



Final Evaluation of the Money in Mind Project

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Kat Pearce

supporting individuals and organisations
working in the community



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1. Summary of report

1.1 Introduction

The Money in Mind Project is funded by the Big Lottery Fund for five years and is provided by a partnership of the Resource Centre and Impact Initiatives, and until March 2012, Working Together Project, to serve community groups in Brighton & Hove with an annual income below £35,000, who need help with the management of their finances. It was launched in 2009 and concludes in September 2014.

Money in Mind provides free support for small community groups in Brighton & Hove, with the intended outcome of an increase in effectiveness and financial sustainability for the beneficiary groups. The support available is independent examination of accounts, one-to-one support, on-line accounting templates to assist with book keeping and financial reporting, and until March 2012, free training courses.

1.2 Findings

This final evaluation considered six key sources of data to evaluate the effectiveness of the Money in Mind Project:

- A survey of all groups worked with by the Resource Centre and Impact Initiatives between July 2012 and May 2014, which was sent by e mail to groups where an e mail address was available and it was felt appropriate for the group to respond in this way; paper surveys were sent to a smaller number of groups who would respond more positively to paper communication.
- One-to-one interviews with named individuals for the six case studies; two of the case studies chosen had been interviewed for the mid-term evaluation and were chosen in order to track the continuing impact of the project on their group.
- In-depth interviews with staff from the Resource Centre and Impact Initiatives.
- 3 interviews with key funders of small community organisations.
- Interviews with staff from both the Hangleton & Knoll Project and Trust for Developing Communities – the two main community development organisations in Brighton & Hove.
- An interview with a staff member of Community Works, the key voluntary and community sector infrastructure organisation in Brighton & Hove.

This evaluation concurs with the headline conclusions from the mid-term evaluations that:

- Groups found the support offered by the Money in Mind project to be of excellent quality, and all beneficiaries would recommend the service to their colleagues and friends.
- A large majority of groups who received support from the Money in Mind project reported that their skills, confidence and knowledge had improved following the support.
- A majority of groups reported that they were better able to raise funds following the support they had received.

Six case studies were identified to demonstrate different aspects of the Money in Mind Project:

- Improved book keeping and finance skills
- Improved ability to fund raise
- The benefits of an independent examination
- Financial support leading to financial growth
- The benefits of an 'integrated' approach to financial support

All the case studies reflect increased knowledge and skills in financial management, leading to increased confidence of the group and future sustainability. These case studies are included as part of this report but can also be used as stand-alone publications.

Key findings from the case studies were as follows:

- That the Money in Mind support services are highly valued by small community organisations.
- That Money in Mind has enabled groups to present their accounts properly and demonstrate that they are financially robust when making funding applications and to then complete subsequent financial reports to funders with confidence.
- That free independent examination of accounts facilitates the flow of funds to local groups if the other pieces of the finance and fund raising skills and knowledge jigsaw are in place.
- That Money in Mind helps community groups to grow in size and scale of activity by building confidence and enabling them to fundraise more effectively.
- That the online accounts templates developed by the project are effective in making book keeping easier to understand and to do, enabling groups to account for their funds with different cost centres and accurately track grants given by a number of different funders.
- That Money in Mind has enabled committees to receive better financial information and to have more confidence in their financial decision making.
- That support from the project helps groups to meet their responsibilities to the Charity Commission correctly.
- That the on-line accounting templates have also made it easier for day to day financial record keeping to be delegated / shared.
- The specialist financial support offered by both project partners is highly valued. However, the integrated package of support offered by the Resource Centre to its priority groups is part of an ongoing relationship of trust and respect; the package of support enables groups to understand the full range of responsibilities, including financial, safeguarding, health and safety and accountability that they are required to have.

1.3 Conclusions

Our findings are that, without reservation, beneficiaries from a range of community groups felt that the support they have received from Money in Mind, whichever partner, had been valuable. They particularly appreciated the one-to-one support and often mentioned individuals' names. Without question they felt that their group had benefited from being more accountable financially and many had also been successful in fund raising, and thereby making their group more sustainable.

We feel it is very important that funders and providers of infrastructure or support services, particularly those organisations within Brighton & Hove, but nationally too, read this report, understand its significance in building cohesive, engaged communities, and act on it. That action should be to fund and support financial management support for small community and voluntary organisations. Not only does this type of support lead to more effective and sustainable groups and organisations, it also means that funding applications are improved and assessment becomes more streamlined.

1.4 Recommendations

Recommendations to funders:

1. Funding should be made available to the Resource Centre to continue to provide financial management support, including independent examination of accounts, to small community groups whose income does not exceed £35,000 and who fall within the Resource Centre's priority areas (to be reviewed regularly).
2. Funding should also be made available to Community Works to provide financial management support, including independent examination of accounts, to community groups whose income does not exceed £35,000 (to be reviewed regularly) and who do not fall into the Resource Centre's priority groups.

Recommendations to infrastructure and support service organisations:

3. Community Works, the Resource Centre and other Brighton & Hove infrastructure and support service organisations should strive to ensure that financial management services are available to community groups and should seek funding and support to enable such a service to be run viably.

Recommendation to Big Lottery Fund:

4. The Big Lottery Fund should cascade the model of Money in Mind as an essential element of its learning programme on support services to community groups.

2. Introduction

The Money in Mind Project was funded by the Big Lottery Fund for five years and launched in 2009. The service was provided by a partnership of the Resource Centre, Impact Initiatives, and until March 2012, Working Together Project, to provide finance and fundraising support to community groups in Brighton & Hove. This is the final evaluation of the project conducted by independent consultants; a mid-point evaluation was conducted by the same consultants in 2012.

2.1 Purpose of evaluation

To find out whether:

- Treasurers who have received training feel their skill levels to have increased as a result;
- Groups who have received project services have been successful in their subsequent fundraising efforts;
- Groups who have had their accounts independently examined report that this has increased their ability to understand their financial situation;
- Groups who have accessed the on-line accounts templates have found them useful in their work;
- Comparisons between the experiences of Resource Centre priority groups, accessing the project as part of a wider support service, and other groups, accessing the project through Impact Initiatives, for whom it is a stand-alone, specialist service.

In addition, the evaluation seeks to enable key stakeholders to recognise what has been achieved through the project:

- For participating community groups to recognise what they have achieved through involvement in the project, and to have those achievements reflected back to them in an accessible format;
- For key stakeholders in Brighton & Hove to recognise the achievements of the project as a way of getting greater buy-in from them in the future;
- For funders to recognise Money in Mind as a successful project, which can be used as a role model and offers useful learning, as well as one that is worth funding in the future;
- To celebrate what has been achieved by the project.

2.2 Description of Money in Mind Project

The Money in Mind Project was set up to provide appropriate, tailor-made, free support for small community groups in Brighton & Hove, with an annual income below £35,000, who need help with the management of their finances. The intended outcome of the support was an increase in effectiveness and financial sustainability for the beneficiary groups.

The support to community groups was offered in a variety of ways:

- One to one advice / support
- Training courses
- On-line accounts systems

- Written information
- Independent Examination of Accounts

Community groups arrived at Money in Mind through different routes: they may already have known one of the partner organisations, were signposted by other infrastructure organisations in Brighton & Hove, picked up a leaflet, heard by word of mouth or through the project's own web pages. [www.resourcecentre.org.uk/money-in-mind].

