

# BEDS-SPREAD

March 2008

## Community Money Matters - Comprehensive Guide to Financial Management and Accounting for Small Charities and Community Organisations

**Community Accountancy Self-Help** and **Community Money Matters** have produced **Community Money Matters - Comprehensive Guide to Financial Management and Accounting for Small Charities and Community Organisations**. Written from experience by a community accountant, the 200-plus pages can be downloaded (pdf, 879kb) from [www.communitymatters.org.uk/resources/docs/Moneymatters.pdf](http://www.communitymatters.org.uk/resources/docs/Moneymatters.pdf). This resource is one of the most comprehensive guides we have come across in relation to financial management and accounting for voluntary and community groups and best of all, it's totally FREE! The guide was developed through our colleagues at **Ealing CVS** and covers the following areas:

- Writing a Budget
- Preparing a Cash Flow Forecast
- Bookkeeping
- Cash and Petty Cash
- Bank Reconciliation
- Management Accounting
- Turning a Receipts and Payments Account into an Income and Expenditures Account
- End of Year Accounts
- Grants, Service Level Agreements, Contracts and Best Value
- Full-Cost Recovery, Marginal Costs, Unit Costs and Pricing
- Alternatives to Excel - Computerising your Records
- Paying People
- Community Organisations and Taxation
- Social Enterprises and Trading for Fundraising
- External Scrutiny of End of Year Accounts
- Annual Accounts and Reports
- The Trustees' Annual Report on Activities and Achievements
- Reserves
- Risk Management
- Financial Controls
- Employment Law and Employing People
- Insurance
- Management Committee Financial Responsibilities
- Legal Forms for Community Organisations



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## Contacts

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Serving the Voluntary and Community Sector in Mid and North Bedfordshire

Registered Charity: 1091423

# TACKLING CLIMATE CHANGE

## Greening the Office

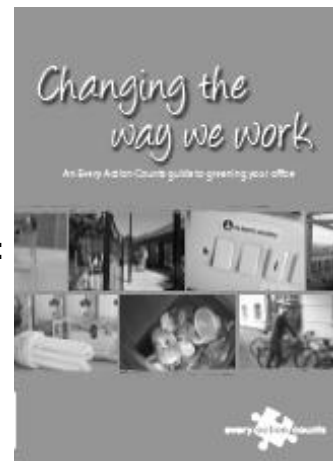
'**Changing the Way We Work**' is a new guide for the voluntary and community sector on greening your office, and saving money and has a range of examples showing how some groups are already making a difference.

The guide is available as a large (4.91MB) pdf download at [www.everyactioncounts.org.uk/guides/greenofficev1.pdf](http://www.everyactioncounts.org.uk/guides/greenofficev1.pdf).

**Every Action Counts** has also published the following guides for you to download:

- **What Happens When Every Action Counts**
- **Your Community Building Counts**
- **Community Champions Handbook**

You can download these informative guides from [www.everyactioncounts.org.uk/guides](http://www.everyactioncounts.org.uk/guides)



## Receive Beds-Spread by Email and you can make Every Action Count

**Community and Voluntary Service Mid and North Bedfordshire** is keen to support the **Every Action Counts** initiative. This means we are taking simple actions which will help our staff, trustees, volunteers and members to protect the environment, both in Bedfordshire and globally.

One of our first actions is to encourage readers of **Beds-Spread** with access to the internet to receive and read their copy by email. If half of our readers received **Beds-Spread** this way it would save over 3500 envelopes, over 7000 sheets of A3 paper and all the associated environmental printing costs each year. So if you are happy to read **Beds-Spread** via email please contact [mark@cvsmidandnorthbeds.org.uk](mailto:mark@cvsmidandnorthbeds.org.uk) to start straight away.

We are of course happy to keep sending **Beds-Spread** to everybody, so if you do not have access to the internet, don't worry, we will keep sending it the traditional way. However, you may also want to continue receiving the paper-based edition, but also receive an electronic copy that you can share more widely amongst your colleagues. Again this is no problem.

Our efforts are being matched by hundreds of other similar community groups, clubs and societies across the country that are all making every action count. Why not take part? More information at [www.everyactioncounts.org.uk](http://www.everyactioncounts.org.uk)

## In Kind Direct scraps membership fee

**In Kind Direct**, which receives surplus products from businesses and distributes them to its member charities, has waived its annual registration fee for charities. The move means that organisations hoping to benefit from donated goods will have to pay only handling and transport costs. **In Kind Direct**, which was founded by **Prince Charles** in 1996, is able to waive the fee because of savings made by streamlining its business last year. Member charities can choose goods online and pay a handling fee of between ten and fifteen per cent to receive them. The products must be used in the running of the charity or distributed to its beneficiaries. To find out more about the scheme visit [www.inkinddirect.org](http://www.inkinddirect.org).

