

# THE DIGITAL BREAKTHROUGH

## INSIDE

07

### What a difference a year makes

Zoe Amar looks  
back on the digital  
advances made  
during the pandemic



10

### Meet our Members

Carole Holloway of  
Advantage Africa talks  
about the pandemic,  
progress and  
partnership



12

### Reigniting Gift Aid

Jon Daley answers  
more of your questions,  
inspired by CFG's  
recent Gift Aid  
Seminar



01

[CONTENTS](#)

[NEWS](#)

[MEMBER  
MATTERS](#)

[CARON'S  
COMMENT](#)

[POLICY  
UPDATE](#)

[COVER  
STORY](#)

[DIGITAL](#)

[TEAM  
THOUGHTS](#)

[MEET OUR  
MEMBERS](#)

[TECHNOLOGY](#)

[GIFT AID](#)

[EVENTS](#)



07 COVER STORY  
What a difference a year makes by Zoe Amar

REGULARS

- 02 NEWS
- 04 MEMBERS MATTERS
- 05 CARON'S COMMENT
- 06 POLICY UPDATE
- 09 TEAM THOUGHTS
- 13 EVENTS

FEATURES

- 08 Covid-19 and the mothers of invention
- 11 The benefits of Microsoft 365
- 11 Making Tax Digital
- 12 Reigniting Gift Aid



10 Interview: Carole Holloway, Advantage Africa

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If you have any queries about *Finance Focus* or are interested in writing for us, please contact **emma.abbott@cfg.org.uk**

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# Reflecting on our digital journeys

We're living through the fourth industrial revolution, and a time when technology has accelerated so drastically that 90% of the world's data was generated in the past two years alone. Layered over this is a global public health crisis which has accelerated the adoption and creation of new technologies. Many organisations have seen their digital strategies advance by an average of six years in six months.

It's little wonder, then, that this brave new world can feel alien and daunting. A recent report by Nesta into the attitudes of the Scottish public about new and emerging technology found, not surprisingly, that the use of technology had increased during lockdown. However, many are worried by an over-reliance on 'contactless' or 'faceless' communication.



Nesta's research also showed that a lack of understanding of technology was more likely to lead to a less favourable view of it, and the most significant predictors of knowledge are gender and social grade. This serves as a reminder that it's all too easy to unwittingly lock out those who need us most. On page 9, we share some of our own learnings on digital accessibility and invite you to tell us where CFG can improve in this area.

“Upskilling the industry with vital digital and financial literacy skills will be crucial for its longevity

On page 7, Zoe Amar looks back on the past year and, whilst celebrating how far charities have come on their digital journeys, warns that it's not a silver bullet. Building back better was one of *the* phrases of 2020 and if it's to be more than another empty slogan, it's important to reflect, review and improve. As part of our International Women's Day activities, we take a look at two new digital tools launched by women in 2020 who are supporting volunteers and communities during the pandemic, and beyond (page 8).

These brilliant women are among many who are continually striving to build back better.

Ensuring charities have the right people and skills in place will be vital to how we weather the storm, and maintain the services and products we've shifted to a digital platform. As Paul Struthers, Managing Director of Sage, UK and Ireland, observes, it's not just a cash injection that charities now need: "Upskilling the industry with vital digital and financial literacy skills will be crucial for its longevity, ensuring charities will continue delivering their projects by maximising impact at a minimal cost."

It's regrettable, then, that the government took the decision to lock charities out of its Help to Grow (Digital) scheme, launched as part of the Budget on 3 March. On that subject, see over and turn to the policy team's update on page 6 for an overview of the budget and the latest relevant consultations. Please take part in those policy discussions where you can – your input is vitally important.

Following on from CFG's recent IT and Gift Aid Conferences, Daniel Booth from event sponsors m-hance talks about the uses of Microsoft Dynamic 365 (a powerful tool I'm still trying to master!) and Jon Daley of Buzzacott answers more of your burning Gift Aid questions.

And last, but by no means least, we meet Carole Holloway of Advantage Africa who talks about the pandemic, partnerships and the technology this small but mighty charity wouldn't be without.

I hope you enjoy this edition of *Finance Focus*. As always, if you have any feedback or would like to write for CFG, please get in touch.

Here's to brighter days ahead!

## Charity members! Tell your story at the CFG Annual Conference 2021: Leading the way – Effective, Inclusive, Resilient

11-14 October 2021

Following the success of our first online Annual Conference in 2020, we're delighted to be returning with our fully online four day event this October. Each year, the CFG Annual Conference offers a range of speakers from the private and charity sectors.

**Do you have a case study, learning or tried and tested best practice to share, inspired by the theme Leading the way – Effective, Inclusive, Resilient?**

It's been a tough year for the sector, and small or large we want to hear about your experiences in the context of one or all of these areas in our event theme; and how you're utilising your learnings to forge ahead. Whether it's how you're making your finance processes more effective, or taking a fresh look at your equality, diversity and inclusion strategy strategy, we encourage you to apply.

For this year's Annual Conference, we are looking for charity finance professionals and leaders from a variety of backgrounds and organisations to share their experience so that others can learn from them.

We're planning a wide range of sessions that all levels, from junior to more experienced finance professionals, can benefit from.

**This year's theme: Leading the way – Effective, Inclusive, Resilient**  
We've faced a time of significant challenge and change, as finance leaders and as a sector. This has influenced not only how we work, but how we see ourselves as individuals and organisations, and how we decide on the direction of the path ahead.

The CFG Annual Conference 2021 will empower you as finance teams and charity leaders to feel supported and confident in making the best decisions for your organisation and its culture for long-term strength. We want to equip you to be the best you can be in an environment that continues to test us, so you can focus on your role supporting the people and causes you serve.

**To submit a session for the CFG Annual Conference complete our online form or download the form and email it to events@cfg.org.uk by the end of Monday 12 April 2021.** The sessions will be reviewed and shortlisted and we might get back in touch to ask for further details before making a final decision.

**Lastly, make sure you pencil 11-14 October 2021 in your diary, we can't wait to see you there!**



# Budget 2021

“It could have been so much better”

**Chancellor Rishi Sunak’s Budget statement earlier this month was described by many in the charity sector as a ‘missed opportunity’, and some went as far to say that the government is taking the third sector for granted.**

The #NeverMoreNeeded coalition responded to the Budget by stating that the government had made a ‘deliberate choice not to listen to the collective voices of over 1000 civil society organisations who wrote to the Prime Minister and Chancellor asking for emergency support.’

The coalition’s statement also pointed out that with the ongoing Covid-19 crisis, the ‘government’s ambitions to ‘level up’ and ‘build back better’ will simply not be delivered by its constant focus on business alone as the solution – right now it urgently needs to recognise and support the social sector.’

Reacting to the Budget, CFG’s CEO, Caron Bradshaw OBE, said that there were a few bright spots that needed to be recognised, including the extension of the furlough scheme until September. However, it was disappointing to note that the government didn’t amend the scheme to allow the charities to mobilise rather than mothball.

Caron continued: “The additional money for domestic abuse survivors, and mental health services for veterans, as well as the additional funding for the arts and culture sectors, is a start, but pales into insignificance when stacked against measures to boost business.

This is yet another example of a failure to value the contribution to the economy and society delivered by our sector.

“If the government is serious about reducing the rapidly widening inequalities in our communities, then it cannot continue to ignore social change. The Chancellor is spot on that now is the time to invest, but that investment must be in all areas of the economy and not just those leading to private profit. Without it, enterprise won’t lead to levelling up, it will lead to cashing in.”