Project services were delivered by three partner organisations:

- Working Together Project, who ran free training courses for voluntary and community groups covering finance and fundraising issues, until they closed in March 2012;
- Resource Centre, who offered free one-to-one support and independent examinations of accounts to their 'priority groups' – small groups based in areas of social housing or in black or minority ethnic communities, or run by disabled people;
- Impact Initiatives, who offered free one-to-one support and independent examinations of accounts to any other small community group (annual income below £35,000) based in Brighton & Hove. As from March 2014 any groups approaching Impact Initiatives were referred to the Resource Centre, and independent examination of their accounts was undertaken by qualified accountants, due to the departure of their project worker.

The advice and support offered by the Resource Centre and Impact Initiatives has included:

- Setting up accounts systems, using the Money in Mind on-line template or versions appropriate to the group's needs;
- Advice on budgeting, petty cash, keeping receipts and the need to separate income and expenditure;
- Advice on financial reporting to management committees;
- Advice on appropriate organisational structure for groups;
- Support with identifying appropriate funders, completing funding applications and preparing financial information;
- Support with monitoring finances when reporting to funders, using the Money in Mind on-line grant tracking system;
- Independent examination of accounts with accompanying report for trustees.

The project partners also worked together to provide best practice information sheets, which can be downloaded free from the project website. Topics have included 'The Role of the Treasurer', 'Budgets' and 'Charity Reports & Accounts'. Groups may have received just one means of support or a range of support services from all three project partners.

In May 2011 Money in Mind launched two on-line accounts systems designed specifically for community and voluntary groups, which required access to Microsoft Excel. One system was a simple Cash & Bank spreadsheet, the other an annual

accounts system with a grant tracker application. The systems featured instruction pages to help use the system to keep accounts, produce reports and do bank and cash reconciliations. The systems were updated in response to feedback from groups and improved versions of both systems have been published since the initial launch (Revised versions were published in September 2011, and May 2012). Since the mid-term evaluation, Money in Mind resources have been further developed:

- The Resource Centre website was re-launched in June 2013, with the Money in Mind project featured on the front page of the new site, and with a separate Money in Mind section. The aim of the re-design was to make information easier to find and maintain. All the information resources are better integrated, so for Money in Mind that means, for example, that information on financial management appears in the Raising Money section as well as the Managing Money section.
- A new version of the on-line annual accounts system for Windows was released in January 2013, and a new version for Mac was published in December 2012 and revised in July 2013.
- Information resources have also been updated since July 2012. These are:
 - Financial Rules (updated February 2013)
 - Role of the Treasurer (updated February 2013)
 - Your group's money (updated February 2013)
 - Charity Reporting and accounts now includes information on the regulations for Community Interest Organisations (updated April 2014).

The Impact Initiatives project worker for Money in Mind left her post in March 2014 and since then groups who would have been offered a service by Impact Initiatives, i.e. those which are not Resource Centre 'priority groups', have been referred to the Resource Centre. Independent examinations of accounts have been undertaken by identified accountants, paid for by the project funds; and all the feedback received has been positive. The Resource Centre is unable to provide the extensive one-to-one support for groups previously offered by Impact Initiatives and so the level of service on offer to those groups has been reduced for the last four months of the project.

There were no opportunities to add a training element to the Money in Mind project during years 4 and 5, as there were no resources available to or forthcoming from infrastructure or support service organisations that might provide training free or at low cost.

The mid-term evaluation recommended that:

“... for the continuation of the project there is a greater focus on marketing the service, particularly for generic community groups who would be referred to Impact Initiatives, where there is further capacity.”

This recommendation was acted upon and in the final two years Money in Mind was actively promoted through the following means:

- Leaflets were regularly distributed to community centres and libraries; they were updated and reprinted in July 2013.
- Impact Initiatives ran stalls at events aimed at small community groups and made presentations at the Community & Voluntary Sector Forum (now Community Works) monthly drop-ins.
- A quarterly update on the project was circulated on two e-bulletins aimed at voluntary and community sector groups and organisations.
- Impact Initiatives regularly tweeted about Money in Mind, and this was picked up and re-tweeted by other local tweeters.
- The Resource Centre website re-design made the Money in Mind project more prominent.
- The Resource Centre had a display behind their front desk about the Money in Mind accounts systems for over 6 months in 2013.

Monitoring by Impact Initiatives shows that in years 4 and 5, the majority of new groups were referred by the Resource Centre (12), others were referred from other voluntary organisations (5), and the rest either responded to marketing e mails, or picked up publicity in libraries, community centres etc.

The Resource Centre does not formally record how groups find out about their services. Many of the groups who used Money in Mind for the first time in years 4 and 5 were already using Resource Centre services and were either referred by staff or responded to publicity they picked up in the Resource Centre. Staff think that the majority of cold phone calls or enquiries received about money management are sparked by the Resource Centre website or through word of mouth through informal community networks, particularly religious and youth sports networks.

3. Effectiveness of the Money in Mind Project

3.1 Summary of mid-term evaluation conducted in October 2012

The mid-point evaluation considered five key sources of data to evaluate the effectiveness of the Money in Mind Project:

- Evaluations carried out by the Resource Centre and Impact Initiatives in July 2010 and July 2011;
- An on-line survey of all groups where an email address was available;
- One-to-one interviews with named individuals for the case studies;
- In-depth interviews with a manager from each existing partner organisation;
- Two in-depth interviews with key funders of small community organisations.

The evaluation concurred with the headline conclusions from the internal evaluations that:

- Groups found the support offered by the Money in Mind project to be of excellent quality, and all beneficiaries would recommend the service to their colleagues and friends.

- A large majority of groups who received support from the Money in Mind project reported that their skills, confidence and knowledge had improved following the support.
- A majority of groups reported that they were better able to raise funds following the support they had received.

Six case studies were identified to demonstrate different aspects of the Money in Mind Project:

- Improved book keeping and finance skills
- Improved ability to fund raise
- The benefits of an independent examination
- Financial support leading to financial growth
- The benefits of an 'integrated' approach to financial support

All the case studies reflected increased knowledge and skills in financial management, leading to increased confidence of the group and future sustainability. Key findings from the case studies were as follows:

- That the Money in Mind support services are highly valued by small community organisations.
- That Money in Mind had enabled groups to present their accounts properly and demonstrate that they were financially robust when making funding applications and to then complete subsequent financial reports to funders with confidence.
- That free independent examination of accounts facilitated the flow of funds to local groups if the other pieces of the finance and fund raising skills and knowledge jigsaw were in place.
- That Money in Mind helped community groups to grow in size and scale of activity by building confidence and enabling them to fundraise more effectively.
- That the online accounts templates developed by the project were effective in making book keeping easier to understand and to do, enabling groups to account for their funds with different cost centres and accurately track grants given by a number of different funders.
- That Money in Mind had enabled committees to receive better financial information and to have more confidence in their financial decision making.
- That support from the project helped groups to meet their responsibilities to the Charity Commission correctly.
- That the on-line accounting templates had also made it easier for day to day financial record keeping to be delegated / shared.
- The specialist financial support offered by both project partners was highly valued. However, the integrated package of support offered by the Resource Centre to its priority groups is part of an ongoing relationship of trust and respect; the package of support enables groups to understand the full range of responsibilities, including financial, safeguarding, health and safety and accountability that they are required to have.
- That while the groups that receive support from the Resource Centre were aware that it is provided by the Resource Centre, groups accessing support

from Impact Initiatives refer only to the individual person providing the support.

The report concluded that there is a clear need for a project which built on financial management skills and encouraged good financial practice of small community organisations in Brighton & Hove. The need was exacerbated by the fact that so many community groups did not have members that were confident in financial skills, whilst these were skills that all organisations need to survive and to thrive.

