from schools that were outstanding on 18 July meaning that decisions could not be communicated to schools until the beginning of the 2025-26 academic year. The October Budget Pack was completed within normal timescales and published to schools via the Schools Portal and the Cumberland School Finance Briefing.

Whilst reviewing the returns submitted from schools, the School Finance Team had also been increasing their challenge to deficit schools.

It was reported previously that meetings had been held with 21 schools, providing the opportunity to provide additional challenge to those schools with deficit and allow for open and frank discussions about the challenges faced and resources available to support schools. These meetings were generally held alongside the Schools Improvement Service to consider the all-round support to schools.

It had been identified that training for schools from the Local Authority in relation to schools' finance was not very robust. As a result, the Schools Finance Team had begun to target training to address this, including the Schools Forum Training in June and more latterly Cumberland specific finance training that had been delivered to new headteachers in the Cumberland area; this included new heads or interim heads from both maintained schools and academies.

The next training priority for the Schools Finance Team was governor specific training on finance followed by training for School Business Managers and Administrators within schools. A survey was currently with schools asking School Business Managers, Administrators or Headteachers to advise of their training needs which would help the training to be effectively targeted.

Due to the low resource within the School Finance Team, the delivery of training would be staggered but the team would work through each area as quickly as possible and in priority order.

A short discussion followed where it was noted that the School Finance Team often linked with officers from the Learning Improvement Service for additional support when working with schools. It was further noted that, in future, there might be a need to introduce a recharge to schools for the level of financial support that was provided by the LA where the support goes over and above that of the statutory duties.

The Cumberland Schools Forum welcomed the report and noted the position and the implications of the delays in submissions.

9. School Funding Formula Consultation 2026-27

Schools Forum considered a report presenting the outcome of the Schools Forum consultation with all Cumberland maintained schools and academies on the school funding formula for 2026-27.

At the meeting on 20 October Schools Forum had agreed to consult on whether to adopt the NFF, and to consult on the principle of how to deal with either a shortfall or a surplus in the NFF. It was reported at the October meeting that, as in 2025-26, the indicative allocations had not yet been published, and this remained the case. It was expected that the actual allocation would be published in December 2025. As the National Funding Formula (NFF) was still a soft formula, local authorities were obliged to consult all maintained schools and academies each year.

Cumberland Schools Forum was asked to review the results of the consultation and make a recommendation to Executive on the formula that should be used to allocate funding to schools and academies in 2026-27 as well as the principles to apply if there was a shortfall or a balance remaining in the Schools Block after calculating the school budget shares.

The consultation had opened on 21 October and had sought the views of all Cumberland mainstream schools and academies on adopting the NFF in 2026-27 and on the principles to be applied if there was a shortfall or balance remaining in the Schools Block after allocating the funding on this basis, namely:

- i) if there was a shortfall, reduce the basic per pupil factor values;
- ii) if there was a balance remaining transfer up to 0.5% to the High Needs Block and allocate any leftover balance thereafter, to schools by increasing basic per pupil funding factor values in the formula.

The closing date for responses was 3 November, and it was noted that the number of schools responding to the consultation was significantly higher than the previous year when only 5 responses had been submitted.

51 schools had responded to the consultation with 49 (96%) agreeing with the Schools Forum recommendation that the NFF should be used to allocate funding to schools in 2026-27. 30 schools (59%) agreed that if there was a shortfall in the Schools Block the basic per pupil factor values in the formula should be reduced and 32 (63%) respondents agreed that a transfer from the Schools Block to the High Needs Block should be actioned if there was a balance remaining in the Schools Block. A summary of the results and comments made by respondents were set out in Appendix 2 of the report.

In discussing the report, the improved level of responses from schools was welcomed. It was also noted that the simplicity of the response meant that submitting a response was more straightforward with the text section also allowing the opportunity to add comments beyond the confines of the consultation. The recommendations felt appropriate given the responses and all three options adopted the implementation of the NFF in full.

It was suggested that in future consultations, an additional question be included to make it clearer to respondents what they were being asked to respond to. There was also a request from the Chair that the recent letter from the F40 group regarding the delay to the Schools White Paper and SEND reforms be circulated to schools in the headteachers weekly e-mail.

The options section of the report set out 3 recommendations that were in line with the three consultation questions:

Option 1 – Recommend that the NFF is implemented in Cumberland in full in 2026-27, impacting maintained schools from April 2026 and academies from September 2026 and;

- After taking into account the growth fund budget, any residual balance up to a maximum of 0.5% to be transferred from the Schools Block into the High Needs Block;
- Any balance remaining in the Schools block after transfer of a maximum of 0.5% to be allocated to schools through the school funding formula and;
- If the NFF is not affordable, the basic per pupil factor values in the formula will be reduced.

Option 2 – Recommend that the NFF is implemented in Cumberland in full in 2026-27, impacting maintained schools from April 2026 and academies from September 2026 and;

- Any balance remaining in the Schools block after taking into account the growth fund to be allocated through the school funding formula and;
- If the NFF is not affordable, the basic per pupil factor values in the formula will be reduced.

Option 3 – Recommend that the NFF is implemented in Cumberland in full in 2026/27, impacting maintained schools from April 2026 and academies from September 2026 and;

- After taking into account the growth fund budget, any residual balance up to a maximum of 0.5% to be transferred from the Schools Block into the High Needs Block;
- Any balance remaining in the Schools block after transfer of a maximum of 0.5% to be allocated to schools through the school funding formula and;
- If the NFF is not affordable, the Growth Fund should be reduced or a Transfer be made from elsewhere within the Central Schools Block, High Needs Block or Early Years Block.

Upon being put to the vote:

Option 1 – 9

Option 2 – 0

Option 3 – 1

Cumberland Schools Forum recommended that Option 1 should be supported:

- The NFF is implemented in Cumberland in full in 2026/27, impacting maintained schools from April 2026 and academies from September 2026;
- After taking into account the growth fund budget, any residual balance up to a maximum of 0.5% to be transferred from the Schools Block into the High Needs Block;
- Any balance remaining in the Schools block after transfer of a maximum of 0.5% to be allocated to schools through the school funding formula and;
- If the NFF is not affordable, the basic per pupil factor values in the formula will be reduced.

10. Date of Next Meeting

- i) The next meeting of the Schools Forum would be held on Wednesday, 14 January 2026 in the Cabinet Meeting Room, Cumbria House, Carlisle. This would be an in-person meeting, beginning at 9.30am.
- ii) A proposed schedule of dates for meetings of the Cumberland Schools Forum and associated working groups during 2026 had been circulated with the agenda for the September meeting. School Forum members were asked to send any comments on

the proposed dates to Nicola Shiels. The dates for 2026 had now been finalised and shared, meeting invitations would follow. Future meetings would be in person meetings and Forum members were asked to consider suggested meeting venues and to feed these back to Nicola Shiels to allow meetings to rotate around the Cumberland Council area as had previously been requested.

11. Any Other Business

There were no other items of business.

NS/ES&I

December 2025