

FOCUS

FINANCE

The magazine for
CFG members
July 2021



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Inclusivity: Why it Matters

Charity leaders share their insights on why and how charities can be more inclusive



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Jodie Hughes of Endometriosis South Coast shares this small charity's vital healthcare work



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Fraud Prevention

Mia Campbell reveals plans for Fraud Awareness Week and urges you to get involved



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Raising our voices

We're thinking about inclusivity in our July issue *Finance Focus*, and as we head into mid-summer with the lifting of restrictions and how this affects different people and communities in varying ways, it seems like a good time to stop and assess where we are with a feeling of greater clarity and connection.

In recent weeks, narratives in sport have made a huge impact on the national consciousness and for many it has been a rollercoaster of both positive and negative experiences. We've seen how Simone Biles' withdrawal from the Olympics has demonstrated that openness about mental health can also leave people open to attack.

The pain of the Euro 2020 football final and following events brought a swift reminder of the very real divisions and hate which are active in physical and online communities. It also shone a light

on the strength and personal leadership of the England team's gifted players in making their voices heard in the face of raw crime.

Keeping kindness, care and empathy at the centre of the conversation, and clear in our purpose and actions, is what charities and those who work in them do best. This is why inclusivity matters so much for our sector, and why voices need to be raised against intolerance, division and hatred. RNLI has provided us with yet another storming example of this over the last couple of weeks.

In this issue, CFG's **Caron Bradshaw OBE** speaks to CFG members to examine the impact of 'freedom day', what it means for vulnerable beneficiaries and volunteers, and why it could risk further exclusion and isolation for many (page 5).

As part of our cover theme, and ahead of the **CFG Annual Conference** this October, sector specialist **David Ainsworth** speaks to charity leaders about why inclusion matters. **Penny Wilson**, CEO of *Getting On Board*, **Elizabeth Balgobin**, consultant and interim CEO and *Trustee of National Emergencies* Trust, and **Nazreen Visram**,

Head of Charities, Public Sector Team at *Barclays* and Co-Chair of *Embrace*, share their views on pages 7-8. You can find out more about the inclusivity stream at the *CFG Annual Conference* on our website and meet our conference sponsors on page 10.

CFG member **Jodie Hughes** is the co-founder of small charity, *Endometriosis South Coast*, and on page 9 she speaks to us about the charity's work, team and most vital achievements.

CFG's own Director of Policy and Communications **Roberta Fusco** provides you with details of the submission to the BEIS consultation on 'Restoring Trust in Audit and Corporate Governance', and a new Technical Forum for CFG members to get involved in (page 6). CFG's Senior Insight Officer, **Jessica Meddick**, talks about the value of connection and is exploring what new forums could support you on page 13.

Finally, we have technical updates on pages 11 and 12, provided by **David Davison** of *Spence & Partners* sharing the latest on Local Government Pension Schemes, and Head of *Fraud Advisory Panel* **Mia Campbell** with tips on mitigating against fraud in your organisation.

Abby Warren,
Marketing Coordinator, CFG

“ Keeping kindness, care and empathy at the centre of the conversation, and clear in our purpose and actions, is what charities and those who work in them do best.

Is your charity on the path to recovery?

Tell us in our latest Charity Tracker survey

How are you feeling about lockdown lifting? What's changed for your beneficiaries? Our latest Charity Tracker survey with Pro Bono Economics (PBE) and the Chartered Institute of Fundraising (CioF) is now open and we're eager to uncover how your charity is responding to recent changes.

Take the survey now

With five minutes of your time, your contribution will help economists assess the health of the sector and understand what the path towards recovery looks like for charities.

As the 'ping-demic' disrupts services across the country and the furlough scheme comes to an end, it's more important than ever that charities are supported and can continue to provide their vital services.

With charities left out of official statistics, the Charity Tracker survey has been the sector's leading source of economic analysis throughout the coronavirus crisis. Your responses have helped to calculate the £10 billion funding gap charities are experiencing, as well as to estimate that 60,000 jobs may be at risk.

Help us build the evidence base by completing the latest survey and sharing with others before Sunday 15 August when the survey closes.



SAVE THE DATE!

Gift Aid Awareness Day 2021 (#GAAD21) is just two months away! Held this year on **Thursday, 7 October**, this year's theme will be: **Thank you!** As well as taking this opportunity to thank those who #TickTheBox, we're also



asking you to **share the impact** of Gift Aid. A toolkit will be launched on the *CFG website* in mid-August along with other useful resources.