The evaluation demonstrated that the different services offered by the Money in Mind Project partners were well received and beneficial to those community groups which had accessed them. It was also the case that the integrated package of support offered by the Resource Centre was only available to its priority groups and that other groups were missing out, whilst at the same time the relationship built between the adviser and recipient was more important than the organisation offering the support.

The evaluation recommended that for the continuation of the project there should be a greater focus on marketing the service, particularly for generic community groups who would be referred to Impact Initiatives, where there is further capacity.

It also recommended that in considering the service beyond the life of the current project, which ends in 2014, that the project partners consider how all community groups can access this type of finance related support as part of a wider integrated support package. This was particularly relevant at the time of writing when the Transforming Local Infrastructure (TLI) project was reviewing support services to community and voluntary sector organisations, as part of a possible merger and closer working between infrastructure / and support organisations, and could lead to identification of ongoing funds to sustain the work for all small groups.

3.2 Evaluation of the project from July 2012 to July 2014

The key sources of data used to evaluate the effectiveness of the Money in Mind Project in its final two years have been:

- A survey of all groups worked with by the Resource Centre and Impact Initiatives between October 2011 and December 2013, which was sent by e mail to groups where an e mail address was available and it was felt appropriate for the group to respond in this way; paper surveys were sent to a smaller number of groups who would respond more positively to paper communication.
- One-to-one interviews with named individuals for the six case studies; two of the case studies chosen had been interviewed for the mid-term evaluation and were chosen in order to track the continuing impact of the project on their group.
- In-depth interviews with staff from the Resource Centre and Impact Initiatives.
- 3 interviews with key funders of small community organisations.
- Interviews with staff from both the Hangleton & Knoll Project and Trust for Developing Communities – the two main community development organisations in Brighton & Hove.

- An interview with a staff member of Community Works, the key voluntary and community sector infrastructure organisation in Brighton & Hove.

The decision was taken not to run a focus group because of the poor take up of this opportunity at the mid-term evaluation, along with the feeling that it would not elicit any more information than the case study interviews.

Over the first three years of the project (2009 -2012) 253 groups had received support from the project. In the final two years (to the end of quarter 1 in year 5) 49 new groups had received Money in Mind services, making a total of 302 groups worked with over the life of the project. Of the 154 groups worked with in the final two years, the Resource Centre had worked with 108 and Impact Initiatives with 46.

Many groups have returned to Money in Mind over the project's lifetime for further advice or support, to upgrade their skills in using the on-line resources and to have ongoing annual independent examination of their accounts. The number of groups in total receiving support through the Money in Mind project, from the three partners, was 302. The breakdown of the number of groups offered services by partners is shown below:

	Resource Centre	Impact Initiatives	Working Together
Y 1-5	149	76	118
Combined total	302		

The types of intervention received by groups is shown below. The figures reflect that groups often received more than one service or returned for further advice and support or to have their accounts independently examined year on year. However, the total figures in the final row of the table below have had these duplicates removed.

	Resource Centre		Impact Initiatives		Working Together Project	Total (allowing for removal of groups accessing more than one service)
Service types	Y1-3	Y4-5	Y1-3	Y4-5	Y1-3	
Groups who attended training courses (2009-2012 only)	14	0	14	0	118	
Groups who attended one-to-one advice/ support sessions	54	34	50	33	0	
Groups who received independent examination of accounts	92	60	22	28	0	
Combined Total (allowing for removal of groups accessing more than one service)	112	93	55	40	118	302
	149		76			

3.3 Review of evaluation material

There have been no internal evaluations of the project since the mid-term evaluation in October 2012 because (i) the findings from the mid-term evaluation were very positive and the one recommendation concerned minor changes as to how the project was marketed, and (ii) it was always intended to have a final evaluation which reported in July 2014.

However, the Resource Centre requests immediate feedback from all groups worked with through a simple feedback form or postcard. The analysis of this feedback shows that those groups who received support from Money in Mind have, without exception, offered positive feedback.

The earlier evaluations reported on the impact of the project in terms of:

- Improvement in skills, confidence and knowledge, and
- Improvement in financial sustainability for the group.

The final evaluation will look at these two elements again.

3.3.2 Analysis of survey

An independent on-line survey was undertaken as part of this evaluation process. The purpose of this was primarily to establish more detailed information on the link between groups accessing book keeping support and/or an independent examination of accounts and their potential to be able to fundraise more effectively. It also explored whether what groups present as their needs are what they actually need, as well as trying to understand whether groups have changed their practice, in addition to improving the way individuals manage their group's finances. The survey used was almost identical to that used for the mid-term evaluation.

The paper survey sent out by post and the on-line survey were identical:

- the Resource Centre sent a total of 87 surveys; by e mail to 57 people representing 61 groups, and by post to 23 individuals representing 26 groups;
- 46 groups on Impact Initiatives' database were e mailed with the survey;
- 22 electronic surveys were submitted;
- 11 postal surveys were returned.

The total number of responses was 33 out of a potential 133, giving a response rate of 24.8%, slightly higher than the response rate of 23% in the mid-term evaluation.

The survey asked questions relating to the different services offered by Money in Mind project and the benefits gained by the groups, including further funding.

The responses showed that 28 (85%) of groups approached Money in Mind because they needed an independent examination of their accounts, whilst eight (24%) groups required help with either book-keeping or setting up an accounts system.

As a result of approaching Money in Mind groups received further help than they had originally requested, with 31 out of 33 (94%) eventually having an independent

examination of accounts, and 17 receiving help with book-keeping or setting up an accounts system. Three groups also received help with fundraising. 'Other' support ranged from additional advice regarding good book-keeping practices, general useful advice and support, and assistance with setting up a group, training for committee roles and use of equipment.

Number	% of 33 groups	Type of intervention
31	94	an independent examination of accounts
9	27	help with setting up an accounts system
8	24	help with bookkeeping
3	9	help with fundraising
3	9	Other (please specify)
0	0	help with budgeting

The results are in keeping with the findings of the mid-term evaluation: that whilst groups are aware of some of their needs, the holistic approach that the Money in Mind project staff took, meant that groups received a wide range of finance related support. It is worth noting that 8% more respondents received help with book keeping than originally thought they needed it, which is likely to be as a result of recommendations from an independent examination of accounts. More groups also received an independent examination of their accounts than realised they needed one.

Groups were asked to rate how much the support they received had helped their members understand the group's finances. On a scale from 1 to 10, where ten was the highest score, 70% of groups rated the support they had received from 8 to 10, and 63% had rated the support as 10. Two groups had rated the support as 1 but gave no reason for this, so this may be because they had misunderstood the rating system.

Groups were asked to identify what actions they had taken since receiving the support from Money in Mind (groups were able to tick more than one response).

Number	%	Actions
22	71	We are better at recording our income and expenditure and keeping our books up to date
20	65	We are able to send funders a set of independently examined accounts
15	48	We have better financial information at committee meetings
12	39	We are able to produce a budget for the group and / or each project
10	32	We are better able to make sure that the full costs of activities are covered
9	29	We are better at writing funding applications
2	6	We have reviewed our charges for activities and increased them
2	6	Other (please specify)
1	3	We have reviewed our charges for activities and decreased them

The table shows that of a total of 31 responses, 22 (71%) of groups felt better able to record their income and expenditure and keep their books up-to-date; and 20 (65%) were able to send funders a set of independently examined accounts. It is also significant that 15 (48%) groups had better financial information at committee meetings, reflecting the high score of 70% of groups felt the support had helped members understand the group's finances. Interestingly, 12 (39%) groups felt able to produce a budget, with 10 (32%) groups reporting they were better able to ensure the full costs of activities were covered, 3 groups increasing charges for activities as a result of reviewing their finances, and 1 group decreasing charges for activities. As a result of the support offered 9 (29%) felt better able to write funding applications. This is reflected in further questions related to fundraising. 'Other' responses were a group able to submit independently examined accounts to the charity commission and another group commenting that they just felt better supported.