These sentiments were reflected by many of CFG’s corporate members. Helen Elliott, a partner at Sayer Vincent LLP, said that it was disappointing that Gift Aid had not received a boost, which could have helped charities of all sizes.

Alice Palmer of haysmacintyre shared these thoughts: “Although there were plenty of big announcements aimed at businesses, it was very disappointing that the voluntary sector’s repeated calls for more targeted financial support have been ignored... In particular, it was a huge, missed opportunity not to increase Gift Aid relief, which would have provided a much-needed earnings boost.”

John Sparkes, Tax Director at Bishop Fleming LLP, summed up the general mood, concluding: “As always with the Budget there are winners and losers, but for the charitable sector it feels like a draw. Plenty to be pleased with but you can’t escape the feeling that it could have been so much better.”

**Download CFG’s full Budget 2021 Briefing from the [Resources](#) section of our website.**

# Certainty in uncertain times for trustees

**The Charity Commission has launched a campaign aimed at helping trustees refresh their knowledge of charity governance and be ‘certain in uncertain times’.**

Following on from the Charity Commission’s [research into trustees’ knowledge and awareness of their responsibilities](#), and into trustees’ wider attitudes, the regulator has launched a suite of five animated videos to complement its [5-minute guides](#).

Of particular interest is the new [‘Managing charity finances’ guide](#) which includes information on protecting your charity’s money and managing identified risks; knowing your charity’s financial position; keeping accurate records and dealing with financial problems quickly.

- Other guides include:**
- Does every decision help your charity with its mission? ([Charity purposes and rules guide](#))
  - Could your charity be drifting into activities that your charity is not set up to do? ([Making decisions at a charity guide](#))
  - Is your charity reporting the right things at the right time? ([What to send to the Charity Commission and how to get help guide](#))
  - Could you spot a conflict of interest and manage it? ([Addressing conflicts of interest in a charity guide](#))

**[Download the guides](#)**



# New research

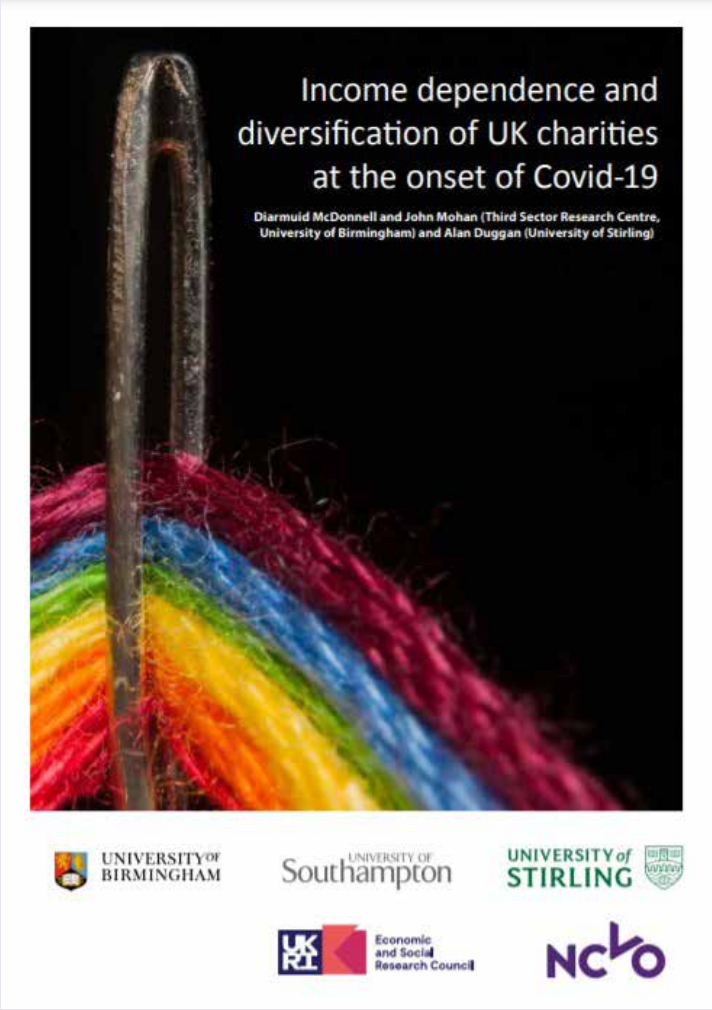
## Diversifying funding streams not the answer?

A significant proportion of charities are highly dependent on a single income stream for their funding, according to new study from [Third Sector Research Centre](#) at Birmingham University and the University of Stirling.

The recent study also shows that organisations with highly concentrated income profiles are found across the charitable sector – irrespective of charitable size, main income stream, age of the organisation, or field of charitable activity. The researchers point out that their exposure to the suspension or collapse of particular streams can potentially be a source of significant risk.

New charities (those established in the last ten years) are much more likely than others to have a single dominant revenue stream; three-fifths of those get at least 90% of revenues from one stream.

The researchers also note that where organisations pursue certain missions which don’t drastically change, and in turn attract certain types of funding, then it follows that funding streams are likely to remain the same. Therefore, ‘proposals that organisations need to become more entrepreneurial and diversify their funding sources may be neither helpful nor realistic in the absence of new or different sources of income.’



The study was conducted as part of a larger study which is assessing the financial vulnerability and risk in UK charities during and beyond the Covid-19 crisis. It is the largest analysis to date and is supported by University of Southampton, Economic and Social Research Council and NCVO.

The results of the analysis were shared at an online event on 23 March chaired by NCVO and insights were shared by CFG’s Policy Director Roberta Fusco.

You can find out more about the project [here](#) and [read the report](#).



## MEMBER MATTERS

# RENEW YOUR MEMBERSHIP BEFORE 31 MARCH

**It's time to renew your membership for 2021-22! Make sure you renew now to continue to enjoy seamless access to your favourite benefits, providing your organisation with membership until March 2022. Please ensure you've renewed by 31 March.**

*If you're a small charity under £1m income impacted financially by Covid-19, contact our [membership team](#).*

### Organisational members:

1. Go to [cfg.org.uk/renew](http://cfg.org.uk/renew)
2. Log in (if you don't know your password, put a ? in the password box, and you'll receive and email with a reset link)
3. Update your organisation's turnover
4. Update your organisation's details
5. Select payment method
6. Select submit

### Affiliate members:

Contact our [membership team](#)

**If you have any questions** contact the [membership team](#). We are currently working remotely with more limited communications so responses may be delayed. Please try to renew and pay online in the first instance. We regret we are not able to accept cheque payments. If you can't renew online, contact us on 020 7871 5461 with your annual income details for the last financial year to hand.

### Once you've renewed

Once you've renewed we'll send you our all-new welcome pack to download, and you'll keep access to your membership benefits including *Finance Focus* magazine, online resources, exclusive discounts to events and training to support your CPD, advice helplines, access to free members' meetings and special interest groups, and much more.

*Please note: If you are an AIM member, a small charity who has joined us in 2020/21 under the Garfield Weston Bursary scheme, or if you've joined CFG since 1 January 2021, you do not need to renew your membership.*

## WELCOME TO OUR AIM MEMBERS

We're delighted to welcome all our new Association of Independent Museums joiners over the past few weeks, who have joined us through our partnership with arts and heritage membership organisation AIM.



[Heritage Group Bellingham](#)

[Sussex Conservation Consortium Ltd](#)

[C Taylor Consulting Ltd](#)

[The Wellcome Trust](#)

AIM members – login to myCFG to add new contacts to your account, or email our [Membership Team](#).

