



# Mid-point Evaluation of the Money in Mind Project

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supporting individuals and organisations  
working in the community



**PFBConsultancy**

**Training Consultancy Organisational  
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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.

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 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.

This evaluation concurs 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 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.
- 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.

### **1.3 Conclusions**

There is a clear need for a project which builds the financial management skills and encourages good financial practice of small community organisations in Brighton & Hove. 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.

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

### **1.4 Recommendations**

We recommend 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.

We recommend 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 is particularly relevant at the time of writing when the Transforming Local Infrastructure (TLI) project is reviewing support services to community and voluntary sector organisations, as part of a possible merger and closer working between infrastructure / support organisations. This may also be a way of identifying ongoing funds to sustain the work for all small groups.

## 2. Introduction

The Money in Mind Project is funded by the Big Lottery Fund for five years. The service 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. It was launched in 2009. This is the mid-point evaluation of the project conducted by independent consultants. Two previous internal evaluations have been conducted by the Resource Centre.

### 2.1 Description of Money in Mind Project

The aim of the Money in Mind Project is 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 is an increase in effectiveness and financial sustainability for the beneficiary groups.

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

- One to one support
- Training courses
- On-line accounts systems
- Written information
- Examination of accounts

Community groups arrive at Money in Mind through different routes: they may already know one of the partner organisations, they are signposted by other infrastructure organisations in Brighton & Hove, they pick up a leaflet, hear by word of mouth and the project also has its own web pages.

[[www.resourcecentre.org.uk/money-in-mind](http://www.resourcecentre.org.uk/money-in-mind) ].

Project services are delivered by three partner organisations:

- Working Together Project, who ran free training courses for voluntary and community groups covering finance and fundraising issues, until March 2012;
- Resource Centre, who offer 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 offer 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.

The advice and support offered, ranges from fundraising information, an independent examination of accounts, to setting up an accounts system to meet the group's needs. The project partners have also worked together to provide best practice

information sheets, which can be downloaded free from the project website. Topics include '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 require access to Microsoft Excel. The systems feature instruction pages to help use the system to keep accounts, produce reports and do bank and cash reconciliation. The systems have been updated in response to feedback from groups and improved versions of both systems have been published since the initial launch (Annual accounts v1.1 was published in September 2011, Simple accounts v1.1 was published in May 2012).

Over the first three years of the project 253 groups have received support from the project.

	Resource Centre	Impact Initiatives	Working Together Project	
Groups who attended Training courses	14	14	118	Total (allowing for groups using more than one provider)
Groups who attended One-to-one advice sessions	54	50	0	
Groups who received Examination of accounts	92	22	0	
Total (allowing for groups using more than one service)	120	63	118	253

## 2.2. Purpose of evaluation

The primary purpose of the mid-term evaluation is to evaluate the effectiveness of the project to date, and in particular the extent to which:

- 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, and one that is worth funding in the future;
- To celebrate what has been achieved by the project so far.



### **3. Effectiveness of the Money in Mind Project**

Five key sources of data have been used to evaluate the effectiveness of the Money in Mind Project:

- Evaluations carried out by the Resource Centre in September 2010 and October 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.

It was also intended to run a focus group; however, the take up was so low that it was decided not to run it.

#### **3.1 Review of evaluation material**

There have been two evaluations of the project since its start in October 2009; one in September 2010 and the second in October 2011. The evaluations were designed to assess the impact of the support that community groups had received, as well as ascertain how the delivery of the project could be improved.

##### **3.1.2 Methodology**

All three partners collected feedback data after each intervention, and this was followed up with a postal survey to those that had received one-to-one support, in July 2010, and again in July 2011. All data was gathered centrally and analysed. Groups were able to access more than one element of the service in a given period ie. training, one-to-one support or independent examination of accounts.

Both evaluation reports included an overall analysis of the impact of the project in terms of:

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

They also included an evaluation of the training offered through Working Together Project, and of the advisers provided by the Resource Centre and Impact Initiatives, as well as information on how groups had found the Money in Mind project plus suggestions for improving the delivery of the service.

##### **3.1.2 Evaluation 2010:**

The report considered data on the first six months of the project (October 2009 to March 2010) on 49 community groups, who had accessed 72 sessions of support. The response rates to the different feedback mechanisms from partners ranged from 47% to 85%; the postal survey, sent to those who had received one-to-one support, elicited a response rate of 58%.

### 3.1.3 Evaluation 2011:

The report considered data on 12 months activity delivered between April 2010 and March 2011, on 161 community groups who had accessed 202 sessions of support, and built on the previous evaluation. The postal survey elicited a response rate of 47%.