## TRAINING

### Relate Counselling Skills Course

We all use counselling skills on a day-to-day basis when we communicate with others, but if we refined our skills we could achieve so much more .....

Come and join **Relate Bedfordshire and Luton** for four days of experiential, invaluable learning, in a safe and caring environment, where you'll hone your talents to be even more effective in your working and personal life.

- **Course 1: Friday 2nd May, Thursdays 8th, 15th, 22nd May 2008**
- **Course 2: Wednesdays 11th, 18th, 25th June and 2nd July 2008**
- **Course 3: Mondays 23rd, 30th June and 7th, 14th July 2008**
- **Times: 10am – 4.30pm**
- **Venue: Course 1 & 3 in Bedford: Course 2 in Luton**
- **Cost: £225 per person**



Contact [sian.relate@btopenworld.com](mailto:sian.relate@btopenworld.com) for course aims and objectives and a booking form. Courses will be filled on a first-reserved, first-served basis

## AWARDS

### 2008 Nationwide Community & Heritage Awards

Nominations are invited for individuals or groups of volunteers throughout the UK who have made an outstanding contribution to their local community. The awards were previously known as the Nationwide Awards for Voluntary Endeavour, but for 2008 have extended to encompass the theme of heritage. The awards are judged in the following regions: East Midlands; East of England; London; North East; North West; Northern Ireland; Scotland; South East; South West; Wales; West Midlands; and Yorkshire & the Humber.

There are six categories for each region, three for the Community and three for Heritage. The categories are as follows:

- **Community** - Young People; Groups; Individual.
- **Heritage** - Young People; Groups; Individuals.

Three regional winners in each category will be selected for each region. The 216 regional winners will each receive an award and £50 dining out voucher for individuals or £100 for groups. From each region, three Community and three Heritage national finalists will be chosen and will each receive an award, £250 vouchers and a £500 donation to the charity or cause of their choice. Six national winners will be chosen to receive an award, £500 vouchers and £2,500 for the charity or cause of their choice.

**The deadline for receipt of nominations is 28 April 2008.** (Self-nominations are not allowed.)

Nominations need to be sent to **Nationwide Community & Heritage Awards, Community Affairs Department, FREEPOST SCE7682, Swindon, SN38 9BX**, using an official nomination form contained in leaflets, printed in local and regional newspapers or from [www.nationwide.co.uk/about\\_nationwide/community\\_and\\_environmental\\_affairs/nationwide\\_community\\_and\\_heritage\\_awards/default.htm](http://www.nationwide.co.uk/about_nationwide/community_and_environmental_affairs/nationwide_community_and_heritage_awards/default.htm)

# FUNDING

## Funding Workshops

### Workshop 1 – Fit for Funding

This workshop will cover all the basics to get you to the stage where your organisation will be able to apply for funding. We will go through all the documentation you will need, including your governing document, policies, budgeting, and explain the basics of outcomes and demonstrating need. There will also be the opportunity to go through examples of funding applications and guidance on the use of our resources area, including a demonstration of **funderfinder** and **GRANTfinder**.

- **Tuesday 1<sup>st</sup> April (7pm – 9pm)**
- **Thursday 1<sup>st</sup> May (10am – 12pm)**
- **Saturday 14<sup>th</sup> June (10am – 12pm)**

### Workshop 2 – Demonstrating Need and Understanding Outcomes

This workshop will build on the skills you gained from workshop 1 and will:

- explain how to identify the need for your work
- define aims, outcomes, targets and milestones

Through using practical examples and an interactive workshop we aim to make sense of some of the most common problems groups have when making funding applications.

- **Wednesday 9<sup>th</sup> April (7pm – 9pm)**
- **Saturday 17<sup>th</sup> May (10am – 12pm)**
- **Wednesday 18<sup>th</sup> June (10am – 12pm)**

If you would like to attend one of the workshops please contact **Kay Brennan** on **01234 354366** or email [kayleigh@cvsmidandnorthbeds.org.uk](mailto:kayleigh@cvsmidandnorthbeds.org.uk)

## Age Concern - Barclays Programme (England)

Voluntary organisations that do or wish to provide services for older people, can apply for small grants through the **Age Concern**-administered **Barclays Programme**. **Grants of up to £150** are available to voluntary organisations with an income of less than £50,000 per year towards new or expanding services or activities that directly benefit older people. The type of activities that can be funded include kitchen utensils, tea urn, chairs, crockery, art & craft equipment, CD players, games, visiting speakers, etc. In addition, **between November 2007 and July 2008 organisations can apply for grants of up to £500** towards the cost of celebrations, outings, or one-off events, e.g. theatre trips, day outings, Christmas parties etc.