In keeping with the mid-term evaluation survey there is again a disparity between the percentage of groups reporting better financial reporting (48%) and the percentage reporting that the group better understood the finances as a result of the support received (70%). Again, we put forward the rationale that the book keepers/ treasurers themselves have a better understanding of the finances, whilst most committee members put their trust in a treasurer because of a wider lack of financial literacy amongst group members.

Groups were asked to rate how the support they had received had helped them to raise money, on a score of 1 to 10, where 10 was the highest score. Of the 27 groups who responded to this question, 18 (67%) gave a rating between 7 and 10, and 5 (19%) gave a rating of 10. A low rating of 1 or 2 was given by 4 groups, and a further 4 groups gave a rating of 5. Of the 23 groups who responded to the question whether they had been successful in raising funds, 22 (96%) had been successful.

The support provided by Money in Mind in respect of fundraising ranged from support with applications to an independent examination of accounts. Groups were asked to identify each kind of support they had received and of the 26 responses, 24 (92%) of groups had an independent examination of their accounts which they could send to funders. Around a third of groups reported that the help they had received with book-keeping, budgeting and financial reporting had given them more confidence to apply for funding and enabled them to complete better funding applications. Money in Mind helped 5 groups either write their applications or read the applications and commented on them, and helped 2 groups draw up a budget for their application. Staff also helped groups identify potential funders. The responses suggest that groups have made the link between effective financial management and improved funding applications.

Number	%	
24	92	They independently examined our accounts which meant that we had something to send to funders
10	38	They helped with our bookkeeping and reporting which has made us more confident to apply for funding
8	31	They helped with our bookkeeping and reporting which helped us fill out a funding application form

4	15	Other
3	12	They read our funding application/s and commented on it/them
2	8	They wrote our funding application/s
2	8	They helped us draw up a budget for an application

Money in Mind has helped groups successfully access funding. The survey identified five potential funders with an 'other' category. The 'other' funders identified were the People's Health Trust (2 applications), the Police Fund, Hangleton & Knoll Project (BHCC), the Co-op, Hyde Area Panel, Coutts and Bernard Sunley. Of 49 applications made 43 (88%) were successful, giving a failure rate of only 12%. The highest number of applications to one funder (12) was to Sussex Community Foundation, which also gave the highest number of awards (10), closely followed by Brighton & Hove City Council Small Grants Fund (11 bids and 9 awards). All the applications to other funders were successful, (see table below).

Funding applications made		Funders	Successful applications	
Total	%		Total	%
12	52	Sussex Community Foundation	10	43
12	52	Other	12	52
11	48	BHCC Small Grants Fund	9	39
7	30	Healthy Neighbourhoods Fund	5	22
4	17	Community First	4	17
3	13	Big Lottery – Awards for All	3	13
49			43	

The table below shows the amounts of funding awarded from the different funders.

	No. of awards	Range of awards (low to high) £	Average amount of award £	Total awarded £
Other funders	12	200-5,480	4,401	52,822
Sussex Community Foundation	10	500-5,292	2,403	24,032
BHCC Small Grants Fund	9	300-15,000	2,622	23,600
Big Lottery – Awards for All	3	1,500-9,600	5,353	16,060
Healthy Neighbourhoods Fund	5	175-2,000	1,220	6,102
Community First	3	400-1,820	940	2,820
Totals	42	-	-	£125,436

It is interesting to note that only 3 out of 49 applications were made to the Big Lottery Fund – Awards for All programme, which has become harder to apply to for small groups, with tougher questions and more references required to complete the application. Community First is a national programme, managed by the Community Development Foundation but administered locally by Serendipity Enterprising Solutions (CIC); it is designed to encourage people in deprived communities to give their time and expertise to local projects, to raise money and help make their local area a better place to live. Only 4 applications were made and awarded from those that responded to the survey.

The data clearly demonstrates the success of Money in Mind in helping groups access funding and bringing new funding into the city. A total of £125,436 was awarded to these groups; £53,734 by local funders, and a further £71,702 from national and other funders¹.

3.3.3 Improvement in skills, confidence and knowledge

The mid-term evaluation found that the majority of groups had rated their improvement in skills and confidence as ‘improved’ or ‘very improved’. The evidence suggested that those receiving individual support, rather than just attending training, benefited more in terms of increased skills and confidence.

The final evaluation survey has confirmed this evidence with 71% reporting they were better at recording income and expenditure and keeping their books up to date and 48% reporting that they had better financial information at committee meetings. When asked to rate whether the support they had received had helped their members to understand the group's finances, 70% of survey respondents rated this highly.

3.3.4 Improvement in financial sustainability for the group

The mid-term evaluation found that groups had rated their improvement in ability to raise funds as ‘very improved’ or ‘improved’, and that it was easier to apply for grants. This has been confirmed by the final evaluation survey, with 22 out of 23 respondents reporting success in fundraising (96%); 43 out of 49 applications made being successful (88%); and a total of £125,436 being awarded to those groups responding to the survey, from a range of local and national funders, in the final two years of the project. The amount awarded by funders to Money in Mind groups in years 1 to 3 was £86,787, making a combined total of £211,223. This is the known amount from a sample of just under 24% of groups worked with by Money in Mind over the course of five years; if projected to a sample of 100% this would mean that an estimated £880,000 has been awarded in funding to groups worked with by the Money in Mind project over the five years of its existence.

3.3.5 Survey conclusions

The results of the survey offer evidence that the support offered by the Money in Mind project has had a clear impact on the effectiveness, governance and financial sustainability of the small voluntary and community groups who were the target

¹ The category ‘other funders’ included 4 local funders; individual amounts are unknown

beneficiaries. The evidence supports the needs of small community groups for financial management support that is:

- Free of charge
- Flexible, fitting in with the busy schedules of small group volunteers
- Responsive to the specific needs of each group
- Available in the longer term, to allow volunteers to develop skills at a realistic pace and learn from real life problems as they arise.

3.4 Resource Centre staff perspective

An in-depth interview with two key Resource Centre staff identified the following issues which reinforce and add texture and depth to the evaluation findings:

On the experience of groups who access the service:

- That often finance and managing money is the thing that makes community group members most anxious.
- That it is not the Resource Centre's intention to prop groups up or continually do things for groups, but their experience is that treasurers and other key group members will leave the group without the support they provide and therefore endangering the community cohesion that the groups create.
- That for some groups who are completely unfamiliar with how to do things, developing the skills they need is long-term, slow and incremental. Often it is hard to see changes from year to year, but you can see change over a four or five year period.
- Often, if finance support isn't provided, treasurers become more secretive because they don't have enough confidence in what they are doing to share figures with the wider group.
- The thing with the independent examination of accounts isn't just that they get an independent view, but also that many treasurers don't have the skills to produce a balance sheet, and Money in Mind provides this service.
- If groups didn't get financial and other related support from the Resource Centre, the scale of their activities would be smaller.
- Some independent examinations take many hours because groups have got into a mess with their accounts. If this time was charged for, then groups would never be able to afford it.
- Group members from a range of groups – not just their priority groups – are increasingly going into the Resource Centre to input their accounts onto one of the accounts templates and storing them on the Resource Centre server. This is a way of groups getting informal support from the staff on the front desk.
- Often success looks like they don't see the groups any more because they are able to function effectively on their own.
- They go to great lengths to ensure that they are working to the agenda of the groups themselves, rather than leading the groups to go in a direction that they don't want to or have never considered.