### 3.1.4 Evaluation findings in 2010 and 2011

The headline conclusions from the data presented in both the reports were:

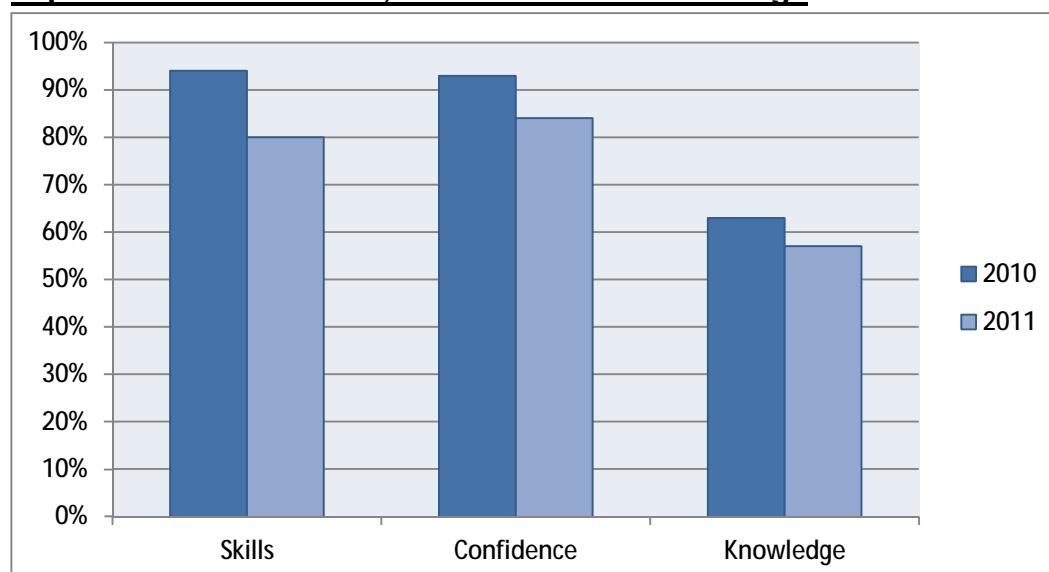
- Groups found the support offered by the Money in Mind project to be of excellent quality, and all beneficiaries would recommend the service to their colleagues and friends.
- A large majority of groups who received support from the Money in Mind project reported that their skills, confidence and knowledge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

### 3.1.5 Improvement in skills, confidence and knowledge

Groups that had received one-to-one support were asked whether they had experienced an improvement in skills and confidence. A comparison of ratings 'improved' or 'very improved'; by respondents in both years shows a high success rate, although ratings dropped slightly during the second year of the project (see graph below).

Groups that had accessed training courses were asked to rate their level of knowledge before and after each course; these ratings were lower in both years. Indeed 26% of participants in 2010, and 32% in 2011 rated the training as offering no change in their level of knowledge.

#### Improved levels of skills, confidence and knowledge



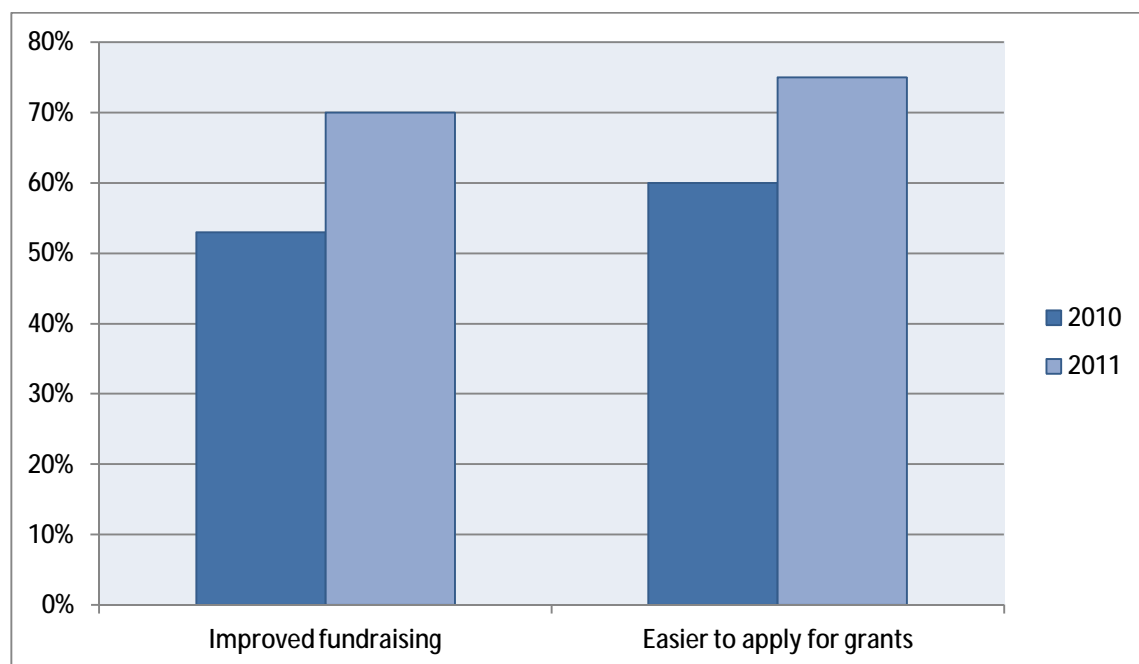
The responses suggest that those receiving individual support rather than training as part of a group, benefitted more in terms of increased skills and confidence.

