

# Pupil premium strategy statement 2023-2024



This statement details our school's use of pupil premium (and recovery premium) funding to help improve the attainment of our disadvantaged pupils.

It outlines our pupil premium strategy, how we intend to spend the funding in this academic year and the effect that last year's spending of pupil premium had within our school.

## School overview

Detail	Data
School name	All Saints Academy
Number of pupils in school	216 (including nursery)
Proportion (%) of pupil premium eligible pupils	86/216 40%
Academic year/years that our current pupil premium strategy plan covers ( <b>3 year plans are recommended</b> )	2021-2022 2022-2023 <b>2023-2024</b>
Date this statement was published	November 2023
Date on which it will be reviewed	January 2024 May 2024
Statement authorised by	Tamara Gulliver (Deputy CEO)
Pupil premium lead	Catherine Green
Governor / Trustee lead	Sharon Cook

## Funding overview

Detail	Amount
Pupil premium funding allocation this academic year	£116,340
Recovery premium funding allocation this academic year	£13,195
<b>Total budget for this academic year</b> <i>If your school is an academy in a trust that pools this funding, state the amount available to your school this academic year</i>	<b>£129,535</b>

# Part A: Pupil premium strategy plan

## Statement of intent

All Saints Academy is a single form entry primary school with a nursery and is part of St Marys Academy Trust. The school is located in Barnsley, South Yorkshire. At All Saints Academy, it is our vision to provide the 'good soil' for every member of our community to develop deep roots and **flourish** as a unique individual and achieve their full potential. With the highest of expectations, we nurture and develop each individual so that they can explore who they are and make a positive contribution to our local community and the wider world.

**A loving place where we all care, learn and grow together.**

At All Saints Academy, the percentage of pupil premium pupils is overall above average. We target the use of our Pupil Premium funding to ensure that our disadvantaged pupils receive the highest quality of education to enable them to achieve well and become active, socially responsible citizens of the future.

Our ultimate objectives are to:

- Remove barriers to learning created by poverty, family circumstances and background
- Narrow the attainment gap between disadvantaged pupils and their non-disadvantaged peers- both within school and nationally
- Ensure ALL pupils are able to read fluently and with good understanding to enable them to access the breadth of the curriculum
- Enable pupils to look after their social, emotional and mental well-being
- Develop the skills to effectively communicate their thoughts, ideas and feelings.
- Broaden the horizons of our pupils through providing a wide range of opportunities beyond their typical life experiences

"Good teaching is the most important lever schools have to improve outcomes for disadvantaged pupils. Using the Pupils Premium to improve teaching quality benefits all students and has a particularly positive effect on children eligible for Pupil Premium." (The EEF Guide to the Pupil Premium, 2011). As a result, at All Saints Academy, we prioritise access to **high quality teaching** for all pupils, ensuring an effective teacher is in front of every class. We believe that every teacher should be well supported through on-going, high quality professional development.

In addition to high quality teaching for all pupils, we believe every child should have **access to targeted academic support**. This support is implemented in order to allow pupils who may be falling behind, the chance to keep up with their peers. We use both formative and summative assessment information to inform our teaching and learning across the school.

Finally, we recognise the impact of **non-academic barriers** to success in school, including attendance, behaviour and social, emotional and mental health support. In order to achieve well, pupils need to be well supported with their social, emotional and mental health needs. They also need to have good attendance.

## Challenges

This details the key challenges to achievement that we have identified among our disadvantaged pupils.

Challenge number	Detail of challenge
1	Low levels of literacy upon entry to school and across Key Stage 1, particularly in phonics and early reading

2	Low levels of language and vocabulary upon entry to school
3	Pupils lack enthusiasm for reading– disadvantaged pupils tend to have less access to books
4	Parental engagement
5	SEMH needs have a negative impact on relationships in school, behaviour, self-esteem and academic progress.
6	Overall attendance of PP pupils specifically persistently absent pupils
7	Limited life experiences and aspirations resulting in a lack of experiences to enrich learning
8	Significantly below national in reading, writing and maths at the end of KS1 (2022 & 2023). Below national in maths at the end of KS2 (2022) and below national in reading, writing and maths at the end of KS2 (2023). . <i>(New challenge added 2022-2023)</i>

## Intended outcomes

This explains the outcomes we are aiming for **by the end of our current strategy plan**, and how we will measure whether they have been achieved.