## WELCOME TO OUR NEW MEMBERS

[Our Daily Bread Ministries](#)

[FareShare](#)

[Stirlingshire Voluntary Enterprise Limited](#)

[Cheviott Trust](#)

[Endsleigh Insurance](#)

[Charity Transfers](#)

Spread the word about your membership with your [teams and trustees](#) – they can [register with us for free](#)! If one of your sector colleagues might benefit from CFG membership and support, why not send them our joining link – [www.cfg.org.uk/joinus](http://www.cfg.org.uk/joinus)

## SHARE A TESTIMONIAL ABOUT CFG AND HELP US TO SUPPORT OTHERS

**At CFG, our vision is to inspire a financially confident, dynamic and trustworthy sector. Everything we do is led by our goal to enable charities to deliver more impact to their causes.**

Tell us about the best bit of being a CFG member and help us to spread the word and connect with your sector colleagues across the UK. Your support is hugely appreciated.

Share your feedback at [www.surveymonkey.co.uk/r/CFGTestimonials](http://www.surveymonkey.co.uk/r/CFGTestimonials)

Thank you!

### Did you know...

Your CFG membership gives you and your whole organisation:

- The opportunity to have your say on vital policy work and CFG campaigns to support a sustainable sector
- Expert practical advice through our CFG corporate community helplines
- Discounts on events and training including the largest charity finance event of the year the CFG Annual Conference



haysmacintyre

Providing expert advice during uncertain times

haysmacintyre is an award winning top 25 firm of chartered accountants and tax advisors, with one of the largest charity and not for profit teams in the country.

We offer dedicated specialists with a deep understanding of the charity sector in tandem with experts across corporate sectors and tax.

Discover your next advisor at [haysmacintyre.com](http://haysmacintyre.com)



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[@haysmacintyre](https://twitter.com/haysmacintyre)

# Bullying and leadership



**Caron Bradshaw OBE**  
Chief Executive, Charity Finance Group

**A few years ago, I suffered terrible mental health as a result of workplace stress. I’ve spoken openly about my experience because I believe it helps confront the taboos that still exist around mental health.**

I have also been bullied and belittled for being ‘too emotional’ or ‘too loud’, had some wildly inappropriate things said to me by senior politicians, and been sexually harassed by a boss who went on to systematically undermine my work when he feared I would expose his harassment.

And, like virtually every woman I know, I have experience of sexual assault personally (self and close family members).

I’ve been reflecting on this recently, in the context of reports into bullying, discrimination and, more recently, sexual assault, in the sector. I have also

pondered whether, within CFG, I have been so preoccupied with Covid that I have taken my eye off the culture ball.

In sharing some thoughts, I hope others may attempt to tackle their own unacceptable conditions or, if necessary, their own behaviours. I also want to reflect on the way in which some of these very distressing situations are playing out on social media.

I hope to prompt reflection in some quarters about how we find the best way forward together as a sector. There is a danger that we succumb to the seductive allure of a public hanging or the wholesale adoption of a narrative that all is toxic in

the charity sector at a time when we are most needed.

We are not perfect, of that there is no doubt, and we have much to do. Nor does the fact we do good render the means justifiable by the end. But even the darkest situation can generate great positive shifts and we have one such opportunity right now.

There will also be individuals currently worrying about their own actions. I have watched with horror as various stories have been shared by individuals brave enough to speak out about being bullied, disadvantaged, harassed and penalised in their places of work or when going about their activities in support of charity.

In respect of bullying, like many CEOs I have done a lot of soul-searching, particularly thinking about times when I was starting out, to consider whether there might be people hurt or damaged by my behaviours in the workplace. I genuinely do

not believe that I have left a trail of harm through my career. I cannot be sure, of course, because I am viewing the past through my own experience of it. But I suspect that if you, like me, are examining your impact with curiosity, openness and by trying to put yourself in the shoes of those you have been privileged to line manage, you can probably say with reasonable confidence you are not a bully.

As Ewa Jozefkowicz put it in her blog for [Charity Job](#), workplace bullying is ‘... repeated behaviour intentionally designed to hurt someone, either physically or emotionally.’ You should have a reasonable sense of whether you have undertaken such actions or whether you have turned a blind eye when you’ve seen them in colleagues.

However, not setting out to harm isn’t a let-off. The best of motives can still lead to the worst impact. Those who have done me the greatest harm in my career didn’t necessarily set out to do so. Indeed, I would suggest that fear, egotistical self-interest, narcissism and conversely, shuddering insecurity, or just being blind to the consequences of one’s actions, were just as likely character traits.

I have seen people I know are bullies express themselves as victims and speak out in ways which repeatedly cause harm to others in the name of justice. False or warped assertions are incredibly hard to challenge or defend too because, as [Kristiana Wrixon says in her excellent blog](#), these people in many cases have ‘been wronged by someone else too and they should have the right to talk about that experience and seek accountability for it’. I’ve seen good people do awful things and awful people do good things.

You see, people are not binary, we are complex and nuanced. And I think this is even more difficult when put into the context of social change. If our motives to improve the world for the benefit of society cannot render the sector a safe place to work, then what?

“  
*There is a danger that we succumb to the seductive allure of a public hanging or the wholesale adoption of a narrative that all is toxic in the charity sector at a time when we are most needed.*”

The way in which some of these issues have come to light, through social media, feels high risk and dangerous, to both victim and perpetrator. We absolutely have to acknowledge that often those who have failed to get justice through the usual channels may turn to public forums to achieve change or turn to friends and relatives who decide to advocate on their behalf.

However, the Barrister in me feels strongly that the essential requirement to believe those who raise complaints should not be confused with taking things entirely at face value and without due process. Trial by social media is rarely fair. Proper process avoids incompletely informed observers becoming judge, jury and executioner.

So, what can we do individually and collectively? In response, we might want to name and shame, but that will get us only so far. Because if life has taught me anything it is that those most deserving of being held to account are often the furthest

from being accountable. More constructively we can commit to action, to use our skills and experiences, offering to independently review others’ actions, by being a real and genuinely critical friend.

As a leader I have chosen to model the behaviour I think is most necessary within our workplaces if we are to respond to the hate, anger and fear that exists. And that is love. I don’t mean the flaky, fluffy, weak ‘niceness’ often mistaken for it - that’s not love. But the hard, tough, honest and open love.

The comedian Steve Coogan said, in an interview, that the ‘edgiest word to use at the moment... [is] love’. That’s what really makes people’s buttocks clench. It’s about being vulnerable. If you are vulnerable, it’s counterintuitive, it ultimately makes you stronger.’

It’s the same for the sector. We have to be vulnerable and accept where we have got it wrong without creating a climate of fear. We may have to break to be reborn. And we may have to actively choose to break the mold in order to bring about the change the world so desperately needs.

Call people out for their extreme views and never allow discrimination and prejudice to be permitted because those who perpetrate it hold greater power. Deploy all your skills in persuading people that there are other solutions we can find together that are rooted in justice and love, not virtuous anger and retribution.

It’s like the Japanese art of kintsugi; shattering damage, when carefully repaired, can also lead to beautiful improvements. Together we will come out stronger for it.

**NEXT MONTH**  
In April’s edition of *Finance Focus*, we’ll be taking a look at the issue of wellbeing in the workplace one year on from the first lockdown. If you have a case study, story or piece of research you’d like to share, please get in touch with the [editorial team](#).

# Taxing times



**Roberta Fusco**  
Director of Policy & Communications, CFG

**Richard Sagar**  
Policy Manager, CFG

**March 2021 started as it meant to go on with the big news being the Chancellor’s long-awaited Budget on 3 March. Although our expectations weren’t high, we were nevertheless disappointed that the government came up with very little extra for charities and failed to implement any of the #NeverMoreNeeded coalition’s five ‘asks’.**

The Budget was described as a missed opportunity, with some saying that the government is taking the third sector for granted. Since then, we’ve put our heads together once again to look at how we can constructively engage with government and present our five-point plan. More on this in the coming weeks.