Please get involved and ask your communications colleagues to save the date. We'll be back soon with more info!

Would you like to feature in a video for Gift Aid Awareness Day 2021? We're looking for charities who would like be part of a collaborative film that shares why ticking the box is so important. If you'd like to find out more, please email **Emma Abbott**, Communications Manager.

Charities raise the alarm

CFG responds to government consultation on restoring trust in audit and corporate governance

CFG has responded to a government consultation on restoring trust in audit and corporate governance.

Launched in March 2021 by the **Department for Business, Energy & Industrial Strategy** (BEIS), the consultation is part of government plans ‘to strengthen the UK’s framework for major companies and the way they are audited.’

CFG’s response to the government’s white paper and consultation has been submitted on behalf of CFG’s charity members and is endorsed by 16 large charity and corporate members, including British Heart Foundation, National Trust, Great Ormond Street Hospital and Oxfam.

CFG’s response focuses on four main areas of interest to charities:

- Charity context, applicability and proportionality
- Resetting the scope of regulation and the definition of PIE
- New Corporate Reporting, specifically the Resilience Statement
- Enforcement Against Directors of PIEs

Robert Fusco, Director of Policy and Communications for CFG, explains: “The Government’s white paper – *Restoring Trust in Audit and Corporate Governance* – contains a number of proposals that, if implemented in full, will affect how companies and large charities report on their governance and finances and could alter how charities are audited.

“Through consultation with our charity members and corporate partners, we have identified the areas that are of broad concern to charities and social change organisations. One of our specific concerns is the proposal for a new and expanded definition of Public Interest Entity and how it will apply to charities. We have also taken a view on the government’s proposals on corporate governance and new powers that could affect charity trustees.”

The response welcomes the proposal to introduce a statutory requirement to publish an annual Resilience Statement but cautions that additional reporting must meet an identified need and is proportionate.

Caron Bradshaw, CEO of Charity Finance Group, comments: “The government’s drive to increase trust and transparency is to be welcomed by all. However, we need to break this long but flawed habit of shoehorning charities into regulation and legislation designed for the for-profit world to avoid the unintended and harmful consequences such an approach brings about for the third sector.

“The robust legal and regulatory environment that charities operate within is not ‘less than’ that applied to private enterprise. Government must ensure that it does not increase the burdens and costs placed on charities without there being a compelling case and a corresponding level of benefit, otherwise it will be guilty of reducing their ability to deliver effectively for their beneficiaries at a time of high demand and constrained resource.”

“We thank our member charities and corporate partners for working closely together to formulate this important response. And we look forward to working more closely with government on designing policy that increases trust and transparency whilst remaining appropriate and proportionate.”

Read CFG’s response.

Jane Cunliffe, Oxfam Chief Finance Officer, says: “Oxfam believes the corporate reporting framework does need improvement, in particular to ensure that companies report on human rights and environmental due diligence. We agree with Charity Finance Group’s call for improvements in transparency, accountability and the quality of audit, and that where there are existing standards, such as those of other regulators, these should be taken into account in ensuring the right level of reporting and oversight.”

Ed Mayo, CEO of Pilotlight, comments: “After a pandemic in which the worth of charities and volunteering has played such a vital role, it is deeply disappointing that we are seeing audit proposals come forward that offer no recognition of the sector and that, worse, would burden charities with inappropriate red tape designed for investor-owned corporates.”

To find out more about CFG’s latest policy work, [turn to page 6](#).

CFG joins with partners to produce Charities Bill briefing

CFG has joined with sector partners to produce a briefing paper on the Charities Bill.

The Bill implements a series of recommendations made by the Law Commission’s report on technical issues in charity law, building on the review of the Charities Act 2006 carried out by Lord Hodgson. Written for Peers, the [joint briefing paper](#) will inform the second reading committee stage in the House of Lords.

Roberta Fusco, Director of Policy and Communications at CFG, comments: “The Law Commission’s recommendations to

government and the subsequent Charities Bill have been broadly welcomed by the sector. The changes will give charities greater flexibility and will help them navigate the law more easily, therefore allowing them to be more effective.

“The briefing paper to Peers is an important piece of work as it not only sets out the clauses of the Charities Bill that we support, but raises areas of concern on behalf of charities.”