Intended outcome	Success criteria
By the end of KS1, all pupils become fluent readers to enable them to access a broad and balanced curriculum.	<ul style="list-style-type: none"> <li>• % of pupils achieving the expected standard in phonics at the end of Year 1 is above national for PP (62% 2022, 67% 2023).</li> <li>• % of pupils achieving the expected standard in phonics at the end of Year 2 is above national for PP</li> <li>• Narrowing the gap between PP and national PP in phonics and reading.</li> <li>• Increase reading fluency in Year 2 to support comprehension skills.</li> <li>• Increased % of pupils are meeting age related expectations in reading by the end of KS1.</li> </ul>
Pupils falling behind in phonics/ early reading are identified quickly and additional support is put into place promptly.	<ul style="list-style-type: none"> <li>• Phonics leader identifies off track pupils through regular phonic review assessments.</li> <li>• Regular regrouping of pupils based on assessment outcomes.</li> <li>• Phonics leader and teachers have a clear understanding of which pupils are off track and the intervention required to support.</li> <li>• Pupil progress meetings effectively identify pupils that are off track and plans are put into place to support these pupils.</li> <li>• Data analysis shows that PP pupils receiving additional intervention, catch up quickly.</li> </ul>
Pupils develop a greater understanding of a wide range of vocabulary across the full curriculum.	<ul style="list-style-type: none"> <li>• Teachers model the use of high-level vocabulary. Books are selected to support language development.</li> <li>• Pupils use a range of higher-level vocabulary across the curriculum (learning walks, book scrutiny).</li> </ul>

	<ul style="list-style-type: none"> <li>• Writing evidence demonstrate that pupils use a varied range of ambitious vocabulary for their age range.</li> <li>• Question level analysis of reading assessment papers demonstrate pupils increasing improvements in the understanding of vocabulary.</li> <li>• High level vocabulary is promoted within the learning environment.</li> </ul>
Pupils develop an enthusiasm for reading.	<ul style="list-style-type: none"> <li>• Pupils are able to talk with confidence and enthusiasm about books and reading (reading identity).</li> <li>• Increased range of quality books for pupils to access – fiction, non-fiction &amp; poetry</li> <li>• Books are well-organised to support book selection.</li> <li>• Stimulating reading environments for children to enjoy in all classrooms.</li> <li>• A stimulating library environment which pupils have regular access to.</li> <li>• Pupils have access to quality books during playtimes and lunchtimes.</li> </ul>
A higher proportion of PP pupil are engaged with reading at home	<ul style="list-style-type: none"> <li>• Compared to baseline data, a higher percentage of PP pupils are engaging in regular reading at home.</li> <li>• An increasing number of PP pupils demonstrate a greater enthusiasm for reading and books.</li> <li>• Reading incentive is in place to promote the importance of reading at home.</li> <li>• Pupils who are not engaging with reading at home are identified and read with regularly in school..</li> </ul>
Parents engage in a range of school events – both extracurricular and academic.	<ul style="list-style-type: none"> <li>• An increased % of parents engage in school events, particularly academic.</li> <li>• Parents/carers are assisted in supporting learning at home.</li> <li>• An active PTA and an active Parent/Carer Forum.</li> </ul>
Attendance of PP pupils improves.	<ul style="list-style-type: none"> <li>• Attendance of PP pupils meets national average figures (96%).</li> <li>• Persistent absence is less than 10%</li> <li>• Support is offered to parents/carers of pupils whose attendance is a concern.</li> <li>• Robust system in place to challenge and hold parents/carers to account where attendance is a concern.</li> <li>• Incentive is in place to promote good attendance.</li> </ul>
Pupils with SEMH needs are having their needs met.	<ul style="list-style-type: none"> <li>• Number of significant incidents &amp; episodes of dysregulation/crisis decrease over time.</li> <li>• Interventions are in place to support SEMH needs, e.g. Lego Therapy, Feelings group</li> </ul>