**Restoring Trust in Audit and Corporate Governance**

Government has published a 16-week consultation on wide-ranging reforms to the audit and corporate governance regime. The proposals contained in this white paper could have far-reaching implications and could impact some of the largest charities in England and Wales by imposing stricter reporting duties and extending the ‘Public Interest Entity’ regime to more charities.

The potential changes to what constitutes a Public Interest Entity has to be understood in the context of large charities’ duty to deliver public benefit and of charity Trustee duties and responsibilities. CFG will be

working with partners to respond to the consultation and would like to hear from members interested in contributing to our submission. [Please email the team.](#)

**NAO report on government funding**

On 23 March, the same day as the government’s ‘Tax Day’, the National Audit Office published its findings on the government’s funding to charities during the Covid-19 crisis. More specifically it examined the DCMS’s distribution and oversight of £513m of the government’s £750m package.

There are many points of note, including that the National Lottery Community Fund (TNLC) received more than 13,800 applications worth nearly £342m for funding from the Coronavirus Community Support Fund (CCSF) which ultimately distributed £188m of funding to grantees. A proportion of funds from both the £85m that was awarded to philanthropic, foundation and grant making organisations for onward distribution, and from funds still with DCMS, have yet to be awarded, with a deadline of 31 March looming before funding must be handed back to the Treasury. With other sector bodies, we are examining the report in more detail.

**‘Tax Day’**

Held on 23 March, ‘Tax Day’ was the day the Treasury unveiled more than 30 documents and consultations on future tax policies, though most of the measures with greatest effect on charities have been deferred to the autumn. [Read our blog](#) which covers what the latest announcements could mean for your organisation.

**Government response to the Law Commission report**

The government has published its response to the 2017 Law Commission report and accepted the majority of the Commission’s 43 separate recommendations. The changes will need primary legislation though

there is a special parliamentary procedure applied allowing non-controversial Law Commission recommendations to be passed more rapidly and therefore we expect the Queen’s Speech on 10 May to include these.

There are a number of accepted recommendations to note which represent lobbying wins for the sector, including three specifically relating to the use of endowment funds to enabling more flexibility, which will be very welcome as charities look to mitigate the impact on their finances of the Covid-19 pandemic.

Other recommendations relate to the facilitation of mergers, revision of guidance in CC12 regarding the availability of property to creditors when a charity becomes insolvent and new powers for the Charity Commission to be able to ratify the appointment of Trustees. CFG will be working with our partners to explore the implications of the recommendations further.

**Upcoming new Defined Benefit Pensions Funding Code Consultation**

The Pensions Regulator recently published a response to the DB Pension Code Funding consultation and stated that there will be a further consultation later this year. CFG will making representations to the regulator to seek to influence both the development of the Funding Code and their approach to enforcement and setting recovery plans, so that charities are not put at greater risk by having to meet accelerated deficit recovery schedules which could also put beneficiaries at risk.

Please [contact us](#) ASAP if your organisation would welcome participating in a roundtable discussion with other charities to explore the implications and issues.

“  
*The proposals contained in this white paper could have far-reaching implications and could impact some of the largest charities in England and Wales...*

**Changes to the Apprenticeship Levy and reservation of funds**

From 1 April 2021, changes to the reservation of funds for employers who do not pay the Apprenticeship Levy will come into effect, to enable these employers to make up to 10 new reservations to fund new apprenticeship starts in the 2021-22 financial year. The reservation period for these employers is also being extended from 3 to 6 months, meaning that funds can be reserved up to 6 months before an apprenticeship is planned to start, enabling more time to plan.

**Keep up to date with policy news and announcements on our [blog](#).**

# What a difference a year makes



**Zoe Amar**  
Founder, Zoe Amar Digital

**Exactly a year ago I took a train back from London after a busy day of chairing a conference session and hopping on the tube to meetings at opposite ends of the city. Coronavirus was an uneasy presence in the news but as I set down my rucksack at home that evening I had no idea that my life was about to change overnight. Did any of us know that our days would become a cycle of Zoom, homeschool, work, repeat?**

As the pandemic took hold, many of us came to realise that broadband was as essential as electricity and water. You'll have seen the meme that did the rounds on Twitter a few weeks into the first lockdown, claiming that Covid-19 was a bigger driver of digital transformation than your CEO.

We were able to test this hypothesis in the research for [The Charity Digital Skills Report](#), our annual barometer tracking digital skills adoption across the sector. As of 2020, two thirds (66%) of respondents were delivering all work remotely. Some of the charities we spoke to were getting excited about the opportunities that digital offered.

Sixty-one per cent were planning to offer more online services and 47% were collaborating and sharing learning with others around digital. Amid a global emergency these were positive indications of how charities were using digital to deliver and to adapt during the crisis.

Much as I'm an advocate for digital, I am the first to admit that it has its limitations. Digital is not a silver bullet. Twenty-seven per cent of respondents to our report said that they had cancelled services because either their charity or their users didn't have the necessary skills or tech.

Covid-19 has made us realise that the digital infrastructure we rely on so heavily is more fragile than we think. Juddering, echoey video calls are only the tip of the iceberg. According to Ofcom, 40% of people in the UK are 'limited or non-users' of the internet, meaning they lack full digital

skills or access needed for work, and struggle to keep in touch with friends or support their children's learning at home, whilst up to 1.78 million children do not have access to a device at home. As we begin to rebuild we must plan for how we take people with us who cannot get online.

We have seen some amazing examples of innovation this year. The Pituitary Foundation, a small charity who make over a third of their annual income from events, knew they had reached a 'do or die' moment with digital. They created the #Pituitary500Faces campaign, asking 500 of their supporters to donate £100 each.

As a 'thank you', donors got their face/image of their choice added to a dedicated website. The campaign raised more than £74k, demonstrating the loyalty of their community. Their quick thinking, rapid development and hands-on stewardship of donors will have strengthened their relationship with supporters.

There were many charities who shifted to online service delivery. SignHealth, the deaf health charity, realised that the people they support were not able to access vital health care during the pandemic. They quickly developed a product, [BSL Health Access](#), which offers online access to British Sign Language Interpreters so that a deaf person can contact anyone in any health setting 24 hours a day for free. They've had more than 14,000 calls so far and provided more than 77,000 minutes of BSL interpreter time.

These are just two of the many stories I've heard from charities who have transformed what they do during Covid-19. The sector has made huge



*The sector has made huge progress by innovating and collaborating during a national crisis, and with limited funds to do it.*

progress by innovating and collaborating during a national crisis, and with limited funds to do it. We must take a step back with our teams to reflect on the progress made and record our learnings. That way we can gain confidence from what we have achieved, avoid the trap of going back to the way we were and stay ahead of how we can use digital to better meet the needs of the people we support.

**About the author**

Zoe founded Zoe Amar Digital, a social enterprise and digital agency, in 2013. The team's goal is to help charities and other non-profits lead digital change successfully, improve their confidence, understanding, attitude and motivation. The team is driven by the belief that digital will help shape the non-profit sector of the future, and the team works with leaders to help them be ready for this.

## IT, Digital & Comms challenges?



- We are helping many charities manage data, improve security, train staff & reduce costs.**
- Restructuring data and shared files
  - Back to the Office planning: Teams, Voice, Conferencing
  - Applications Reviews
  - Cyber Essentials, GDPR and Governance
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# Covid-19 and the mothers of invention



The past year’s public health crisis and lockdown has led to some inventive use of technology in the charity and voluntary sector. *Finance Focus* takes a look at just two examples of where digital technology has been harnessed, giving communities the tools they need to respond to the crisis.