Groups that had received an independent examination of accounts were asked if the examination had made it easier for them to share financial information within their groups; 90% of those who responded in 2010, and 98% in 2011, agreed that it had.

### 3.1.6 Improvement in financial sustainability for the group.

Groups that had received one-to-one support were asked if their ability to fund raise had improved following the support they had received, whilst groups that had had their accounts independently examined were asked if this had made it easier to apply for grants. The graph below shows those groups that had rated their improvement in ability to fund raise as 'very improved' or 'improved', and those that had replied that it was easier to apply for grants.

#### Improved ability to fund raise

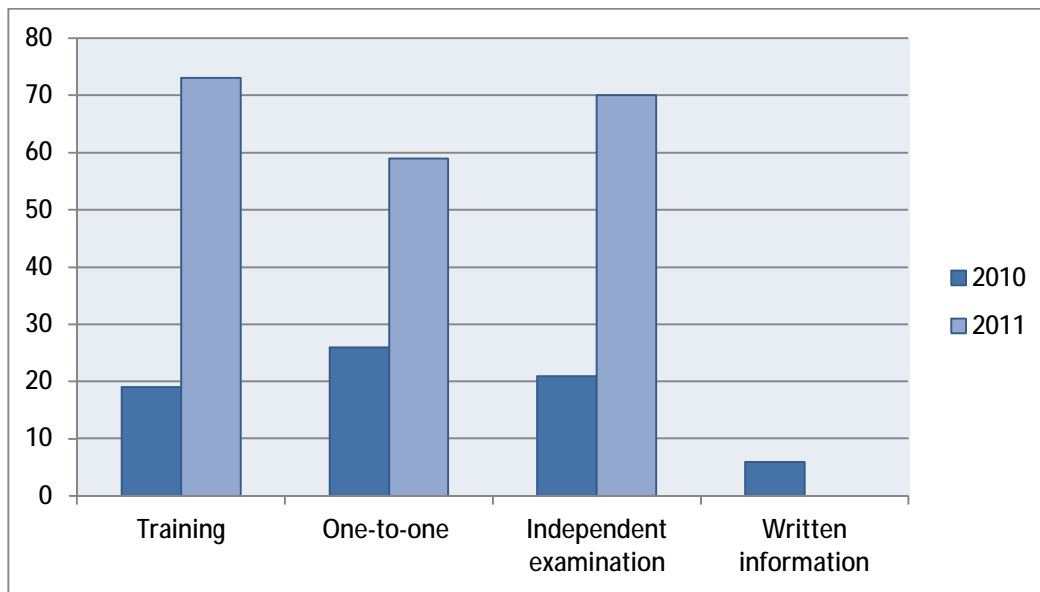


The increase in year two could be due to a longer lead in time as at the time of the 2010 evaluation the project had only been running for 6 months.

### 3.1.7 Delivery of service

The take up of different types of support offered in both periods shows an incremental growth as seen in the graph below, particularly for training and independent examination of accounts.

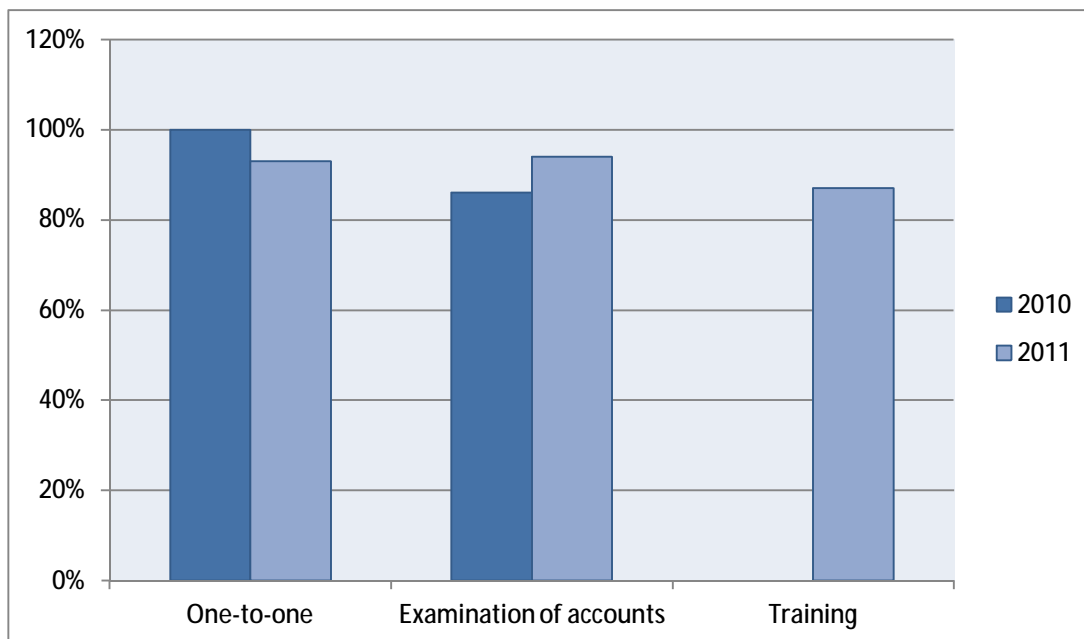
## Take up of support



	2010 (6 months)	2011 (12 months)
<b>Total number of activities</b>	<b>72</b>	<b>202</b>
<b>Total number of groups supported</b>	<b>49</b>	<b>161</b>