Deadline: Monthly deadlines – check the website for up-to-date details. Contact for details and application form: **The Grants Unit, Age Concern England, Astral House, 1268 London Road, London SW16 4ER. Tel: 020 8765 7738. Email: [grants.unit@ace.org.uk](mailto:grants.unit@ace.org.uk). Website: <http://www.ageconcern.org.uk/AgeConcern/A545E6C84B544DFCB027CE1A3BC1288C.asp>**



**Fundraising Toolkit**  
Download your copy from:  
[www.cvsmidandnorthbeds.org.uk](http://www.cvsmidandnorthbeds.org.uk)



## FUNDING

### Summer Playschemes Funding Opportunities

#### Lankelly Chase Foundation

Each year the Trustees of the **Lankelly Chase Foundation** set aside funds for summer playschemes for **children between the ages of 5 - 13 years**. Preference is given to small local playschemes (costing under £12,000) lasting 2 - 6 weeks, and groups planning special activities for youngsters who are disadvantaged.

This includes summer activities for children in refuges and young carers. The Trustees particularly welcome applications from the black voluntary sector and minority ethnic groups. A limited number of grants are disbursed in small amounts, between £200 - £500, to organisations in England, Wales, Scotland and Northern Ireland. See the website guidelines for full details.

Application Form: Available from the website. **Deadline: 2nd May 2008. Decisions in June.**

Contact: **Lankelly Chase Foundation, 1 The Court, High Street, Harwell, Didcot, Oxfordshire, OX11 0EY. Tel: 01235 820044. Website: [www.lankellychase.org.uk/bulletinboard.htm](http://www.lankellychase.org.uk/bulletinboard.htm)**

#### The Woodward Charitable Trust

**Children's Summer Playscheme grants** are considered at the beginning of May each year. All application forms are assessed on arrival and if additional information is required you will be contacted further. Applicants must send a project budget and audited accounts.

Application Form: Available from the website. Deadline: 1<sup>st</sup> April 2008. Decision by end July 2008.

Contact: **The Woodward Charitable Trust, Allington House (1st Floor), 150 Victoria Street, London SW1E 5AE. Tel: 020 7410 0330. Website: [www.woodwardcharitabletrust.org.uk](http://www.woodwardcharitabletrust.org.uk)**

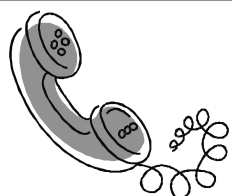
#### Hilden Charitable Trust

The **Hilden Charitable Fund** has allocated a small budget to help community groups run Summer Playschemes for the benefit of children from refugee and ethnic minority families.

**Application Form:** Available from the website. **Deadline: 9th May 2008. Contact: The Hilden Charitable Fund, 34 North End Road, London W14 0SH. Tel: 0207 603 1525. Website: [www.hildencharitablefund.org.uk](http://www.hildencharitablefund.org.uk)**

### Career Development Bursaries

Do you work or volunteer with children, for a voluntary organisation in Bedfordshire? Do you work with or provide services to children, young people and their families? Would your organisation like to access financial support either for travel, training or workshops? If the answer to these questions is yes, then you could be eligible for a small bursary of up to £200 from **Family Matters Institute**, to cover expenses whether they are for travel or to pay outright for the training course. You can find out more from **Kathryn Nethercott** on **01767 641002** or at **<http://the-park.net/fmi/wsppbeds.html>**



Contact Maxine or Jane for all your Funding Queries

**01234 354366**

**[maxine@cvsmidandnorthbeds.org.uk](mailto:maxine@cvsmidandnorthbeds.org.uk) or  
[jane@cvsmidandnorthbeds.org.uk](mailto:jane@cvsmidandnorthbeds.org.uk)**



# CREDIT UNION UPDATE

## A Credit Union for Mid Beds becomes a Reality

For the first time people living and/or working in Mid Beds will be able to join a Credit Union. At January's **Mid Beds District Council's Executive** meeting it was agreed to financially support a Credit Union for the people of Mid Bedfordshire. This follows **Bedford Credit Union's** agreement to extend their Common Bond to cover the whole of Mid Bedfordshire. This facility has been made possible thanks to an extensive feasibility study and good partnership working between **Mid Beds District Council, Aragon Housing Association, Mid Beds Citizens Advice Bureau, Community & Voluntary Service Mid & North Beds and the Beds County Council.**