When the need for something becomes an imperative, we are often forced to find ways to meet that need. To put it another way – necessity is the mother of invention. One year ago, when the Prime Minister announced the first lockdown, charities and volunteers went full tilt to serve the significantly increased need in their communities. A national network of mutual aid and other community response groups sprang up, seemingly overnight. This incredible outpouring of neighbourly goodwill was one of the bright spots in what was a grim situation.

But despite the incredible energy and determination of volunteers to help their neighbours, the practical problems they encountered were not always easy to overcome. This was particularly true when it came to managing money. This response to the pandemic has since led to some brilliant developments in the use of digital technology. Opposite are two very different examples of how new applications of digital technology are boosting social change on the ground.

## SMOOTHING THE PAYMENT PATH

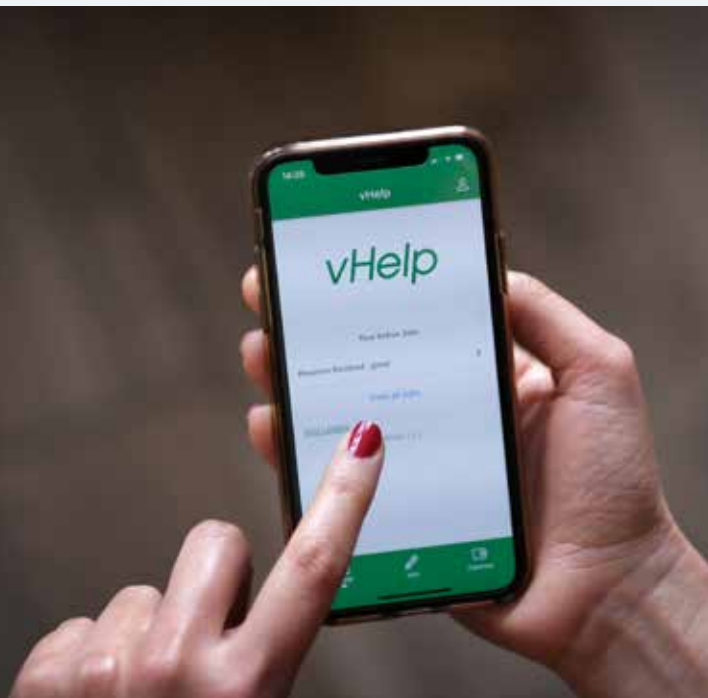
Randa Bennett and Patricia Salume



When the country first went into lockdown, entrepreneurs [Randa Bennett](#) and [Patricia Salume](#) wanted to do something positive for their community. Like many people they started shopping for food for vulnerable neighbours. What surprised them was just how complex it was for people to repay them the money. Often it involved their neighbour having to leave the house to withdraw cash themselves or asking a family member to bring them money. Far from ideal during a lockdown!

It led Bennett and Salume to use their digital payment knowledge to set up a new app called [vHelp](#). It was initially designed for reimbursing volunteers for shopping transactions, but after talking to local and national charities it became clear that many were experiencing problems repaying volunteers for general expenses such as food and travel. This feedback led to further development and [vHelp Expenses](#) was launched at the end of 2020.

The app-based system is significantly reducing the amount of time staff spend on processing and approving volunteer expense claims, usually taking less than a minute per claim. A recent study by volunteering expert [Rob Jackson Consulting](#), commissioned by [vHelp](#), found that more than half (58%) of volunteering managers felt existing volunteer expenses processes required too much paperwork.



Randa Bennett explains: “We created [vHelp](#) because we wanted to give something back during the pandemic, but what we’ve discovered across charities of all sizes is a need to streamline their volunteer expenses processes. We have also found that very few charities offer volunteers the opportunity to donate back expenses payments, potentially missing out on vital income in these difficult times.”

Volunteers can also donate unwanted expenses payments back to the charity within the [vHelp](#) app itself and choose to Gift Aid the donation. Local charity [Halton and St Helens Voluntary and Community Action](#), which is helping to provide volunteers for the Covid vaccination programme, has raised £400 in expenses donations in its first month of using [vHelp](#).

Harnessing technology to streamline and increase charitable giving is nothing new, of course, and neither is the challenge of getting money to the frontline fast without forcing informal groups to jump through finance hoops...

## A FASTER FLOW OF FUNDS

Esther Foreman, CEO, The Social Change Agency



Also moving quickly to make use of their digital know-how during the first lockdown, was the Social Change Agency (SCA). After years of working with grassroots groups and social movements, it was well positioned to support the community response groups that sprung into action. SCA knew that whilst these groups can mobilise quickly, and understand better than anyone where the need is greatest, most have no bank account, legal status or back-office systems. Like Bennett and Salume of [vHelp](#), SCA recognised this presented a huge challenge when it came to safely accessing and managing funds.

In response, SCA launched the [Accountable](#) money management service. Acting as a fiscal host to unconstituted groups, SCA takes on the responsibilities of financial due diligence, processing payments and risk management. This means charities, trusts and foundations are able to fund frontline organisers. The groups get a seamless platform to manage their money, and can get on with what they do best.

In the first week [Accountable](#) launched, 32 mutual aid groups joined, using the platform to manage their incoming donations and expense payments. Today, more than 180 groups are now using the service, many responding directly to the pandemic, others working at a grassroots level on environmental, health and housing issues. Over £700,000 has been managed, directly impacting the communities they serve.

SCA’s CEO [Esther Foreman](#) explains: “The digital platform that we use grew in response to the specific needs of grassroots groups. Without focusing on digital technology and innovation we

wouldn’t have been able to provide this service to hundreds of groups because the financial and administrative admin would be totally prohibitive.”

In May, [Guy’s and St Thomas’ Hospital Charity](#) (GSTC) used [Accountable](#) to channel support into specific postcodes in Lambeth and Southwark that were not covered by existing groups and were falling through the cracks of statutory services. Alongside the financial support given by GSTC, SCA supported 19 groups to work more effectively for their communities, and assisted two teams of volunteers to set up mutual aid groups in their areas. Over £20,000 has so far been delivered directly into these communities through [Accountable](#).

Michael Parsons, Portfolio Manager at GSTC, explains: “Regranting through [Accountable](#) was new to us as a funder. We’re interested in finding models that are the most appropriate to support work that isn’t always supported. The areas and the communities that are least supported are also those that tend to be stopped by the barriers of traditional funding models the most.”

The service has so far been supported by the Lankelly Chase Foundation, the Changing Ideas Foundation, Paul Hamlyn Foundation, London Funders, and Innovate UK.



# Access all areas



Emma Abbott, Communications Manager and  
Nicola George, Digital Co-ordinator, CFG

The internet has been hailed by some as the single biggest success during the past year’s pandemic, not only because it has allowed us to work and connect at home during lockdowns, but because it has given us the opportunity to tap into new networks, new sources of information and new businesses.

Never before have we been in the midst of a global public health crisis with so much technology – and information – at our fingertips.

CFG’s recent joint research with Pro Bono Economics and the Chartered Institute of Fundraising shows that three quarters of the charities we surveyed had made greater use of digital technology during the pandemic. Two thirds had innovated to deliver their services remotely and seven out of 10 charities intend to make more services digital in the future.

This transformation has been remarkable, particularly when you consider that in 2019 only 10% of charities reported to the Digital Skills Report that they had been through a digital transformation process that was embedded in all they did.