On the fundraising support they have provided:

- That groups – where the Resource Centre has written funding applications on their behalf – do develop the skills and language and go on to write their own funding applications. They constantly review whether they are creating dependency in offering their services.
- That a lot of what they do is about translating jargon into simple language that group members can understand. Often funders write things in a way that members don't understand what is being asked of them.
- Often the framing of the funding process – there needs to be a problem that needs solving – is often not how migrant communities culturally think about the world, so they need help to understand what is being asked of them.
- That the BHCC annual grant programme underpins an extraordinary amount across almost all communities in Brighton & Hove.

On the need for other organisations to take on some of the delivery:

- There will be a big hole left by Impact Initiatives ceasing to deliver the service unless this is picked up by Community Works and others.
- Concern was expressed about whether Community Works realise the capacity needed to support groups when their accounts are in a real mess.
- Also, treasurers feel quite exposed when they've got in a mess, so whoever takes it on needs to be sympathetic to this and understand what they are taking on.

On potential future improvements to the resources that support the work:

- The grant tracking system on Excel currently designed only to report annually. Some groups have reported that they want it to report monthly, quarterly or in the period of specific grants. So they plan to amend the system so that people can report between specific dates.
- They are also discussing producing a simple paper system, so that those that don't have access to a computer can keep their books by hand.

On how groups find out about the Money in Mind services:

- They find that many groups find out about the service through word of mouth. Recent conversations with the new Trust for Developing Communities BME worker have pointed to the fact that the Resource Centre are often already supporting groups that they consider hard to find / reach.
- There are a number of community networks that are effective in spreading the word about the support available to community organisations. These include: religious networks, football clubs, language schools and Parent Teacher Associations; as well as localised informal groupings of people.
- They also get a number of referrals through funders, particularly Brighton & Hove City Council and Sussex Community Foundation.
- The website is also quite effective as it is very easy to find, and people phone with specific queries in relation to the information sheets, which provide an effective prompt.

3.5 Funders' perspectives

It was considered important to assess the views of funders of small community groups as to the impact and benefits of Money in Mind services, bearing in mind that funding from the Big Lottery Fund BASIS programme for the project ends in September 2014. Four funders were approached: Brighton & Hove City Council, Big Lottery Fund, Sussex Community Foundation and Community First.

3.5.1 Brighton & Hove City Council

Brighton & Hove City Council Communities, Equality & Third Sector Team has been aware of an improvement in the way that community groups are considering financial matters. The team highly rates the independent examination of accounts service. They have found the publicity about the Money in Mind Project very clear, along with the project flow chart that was produced, and as a result have been able to sign-post groups effectively. This has been particularly effective when groups have accessed the GrantFinder service that the team offers. They have also found it useful to be able to point groups to the online accounts templates.

The grants team has also reported that the applications received for small grants often reflect when a group has received support from the project. They reported that applications from BME groups have improved significantly over the last few years and put this down to the support they have received from the Resource Centre. The Council are committed to working with and supporting groups who have problems organising their finances and they also appreciate that the Money in Mind project play an important role as a Third Sector organisation as they have the trust of and longevity of relationship with community groups, and this is valued by the City Council. It was suggested that there could be some ongoing dialogue between the Resource Centre and City Council as part of their work within the Communities and Third Sector prospectus, to identify groups and enable better signposting, and for BHCC officers across the council to understand better what is on offer from the project and how best to refer groups to the project..

The view was also expressed that it is not well understood why only some community groups can access an integrated support package from the Resource Centre and others cannot, as the City Council can see the benefits of the holistic approach that the MIM project gives to the members of community groups. However, it was also expressed that the access that all groups get to support, such as printing and other forms of self fundraising resources are key to the successful running of so many citizen and self help groups in the city.

3.5.2 Sussex Community Foundation (SCF)

SCF are extremely positive about the support provided to the Resource Centre priority groups and have been aware of the positive impact of the support provided. The independent examinations of accounts are regarded as lending legitimacy to applicant groups and improve applicants' likelihood of success.

They also believe that the Resource Centre provides SCF with an essential service because they wouldn't be able to reach the grassroots groups in the way that the

Resource Centre do, or have the time to support groups to apply in the same way. SCF find the Resource Centre really easy to work with.

SCF appreciate the way that the Resource Centre help groups articulate what they need funds for and believe that the Resource Centre goes out of their way to make sure that they write the applications in the words of the groups where the groups are unable to write them themselves.

They have been less aware of the Money in Mind support provided by Impact Initiatives, but are keen to underline that this is because they have a long standing relationship with the Resource Centre and being aware when groups have received a wrap around service, rather than this being any reflection on the quality of the independent examination service that has been provided.

3.5.3 Big Lottery Fund

The Big Lottery Fund (BLF) was unable to respond due to a protocol where staff are unable to comment on individual applications or offer feedback on a particular aspect of applications. The advice given was to approach any Money in Mind groups whose applications had failed to ask if they would share the feedback received from BLF with the consultants. This was not possible as all three survey respondents who had applied to BLF had been successful in their applications.

3.5.4 Community First

Serendipity Enterprising Solutions, who support the Community First grant giving process in Brighton & Hove, were approached for feedback on the support provided by Money in Mind, but were unable to do so.

3.6 Community Development Workers' perspective

Feedback from both the Hangleton & Knoll Project and Trust for Developing Communities was overwhelmingly positive, with both organisations reporting that the virtually 100% of the groups they support receive an independent examination of accounts from the Resource Centre, often because the Community Workers have suggested that they should do this.

They also reported that while groups often know the basics of accounting for their funds, they often don't know how to produce an end of year balance sheet, which is offered by the Resource Centre as part of the independent examination service and invaluable for helping groups to fundraise as it demonstrates accountability and transparency.

It was acknowledged that bookkeeping and accountancy are specialist areas that complement and add value to the community development being delivered in neighbourhoods. For example, Community Development Workers will often support groups to implement the recommended changes from an independent examination reducing demand on specialist Resource Centre time, but do not have the expertise to be able to provide the independent examination service themselves.

Money in Mind has been regarded as keeping an external check on whether funds are being spent properly and being accounted for. If the project wasn't there, groups would have to pay a commercial rate which would significantly reduce the amount of activities they are able to deliver in the community.

In exploring the potential of Community Works undertaking this work in the future and the likelihood that there may need to be a charge for the service, there was a feeling that groups would pay between £25 and £40 for the service. However there was also a general feeling that the first year might need to be offered free of charge for groups to begin to understand the benefit of having an independent examination.

3.7 Payment for services

All but one of the groups interviewed for the case studies were asked whether they would be prepared to pay for the services they had received from Money in Mind once funding for the project ended. They all responded that they valued the service enormously and felt very positive that it should continue. The responses varied from £25 pa to £150 pa. There was recognition that groups would need to pay for independent examination of accounts and that if they were to pay accountants on the open market, the cost would be higher, but they were constrained by the low amount of funding received and lack of unrestricted funds held by each group.

3.8 Sustainability of the service

At the time of writing, Community Works have been successful in leading a partnership bid to deliver infrastructure support and community development across Brighton & Hove. They have also been developing their support services and accompanying charging structure and recognise the gap in service that will be left at the end of the Money in Mind project.