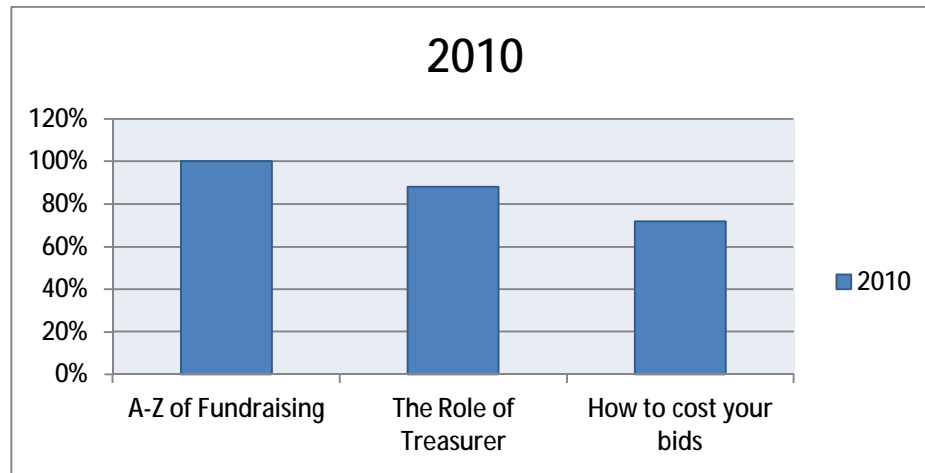
Both evaluation reports gave a breakdown of ratings for each element of support. The graph below shows the number of respondents who rated the support they received as 'excellent'.

## Participants who rated support as 'excellent'



The data for training was not collated in 2010 but there is data on the three courses offered as part of the Money in Mind project. The graph shows the percentage of respondents who rated the courses as 'outstanding' or 'good'; however, the data does include ratings from other participants on the course too, as it was not possible to extract those signposted directly from Money in Mind.

### **Participants rating training courses as 'outstanding or 'good'**



Both evaluations also collected data, through the postal survey, on the competence of the advisor and the clarity of the explanations groups had received in one-to-one support. The percentage of respondents rating the competence of advisers as 'outstanding' or 'good' was 100% in both years; the clarity of explanations was rated as 100% in year one and 97% in year two.

#### **3.1.7 Conclusions of evaluations**

Both evaluations concluded that the positive feedback received from surveys and feedback forms were evidence that the Money in Mind project support was having a clear impact on the effectiveness, governance and financial sustainability of the small voluntary and community groups who were the target beneficiaries.

They further reported that the evidence showed that small groups need, and value highly, 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 long term, to allow volunteers to develop skills at a realistic pace and learn from real life problems as they arise.

### **3.1.8 Analysis of evaluations**

A review of the two evaluations carried out by the Resource Centre (September 2010 and October 2011) demonstrates that the methodologies used are robust and that the analysis of data has been competently undertaken.

The feedback on interventions, obtained by all partner organisations through a variety of means, has been very positive with few negative comments. The range of feedback mechanisms i.e. feedback forms, pre-paid postcards, immediate verbal feedback and postal surveys, strengthens the data and eliminates bias of any one mechanism.

The conclusions reached by the evaluations – that the support provided through the Money in Mind project was having a clear impact on the effectiveness, governance and financial sustainability of small voluntary and community groups – is, on closer analysis, indisputable.