Access and skills

Despite these enormous advances, research has also shown that there’s still a long way to go in democratising the internet. In the pressing need to pivot from face-to-face delivery to digital and remote services, could we be widening inequalities and inadvertently disconnecting from those who rely on us? Are we doing all we can to be inclusive?

“  
*Digital connectivity is about more than technology alone; it’s also rooted in our shared humanity.*”

According to researchers at University of Oxford, Covid-19 is driving inequality and human connection is still needed to close the digital divide. Around 6% of homes in England and Wales still don’t have a decent fixed internet connection and nearly 70% of people in Britain use public Wifi. Nearly 20% access the internet in libraries, where many will often receive assistance so they can complete tasks online.

Kira Allman, a research fellow at University of Oxford, writes: ‘When opportunities for physical connections between people are foreclosed, online inequality will increase. In a broad sense, the Covid-19 pandemic has focused our attention on our human interdependence when it comes to health and healthcare, but the lessons are no less relevant to our relationship to the internet. Digital connectivity is about more than technology alone; it’s also rooted in our shared humanity.’

Improving universality

Reliable, convenient internet access and digital skills are only part of the accessibility picture. What happens when we deliver digital services and content via our websites and other online channels yet fail to meet the needs of those visitors? Very recently, it was reported that blind and visually impaired Americans were struggling to book Covid vaccination appointments because of poor web accessibility.

At Charity Finance Group, we’ve been exploring how we can do better when it comes to digital accessibility and recently took part in Government Digital Services (GDS) ‘Demystifying Digital Access’ webinar. This helped us to better understand how we can ensure our digital assets are created in line with the Web Content Accessibility Guidelines (WCAG).

These guidelines are especially important for public sector organisations as they are now legally required to meet the standards for digital content, including apps from April 2021. CFG isn’t a publicly funded organisation and therefore there is no legal imperative for us to meet these standards. However, we take the view that we have a moral and ethical duty to come closer to meeting accepted standards, many of which have been around for more than 20 years! Charity AbilityNet neatly sets out why it’s so important for every organisation to embrace accessibility.

Our digital team has identified a number of areas we need examine more closely in order to improve accessibility for our

WHAT CAN WE DO RIGHT NOW?

How to make digital content more accessible:

- Use short sentences and paragraphs: 25 words in a sentence, five lines per paragraph.
- Use H1, H2, H3 headers in documents and on your website.
- Recommended Twitter/Facebook asset font size is 60pts.
- Make links recognisable by underlining the text and using a colour with a 3:1 contrast ratio.

Documents:

- PDFs should be used for documents intended to be printed only, otherwise content should be in html.

Images:

- Colour should not be used to convey message or action without the accompanying text e.g. a plain green button to symbolise ‘go’ without any text.
- Alt text to be included where possible. But only include necessary info don’t describe the image.

Videos:

- Include subtitles or closed captions.
- If the video does not have audio, include a description for those with visual impairment.

- Videos that include text should have a voice-over.

- Avoid rapidly flashing images.

Podcasts:

- Publish transcripts of podcast in html.

Social media:

- Limit hashtags to two to three maximum.
- Capitalise the start of each word in the hashtag.
- Just one call to action per post.
- Include Alt text.
- Don’t rely on a visual asset to completely convey the message.

***If you have any comments or suggestions on the issues raised in this article, or can suggest how we can improve our digital accessibility, please get in touch by emailing the communications team.***

Useful resources

A useful list of resources by AbilityNet  
Making the web accessible (W3C)  
Essential Digital Skills Framework (Department for Education)  
Service Manual: Accessibility Community (gov.uk)

# Advantage Africa



This month, we talk to Carole Holloway, Finance Manager at Advantage Africa about their work and how small international development charities are managing in 2021.

► Please could you tell us about Advantage Africa – what type of work do you do and who with?

We work with local partners in Kenya and Uganda to support the most vulnerable and excluded people (including those with disabilities or HIV) to improve their education and health. We help people overcome poverty by enabling them to meet their basic needs in a sustainable way, enabling them to build a better future for their families and communities.



► How would you describe the past year? How has the pandemic affected your communities and the charity on the ground?

The people we support faced a disproportionate risk during the pandemic and restrictions on movement had an enormous negative impact causing hunger, anxiety, fear and health issues as many were not able to access medicines and healthcare. The situation caused food shortages and price increases for basic goods. Some of our existing programmes had to be paused (although thankfully are now re-starting) and we quickly adapted our services to partners including providing them with accurate information about Covid-19. Utilising our partners' local knowledge we arranged distribution of food and hygiene parcels to families in extreme need, provided essential health services such as skin cancer surgery for people with albinism (the need for which has increased massively as people have been unable to travel to access skin checks) and ensured people living with HIV could access vital anti-retroviral drugs.

► How have you been affected financially as a charity? And what have you done to adapt?

The increased need from beneficiaries meant that funds have been desperately needed. We only have a team of four staff members in the UK so assistance such as the furlough scheme was not appropriate for us. The cancellation of fundraising events was a blow and so we launched an appeal to existing supporters for funds, held a Facebook Live event (which was a new and admittedly daunting experience for us!) with our patron, Jon Snow, and applied to Trusts and Foundations for Covid-19 related support. Even so, we have had to use our existing reserves to ensure that we could meet those needs.



► What are your organisation's most significant achievements and how has the finance team been a part of that?

As a small charity with strong existing relationships with partners we are able to adapt very quickly. We developed a model to calculate Covid-19 support package

budgets and as soon as we received funds for emergency response we were able to quickly send them to where they were needed most. This enabled us to target the most vulnerable people, sending food and hygiene parcels to over 5,000 people since May 2020. We also enabled 22 people with albinism to have skin cancer surgery and our rapid response in these instances has been life-saving.

► How important is technology/digital to your charity? Have you invested in this area in any way? If so, what and why?

Technology is vital although funds to invest in it are not within our reach at the moment. We try to make the most cost effective use of available technology including raising funds through social media.

► What is the one piece of technology your organisation couldn't do without?

WhatsApp! This is the method that our programme managers use to keep in direct contact with our partners in Uganda and Kenya and how they share with us the inspirational difference that they are achieving on the ground. These partnerships are fundamental to our work and so this connection is of the highest importance to us.

► How does being a member of CFG and other networks, such as the SIDCN, help you and the charity?

Advantage Africa is by far the smallest organisation that I have worked in and having access to peer support, advocacy and a wealth of knowledge and expertise in CFG, SIDCN and other networks is particularly essential when you don't have the back-up of a large finance team!



► What is the biggest issue facing your sector right now?

Access to funding is at the heart of how many beneficiaries we can support as an organisation. Raising funds from both Trusts and Foundations and government grants in the current environment is extremely competitive and uncertain. We are so grateful to our loyal supporters, but are also aware that individuals are facing their own financial uncertainties, which could further impact our income over the next few years.



► What could the government do #RightNow to make your charity's life easier and support the work you do?

#RightNow making it easier for small charities like ours to access government funding would provide a life line and give us some much needed certainty for the future of our programmes. As a small international development charity we have not been eligible for any government support throughout the pandemic, even though we provide life-saving support to some of the most vulnerable people in East Africa. We are highly concerned about the proposed cut to the aid budget from 0.7% of Gross National Income to 0.5% and would urge the government to reconsider this move which would have such a devastating effect on millions of people.

Thank you for sharing!



# The benefits of Microsoft Dynamics 365 across all functions

**Daniel Booth** ACMA, CGMA  
Product Manager Dynamics ERP, m-hance



At CFG’s IT Conference on 25 March, event sponsor m-hance shared their expert insights on the benefits of using Microsoft Dynamics 365 cloud-based solutions in all areas of your organisation. Here, Daniel Booth, explains more about this powerful tool.

