
GOVERNANCE POLICY

Corporate Expenses and Credit Cards Policy

Every dollar is community money, spent carefully and recorded properly

Version 1.1 - July 2026

Policy owner	Board of Directors, THRIV3 (Indigenous Corporation)
Responsible officer	Chief Executive Officer
Applies to	Directors, members, the CEO, employees, volunteers, contractors, students on placement and agency workers of THRIV3 (together, THRIV3 People)
Effective date	July 2026
Next review	July 2027 (or earlier if legislation or funding conditions change)
Related documents	Fraud Prevention and Whistleblower Policy; Code of Conduct; Motor Vehicle, Travel and Living Away From Home Policy

1. Purpose and Scope

THRIV3 (Indigenous Corporation) is funded by grants, service revenue and community support. Every dollar is held on trust for our charitable purpose. This policy sets the rules for incurring, approving, paying and reimbursing expenses, and for using THRIV3 credit and debit cards. It applies to all THRIV3 People who spend, approve or claim THRIV3 money.

2. General Principles

- Spend only for a genuine THRIV3 purpose, within an approved budget, and within your written delegation.
- Obtain approval **before** committing THRIV3 to an expense, in line with the delegations and quote requirements in the Expenditure and Procurement Policy.
- Never split a purchase to stay under an approval threshold.
- Keep the receipt or tax invoice for every transaction, no matter how small, and record the business purpose.
- A person must not approve their own expense, an expense from which they benefit, or an expense of someone they report to. Conflicts of interest are declared and managed.
- Grant funds are spent only on purposes allowed by the grant agreement and are acquitted accurately.

3. Alignment with the Commonwealth PGPA Framework

THRIV3 is not a Commonwealth entity, so the Public Governance, Performance and Accountability Act 2013 (Cth) (PGPA Act) does not bind us directly. But most of our funding comes from Commonwealth grants, including NIAA funding, and the agencies that fund us are bound by that framework. THRIV3 adopts the PGPA standard of **proper use** as our own test for every dollar we hold, because community money deserves the same standard as public money.

The proper use test (PGPA Act section 8)

Under the PGPA Act, the proper use of money means use that is efficient, effective, economical and ethical. Before committing THRIV3 money, every approver applies this test:

- **Efficient** - the spending achieves maximum value for the resources used.
- **Effective** - it actually achieves the intended community or program outcome.
- **Economical** - it avoids waste and minimises cost for the result required.
- **Ethical** - it is honest and fair, conflicts of interest are declared and managed, and no one makes improper use of their position.

Duties we adopt (PGPA Act sections 25 to 29)

The PGPA Act places general duties on officials who handle public resources. THRIV3 adopts the same duties for everyone who spends, approves or claims THRIV3 money:

- act with care and diligence;
- act honestly, in good faith and for a proper purpose;
- never misuse your position or information gained through it to benefit yourself or anyone else, or to cause detriment to THRIV3;
- and disclose material personal interests under the Conflict of Interest arrangements in the Code of Conduct.

Commitments and written records (PGPA Act section 23 and section 18 of the PGPA Rule)

Consistent with how the Commonwealth commits relevant money, at THRIV3:

- money is committed only by a person with authority (delegation) to do so, and approval is obtained before an obligation to pay is created
- every approval to commit THRIV3 money is recorded in writing; a verbal approval is recorded in writing as soon as practicable afterwards
- for grant-funded spending, the record also shows how the spending achieves value with the grant money and is consistent with the grant agreement and guidelines.

Grant funding (Commonwealth Grants Rules and Principles 2024)

The CGRPs, made under section 105C of the PGPA Act, govern how our funders administer grants. THRIV3 works to their key principles in how we manage grant funds: collaboration and partnership, proportionality, an outcomes orientation, merit-based processes, achieving value with relevant money, consistency with grant guidelines, governance and accountability, and probity. Grant funds are spent only on purposes allowed by the grant agreement, acquitted accurately and on time, and suspected fraud affecting grant funds is reported to the funder under the Fraud Prevention and Whistleblower Policy.

4. Corporate Cards

THRIV3 cards are issued only with Board or CEO approval, to named individuals, with set limits.

- Cards are used for approved THRIV3 expenses only. **Personal use is prohibited**, even with intent to repay.
- Cash withdrawals are prohibited unless specifically approved in advance for remote program needs, and are fully acquitted with receipts.
- Cardholders submit receipts and coding for every transaction promptly (within 14 days), and monthly statements are reviewed and approved by someone other than the cardholder.
- Lost or stolen cards, or suspected fraudulent transactions, are reported to the CEO and the bank immediately.
- Cards are returned when the cardholder's role ends or on request.

5. Reimbursements

Approved out-of-pocket expenses (including approved volunteer expenses) are reimbursed on submission of an itemised claim with receipts, approved by the claimant's manager or the CEO. Claims are submitted within 30 days of the expense where practicable. Kilometre allowances for approved use of private vehicles are paid at the ATO rate.

6. What Will Not Be Paid

THRIV3 does not pay or reimburse: personal expenses; alcohol (except responsible provision at a function approved by the CEO); fines and infringements; expenses without receipts except in genuinely exceptional documented cases; gifts or hospitality that breach the Code of Conduct; and any expense outside budget or delegation.

7. Breaches

Misuse of THRIV3 funds or cards is treated as serious misconduct, may result in summary dismissal or immediate end of an engagement, recovery of amounts owed, cancellation of the card, and referral to the police, ORIC or the NIAA where required under the Fraud Prevention and Whistleblower Policy.

8. Responsibilities and Review

The Board approves budgets, delegations and card issue, and reviews spending reports. The CEO administers cards, enforces acquittal discipline and reviews this policy annually. Cardholders and claimants spend honestly and keep records.

Board adoption

This policy was adopted by the Board of Directors of THRIV3 (Indigenous Corporation) and takes effect from the date recorded below. It will be reviewed at least every 12 months, and earlier if legislation, ORIC or ACNC requirements, or funding conditions change.

Adopted On: 25/07/2026