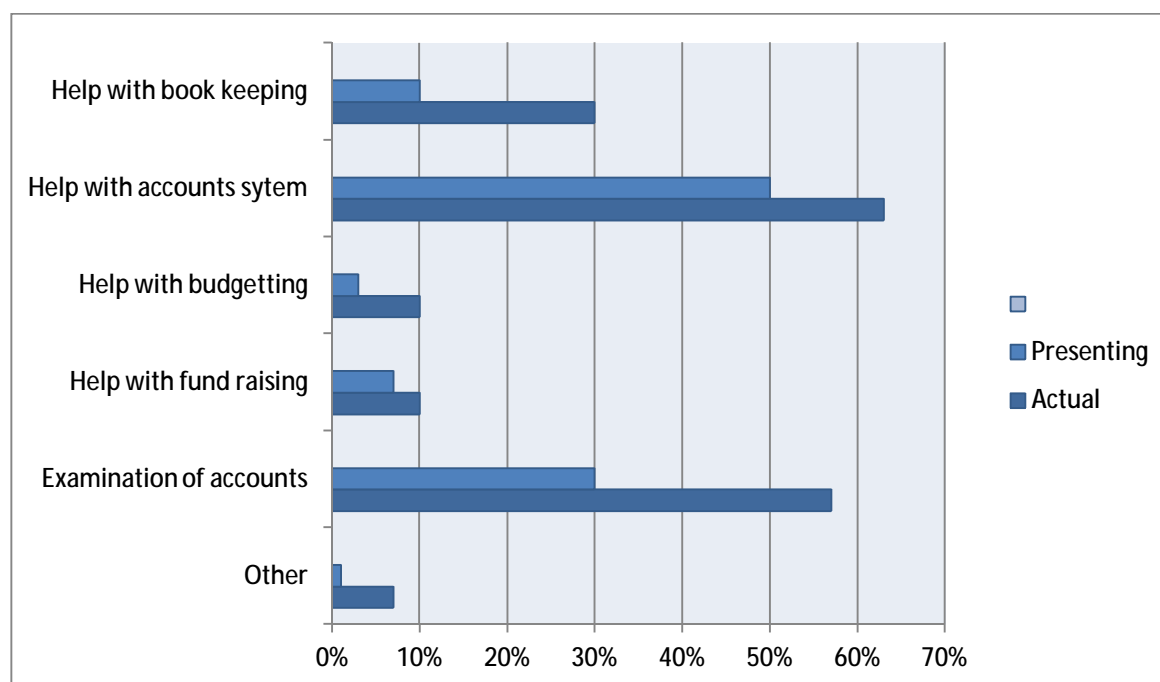
## **3.2 Survey results**

As part of this evaluation process an independent on-line survey was undertaken. 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 was received by 131 people and 30 people responded, which equates to a 23% response rate. This is relatively low compared to the response from project partners' own postal surveys and possibly reflects the inappropriateness of the technology for the particular target group, and/ or survey fatigue. However, we also had feedback from a number of people who had tried to complete the survey but found that it would not accept their answers. We established that this was because the online software would not accept pound signs or decimal points but does not make that clear at the outset. This might also account for the response rate being lower than expected.

Despite these difficulties, the information collected does add depth to the picture of how Money in Mind supports the work of local groups. As expected, a high number of groups (69%) reported that they were now better at recording income and expenditure; 55% of respondents were able to send funders a set of independently examined accounts, and 41% of respondents said that they had better financial information to look at in their committee meetings.

## Outcomes of project – presenting and actual needs



The graph above demonstrates that whilst groups are aware of some of their needs, the holistic approach that the Money in Mind project staff take, means that groups receive a wide range of finance related support. It is worth noting that 20% 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 than realised they might need one.

When asked on a scale of 1 to 10 (10 being highest) the extent to which the support received had helped the group to better understand their financial position, 86% of respondents rated their group's improved understanding between 7 and 10. This conflicts with the above figure of only 41% of groups having better financial reporting, and may be explained by the book keepers/treasurers themselves having a better understanding, and reflecting the number of groups that put their trust in a treasurer because of a wider lack of financial literacy amongst group members.

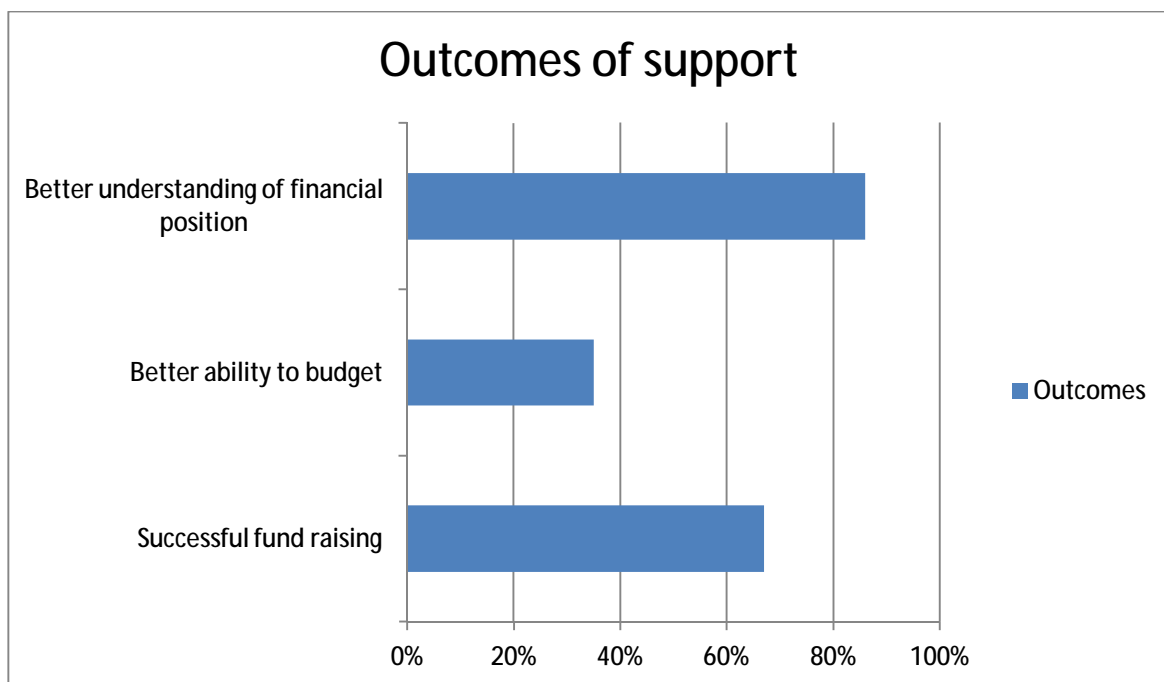
35% of respondents also reported that they were better able to budget for projects and to write clearer funding applications and suggests that groups have made the link between effective budgeting and clarity of funding application.