Over recent years, finance teams have had to incorporate more and more non-financial based information into their reporting outputs, which has led to an increase in the number of finance-focused individuals being involved in more organisational projects, especially when it comes to investing and adopting new systems.

The impact of Covid-19 has not just been financial, but has also led to organisations becoming acutely aware of the challenges presented to them of using older ‘on premise’ systems, not only from the basic struggles with gaining access to systems, but also with regards to the challenges of ‘joining up’ all the systems and getting meaningful data from them.

We’ve seen a rise throughout the various lockdown periods of enquiries around how we can help customers overcome these

issues and our answer has been the same each time – by the use of the suite of products within Microsoft Dynamics 365 (D365), which will not just give organisations a different platform to use, but will also improve efficiencies within charities both operationally and financially.

**Microsoft Dynamics 365 - not just a different name**

A popular misconception is that D365 is just a different branding name for a Customer Relationship Management (CRM) system, but in reality it’s a lot more than that, with specific products which have been built for (for example our NfP 365 Accelerator for non-profits), or can be tailored towards the charity sector (such as Dynamics 365 Business Central) with different offerings per size of organisation.

**Access your data from anywhere at any time**

Being cloud-based, the products within D365 allow users to access their data from not only PCs/laptops but also from mobile devices – meaning full 24/7 access to information. Data is held within the cloud securely with multi-layered, built-in security controls that safeguard data and streamline compliance.

**Interact with Office 365 seamlessly**

One of the great advantages of the D365 product base is the interaction with Office 365 products commonly used by finance teams such as Outlook and Excel. Users can access information from whatever product they are in via the standard connectors within the products themselves. An example of this is where you may receive an email communication from a donor or award/grant recipient contact. The individual within your organisation who has received the email, will be able to see contact information directly within Outlook without having to switch screens or log into another system, therefore reducing administration time, increasing operational

“  
*One of the great advantages of the D365 product base is the interaction with Office 365 products commonly used by finance teams.*

efficiency and improving response rates to your contacts.

**Use of the Common Data Model (CDM)**

For myself with an Accountancy background specialising in reporting, the biggest advantage of adopting D365 is that all products use the Microsoft DataVerse (formally the Common Data Service) which implements the Common Data Model (CDM), a secure database that sits in the Microsoft Cloud. As implied in its title, D365 products have common structures to the data held within them, which is also the same for products on the PowerPlatform such as the reporting tool of PowerBI – which can be used to really bring your reporting to life across the full journey, from initial contact from a potential donor, to producing your SoFA reports and annual reporting statements.

**About the author**

Daniel Booth ACMA, CGMA, is Product Manager Dynamics ERP at m-hance, sponsors of CFG’s 2021 IT Conference.

# Making Tax Digital

**Phil Salmon**  
VAT Partner, Haysmacintyre LLP



When Making Tax Digital for VAT (MTD) first came into force, HMRC implemented it with a so called ‘soft landing’ transitional period. During this initial transitional period, it was still considered acceptable to cut and paste data and manually amend it before submitting the VAT return to HMRC through the new Application Programming Interface (API), which was the MTD replacement for the old HMRC portal.

The soft-landing period was due to end on 31 March 2020 but as a result of the Covid-19 pandemic, it was extended to 31 March 2021. From 1 April 2021 onwards, HMRC expects all businesses to have full digital links in place from the point the initial data is entered through to the submission of the return.

This journey must now be entirely electronic, without any manual adjustments or cutting and pasting. Digital records will need to be kept in HMRC-approved accounting software or for businesses which maintain their records in spreadsheets, an HMRC approved API-enabled bridging solution.

With regard to figure adjustments where an organisation has to carry out a partial exemption or Business/Non-Business apportionment, the current version of HMRC Notice 700/22 indicates that these calculations do not need to be kept in MTD compliant software, and the outcome of the calculation can be entered as an adjustment. This is somewhat surprising given that the stated aim of MTD was to reduce errors and such calculations can be complex, so one has to wonder how long this will continue to be allowed.

With the 1 April deadline upon us, it is key for organisations to ensure that they have adequate digital links in place to ensure they are MTD compliant.

Organisations, particularly smaller ones, may be concerned about this change and software providers may seek to sell sophisticated, but expensive, products claiming that earlier, simpler solutions no longer comply with MTD. However, this is usually inaccurate. HMRC have confirmed that the following are all acceptable digital links:

- Emailing a spreadsheet containing digital records so the information can be imported into another software product.
- Simply linking cells in a spreadsheet, as opposed to cutting and pasting the figures in them.
- Transferring a set of digital records onto a portable device, such as a memory stick, and then physically giving this to someone else who then imports the data into their software.
- XML or CSV import and export, and downloading or uploading files, API transfer or automated data transfer.

Most of the initial API-enabled spreadsheets are perfectly compliant with the end of the soft-landing period; you just need to ensure your processes are correctly set up for the digital journey from input to submission, so a short audit of your current processes could save expensive and unnecessary new software.

**About the author**

Phil Salmon is a Chartered Tax Adviser and has specialised in VAT for over 28 years. He became a Partner at haysmacintyre in 2013 and heads up the VAT department. Phil’s primary focus is in the not for profit, land and property and financial services sectors.

# Reigniting Gift Aid



**Jon Daley**  
Associate Director, Buzzacott

**As the latest roadmap for emerging from lockdown is rolled out, many of you will be considering how to get your fundraising activities restarted. To help you maximise the benefit of these initiatives, we recap on some of the important rules and common challenges to consider when claiming Gift Aid, so you can ensure you’re securing the maximum value for your charity.**

Here’re some of the different activities you might be considering, and the Gift Aid implications to be mindful of.

**Charity fundraising events**

Fundraising events (festivals, quiz nights, dinners etc.) are a good opportunity for charities to generate income and funds generated at these events usually benefit from charitable exemption from VAT and corporation tax. However, even though all of the income may be of charitable intent, it is

only donations that qualify for Gift Aid. Sales of tickets to a fundraising event do not usually qualify for Gift Aid because these are not donations - neither do other sales at such an event, for example raffle tickets. On the other hand collecting voluntary donations on the day at a fundraising event would usually qualify. If you’re making bucket collections you should also keep the Gift Aid Small Donations Scheme in mind. You can find out more information about this below.

When planning a fundraising event it’s important to keep in mind that a donation must be a donation in substance, not just in name. For example if donors are advised that they may “attend the event for a donation of £20”, this £20 payment will not qualify for Gift Aid as it’s clearly a payment for which the payer gains entry to the event. If, however, attendees are invited to make a suggested donation of £20 if they enjoyed the event, then this might qualify for Gift Aid, as long as it’s made clear to the donor that the suggested donation is completely voluntary. In practice the tax authorities would expect to see that at least some attendees choose not to make this suggested donation.

**Memberships**

Many charities offer membership packages that provide donors with one or more resulting benefits. These membership subscriptions can often be treated as donations for Gift Aid purposes because,

*“An often overlooked opportunity for charities, the GASDS allows Gift Aid style claims to be made on small cash donations without a declaration”*

although the member receives some benefits as incentives, the value of these benefits may be substantially less than the membership subscription amount.

For a membership subscription to qualify for Gift Aid, the sum total of any benefits provided to the donor (and their family) as a consequence of the donation must fall below the following limits:

- Donations of up to £100: 25% of the subscription payment
- Donations greater than £100: 25% of the first £100 plus 5% of the amount above £100 (up to maximum of £2,500)

How to value the benefits for this purpose is a complicated area, but there are some common benefits that can be treated as having a nil value (subject to certain conditions). These include literature about the charity’s work, priority bookings, acknowledgements of the donor in charity literature, items of negligible monetary value (e.g. pin badges), and admission to view charity property - further details on this benefit can be found below.