They are keen to look at how they can work with the Resource Centre and the Trust for Developing Communities to replace the service that has been provided by Impact Initiatives. Both Community Works and Trust for Developing Communities – due to recent staff recruitment – currently have the knowledge and skills in-house to deliver some of the service and Community Works believe that they would be able to have a replacement service developed by January 2015.

4. Case studies

The mid-term evaluation presented six case studies in order to demonstrate the following different aspects of the Money in Mind Project.

- Improved book keeping and finance skills
- Improved ability to fund raise
- The benefits of an independent examination
- Financial support leading to financial growth
- The benefits of an 'integrated' approach to financial support

All the case studies reflected increased knowledge and skills in financial management, leading to increased confidence of the group and future sustainability. The final evaluation also includes six case studies. Two of them, 'Sing for Better Health' and the 'Oromo Community', were used in the mid-term evaluation and it was considered useful to follow up these groups to see whether they had continued to benefit from Money in Mind and what the longer term impact of the project was on the group.

The case studies in this report include:

- Sing for Better Health
- Oromo Community
- Active Lightworks
- Sudanese & Arabic Speaking Elderly Association
- Moulescoomb Treasures
- Hanover Action for Sustainable Living

These case studies are included as part of this report but can also be used as stand-alone publications. Key findings from the case studies mirror the findings from the mid-term evaluation:

- That the Money in Mind support services are highly valued by small community organisations.
- That Money in Mind has enabled groups to present their accounts properly and demonstrate that they are financially robust when making funding applications and to then complete subsequent financial reports to funders with confidence.
- That free independent examination of accounts facilitates the flow of funds to local groups if the other pieces of the finance and fund raising skills and knowledge jigsaw are in place.
- The fact that the independent examination of accounts is free encourages groups to use the service. This then enables groups to understand the benefits and the wrap-around support.
- That Money in Mind helps community groups to grow in size and scale of activity by building confidence and enabling them to fundraise more effectively.
- That the online accounts templates developed by the project are effective in making book keeping easier to understand and to do, enabling groups to

account for their funds with different cost centres and accurately track grants given by a number of different funders; therefore facilitating growth.

- That Money in Mind has enabled committees to receive better financial information and to have more confidence in their financial decision making.
- That support from the project helps groups to meet their responsibilities to the Charity Commission correctly.
- That the on-line accounting templates have also made it easier for day to day financial record keeping to be delegated / shared.
- The specialist financial support offered by both project partners is highly valued. However, the integrated package of support offered by the Resource Centre to its priority groups is part of an ongoing relationship of trust and respect; the package of support enables groups to understand the full range of responsibilities, including financial, safeguarding, health and safety and accountability that they are required to have.
- That while the groups that receive support from the Resource Centre are aware that it is provided by the Resource Centre, groups accessing support from Impact Initiatives refer only to the individual person providing the support.

4.1 Sing for Better Health



“I could never have done it without her. We grew so quickly and we needed the structure and support.”

The group: Sing for Better Health aim to improve health and wellbeing, using a combination of relaxation, stretching, breathing exercises, and singing. They support people with long-term health problems cope better with daily life; prevent illnesses, physical and mental deterioration and the resulting social isolation. The group is based on research that demonstrates that singing regularly strengthens the immune system. The majority of the participants live on low incomes and are council / housing association tenants.

The situation: Udita Everett who leads the group, got in contact with Sharla Mann at Impact when they had gone from having one funder to five in 2010. They got into a muddle because they didn't have a system in place to account for which funder was paying for what, in addition to accounting for the small charge that group members pay for each session. Since then, the group has continued to access occasional advice and have their accounts independently examined by the Money in Mind Project.

Support received: Sharla conducted an independent examination of their accounts. She then came back to the group with recommendations about how they should keep their books in the future and supported Udita to improve their accounting. In 2011 the group transferred their books onto the simple Money in Mind bookkeeping template and then started using the grant tracking bookkeeping template in the new financial year. Sharla helped them to be able to account for all of their small grants in one system and pass their external examination. She also helped them with a system for keeping receipts. The group has continued to receive an annual independent examination and are concerned that this service will no longer be available to them from 2015. In 2014, the group elected a new treasurer and feel confident that they will be able to hand over the bookkeeping effectively and that the system will be easily understood by the incoming treasurer.

Benefits: Since receiving the support of the Money in Mind project, the group has made a successful grant applications to the Health Lottery which will cover all of their costs for a year and support additional research into the health benefits of what they do. They have also made successful applications to: Brighton & Hove City Council; Sports Relief; East Brighton trust; a number of Sussex Community Foundation strands; Healthy Neighbourhoods Fund; and National Lottery Awards for All. Without Money in Mind they would not have been able to grow because they would not have been able to demonstrate to funders that they are financially robust. They would also not have been able to meet the requirements of the funder without the two sets of externally examined annual accounts. Udita believes that now they have effective systems for managing multiple funding streams and making sure these are cost centred, and that this has made a huge difference in their ability to fundraise and develop their activities.

Since participating in the evaluation in 2012 they have worked with a researcher from the University of Brighton who has been supported by two local GPs, to understand better what the health benefits are to the participants of the singing groups. The research demonstrated a very positive impact, including: strengthened immune systems; increased lung capacity including that of asthma sufferers; Parkinson's sufferers developing improved speech and coordination; and a significant reduction in isolation, with many participants reporting that attending the group had turned their life around.

Also since 2012, the number of singing groups has grown from two to six per week. The numbers of people attending the groups has also grown, with between 25 and 38 people participating at any one time.

4.2 Oromo Community



“They understand our culture and what we need. They don't have attitude and are positive - everyone is helpful.”

The group: The group organises: cultural events, inviting over 200 Oromo people from around the country; a culture and language Saturday School for young people so that they can communicate and have better relationships with their parents; a women's group; family get together and bring a dish events, to provide informal support, opportunities for socialising and to identify the needs of the community; a youth football team; and trips and activities that develop both Oromo cultural identity and greater understanding of British culture and institutions. Oromo families are dispersed across the City and the groups are often the only times that the community are able to see one another. Four times a year, the whole community get together to prepare cultural food and to celebrate their cultural identity. This is like a holiday, as most of the community live on low incomes and can't afford a holiday.

The situation: The Oromo Community arrived in Brighton and Hove in 2006. The community group was set up in 2007 to provide a focus for community support and identity, with initial intensive support from Brighton & Hove City Council. They didn't know anything about community organising, including the need for chair, treasurer and secretary roles, and felt they didn't have enough knowledge to set up and lead the group. Also, the group members struggle to write in English, which is a barrier to running the group.

Support received: Money in Mind has helped with bookkeeping, provides an independent examination, and helps them with fundraising, including, writing their funding applications and helping them plan when they need to apply for funds and making sure they meet the deadlines. This year alone, Money in Mind has helped them apply for £18,000 worth of funding.

Benefits: Because of the Resource Centre, they use the resources they have fundraised for properly and are an example to other Oromo groups around the country. Because the other Oromo groups look to us, they have asked us to organise larger community get-togethers called “Errechara”. These are large out door celebrations of culture, religion and community. The Oromo community in North West England number around 2000 for example, but don’t have an organised community so they are not as strong. Awel says that the strength of the Brighton & Hove group is that they are getting the appropriate help to continue their collective culture and identity and to teach their family and children about their positive culture of sharing and neighbourliness. He says that without the fundraising support, they wouldn’t be able to understand the complicated funding criteria and therefore would never have the chance to come together as a community.

4.3 Active Lightworks



“Money in Mind took the pain out of keeping our accounts. Without them we would have struggled.”