67% of respondents had been successful in fundraising for their group's activities and recorded a total of £86,787 raised. The figure of 67% accords with the Money in Mind survey where respondents reported that their group's ability to fundraise had increased 60% in 2010 and 75% in 2011. When asked a direct question about the extent to which the support received helped with fundraising or other sorts of income generation (on a scale of 1 to 10, 10 being the highest), 61% of respondents rated

the support between 7 and 10. This reflects the earlier finding and the previous survey findings.

The total amount reported as having been fund raised by 20 survey respondents, £86,787, breaks down as an average of £4,339 per group. An analysis of Big Lottery Fund's Awards for All programme shows that of 114 successful applicants in Brighton & Hove since January 2010, 12 had received support from Money in Mind. We know that these are all smaller community groups with low incomes and that the awards they received ranged from £2,350 to £9,990. We believe that this demonstrates that the project is generally supporting small groups at the lower end of the income spectrum who are more likely to need support from Money in Mind.

When asked directly what aspects of fundraising they received help with, 50% responded that they had a set of independently examined accounts which meant that they were able to apply for funding; 23% of respondents said that the help with book keeping and reporting meant that they were able to complete funding application forms; and 12% said that they received direct help with a funding application form e.g. that the form was completed for them or that they got help with a project budget. 10% of groups had also reviewed their charging structure as a result of the support they received.





## 4. Case studies

### 4.1 Friends of Downlands

*“Initially the process was intimidating but the support we received gave us the confidence to continue with the group.”*

**The group:** Downlands Court is both an extra-care sheltered housing scheme for older people in Peacehaven, run by a housing association, and a community hub for local older residents. Friends of Downlands was set up to fund raise for equipment and recruit volunteers to run activities. There is an activity every day including an art group, bingo, shopping trips and outings around Sussex. The members of Friends of Downlands are relatives of residents and members of the local community.

**The situation:** Barry Knox is a local resident who wanted to contribute to his community. As he had some financial knowledge he was asked to be Treasurer of Friends of Downlands. In 2011 they received a Big Lottery Fund grant to support their outings and at the end of the first year the group needed to submit their figures and accounts; however, Barry was unsure whether he had the right information and how to present it. So, he went to the Money in Mind project for help.

**Support received:** At Impact Initiatives, Sharla undertook an independent examination of the accounts so that they could be submitted to the funder. She then helped Barry improve the book keeping system so that, going forward, he now feels confident about recording the financial information accurately and the accounts being open to public scrutiny.

**Benefits:** The support from Money in Mind gave the group assurance that they could manage the funding and continue with the group. It also gave them confidence to make further funding applications, and they are now waiting to hear whether the two applications they recently made have been successful.

## 4.2 Lunch Positive

*“The independent examination of accounts has made me feel confident and had an impact. I can talk more authoritatively and present the financial information concisely. I can also look at business and forward planning more confidently.”*

**The group:** Lunch Positive is a volunteer-run group, which offers a weekly lunch club for all people living with and affected by HIV, including their families. They offer a healthy and enjoyable meal and a safe and supportive space for food, friendship & peer support. They sometimes have speakers from other organisations and offer information and advice sessions, signposting people to other agencies as appropriate. They also run community HIV events. There are around 120 active members.

**The situation:** Lunch Positive was required to make a return to the Charity Commission and needed to have their accounts independently examined. They also wanted to make grant applications for funding to support their work and knew that funders had stringent application forms which required financial information to be presented in a certain way. So, they went to the Money in Mind project for help.

**Support received:** Gary Pargeter from Lunch Positive approached Impact Initiatives. Sharla conducted an independent examination of their accounts, and then offered Gary some informal training and advice on book-keeping, and reporting and presenting financial information. As a result of contact with the Money in Mind project, Gary also attended training courses on Fundraising and Leadership, run by the Working Together Project. Gary then started using the Money in Mind on-line accounting system, when it was launched in 2011. He found it quite difficult at first but once he was used to it, he was able to adapt it to the group's own needs.

**Benefits:** Lunch Positive has benefitted from this support because the independent examination of accounts enabled them to apply for grants from larger funders and feel confident about the presentation of their financial position. As a result they were successful in obtaining funding from the People's Health Trust. It has also helped them to understand what information the Charity Commission requires and made the process less worrying. The trustee board has benefitted as Gary now feels confident in the reports he presents and he believes that it has had a positive effect on trustee recruitment, as presenting the financial information in a professional manner engenders trust in new recruits. Lastly, because the on-line system is easy to use, he can delegate the book-keeping to volunteers and spend more time managing the group's activities.