[Read the Charities Bill – Lords Second Reading, 7 July 2021 briefing.](#)

Serviced office space to rent in Lambeth

The New Economics Foundation is looking for a small charity (up to 12 staff) to share our open-plan office with internet and tea/coffee included in the price. Use of meeting rooms at extra cost. Secure bike storage and shower facilities available in basement. Easy access to Vauxhall travel hub.

Price from £375 per person per month.

For more information and viewing, please [email Krisztina Hay](#) or call 0207 820 6311.



New research

New report reveals FX challenges

A new report reveals just how much UK charities are losing out as a result of currency volatility and high transaction costs. The [INGO FX Insights Report 2021](#) has been published by CFG members Charitytransfers.org and Crowe. It reflects insight from over 100 internationally operating UK-based charities and the findings highlight big gaps for those in this sector to address:

- 55% of survey respondents name foreign exchange volatility as a major challenge, and 63% believe a FX market movement between 0% and 10% would cause them financial difficulty
- 43% indicated the primary method for dealing with volatility was by absorbing any negative movements using unrestricted funding
 - 81% of INGOs believe access to a tool that accurately measured the cost of their foreign exchange payments would be useful
 - 71% of respondents submitted that they had no official foreign exchange policy. Lack of internal resources, insufficient knowledge and a lack of prioritisation being cited for the main reasons.

[To find out more, download and read the report](#)

MEMBER MATTERS

WELCOME TO OUR NEW CHARITY MEMBERS!

- [Help for Heroes](#)
[SLG Charitable Trust Limited](#)
[Challenge Partners](#)
[The Roland Callingham Foundation](#)
[British Tinnitus Association](#)
- [The Architectural Heritage Fund](#)
[Farms for City Children](#)
[Florence Nightingale Hospice Charity](#)
[The Makaton Charity](#)

CFG LARGE CHARITY MEMBERS – WE NEED YOU!

CFG is on the lookout for new members of the Large Charities Steering Committee. We’re particularly interested to hear from under-represented groups within our membership.

finding out more, please email jitesh.mistry@cfg.org.uk, Head of Membership and Marketing.

Joining the Committee is a great opportunity to connect with other professionals from similar organisations in the sector, gain a deeper understanding of key finance and strategic issues, and play an active role in shaping CFG membership content for our large charity community.

If you are interested in joining the steering Committee or



THE CFG INSPIRING FINANCIAL LEADERSHIP BURSARY

Join us for the next step in your financial leadership journey with our flagship training course, Inspiring Financial Leadership, beginning this October.

We have limited bursary places available – [find out more about this year’s course](#) and book your place now!

The Inspiring Financial Leadership 2021-22 course is ran in association with Centre for Charity Effectiveness (CCE) and Sayer Vincent.



CFG SMALL CHARITY MEMBERSHIP BURSARY

With thanks to the support of the Garfield Weston Foundation, CFG’s one year bursary scheme for small charities has been going from strength to strength, and we’re delighted to welcome all our small charity joiners who have made use of the scheme and joined our membership community.

We would like to encourage the CFG membership community to share information about the bursary to your small charity peers in the sector as the bursary places are going quickly – you can find more information at www.cfg.org.uk/small_charities_membership_grant.

APPLY NOW

ACCESS AND UPDATE YOUR MEMBER DETAILS NOW

- 1) Are you or your colleagues not yet registered on your account? Head to www.cfg.org.uk/registration now
- 2) We recommend opting in and [select your preferred communications](#) from us so you can stay in the loop about key membership areas.
- 3) Ensure your organisation’s details are up to date in our online members’ area [MyCFG](#)

MAKING THE MOST OF YOUR CFG MEMBER BENEFITS

Your member benefits are open to everyone in your organisation, from your trustee board to your finance team. Contact membership@cfg.org.uk to find out more.

What you gain as a member:

Meet your peers across the UK

Have your say in CFG’s policy work

Access specialist corporate [helplines](#)

Save money and build CPD through [events and training](#)

Join free monthly meetings on key topics

Enjoy exclusive [publications](#)

Join CFG’s free [mentoring programme](#)

Write an [editorial](#) or [speak at an event](#)

Take a deep dive into issues with our [special interest groups](#)

THE CFG MEMBER HELPLINES

Ran by our expert corporate member community, [the CFG helplines](#) are designed to help you tap into the information you need.

