



PURCHASE POLICY

2026 – 2027

Document Title	Purchase Policy
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1. Purpose

This policy outlines the procedures and responsibilities for all staff members issued corporate bank cards to ensure controlled, transparent, and appropriate use of organizational funds. The goal is to support operational efficiency while upholding the integrity and confidentiality of Small Steps Big Dreams' financial practices.

2. Monthly Budget Allocation

- A fixed monthly purchase budget will be set and approved by the Management Team at the beginning of each month.
- The budget will be based on operational needs and available funds.
- All purchases must strictly remain within the approved budget.

3. Issuance of Corporate Cards

- Corporate bank cards will be issued to selected staff members as per operational roles and responsibilities.
- Each cardholder will acknowledge the policy indicating their understanding of an agreement to abide by this policy.
- Cards are to be used strictly for official purposes only. Personal use is strictly prohibited and will result in disciplinary action.

4. Authorized Use

- All purchases must be pre-approved by the Head Of Operations, especially for items over a set threshold (Above- AED 500).
- Purchases must align with the center's objectives and monthly plan.
- Receipts and documentation must be submitted for every transaction within a week. Failure to comply may result in card suspension.

5. Prohibited Transactions

- Cash withdrawals
- Personal expenses
- Entertainment not pre-approved
- Gifts or gratuities without official clearance
- Any transaction that breaches confidentiality or is not aligned with center values

6. Confidentiality and Data Security

- All cardholders must ensure that financial data and receipts are handled with the utmost confidentiality.
- Card information must not be shared or stored insecurely.
- Any loss or suspected misuse of card information must be reported to management immediately.

7. Monitoring and Accountability

- The Finance Department will conduct monthly audits on all cardholders.
- Any misuse or unexplained discrepancies will lead to an immediate suspension of card privileges and possible disciplinary action, including termination and legal recourse.

8. Compliance

All staff members using corporate purchase cards are expected to strictly follow this policy. Any breach will be treated seriously and may result in corrective or legal action.

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