### 4.3 Moulsecoomb Bangladeshi Women's Group

*"The training and support from Money in Mind has helped the group with more effective decision making and we feel more confident about how we are spending our money."*

**The group:** Moulsecoomb Bangladeshi Women's Group is run by women for women and provides social opportunities for Bangladeshi Women, many of whom are Muslim, living in Moulsecoomb. It runs activities such as swimming, yoga and lunches, and an annual day trip which includes children. These activities offer social contact and support and prevent social isolation, particularly as many of the women do not speak much English. There are around 20 members and a management committee of 8.

**The situation:** Moulsecoomb Bangladeshi Women's Group was receiving external help with their finances, but due to language barriers most of the committee members didn't understand the accounts and were worried that the money was being mis-spent. The Co-ordinator, Mishruna, who is bi-lingual, had already done some book-keeping in the past. She realised that some refresher training would enable her to understand the accounts better and she could then explain the finances to the other committee members in Bengali. So, she went to the Money in Mind project for help.

**Support received:** Kate from the Resource Centre offered Mishruna an intensive refresher book-keeping session, with on-going support over the following months. Mishruna quickly built her confidence and felt able to do the book-keeping on her own. Because she could understand the financial situation, she was then able to explain the finances to the committee members. She could also explain what funding opportunities were available and what information was needed for the application forms.

**Benefits:** Moulsecoomb Bangladeshi Women's Group now feels better informed and more secure about its financial situation. The committee members are confident that the accounts are up-to-date, they know how the money has been spent, and how much money there is left in the financial year. So, they are now able to make more effective decisions about how to spend the money, such as whether they can afford to pay travel costs to the swimming pool on one day or two days per week. This new-found confidence also helped them to make an application to Big Lottery Fund 'Awards for All', for funding to support their meetings and activities. The application

was successful, and Mishruna believes it was because their accounts were up-to-date and they could fill in the forms in the knowledge that the figures were accurate.

#### 4.4 Oromo Community & Salaam Football Club

*“They helped us develop our community, our skills and our systems to make our lives easier. We have language barriers, and the Resource Centre has supported us to understand what we need to do from beginning to end.”*

**The group:** The Oromo Community is a Brighton & Hove based community group for Oromo people (from Ethiopia) that have been going since 2007. The group provides a focus for the development of the Oromo community. Elias Tuffa, the Chair of the Oromo Community set up Salaam Football Club two years ago in response to young people from the Oromo community finding it difficult to join clubs and make friends. They now have 40 young people from ten diverse communities that participate in the club that trains at Hove Park, and they now have a team in the local football league.

**The situation:** Because language is a barrier to understanding how things work and what is expected of groups, they needed the support to become stable and understand their responsibilities. Because the Oromo Community group received support with setting up and running the group, when Elias set up Salaam FC, he also went to the Resource Centre for help.

**Support received:** Both groups have received a package of ongoing integrated support that has included fundraising, management and finance, including bookkeeping and an independent examination. Salaam FC have also received support to do a health and safety risk assessment and a child protection policy.

**Benefits:** The fact that the groups have had one point of contact to access support has been really important to them. The support they have received has helped them to stabilise the groups so that they are able to grow and support more members of the community. The help with completing funding application forms has been invaluable for sustaining both groups' activities. Salaam FC is able to meet its legal obligations and keep young people safe. But much more importantly provide a focus for the integration of young people from diverse communities in Brighton & Hove.

## 4.5. Sing for Better Health Groups

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

**The group:** The Better Breathing Singing Group 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 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. 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.

**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. Last year 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.

**Benefits:** Since receiving the support of the Money in Mind project, the group has made a successful grant application 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. 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 they have more potential to grow as more and more people want to join the singing groups, but that this would not be possible without the support they received to put the right systems in place.

## 4.6 Tarner Yoga Group

*“They’re all lovely people up there. Whenever you have a problem they always help. We hope it’s always there for us because I wouldn’t know where to start otherwise.”*

**The group:** Tarner Yoga Group provides subsidised Yoga for people of all ages living in Phoenix, Tarner and Eastern Road. The group aims to improve people’s health and wellbeing both inside and out and provides relaxation, suppleness and fitness. Everyone has individual reasons for attending including the social side of being part of a group.

**The situation:** Maria joined the group in 2008 to get fitter and because the group is affordable. She soon found that the woman who had been looking after the money, hadn’t had a book keeping method in place and they had run into financial difficulty. She promptly left and Maria volunteered to step in, not really knowing what was involved or what a vulnerable situation the group was in.

**Support received:** The Resource Centre worked with Maria and another group member to set up a book keeping system that would help them easily account for their funds – both charges and grants that they had received to that point. They have also received regular support to fundraise. Resource Centre staff have completed funding applications for and with them, including applications to Brighton & Hove City Council, Sussex Community Foundation. The Resource Centre also regularly design and print their publicity so that they are able to promote the group to residents in the Tarner area.