The helpline topics include: **Accounting and Tax**, with Crowe UK; **Managing Financial Difficulties**, with MHA MacIntyre Hudson; **Legal General Advice**, with Russell Cooke; **Pensions General Advice**, with Spencer and Partners; **Property**, with Charity Property Help and Ethical Property Foundation; **Recruitment During Covid-19**, with Goodman Masson.



Facing the future together



Caron Bradshaw OBE
Chief Executive, Charity Finance Group

This week I had the pleasure of chatting to some members and something one of them said has really struck a chord; ‘the 19th July was anything but freedom day for our volunteers and beneficiaries – in fact it was more of a ‘take away my freedoms day’ for many’. What has step 4 of the roadmap really meant for the sector outside of the rhetoric of politics?

The first thing to say, at risk of sounding like a bit of a stuck record, is that the sector is a loose term for a wide range of organisations of all sizes, causes and business models. Thus, in reality the answer to my question has to be – it depends on who you are speaking to. It is also absolutely true that some of the challenges we face will be the same for other sectors, for example the mass participants of a music festival probably present the same Covid-related challenges for the organiser as the charity fundraiser

does for our social change entities. However, there is good reason to push back and seek clarification. Firstly, given the nature of our sector, it’s likely that there will be a significantly higher proportion of people we come into contact with who are clinically extremely vulnerable, excluded or otherwise disadvantaged. Whether it is our volunteers (who may also include former or current service users) our beneficiaries or our staff, I would suggest there is a good chance the impact of lifting of restrictions on them differs significantly

than for a private enterprise of similar size. Anxieties will be felt in either direction, concern about the removal of social distancing, masks or vaccinations may be equally matched by the strength of feeling about reconnecting, ditching masks or resistance to being jabbed. And whilst this will be the case for private enterprise, the picture becomes all the more challenging if you are throwing immune suppression or chemotherapy, age-related need or other risk factors into the equation for our beneficiaries, staff and volunteers. There is a real danger that exclusion and isolation will be the outcome for many in the communities we serve as others return to ‘normal’. Clearer guidance that doesn’t just push that back on those charities asking the questions is a must. Which takes me onto my second area: trustee liability. Unlike our colleagues in the private sector, the impact of increasing personal liability and risk won’t be measured by demands for increased

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...the people with whom the sector comes into contact have a significant concentration of those who are clinically extremely vulnerable, excluded or otherwise disadvantaged

financial compensation. Trustees are predominantly unpaid and may see the heightened probability of personal liability as a step too far when faced with increased health and safety risks or potential serious incident reporting responsibilities associated with the uncertain operating environment. Trustees may just vote with their feet – particularly for our smallest charities – and that would not be helpful as we continue to grapple with increased demand and constrained resources. Additionally, choices may be curtailed by insurance, HR or other practical conditions that force the hand of our boards on decisions that might not reflect their own assessments of what is in the best interests of those they serve. And, finally, there are some interesting considerations regarding funders, whether our excellent sector grant-makers or local and central government contracts. What happens when we cannot meet the requirements of the grants and contracts we have received funding for, due to Covid

“
There is a real danger that exclusion and isolation will be the outcome for many

isolations, sickness and absences in volunteers and staff? We know during the first lockdown that controlling the associated expenditure in such cases was not always straightforward and this time round we are nearing the end of measures like the Coronavirus Job Retention Scheme. Will funding be elongated to match the changing resource availability? Or will charities be required to absorb the additional costs at a time they are likely to be running on empty? For many the advice thus far, from infrastructure bodies, has been that practically nothing much has or should change; that many of the measures we’ve applied or the decisions regarding working at home or from a physical office remain in place across the sector. We cannot leave the firmer lines being drawn to insurers and trustee boards. We need support to identify a consistent approach if we are to manage the risks involved in the lifting of restrictions without marginalising or isolating vulnerable or disadvantaged groups. There is a renewed sense of partnership working with DCMS and I hope this will produce the goods in the form of better guidance. The context of operating a modern social change organisation should be recognised, so that we can successfully and positively navigate the lifting of restrictions and avoid the burden of unintended consequences that we could really do without.

The power of collaboration



Roberta Fusco
Director of Policy & Communications, CFG

This month we submitted our response to the BEIS consultation on Restoring Trust in Audit and Corporate Governance and we are pleased to have been able to submit a response on behalf of the sector. Our aim was to shape and inform further thought on an appropriate and proportionate approach for charities, whilst respecting the existing legal and regulatory frameworks.