The group: Active Lightworks is a small charitable company limited by guarantee that offers complementary therapies, such as massage and reflexology, to people with chronic health conditions within the Brighton and Hove area. There are around 30 qualified therapists, who volunteer their time, working in a range of settings, and offering therapies to people including those who have dementia, those living with HIV, as well as those at the end of life. The therapies help to ease pain and symptoms, relieve stress and maintain good health. Therapies are free to those in hospital or the hospice, and low cost to people in the community.

The situation: New trustees were elected to the Board in 2012 and found that they could not understand the finances. At the time the group had a small of income of £1K but the group was not meeting the costs of its activities. The Treasurer resigned but when the trustees looked at the accounts they were incomprehensible and they could not find receipts and cheque books. Ann, one of the new trustees, saw a presentation from Money in Mind at a community meeting, which demonstrated the on-line spread sheet and felt that this could help them. So she made an appointment with Sharla, who talked her through the service Money in Mind could offer and the benefits of having the group’s accounts independently examined.

Support received: The trustees took all the paperwork they could find to Sharla, who showed them how to keep and record receipts, helped them organise their income and expenditure onto the spreadsheets, explained how to keep and record petty cash, and understand the difference between restricted and unrestricted funds. She gave them plenty of practical advice and when the accounts for the year were finalised, she undertook an independent examination of the accounts. They felt reassured by the calm and helpful manner in which their situation was dealt with and felt that Sharla simplified the process and enabled them to understand what they needed to do.

Benefits: The trustees can now understand and manage their own accounts. They have had three annual independent examinations of their accounts and have been confident in making their returns to the Charity Commission and Companies' House. During this period they were successful in receiving 12 months funding from the Big Lottery Fund, in association with the Alzheimer's Society, and Money in Mind showed them how to account for this money in their monitoring forms as well as in the charity accounts. They now feel more confident to apply for further funds as their accounts are in order and they understand the systems required to account for funding received. Over the past 3 years the group has grown more confident, growing from 20 to 35 registered therapists and extending the service, at the same time as attracting more trustees.

4.4 Sudanese & Arabic Speaking Elderly Association (SASEA)



“Dani and Kate have helped us so much. We feel a much stronger organisation and we now have the funding to make sure we continue our activities and our members can be supported.”

The group: SASEA provides essential support and social opportunities to Sudanese people and other Arabic speakers, mainly Egyptian, aged 50 years and over in Brighton & Hove. There is a committee who runs the group, with 45 registered members, of which 25-30 are active. Most became refugees in the early 1990s and arrived in the UK, choosing to settle in Brighton & Hove. SASEA was formed in 2003 and aims to help people integrate into the community, through fortnightly meetings, which alleviate social isolation, as well as offering support in dealing with bureaucracy and claiming benefits.

The situation: SASEA needed to raise funds to continue their activities as members are on low incomes and cannot contribute the full cost. The regular activities include fortnightly meetings for which transport is provided, and regular social outings to destinations in Sussex. Whilst SASEA had previously received some funding from various sources, as well as support from the Black & Minority Ethnic Partnership, the trustees felt they needed to improve their fundraising skills and approached the Resource Centre in 2012.

Support received: Money in Mind helped them look at how the organisation was run, set the group’s priorities, calculate the costs of meetings and outings, put together a comprehensive publicity leaflet, and supported them to make funding applications to a number of funders, including the City Council and charitable trusts. They helped the Treasurer set annual budgets and present financial information clearly, as well as advising on reports to funders. The Treasurer already had accountancy skills but needed to understand how to present figures in an acceptable format for funders; he chose not to use the web based accounting package, preferring to keep his accounts in books.

Benefits: SASEA has been helped to prioritise those activities which have the most positive impact for members. They now have an informative and attractive report that they can send to funders describing their aims and activities. They are able to produce clear budgets and accounts which reflect their key activities. In 2012-13 they were successful in receiving funding from the City Council, as well as three other charitable foundations. The trustees feel more confident in the future of the group and members feel supported by the activities.

4.5 Moulsecoomb Treasures



“I very much value the service. They’re helpful, experienced, efficient and amenable; serving the community. They’re a great friend to our group.”

The group: Moulsecoomb Treasures aims to bring people together in the local community to ‘*treasure ourselves, each other and the environment*’ through dance and music. The group which started in 2012, was inspired by the local community development worker. They run weekly classes at the local school – break dance for kids and ballroom and Latin dance for adults. Live music accompanies the dancing, with accomplished musicians mentoring younger musicians. There are plans to start a choir and to hold a late summer dance festival.

The situation: Nicolas de Conde, who is a musician himself and has a passion for sharing music and dance, started the group. He had no experience in the administrative and financial requirements of running a community group but realised that these were skills he needed to make the group successful. Although the long term plan of the committee is to register as a charity and make Moulsecoomb Treasures self-financing, Nicolas knew that in the short term they would require funding to get the group going. He was directed to the Resource Centre.

Support received: The Money in Mind project offered him training to keep the group’s accounts, and as Nicolas is partially sighted, they helped him set up an Excel spreadsheet which he is able to use easily. They helped him identify appropriate funders and supported him in making grant applications. After the first year of operation they undertook an Independent Examination of Accounts. The Resource Centre has also helped with the design and printing of leaflets which promote the weekly music and dance activities, at a very reasonable cost.

Benefits: Moulsecoomb Treasures received funding from Moulsecoomb Local Area Team in its first year, and subsequently from the Big Lottery Fund and Sussex Community Foundation. Nicolas believes that the help he received from Money in Mind and the Independent Examination of Accounts has enabled him to make good funding applications which have been successful, and contributed to the confidence of the group.

4.6 Hanover Action for Sustainable Living (HASL)



“Keep the Money in Mind Project going because we wouldn’t be able to pay commercially to have our accounts externally examined. This is what gives us confidence that our finances are in order when we speak to our funders”

The group: Hanover Action for Sustainable Living (HASL) set up in 2010 to provide a focus for the community to come together around environmental sustainability issues, raise awareness and develop practical solutions. The group was kick started by two screenings of “The Age of Stupid” which were attended by 150 residents. Since then, there are a number of groups and activities that have developed under their umbrella, including: VEG a gardening group that has cultivated the space outside Hanover Community Centre as well as organising seed swaps and film nights; Hanover 10:10, a spin-off of the Citywide initiative, which has been campaigning for carbon reduction, including retro-fitting Hanover Community Centre and using it as an education tool to promote this aspect of sustainable living; and HASL Film Group that shows films to raise awareness of environmental issues. They also organise “The Streets are for Sharing” events, occasional public meetings around sustainability issues, maintain a website, Facebook page and have a regular page in the Hanover Directory; as well as supporting other environmental groups across the city when the need arises.

The situation: Les Gunbie, who is the treasurer of HASL, set up their bank account and became the treasurer. He adapted a simple spreadsheet from something he’d worked on previously when they got their first grant from the City Council. But when the number of funders supporting their work grew, along with income raised from the growing number of events, the system couldn’t cope with the need to account for the funds separately, when this facility was required. This is when Les came across the Money in Mind project.

Support received: Sharla conducted an independent examination of their accounts. She then came back to the group with recommendations about how they should keep their books in the future, which included transferring their accounts on to the grant tracking bookkeeping template. Sharla also made a few suggestions to improve their practice including receiving monthly bank statements so that they could reconcile their books regularly. After the second independent examination, Sharla recommended that they introduce protocols around what the groups can claim for, along with a claim form. They have also introduced online payments with dual authorisation to make this process easier.