**Benefits:** It is likely that the group would have closed without the initial support they received to establish their financial position and to set up a proper bookkeeping system. But that was just the start, because without the support to successfully fundraise when they were in financial difficulty, they would not have been able to pay the instructor, and none of the members of the group would have been able to continue to participate. They also have help to report back to the funders about the benefits of what they are funding, and they have had repeat funding too. Help with their publicity keeps their numbers at a reasonable level and enables all residents to access yoga if they want to. The value of the activities to the regular group members is significant.

## 4.7 Findings from the case studies

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.

- 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.



## 5. Funders' Perspectives

As part of the evaluation process we felt that it would be useful to take account of funders' perspectives on Money in Mind. We spoke to representatives from Brighton & Hove City Council Communities & Equality Team and from the Big Lottery Fund Regional Office. A summary of their responses are outlined below.

Brighton & Hove City Council Communities & Equality Team has been aware of an improvement in the way that community groups are considering financial matters, and the grants 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 team has also reported that the applications received for small grants often reflect when a group has received support from the project. They are committed to working with and supporting groups who have problems organising their finances, but they also appreciate that this is better done by projects like Money in Mind, which already 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 Money in Mind and the Communities & Equalities Team to identify groups and enable better signposting.

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 they can see the benefits of the holistic approach to group development and support generally.

Big Lottery Fund was unable to respond in detail to our request for feedback but did comment that the success rate for Awards for All applications in Brighton & Hove had risen from around 37% in 2009-10, to just under 53% in 2011-12. There is no concrete evidence that this is as a result of the Money in Mind Project, but we do know that 12 out of 114 (10%) successful applications since January 2010 had received support from the project and it is highly likely that the knowledge gained from participation in the project contributed to their success.

## 6. Recommendations for future evaluations

Whilst we have judged the methodologies for the existing evaluations to be robust we are aware that there are some minor inconsistencies. In the two years different methods of collecting feedback have been used which make comparison difficult e.g. different questions were asked about improvement of skills and further funding of those receiving one-to-one support and those receiving independent examination of accounts; the data on feedback from training was collected in different forms in the two years.

We recommend that for future internal evaluations the range of feedback mechanisms is retained but with consistent questions year on year, in order to make meaningful comparisons as the project progresses.

We also feel that there is a lack of commentary on the different types of intervention. With the demise of Working Together Project and the lack of a training component this is less important, but if and when training becomes a part of the package of support on offer, we would recommend that users are tracked through the project, in order to assess the benefit of each type of intervention and how they build on each other.

## 7. Recommendations for future work

That there is a clear need for a project which builds the financial management skills and encourages good financial practice of small community organisations in Brighton & Hove. 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.

The evaluation demonstrates that the different services offered by the Money in Mind Project partners are well received and beneficial to those community groups which have accessed them. The internal evaluations demonstrated that the training courses were less effective in building knowledge, probably because they were offered to participants in a group situation and addressed general issues, rather than a one-to-one support setting, but were still beneficial as part of a wider package of support. It is also the case that the integrated package of support offered by the Resource Centre is only available to its priority groups and that other groups are missing out, whilst at the same time the relationship built between the adviser and recipient is more important than the organisation offering the support.

There are about 1,600 voluntary and community organisations in Brighton & Hove (*'Taking Account: a social and economic audit of the third sector in Brighton & Hove', B&HCVSF, 2008*). The Resource Centre reports that it is used by around 1000 community groups every 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. At the time of writing (mid-way through a five year project) the project has worked with 253 groups, again exceeding the projected 225 groups worked with by end of year three. There is clearly a need for the service to continue. We recommend 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.

We recommend 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 is particularly relevant at the time of writing when the Transforming Local Infrastructure (TLI) project is reviewing support services to community and voluntary sector organisations, as part of a possible merger and closer working between infrastructure / support organisations. This may also be a way of identifying ongoing funds to sustain the work for all small groups.

## 8. Conclusion

We were tasked with undertaking a mid-point evaluation of the five year Money in Mind Project in Brighton & Hove. 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 benefitted in 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.

We can only recommend that key stakeholders locally and regionally 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 believe that such a service needs to be delivered by organisations which understand the needs of small community groups and is able to work effectively with them by building trust and respect. We also recommend that this model is cascaded beyond Brighton & Hove to benefit community groups regionally and nationally.

## 9. References:

“Money in Mind: Impact of the project on the financial skills and sustainability of groups. Evaluation and feedback report.” Resource Centre, September 2010

“Money in Mind: Impact of the project on the financial skills and sustainability of groups. Second evaluation and feedback report.” Resource Centre, October 2011

‘Taking Account: a social and economic audit of the third sector in Brighton & Hove’, B&HCVSF, 2008

[www.biglotteryfund.org.uk/awardsforall/southeast/brightonandhove](http://www.biglotteryfund.org.uk/awardsforall/southeast/brightonandhove)

[www.resourcecentre.org.uk/money-in-mind](http://www.resourcecentre.org.uk/money-in-mind)

## 10. The consultants

Kat Pearce and Paul Bramwell both have a wealth of experience of working in the voluntary and community sector, at operational 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.

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