	<ul style="list-style-type: none"> <li>Personalised strategies are in place for individuals.</li> <li>Sensory room in place to support regulation and as a safe space when pupils become dysregulated.</li> <li>School staff work closely with external agencies to provide the best support for our pupils.</li> </ul>
Provide a range of wider curriculum experiences for PP pupils.	<ul style="list-style-type: none"> <li>There is increased participation from Pupil Premium pupils in a wide range of after school clubs and events offered.</li> <li>PP pupils are able to talk about their experiences.</li> <li>ASA pledge is in place- shared with staff, children, parents/carers and governors.</li> </ul>
End of key stage outcomes (R/W/M) for PP pupils are at least broadly in line with national PP. GLD for PP pupils are at least broadly in line with national PP.	<ul style="list-style-type: none"> <li>Staff are using high quality models to support teaching and learning across the curriculum. Suitable time is given to modelling, guided practice and independent practice. Pupils are given the time to revisit and review learning regularly (retrieval practice).</li> <li>Increase reading fluency in Year 2 to support comprehension skills.</li> <li>Increased % of PP pupils are meeting age related expectations in reading/writing and maths by the end of KS1.</li> <li>Increased % of PP pupils are meeting age related expectations in maths by the end of KS2.</li> <li>Positive progress from KS1-KS2 in R/W/M for PP pupils.</li> </ul>

## Activity in this academic year

This details how we intend to spend our pupil premium (and recovery premium funding) **this academic year** to address the challenges listed above.

### Teaching (for example, CPD, recruitment and retention)

Budgeted cost: £48,054

Activity	Evidence that supports this approach	Challenge number(s) addressed
Small group teaching for phonics across Reception and KS1 matched to current need (with some Y3 pupils).	EEF Phonics <i>High impact for very low cost based on very extensive research – 5 months+</i> Phonics has a positive impact overall (+5 months) with very extensive evidence and is an important component in the development of early reading skills, particularly for	1

Phonics/reading leader released once a week to provide on the spot coaching support for staff delivering phonics (Phonics/reading leader)	children from disadvantaged backgrounds. (EEF)	1
Phonics/reading leader released 2 days per half term for assessments and regrouping	The teaching of phonics should be explicit and systematic to support children in making connections between the sound patterns they hear in words and the way that these words are written.(EEF)	1
Phonics/reading leader delivering weekly training for all staff delivering phonics	The teaching of phonics should be matched to children's current level of skill in terms of their phonemic awareness and their knowledge of letter sounds and patterns (graphemes).(EEF)	1
Daily additional speed sounds session	Improving Literacy in Key Stage 1 Guidance report (Sept 2020) Recommendation 3 Effectively implement a systematic phonics programme	1
Development days with Read Write Inc consultant to monitor implementations and support improvement		1
Read Write Inc training for new reading teachers		1
Refresh and add to RWInc book bag books for home reading		1
Refresh RWInc resources as required (e.g. speed sound charts, word cards)		1
Using rich reading experiences to grow vocabulary- high quality texts	Vocabulary is a strong indicator of reading success (National Literacy Trust, 2017). We know from research that the size of a child's vocabulary is the best predictor of success on future tests. Children with a poor vocabulary at five are four times more likely to struggle with reading in adulthood (Why Closing the Word Gap Matters: Oxford Language Report, 2018).	2
Vocabulary is carefully planned out and explicitly taught across the curriculum.	Improving Literacy in Key Stage 1 Guidance report (Sept 2020) Recommendation 1 Develop pupils' speaking and listening skills and wider understanding of language	2
High level vocabulary collected and displayed within learning environments	Improving Literacy in Key Stage 2 Guidance report (Nov 2021) Recommendation 1 Develop pupils' language capabilities	2

A range of high quality texts to engage readers across school that are well organised to support book selection.	<p>The Reading Framework: Teaching the foundations of literacy (Jan 2022, Ofsted)</p> <p>Reading communities: why, what and how? Professor Teresa Cremin NATE Primary Matters Summer 2019</p> <p>Research insights regarding the effective development of reading for pleasure (based on Cremin et al. 2014)</p>	3
High quality reading areas across school (inside & outside)		3
Incentive system in place to promote reading at home		3
Pupil reading ambassador roles introduced		3
Exposure to real authors- webinars		3
Reading journey books		3
Improve access to concrete resources to support maths learning	<p>Improving Mathematics in EY and KS1 Guidance Report (Jan 2020) Recommendation 3 Use manipulatives and representations to develop understanding</p> <p>Improving Mathematics in KS2 &amp; KS3 Guidance Report (Nov 2022) Recommendation 2 Use manipulatives and representations</p>	8
LaunchPad for Literacy for early literacy (EYFS, Y1)	EEF Individualised instruction Moderate impact (4 months progress), low cost July 2021	
High quality CPD with a focus on Rosenshine's Principles of Instruction- focusing on daily/weekly/monthly retrieval, modelling, guided and independent practice	<p>Principles of Instruction: Research-based strategies that all teachers should know By Barak Rosenshine, American Educator, Spring 2012</p> <p>Improving Literacy in Key Stage 2 Guidance report: Recommendation 4 Teach writing composition strategies through modelling and supported practice</p> <p>Recommendation 5 Develop pupils' transcription and sentence construction skills through extensive practice</p>	8