As we point out in the submission, the government’s focus on increasing trust and transparency is to be welcomed. However, as in all well-designed policy, the problem that is sought to be solved must be clearly defined. And it’s in clearly defining the problem that the most effective solutions are found to so many issues, from reforming audit to why the NHS app is ‘pinging’ more than some would like it to. Is the problem the app’s sensitivity, or that the virus is continuing its rapid spread? Some solutions are more expedient than others, and it’s important to recognise that.

“
Thank you, CFG members, for getting involved, for willingly sharing your time, knowledge and expertise...

Putting our heads together

In most cases, the best outcomes are achieved via collaboration and partnership. Regular followers of this page know that at the heart of our policy work is a joint endeavour approach. This was certainly true throughout the Covid crisis, but even before 2020 we were partnering on projects and consultation responses, for example when we convened sector voices for the **Charity Finance Manifesto**.

It’s through the valuable exercise of convening and working with our members and corporate partners that CFG is able to pack a powerful punch, to formulate and articulate our policy positions and make valuable contributions to important debates that have the potential to significantly shape the operating environment.

This is where the benefit of being part of a network, of a community of peers, really can come into its own. Aside from the recent BEIS consultation response, we’ve also been discussing the Pension Regulator’s plans to revise the Defined Benefit Funding Code.

Thank you, CFG members, for getting involved, for willingly sharing your time, knowledge and expertise with us and your fellow finance professionals and CFG members to engage in debate, share learning and come together.

Members’ enthusiasm for collaboration, not only for the benefit of their own organisation, but for the wider sector, never fails to impress me. We want to build upon this by formalising our collaborations and create even more space for debate and input. The overall aim is to shape and share CFG’s policy positions so that our voice remains strong. But we need your help!

Over the coming 12 months, we will be formally establishing a **Policy Advisory Forum** comprised of member charities and partners. Some members may recall the CFG Technical Policy Forum that was chaired by Rui Domingues – now CFG’s Director of Finance and Operations! The

On our radar

Charity Commission research

The Charity Commission has published its annual report for 2020-1 and their business plan for 2021-2. They are in year three of their five-year strategy and, while we are still awaiting a new Chair to be appointed, say that during this year they plan to continue to help charities meet public expectations and support them to maximise their impact in society. They will further promote the public interest by holding charities to account and supporting them to be more effective. It is reassuring that they state their aim is also to help ensure that the sector is resilient and able to play its part as the country recovers from the impact of the pandemic.

This month also saw the Charity Commission publish two new research reports, one on public trust in charities which shows that public trust is on the increase for the second year running, and that public perception of the relevance of charities has also risen, perhaps in part due to their experiences of charities during the pandemic.

The second report on trustees’ experience of their role during the pandemic, concludes, as CFG have always maintained, that the effect of the pandemic on the sector has varied and that a quarter of all charities have drawn on their reserves, a quarter of the smallest charities ceased activities all together, effectively mothballing, and that only 7% were able to access the

government’s £750m ‘emergency’ funding for charities.

Community Ownership Fund

The long awaited £150m Community Ownership Fund announced in the March 2021 budget, forms a key part of the funding package to support the government’s levelling up agenda. The first round of the fund was launched on 15 July with a deadline of 13 August. This has attracted criticism from many in the sector, who point out that many community groups will not be able to submit bids in time, especially considering the other criteria which are that projects must be ready to access to capital funding and complete their projects within six months. This bidding round will therefore be most suitable for community groups who have done preliminary work and have a viable business plan to take ownership of the local asset or amenity at risk.

Levelling Up

In other news, the Prime Minister’s much-anticipated speech on levelling up failed to point to clear policy. CFG is working with other infrastructure bodies on a joint submission to the Comprehensive Spending Review planned for the Autumn and will include our ambitions and aspirations for levelling up.

If you have any questions relating to CFG policy or communications work, please get in touch!

new forum we are working on will follow in the footsteps of that original forum, but with a few key differences.

We’re now working on the Terms of Reference to share with you soon, but if you’d like to find out more in the meantime,

please email me. I’d be delighted to hear what our policy work means to you and discuss how you might get involved.

Here’s to finding the best solutions, together!



David Ainsworth
Freelance Journalist

Over the last few years, charities have focused more and more – and been challenged more and more – on issues of equality, diversity and inclusion (EDI). This year, for those reasons, inclusion is one of the key themes at CFG’s Annual Conference.