**Viewing charity property**

There is a special rule for payments to view charity property (such as historical buildings and artefacts) which brings these payments within the scope of Gift Aid, even though they might not look like donations to the naked eye.

Broadly this rule applies where either the donor pays 10% more than the ordinary public admission fee or where the donor is granted an annual right of admission. A few other conditions apply as well.

If a person pays for an advance booking to view charity property, it must not carry a right of refund as this would disqualify it from Gift Aid. Charities that have found themselves cancelling such bookings due to COVID-19 and have voluntarily refunded such payments must be careful to document why it served the best interests of the charity’s purpose to make the refund.

**Charity auctions**

Items sold at a charity auction will often be purchased by the winning bidder for a substantially higher price than the ordinary retail price of an identical item. As long as

certain conditions are met, it is often possible to claim Gift Aid on such auction sales - either on the excess paid above the normal retail price of the item, or if the retail price falls within the above benefit limits, on the whole payment.

Auction sales of unique items (e.g. autographed items) or items with no equivalent retail price, will not be eligible for Gift Aid.

If the items for auction were donated to the charity then you might also consider the Retail Gift Aid scheme, which is an arrangement that allows charities to sell donated items and claim the proceeds of sale as a Gift Aid donation from the person who gave the item to the charity.

**Gift Aid Small Donations Scheme (GASDS)**

An often overlooked opportunity for charities, the GASDS allows Gift Aid style claims to be made on small cash donations of £30 or less, without the need to collect a Gift Aid declaration.

Charities can claim GASDS on up to £8,000 of donations per year, or in some cases up to £8,000 per separate community building.

If regular donors have been stuck at home due to lockdown and have collected together a series of small cash donations over a period of time, then as long as the charity is satisfied that the collection is a series of separate donations, these can still qualify for GASDS.

**If you need support ensuring your Gift Aid claims are correct and optimal, please don’t hesitate to get in touch.**

**SAVE THE DATE!**


Gift Aid Awareness Day 2021 will be held on **Thursday 7 October**.

We’re looking for members to join our 2021 GAAD steering group. Interested? If so, please email [the team](#) for more information.

We have moved our events online while we adjust to the conditions created by Covid-19. Full access details will be provided upon booking your place. If you have any questions about our events and training programme in the meantime do get in touch with our team at [events@cfg.org.uk](mailto:events@cfg.org.uk).

**Events payments**  
We kindly ask that event payments are made online. If you have any issues please contact [events@cfg.org.uk](mailto:events@cfg.org.uk)





## SOCIAL CARE CONFERENCE

**NEW EVENT**

**Date:** Thursday 10 June

**Price:** CFG Charity and Individual Member Early Bird £80, Charity and Individual non-member £155, CFG Corporate Member £250

**Where and when:**  
Online 9.30am – 16.40pm

Join CFG’s dedicated event for charity finance teams and leaders working in the social care sector to get up to date on the current landscape, including funding pressures, staff retention, the latest regulatory updates and more.

The funding shortfall for the social care sector has created enormous challenges for organisations involved in social care services.

This conference is designed to provide a broad look at the social care sector and help finance professionals to address the issues that are specific to, and most urgent to adult social care services. It is also a valuable opportunity to connect with peers.

**Who should come along to this event?**  
This event is open to CFG members and non-members, and will be particularly useful for finance managers and heads of finance operating in adult social care delivery, such as professionals from residential care, disability support organisations, hospices and healthcare organisations. View the full programme below.

This event could contribute five hours to your CPD.

**Secure your early bird now** – open for a limited time.



## VAT AND TAX CONFERENCE

**Date:** Thursday 13 May

**Price:** CFG Charity and Individual Member Early Bird £80, Charity and Individual non-member £155, CFG Corporate Member £250

**Where and when:**  
Online 9.30am – 15.35pm

Join your CFG member peers and our expert panel at this essential conference which provides technical updates for those already working with VAT and tax, as well as introductory information to those new to the landscape.

This event will explore:

- An introduction to tax
- Practical update on VAT and developments in tax
- Getting the most out of available reliefs and recovery
- Taxable income from trading
- Troubleshooting sessions

Delegates will gain tips on optimising your tax recovery, registering and administration of VAT and tax, and gain bespoke advice from troubleshooting sessions with the experts.

**Who is this event useful for?**  
Finance professionals with VAT and tax administration remits, and as an introduction to the tax and VAT landscape.

This event could contribute three hours to your CPD.

**Secure your early bird now** – open for a limited time.



## END TO END FINANCE AND FUNDRAISING SOLUTIONS

**FREE CFG WEBINAR**

**Date:** Tuesday 18 May

**Price:** Free

**Where and when:** Online 2-3pm

Join us for this free webinar open to CFG members to explore some tech solutions which can support the finance and fundraising activity in your organisation.

We’ll be joined by specialists Dan Booth and Sunita Chandnani from Microsoft solutions provider m-hance, which has created a comprehensive end-to-end solution utilising Microsoft cloud tech, designed to help your charity manage communications and fundraising activity, volunteers, financials and reporting.

NfP 365 Enterprise is a dynamic CRM providing a 360-degree view of each supporter, beneficiary, volunteer, and donor, to support your organisation in creating meaningful, long-lasting relationships.

**Book your free place now**  
Kindly sponsored by m-hance.



## FOUNDATION AND ADVANCED CHARITY PROPERTY

**NEW TRAINING**

**Date:** Tuesday 4 May and 25 May 10.30-11.45am online

**Price:** £30 for CFG members, £55 non-members. To book both the Foundation and the Advanced course for a discounted rate of £50 for members (£75 for non-members) contact [events@cfg.org.uk](mailto:events@cfg.org.uk).


Foundation Charity Property: Taking your first steps. This introductory webinar will provide an introduction to property issues for charities, and is designed for charities which are looking at taking on premises for the first time, with a focus on leasing.

Advanced Charity Property: Exploring your strategy – what do we do now? This webinar will examine the importance of charities having a clear property strategy, and how to go about resetting that strategy and looking at estate matters as the sector adjusts to life after Covid.

**Who should come along to this event?**  
Foundation training: This webinar will be of interest to charity staff who have primary responsibility for property matters within their organisation, and trustees who are involved in setting their charity’s strategy on estate matters.

Advanced training: This webinar will be of interest to charity staff and trustees who have primary responsibility for setting and executing the property strategy within their organisations.

**Book Foundation Charity Property**  
**Book Advanced Charity Property**  
In partnership with Russell Cooke.



## FINANCE FOR FUNDRAISERS

**NEW TRAINING**

**Date:** Monday 26 April 2021

**Price:** £95 for CFG members, £116 non-members

**When and where:** Online 10am – 4pm

This online training course will enable fundraisers to feel more confident when reading accounts and reporting financial elements which are critical to their roles. Attendees will leave with an understanding of the key principles of financial reporting for a charity, how to analyse and use charity accounts, and knowledge of tax and VAT areas that will impact them.

This training covers:

- Principles of fund accounting
- Statutory requirements when reporting finances
- How to explain and communicate accounts effectively
- Using cost theory and management accounts to forecast effectively
- VAT and tax specific to fundraising projects

**Who should come along to this event?**  
Fundraisers, funders and finance professionals who work with fundraising teams.

This training could contribute over four hours to your CPD.

**Book**  
In partnership with Crowe UK.