**Targeted academic support (for example, tutoring, one-to-one support structured interventions)**

Budgeted cost: £39,171

Activity	Evidence that supports this approach	Challenge number(s) addressed
Subscription to online resources and virtual classroom to support children falling behind	See EEF evidence above supporting phonics (see referenced above)	1
Additional one to one phonics teaching for the bottom 20% across F2 to Year 3		1
1:1 reading with pupils identified as not reading at home and/or reading speed below 90 WPM	EEF One to one tuition High impact for moderate cost based on moderate evidence- Impact +5 months	3/4
Small group and 1:1 SEMH intervention (Boxall & ELSA)	EEF Social and emotional learning Moderate impact for very low cost based on very limited evidence- Impact +4 months  EEF One to one tuition High impact for moderate cost based on moderate evidence- Impact +5 months  EEF Small group tuition Moderate impact for low cost based on moderate evidence – Impact +4 months	5
Sensory room to support individuals with SEMH needs	Moore, K. (2016). Following the evidence: Sensory approaches in mental health Rooms provide a safe place to go to learn to reduce strong emotions such as anger, fear, or feelings of being overwhelmed (Smith & Jones, 2014). Sensory rooms provide a place to destress, explore sensory tools, identify personalized coping tactics and to learn stress management strategies (Champagne, 2006 & 2003; Cummings et al 2010; Sivak, 2012).  Special Educational Needs in mainstream schools Guidance report Oct 21 Recommendation 4 Complement high quality teaching with carefully selected small group and one-to-one interventions	5
Regular meetings with professionals and parents to support pupils with SEMH needs	<a href="#">Early help (or early intervention)   NSPCC Learning</a> Addressing a child or family's needs early on can reduce risk factors and increase protective factors in a child's life (Early Intervention Foundation (EIF), 2021).	5



	<p>Protective factors can reduce risk to a child's wellbeing. They include:</p> <ul style="list-style-type: none"> <li>• developing strong social and emotional skills</li> <li>• having a strong social support network for the family – including support</li> <li>• for good parental mental health</li> <li>• income support, benefits and advice</li> <li>• good community services and facilities</li> </ul> <p>(EIF, 2021; Cleaver, Unell and Aldgate, 2011)</p>	
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## Wider strategies (for example, related to attendance, behaviour, wellbeing)

Budgeted cost: £42,228

Activity	Evidence that supports this approach	Challenge number(s) addressed
Parental workshops to support parents -Phonics -Multiplication tables -ICT skills -Parenting -SEMH	EEF Parental engagement Moderate impact for very low cost based on extensive evidence- Impact +4 months  Working with parents to support children's learning Guidance report Oct 21	4/5
Access to wider curriculum opportunities -Music lessons -Young Voices -Adventurers club -Residential trip (Y6) -Theatre		7
Breakfast club daily  <i>Stopped using Magic breakfast 2022-2023 due to increasing costs- breakfast club has continued without Magic breakfast intervention.</i>	EEF Magic Breakfast <i>Medium impact for low cost based on moderate research – 2 months+</i> The EEF found that Magic Breakfast can boost reading, writing and maths results by the equivalent of two months for KS1 pupils. No impact of KS2.  Breakfast clubs improve attendance and punctuality.	6/8
Increase attendance and reduce persistent absenteeism through employment of Parent Support Advisor, including to: Track attendance Support for parents/families	See 'The Link Between Absence and Attainment at Key Stage 2 and Key Stage 4' (DfE)  Improving school attendance: support for schools and local authorities Updated 27 September 2021	6

First day phone calls Letters home Panel meetings Home visits Close working with external agencies EHA lead	Ofsted guidance: Securing good attendance and tackling persistent absence February 2022	
Attendance initiatives in place to reward children.	As above	6

**Total budgeted cost: £129,453**

## Part B: Review of outcomes in the previous academic year

### Pupil premium strategy outcomes

This details the impact that our pupil premium activity had on pupils in the 2021 to 2022 academic year.