### What are Credit Unions?

Credit Unions are locally-run, not-for-profit organisations offering savings schemes and low interest loans to their members. Any surpluses made are returned to members as dividends or re-invested in the Credit Union. Each Credit Union has a Common Bond which determines who can become a member, and now **Bedford Credit Union** are extending their Common Bond to cover the whole of Mid Bedfordshire. Credit Unions operate in Britain under the provisions of the **Credit Unions Act 1979**. They are regulated and supervised by the **Financial Services Authority (FSA)**, which is also responsible for the regulation of all other financial services providers in the country. So not only is there strict regulation by the **FSA**, but also Credit Unions are members of the **National Compensation Scheme** which guarantees 100% of members' savings in the event of a Credit Union collapse.

### What are Benefits of having a Credit Union in Mid Beds?

- **Encouraging Saving** - Members may open more than one savings account - e.g. Christmas savings accounts as alternative to such as Farepak, or for holidays, weddings, etc.
- **Providing Low-Cost loans** - dependent on the amount saved, no arrangement or re-arrangement fees, no penalty charges, and flexibility to suit members' circumstances.
- **Payroll Deduction** - a painless way to save and no need to visit the offices.
- **Free Insurance** – loan protection insurance is built into loan arrangements at no extra cost to the member. This insurance covers the amount of any outstanding Credit Union loan if a member dies. Additionally a free life insurance scheme provides a lump-sum if a member dies. The amount paid depends on the member's age and amount of savings they had.
- **The Department for Work and Pensions** allows Credit Union members to have their benefits paid directly into their saving accounts.
- **Help reduce the increasing levels of personal debt problems.**
- **Providing education and advice on financial management**, especially for young people.

### Why not begin saving now?

Although structures have not yet been developed in Mid Beds, as **Bedford Credit Union** is already operating, people living or working in Mid Beds can become members straight away. Over the next 12 months, local Credit Union offices in Mid Beds will be trialled but until then their central office is in **St Paul's Square, Bedford**. **Opening Hours** are: **Monday - 12noon to 4pm, Tuesday - 7pm to 8.30pm, Wednesday - 10am to 4pm, Friday - 10am to 1pm, Saturday - 9am to 12 noon**

### How can I help?

**Why not become a volunteer?** We require cashiers and receptionists, loans officers dealing with loan applications, directors, help to run school savers clubs, and supervisory committee members. A minimum weekly commitment would be two hours per week. Training will be provided. Contact: **Bedford Credit Union** on **01234 346352** or email **bedcu@tiscali.co.uk**

## SNIPPETS

### Bedford Credit Union - Outreach Development Officer

*£25,437 p.a. - Two-year fixed term contract*

Are you enthusiastic? Energetic? Flexible? Do you have the ability to work with and motivate a wide range of people from different backgrounds?

**Bedford Credit Union** is a not-for-profit financial co-operative, which offers savings and credit to the whole community. We are looking for a dynamic individual to develop and lead a new Outreach Project. You'll be responsible for promoting our services to local people and organisations, setting up new School Savers Clubs, establishing outreach posts in the community and recruiting and supporting volunteers to run projects.

You should have excellent organisational and people skills, be a good communicator and have the ability to train and support individuals and small groups. If you have a genuine interest in helping us to make a difference we would like to hear from you.

For an application pack please call **01234 346352** (24hr answerphone) or email **bedcu@tiscali.co.uk**  
Closing date: **Tuesday 25 March 2008.**

### Bedford Borough Council - Leading Lights Programme

Are you passionate about your community? Do you have ideas to make it better? Do you want to see change? Are you keen to become a councillor, school governor or civic leader but unsure how?

The **3-Month FREE Leading Lights Programme** could be for you! It includes:

- Shadowing civic and political leaders
- Interactive workshops on topics, like: leadership, media skills, chairing meetings
- Visit to the Mayor's Parlour and public meetings



**Workshops begin on Monday, 21st April 2008.** Course times include daytime, evening and weekend training sessions. Details available in the application pack. Reasonable out-of-pocket expenses will be reimbursed.

For an application pack, contact: **Carolynne Roberts, Room 434, Town Hall, St Paul's Square, Bedford MK40 1SJ. Tel: 01234 – 221883 Email: croberts@bedford.gov.uk.** Closing dates for receiving applications: **Friday, 21st March 2008.**

### My Charity Page

What is **My Charity Page**? **My Charity Page Limited** is an advanced fundraising social networking web business. The website provides a unique combination of functionality for fundraisers, event organisers and charities.