Charities have historically had a mixed record on EDI. The sector’s record on gender and pay has been relatively good, with low gaps compared to most other sectors. But on other metrics, such as employing people of colour and people with disabilities, charities’ record has not been as good. For example, the UK Civil Society Almanac shows that just nine per cent of sector employees are people of colour – lower than either the public or private sector. Similarly, charities have come under pressure for not providing services fairly to people of all backgrounds.

At one level, doing this is about simple fairness. If charities exist to make the world better, it makes sense that that should include hiring fairly, looking after staff, and providing services. Another is about effective use of resources. Research has repeatedly found that in a professional setting, inclusive practices lead to better decisions, lower costs, and higher revenues.

Another reason is around effective service delivery. In most cases, if charity boards and staff bodies are representative of, and engaged with, all the communities they serve, that makes it much easier to understand the needs the charity must meet.

A final argument is around reputation and funding. Charities are facing growing external scrutiny from pressure groups and funders to show that their practices are equitable and fair.

“
EDI generates cost savings, generates revenue, and allows you to do a better job for your service users. But you need to spend money to get those benefits.”



So what is to be done to address this? And what is the role of the finance leader in fixing it?

Data

One obvious place to start is to look at the data, and ask where the charity is doing well, and doing poorly. The area which perhaps gets most attention is around recruitment of people with protected characteristics, but it is also important to look at retention data to see whether those people are leaving the charity faster than the average. It's also important to look at data on service users and ask whether the people using the charity's services are disproportionately of certain genders, races and social groups.

Penny Wilson, CEO of Getting on Board, a small charity which is currently producing a guide to improving diversity, says that it's not uncommon for charities to find that their services are not being delivered to everyone who needs them.

"EDI enables you to reach a wider group of people who need your help," she says. "It enables you to provide services to more people and the right people. If you're not reaching the right people with your services, what's your charity for?"

Budget

Then if there is a discrepancy in one of these areas, the next question is how

“People in charities code their work against activity codes. If there’s no budget and no activity code for EDI, you’re asking staff to volunteer to do it for free.”

to fix it. The answer is that it cannot be done with goodwill. It requires an upfront investment of time and money in order to reap the benefits later. "A lot of it is about budget," says Elizabeth Balgobin, a consultant and interim CEO who has led charities such as London Plus and the Small Charities Coalition. "EDI

generates cost savings, generates revenue, and allows you to do a better job for your service users. But you need to spend money to get those benefits."

Similarly, says Nazreen Visram, Head of Charities at Barclays, charities need to consciously dedicate management time to addressing the issue. "You have to be intentional about this," she says. "You have to carve out time. I know it's tricky for charities who sometimes feel they can't spare the resources. But while it's easy to say you can't afford the time and money to address this, if you don't also measure the cost of your best people leaving and your reputation suffering, that doesn't mean very much."

Balgobin says that EDI suffers from a common problem: the benefits don't accrue at the same time and in the same place as the costs, so they aren't necessarily obvious at first sight. "That means that we need some real insight from the person in charge of the finances. They need to be prepared to spend the money. They need to understand that there's a limit to what you can do for free."

Without a budget line, she says, the alternative is simply to exploit others. "People in charities code their work against activity codes. If there's no budget and no activity code for EDI, you're asking staff to volunteer to do it for free. That isn't very fair, and it doesn't work very well."

Policy and practice

The likelihood is that much of the resource will go into making changes in the charity's processes.

While many in the sector have focused on trying to help individuals change their behaviour to avoid bias, Balgobin is sceptical about this. She says that "unconscious bias" training can actually make people more biased.

Instead, charities may be better off changing the way they hire and recruit to more consciously address any structural unfairness, and proactively encourage people from all backgrounds. "In order

to create change, you need to change your practices," says Balgobin. "If you do the things you have always done, you will get the results you have always got."

Visram takes a similar view: "If your charity staff aren't representative of the community you serve, you need to consciously take action to change that. You need to think how you're going to recruit more people from diverse backgrounds. If you keep recruiting in the same way that won't change anything."

This, too, is a place where finance departments can have a big influence. "The FD can put their foot down on how you hire," Balgobin says. "They can make it clear that the charity needs to follow the best practice."