#### **2021-2022 progress towards PP strategy outcomes**

#### **2022-2023 progress towards PP strategy outcomes**

**By the end of KS1, all pupils become fluent readers to enable them to access a broad and balanced curriculum.**

##### **Phonics**

- The % of pupil premium pupils achieving the expected standard in phonics at the end of Year 1 has improved in 2023 from 2022. The % is now broadly inline with national for disadvantaged pupils.

	2022	2023	2024
% PP Pass PSC (School)	56%	63.6%	
% PP Pass PSC (National)	62%	12/10/23	
Gap	(-7%)		

- In 2022, the four Pupil Premium pupils who did not pass the PSC had additional factors which had an impact on their achievement (SEND/attendance/medical).
- In 2022, the % of pupils achieving the expected standard in phonics at the end of Year 2 is broadly in line with national for disadvantaged pupils (Nat 87% School 89%).
- In 2023, 80% (4/5) of pupils who did not meet the standard were pupil premium. However, these pupils had additional factors impacting on their achievement (attendance/SEN/Summer born).

##### **Reading (End of KS1)**

- There has been a significant decrease in the % of pupils meeting age related expectations in reading by the end of KS1 overall.
- Although there has been a slight increase in 2023, the % of pupils meeting age related expectations in reading by the end of KS1 remains significantly below national (Nat ? School 44%). This is for both pupil premium and non-pupil premium. There is a significant difference between pupil premium and non-pupil premium pupils (52.5% difference).

**Pupils falling behind in phonics/ early reading are identified quickly and additional support is put into place promptly.**

- Pupil progress meetings are used to identify pupils falling behind in reading and identify support (November & February). Phonics assessments are used frequently to identify the bottom 20% and pupils off track to PSC by the end of the year. The Literacy leader works with staff to identify the correct intervention for these pupils. Regular regrouping allows pupils to access learning at the correct level.
- Half termly regrouping of pupils based on assessment outcomes.
- In 2022, 6/9 (67%) of disadvantaged pupils in Year 1 received intervention during the course of the year as assessments were used to identify those in need. 33% of these pupils made enough progress for them to pass the phonics screening by June 2022. The four who were identified as requiring intervention but did not pass have additional vulnerabilities in addition to disadvantage.
- In September 2022, 4/12 (33%) of PP pupils were on track (Point in time tracker). By June 2023, 7/11(64%) pupil premium pupils passed the PSC. Pupils identified as off track in September received intense intervention to give them the best chance possible to catch up.
- At the end of July 2023, 64% of Reception children were on track in phonics compared with 53% in July 2022. Changes in approach (smaller groups, as advised by the RWInc advisory teacher in our Autumn visit) and intense intervention has supported progress for off track children throughout the year. Spotlight children were identified in July 2023 ready for a strong start in September 2023.

**Pupils develop a greater understanding of a wide range of vocabulary across the full curriculum.**

- Specific key vocabulary is being mapped out across the curriculum.
- Key vocabulary is collected on working walls.

**Pupils develop an enthusiasm for reading.**

- School is continually investing in a range of quality texts for children to access across school. Pupil voice has been used to support book selection in addition to national lists of recommended texts. Children have ever increasingly better access to quality texts.
- The books in classrooms and the library are organised in a way that better supports book selection, e.g authors, genres etc. The classroom reading environments and the library are becoming more appealing and stimulating, encouraging children to want to browse the book selection on offer.
- The children have weekly timetables access to the library and also the opportunity once a week during morning playtime.
- The book nook on the playground also enables children to have access to books at non-structured times.
- Half termly 'Author in the spotlight' increased children's exposure to a wider range of authors.
- Book club twice a week during lunchtime.
- Reading Ambassadors appointed to champion reading across school.
- Daily 'Magic of story' sessions across school- 10 minutes before collective worship.
- [Reading Journey scrapbooks introduced September 2023 to record their experience of shared texts.](#)