Benefits: Since receiving the support of the Money in Mind project, HASL has successfully fundraised from a range of different funders. Les believes that having their accounts externally examined and making sure that they implement the recommendations means that funders are reassured that they are financially robust. This has also meant that Les is better able to present their financial position to the group business meetings and the group are then able to make more effective financial decisions as a result.

While the awareness raising nature of the group makes it difficult to measure their impact, HASL have evaluated the impact of their education work by interviewing local residents and writing up case studies of how residents have changed the way they live to be more sustainable, as a result of HASL supporting spaces for residents to explore practical solutions to environmental sustainability issues.

HASL has been held up by politicians and environmentalists as a model for how residents can collectively champion sustainability issues and support residents to develop projects around the interests of the residents involved. There are currently 300 people on the HASL mailing list, which reflects their success in engaging residents in the issues.

Because HASL are able to manage the complexity of having a number of funders, including setting up separate bank accounts if funders require reassurance; they are able to host an increasing number of initiatives. This has included, for example, support for the newly-established Food Waste Collective.

5. Conclusion

The final evaluation of the Money in Mind project has considered results from a survey of groups worked with in years four and five of the project; in-depth interviews with members of six groups worked with to prepare case-studies for the report; in-depth interviews with funders whose programmes make awards to small community groups locally and nationally; and in-depth interviews with community development workers who work with and support small community groups in Brighton & Hove. The findings from the final evaluation almost exactly reflect what we discovered in July 2012, when we were tasked with undertaking a mid-point evaluation of the five year Money in Mind Project. Previous internal evaluations of the project had been very positive and the project partners were keen to understand whether their findings had validity or whether project beneficiaries were just very grateful and appreciative of a free service from organisations that they had already received support from, particularly in the case of the Resource Centre.

As independent consultants we were able to ask questions in confidence without disclosing our sources. Our findings were that, without reservation, beneficiaries from a range of community groups felt that the support they had received from Money in Mind, whichever partner, had been valuable. They particularly appreciated the one-to-one support and often mentioned individuals' names. Without question they felt that their group had benefited from being more accountable financially and many had also been successful in fund raising, and thereby making their group more sustainable. We picked up a number of minor issues to feedback to project partners concerning the project but these in no way detracted from the findings. The project partners took up our recommendations and we have reported on progress in this evaluation.

We recommended in the mid-term evaluation that key stakeholders should ensure that a service which builds financial management skills of community groups and encourages good financial practice continues beyond the life of the project. We believed then, and continue to believe, that such a service needs to be delivered by organisations which understand the needs of small community groups and are able to work effectively with them by building trust and respect. We also recommended that this model should be cascaded beyond Brighton & Hove to benefit community groups regionally and nationally. We do not have any evidence to know whether this has happened or not. However, we continue to hope that the Big Lottery Fund, which funded Money in Mind through its BASIS programme, will take the learning from this valuable project, and roll it out as a model of sustainability for small community groups.

Community Works are keen to work with the Resource Centre and the Trust for Developing Communities to ensure that there is continuation of this important service, but it is difficult to pre-empt the outcome of these discussions in relation to a potential funding / charging model.

We feel it is very important that funders and providers of infrastructure or support services, particularly those organisations within Brighton & Hove, but nationally too, read this report, understand its significance in building cohesive, engaged communities, and act on it. That action should be to fund and support financial management support for small community and voluntary organisations. Not only

does this type of support lead to more effective and sustainable groups and organisations, it also means that funding applications are improved and assessment becomes more streamlined.

The recommendations we make in this final report are specifically for funders and infrastructure or support services organisations.

6. Recommendations

The mid-term and final evaluations have shown that there is a clear need for a project which builds the financial management skills and encourages good financial practice of small community organisations, both in Brighton & Hove and elsewhere. The need is exacerbated by the fact that so many community groups do not have members that are confident in financial skills, whilst these are skills that all organisations need to survive and to thrive.

We found that the different services offered by the Money in Mind Project partners were well received and beneficial to those community groups which accessed them. Both evaluations established that the relationship built between the adviser and recipient is more important than the organisation offering the support. The training courses offered in the earlier part of the project seemed less effective in building knowledge, but this was probably because they addressed general issues, rather than offering one-to-one support. We believe that there is benefit in general financial training courses, particularly if backed up by one-to-one support where necessary.

The funding for Money in Mind will cease at the end of September 2014. The Resource Centre have been seeking replacement funding for the service, but at time of writing have been unsuccessful. In the short to medium term, they will continue to provide the same services to their priority groups because they have been able to develop a service continuity fund through the income generated through the hiring of resources. However, these funds will not last indefinitely.

Impact Initiatives is unable to continue to provide financial management services as this service no longer fits with its service profile, meaning that a large number of community and voluntary groups will be missing out unless Community Works and others step in.

There are about 2300 voluntary and community organisations in Brighton & Hove (*'Taking Account: a social and economic audit of the third sector in Brighton & Hove', B&H Community Works, 2014*). The Resource Centre reports that it is used by around 1000 community groups each year. In year one, the project exceeded the numbers initially estimated in the project bid and was asked by the Big Lottery Fund to revise figures for year two. By the end of December 2013, 302 groups had used the Money in Mind service, many returning regularly over that period as new committee members joined and to have annual independent examinations of their accounts. There is clearly a need for this kind of service to continue, as demonstrated both by the feedback from project beneficiaries and the numbers of small community and voluntary groups in Brighton & Hove.

We therefore make the recommendation to funders and infrastructure and support service providers that this service should continue to be funded, both through the

Resource Centre, which has the trust and confidence of smaller community groups in Brighton & Hove, and through Community Works and partners, that have the skills and expertise to provide the service to other community and voluntary sector groups.

Recommendations to funders:

5. Funding should be made available to the Resource Centre to continue to provide financial management services, including independent examination of accounts, to small community groups whose income does not exceed £35,000, and who fall into the Resource Centre's priority areas (to be reviewed regularly).
6. Funding should also be made available to Community Works to provide financial management services, including independent examination of accounts, to community groups whose income does not exceed £35,000 (to be reviewed regularly) and who do not fall into the Resource Centre's priority groups.

Recommendations to infrastructure and support service organisations:

7. Community Works, the Resource Centre and other Brighton & Hove infrastructure and support service organisations should strive to ensure that financial management services are available to community groups and should seek funding and support to enable such a service to be run viably.

Recommendation to Big Lottery Fund:

8. The Big Lottery Fund should cascade the model of Money in Mind as an essential element of its learning programme on support services to community groups.

7. References:

1. 'Taking Account: a social and economic audit of the third sector in Brighton & Hove', B&H Community Works, 2014
2. www.biglotteryfund.org.uk/awardsforall/southeast/brightonandhove
3. www.resourcecentre.org.uk/money-in-mind

8. The consultants

Kat Pearce and Paul Bramwell both have a wealth of experience of working in the voluntary and community sector, at operational level governance level, and as consultants. Kat has worked as a volunteer in a community group, a community development worker, and also worked in infrastructure and service delivery organisations. Paul has been involved in a range of community organisations that support education, arts, crisis counselling, community development and advocacy, has media and communications skills and vast experience in training with community and voluntary groups and with infrastructure organisations. Both consultants have experience of working with excluded groups, including black and minority ethnic communities, people with disabilities, older people and those experiencing financial exclusion. They have both commissioned and undertaken project evaluations. Over the past few years they have worked together regularly, undertaking evaluations of projects, supporting organisational change, and as Joint Interim CEOs for an Age UK.

Their approach is to work closely with clients; liaising with project partners and reporting regularly on progress. They believe strongly that any resulting report or publication should be easily read by a range of audiences and have practical application for the future of the project.