She says that a lot of charities do not think strategically about hiring. Instead, when staff leave, they simply look to the usual suspects to find a replacement. "If you know the rate at which you tend to lose staff, you can plan for departures," she says. "You can be more intentional."

“This whole process is about nobody having to apologise for what they look like. What’s needed is action. Don’t feel so worried about doing the wrong thing that you don’t do anything”

Best practice around EDI recruitment can involve many things. Commonly proposed ideas including advertising in places other than the usual charity sector noticeboards, being proactive in saying that you welcome people from diverse backgrounds, and using blind CVs and standardised interview questions.

Balgobin is wary of some of these practices. "You can just end up picking a CV written in a way that makes you feel comfortable," she says. She recommends that any change in practice is underpinned by training. "You need to train people to do recruitment well. It's not about a change in mindset. It's an intentional change in competency. It's learning a skill."

Culture

Another major element is consciously taking steps to make sure that the organisation has an inclusive culture. Visram says this is particularly important to help charities improve retention. She says it is often at this stage, rather than recruitment, that the biggest barriers emerge. "If you don't have structures in place to help people feel included, valued and respected, they will leave," she says.

A recent [report from Accenture](#) said that culture is important to all staff, but particularly important with people from disadvantaged backgrounds. "In more inclusive cultures ALL employees are more likely to thrive and advance," the report said. "But the boost it gives to women, to those from ethnic minorities, to employees with disabilities or from socially disadvantaged backgrounds is such that it helps everyone to thrive and advance more equally."

Balgobin advocates setting up buddy systems to help new starters grow and learn together, while Visram says it's important to ask people regularly – and anonymously – how they feel about the inclusiveness of the environment.

Confidence and leadership

A final thing that FDs can do is show confident leadership, says Wilson. "Many

FDs are older white men, and they can often be quite cautious around EDI," she says. "We hear quite a lot that they're embarrassed, they're worried about getting it wrong, and they're apologetic because they're white men.

"Apologies are not really what's needed. This whole process is about nobody having to apologise for what they look like. What's needed is action. Don't feel so worried about doing the wrong thing that you don't do anything."

Visram is a fan of 'reverse mentoring' to tackle this, where, for example, senior white colleagues are mentored by younger Black colleagues. This helps them understand the challenges these colleagues are facing, while also helping more junior staff make progress. This also promotes allyship and drives inclusion.

Balgobin says that finance teams need to speak with confidence on EDI issues. "Doing nothing is the real thing you should be afraid of," she says. "Don't let fear of getting it wrong take you to that place. It is hard, because we work in a world where you may be criticised quite openly if you get it wrong. But believe me, it's better to try.

About David Ainsworth

David Ainsworth is a freelance writer, editor and journalist who has covered the charity sector for 12 years.

Join us

If you'd like to be part of the conversation on EDI, join us at this year's CFG Annual Conference! **Book your tickets now.**

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EFFECTIVE INCLUSIVE RESILIENT

Insights from...



Penny Wilson,
CEO, Getting On Board



Elizabeth Balgobin,
consultant & interim CEO and Trustee of National Emergencies Trust



Nazreen Visram,
Head of Charities, Public Sector Team at Barclays & Co-chair of Embrace

Q&A with Jodie Hughes

Co-Founder of Endometriosis South Coast



This month, we talk to Jodie Hughes, co-founder of Endometriosis South Coast, a small charity set up to help those living with endometriosis and those going through the diagnosis stages.

► What does your charity do?

Endometriosis South Coast is an inclusive charity for all PEOPLE that suffer with endometriosis and adenomyosis. We offer advice, support and tools to help people to cope daily with the conditions. We can

“There are medical biases that need to be fixed within the system like people of all genders getting appropriate care...as well as all races getting equal care

signpost people to treatment pathways and referrals that may help them. We also put on educational events and webinars that are based on subjects that are around working holistically with endo and adeno patients, we have had them on hormones, mental health, and gender diversity.

It was born out of my need for more localised support for myself, and who better to start something than someone with the condition!

► How large is your team? Do you manage a group of volunteers?

We have a team of eight fantastic trustees, all of whom focus on specific parts of running the charity, but also work amazingly as a team. We also have around ten different volunteers that do different things.

► What are your charity’s most significant achievements to date?

We have managed to get psychological services and endometriosis nurse specialists in the same (virtual) room to talk about how we can make these services more accessible and relevant for endo and adeno patients without them thinking we are telling them their pain is in their head. We also raised £2,400 with a sponsored 25-mile walk.