#### **A higher proportion of PP pupil are engaged with reading at home.**

- Compared to baseline data (22/81=27%) a higher percentage of PP pupils are engaging in regular reading at home (July 22 = 48/81 =59%).
- From September 2023, fluency WPM assessments have been used to identify children not reading at 90 WPM+. These children are being targeted and are being heard read in school at least 3 times per week by an adult.
- [From September 2023, incentives have been adjusted and added to for reading at home. Weekly certificates swapped for weekly stickers. Class vs class competition for % reading 4x plus a week at home- announced in praise collective worship. Winners get 10 minutes extra playtimes the following week. Class based raffle- raffle ticket for each child who reads 4x that week. Raffle drawn at the end of the half term.](#)

#### **Parents engage in a range of school events – both extracurricular and academic.**

- The number of events in which parents were invited continued to be limited in 21-22 due to COVID. Where parent workshops were offered later in the academic year (e.g. phonic workshops), attendance was limited. This is an area we will continue to build upon 2022-23 (SSP 22-23).
- Parent consultation evenings were well attended when we gave parents the option of face-to-face or telephone calls instead of automatically reverting back to just face-to-face when we were able.
- [Y6 SATs/ Y2 SATs and Y1 phonics workshops delivered in 2022-2023. Y6 SATS workshop was the highest attended with 12 parents/carers attending.](#)
- [Successful events run by the PTA raising over £800 so far.](#)
- [Two successful parent forum meeting held November & March. Dates to be set for 2023-2024.](#)

#### **Attendance of PP pupils improves.**

- Average attendance of disadvantaged pupils 2021-22 was 89.9%. This is a drop from 20-21 when it from 93.2%. This is also below the national average and school target (96%) and below non-disadvantaged pupils (91.6%). PA continues to be a concern for disadvantaged pupils and forms part of our SSP for 22-23.
- [Pupil premium attendance 2022-2023 92.19% compared with non-pupil premium 92%.](#)

#### **Pupils with SEMH needs are having their needs met.**

- The serious incidents link to a small number of pupils with significant needs (4 pupils with SEMH needs). The frequency of these incidents varies week by week. This links directly to external factors- difficulties the pupils are having at home (e.g. bereavement, house moves, attachment, parental mental health). We have worked with external agencies to develop further strategies to support these children to support regulation.
- [The sensory room was installed in August 2023. Training and implementation throughout 2023-2024.](#)
- [2022-2023 Boxall training for HLTA and ELSA training. Implementation 2023-2024.](#)

#### **Provide a range of wider curriculum experiences for PP pupils.**

- In 21-22, after school clubs were predominately delivered by an external agency for sports. During the Autumn term 20% of the children attending these clubs were disadvantaged. By the Summer term, 35% of the children attending were disadvantaged. Young Voices singing club was attended by 39% disadvantaged pupils, who also went to perform at Sheffield Area in May 2022.
- Curriculum trips started again following COVID including Crucial Crew Y6, The National Space Centre Y5, Yorkshire Wildlife Park Y4, Murton Park Y3. Payment support is provided to ensure no pupils missed out.
- The ASA pledge is being developed alongside the development of the wider curriculum. This will plan out wider experiences for children in each year group.

**End of key stage outcomes (R/W/M) for PP pupils are at least broadly in line with national PP.**  
(New challenge 2022-2023)

- Staff are using high quality models to support teaching and learning across the curriculum. Suitable time is given to modelling, guided practice and independent practice.

More Year 1 at the end of 2022-2023 had completed the Read Write Inc programme compared with 2021-2022. This group were ready to begin with Guided reading/comprehension focus from September 2023.

## Externally provided programmes

*Please include the names of any non-DfE programmes that you purchased in the previous academic year. This will help the Department for Education identify which ones are popular in England*

Programme	Provider
Read Write Inc	Ruth Miskin
Lightening Squad (21-22)	FFT

## Service pupil premium funding (optional)

*For schools that receive this funding, you may wish to provide the following information:*

Measure	Details
How did you spend your service pupil premium allocation last academic year?	
What was the impact of that spending on service pupil premium eligible pupils?	

## Further information (optional)

*Use this space to provide any further information about your pupil premium strategy. For example, about your strategy planning, or other activity that you are implementing to support disadvantaged pupils, that is not dependent on pupil premium or recovery premium funding.*