The website has been described as the charity equivalent of **Facebook** and will let people make donations online to their favourite charity. **My Charity Page** uses social networking features such as videos, blogs and forum discussions, to let people build a network of friends to raise awareness of a chosen charity. The purpose is to provide a new fundraising tool for charities as well as engaging new supporters.

To find out more visit **www.mycharitypage.com**



## SNIPPETS

### Community Resettlement Support Project

Did you know that just over half (55%) of all offenders in England and Wales re-offend within two years of being released and go back to prison? **HMP Bedford** is the local prison which serves Bedfordshire, Luton and North Hertfordshire and along with all agencies working with offenders and ex-offenders is committed to reducing this re-offending rate. Initiated by the **Chaplaincy and Resettlement Departments** at **HMP Bedford, Through the Gate** is a new project which is being set up as a charity to provide befriending support to men as they prepare to be released and provide continued support through the gate as men re-settle in the community. Funding from the **Bedford Charity** has supported the setting up of the charity and development of a Feasibility Study and Business Plan which will be completed in May.

The charity aims to engage, train and support volunteers from across the many faith communities in the County and Luton to provide this befriending support. Over a third of men leaving prison are homeless and end up in hostel or temporary accommodation, often separated from family. **Through the Gate** aims to provide a stable and supportive environment especially in the first few days and weeks after release and try and ensure each man has the practical and emotional support they need. A similar initiative in Swansea has seen a fall in re-offending rates down to 26% and **Through the Gate** hopes to achieve similar results. There are many voluntary and community groups who want to provide support for offenders and help with their resettlement; **Through the Gate** would welcome opportunities to work closely with these groups and develop partnerships. For more information please email **Rob Burton** at [robburton1@hotmail.co.uk](mailto:robburton1@hotmail.co.uk).

### EIL - Bringing Different Cultures Together

**Eil** is a registered charity that specialises in bringing different cultures together. We are seeking home-stay families or communities of families that would be interested in hosting people from other cultures. Many stays are for just one autumn/winter weekend and the majority of visitors are American university students. People who already run their own hosting community, or host for an existing local community, are especially encouraged to contact us. There are opportunities to host individuals for longer periods, e.g. a student attending a local sixth form school/college. Expenses are paid to contribute to extra costs. **Eil** also sends individuals and groups abroad. As a charity we are sometimes able to offer funding towards the cost of the experience [volunteering, themed school visits etc]. Contact: [info@eiluk.org](mailto:info@eiluk.org) or telephone **01684 562577** or Freephone **0800 018 4015**. [www.eiluk.org](http://www.eiluk.org)

**Beds-Spread** is the Newsletter of **Community & Voluntary Service Mid & North Bedfordshire, 43 Bromham Road, Bedford, MK40 2AA**. Tel: **01234 354366**. Email: [info@cvsmidandnorthbeds.org.uk](mailto:info@cvsmidandnorthbeds.org.uk). Website: [www.cvsmidandnorthbeds.org.uk](http://www.cvsmidandnorthbeds.org.uk). Registered Charity: **1091423**. Company limited by guarantee, Registered in England No. **4312967**.

**Beds-Spread** is distributed to voluntary and community groups across Mid and North Bedfordshire, as well as to Town and Parish Councils, Councillors (Beds County Council, Mid Beds District Council & Bedford Borough Council) and to local libraries. **Beds-Spread** is also available to download from our website at [www.cvsmidandnorthbeds.org.uk](http://www.cvsmidandnorthbeds.org.uk), where previous copies can also be accessed.

Please note:

- Every care is taken to provide accurate information, however **CVS Mid & North Beds** accepts no responsibility for any errors or omissions in, or complaints arising from, items in this publication.
- Inclusion of information in this newsletter does not imply endorsement by **CVS Mid & North Beds**.
- Please feel free to replicate any articles, as long as you credit **CVS Mid & North Beds**.

Contributions are welcomed. Deadline for copy for inclusion in the next issue of **Beds-Spread**: **14th April 2008**

Send copy to **Mark Smith** at [mark@cvsmidandnorthbeds.org.uk](mailto:mark@cvsmidandnorthbeds.org.uk)

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**Bedfordshire County Council, Bedford Borough Council, Mid Bedfordshire District Council, Change Up, The Learning & Skills Council, The Bedford Charity, Investing in Communities, East of England Development Agency and The Learning Partnership Bedfordshire & Luton**

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