► What are the challenges facing you as a small charity and are there challenges in the wider healthcare sector too?

As a smaller charity the main challenge we have at the moment is raising awareness of endo and adeno. We cannot afford promotion like the bigger charities, so we are relying on smaller scale events and social media.

There are so many challenges in the health sector, there are medical biases that need to be fixed within the system like people of all genders getting appropriate care for the conditions, as well as all races getting equal care.

Not to mention that there are 1.5 million people in the UK that have endo, but there are only 63 specialist endo centres that have between one and three specialist consultants, and one endo nurse that is usually given ten hours a week to dedicate to their endo work. That is not enough.



► How has the past year of Covid had an impact?

It has affected our work – before the lockdown we were putting on in-person support groups where we would have visitors come in from different areas to talk about their speciality or field of work. Because of Covid this had to change. We still put on events online, but the interaction was lacking with fewer people turning up.

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

Give more money to the endo clinics to train more specialists who in turn can start their own clinics once they have been trained. Also, dedicate more funds to research into endo and adeno. It is time we knew more about a disease that was first diagnosed in 1860!

► How important is it for a charity like yours to be part of a larger network of support, for example being a member of CFG?

It is hugely important, it is amazing how many people we have spoken to about our work that respond with ‘Oh, I have endo’, or ‘My wife has endo’. But no one talks about it. So opening up the conversation in new environments is one of our goals, I will literally shout about it wherever I go!

We also really like to collaborate with companies and other charities, this has become a way of doing some really great work and mutual marketing is fantastic.

► What plans does the charity have for the future?

Awareness! We will be doing as much as possible to improve awareness around the conditions.

Thank you for sharing with us, Jodie!



Meet our Sponsors

We speak to two of CFG's four Annual Conference sponsors about how they'll be engaging with conference delegates on the issues that matter in 2021.

Headline sponsor



Sponsor



Meet HSBC Private Banking



Sophie Ward
Head of Charities & Education, HSBC Private Banking

The world is changing at an unprecedented rate. Globalisation, climate change, demographic shifts, social cohesion, new technologies and the pandemic have had wide-reaching effects.

The consequences of increasing temperatures will affect our society and environment, including our capability to produce food, the frequency of natural disasters, and will also cause abrupt losses of biodiversity and natural ecosystems.

The landmark Paris Agreement committed countries to limit global warming to below 2 degrees Celsius, preferably to 1.5 degrees Celsius, when compared to pre-industrial levels. Achieving 'net zero' is increasingly seen as a way of achieving this – it refers to a future where we do not put any more emissions into the atmosphere than we take out.

Supporting you

We regularly hear from charities about the importance of using investment portfolios to support your charitable objectives and meet your fiduciary responsibilities. Part of this is about ensuring that beneficiaries in the future can be supported, as well as capturing investment opportunities and risks that will emerge as part of the net zero transition.

The transition to net zero is one of the biggest investment opportunities for generations – new companies will be born, new sectors will emerge and exciting investment opportunities will be created.



“Investors can play an important role in helping to decarbonise the economy and support the global transition to net zero”

Investors need to be aware of the role they can play in supporting this transition.

What will we cover?

- What does net zero mean?
- What does the net zero transition look like?
- What are the investment implications?
- What are the opportunities and risks?
- What do you need to consider?
- Are you ready?

At HSBC we are supporting customers to make the transition to decarbonise, while helping to ensure their ongoing resilience and prosperity. To support the Paris Agreement, we have committed to align financed emissions to net-zero by 2050 and to provide up to USD 1 trillion of finance and investment by 2030.

If you have any questions in advance please get in touch – we want to make sure the sessions are as useful as possible for you. I look forward to meeting many of you.



Meet Sarasin & Partners



Melanie Roberts
Partner, Charity Team, Sarasin & Partners

We speak to Melanie to get Sarasin's take on this year's conference theme *Leading the Way: Effective, Inclusive, Resilient*.

What are some of the key ingredients of a resilient and effective charity and/or finance department?

To be communicative, organised, pragmatic and technology savvy. Knowing which questions to ask and the appropriate level of detail to request is critical.

In your experience, what steps are charities taking to be more inclusive/resilient/effective?

We have started to see much more diverse groups of trustees over the years from both a gender and ethnic perspective which has noticeably led to more balanced discussions at finance and investment meetings.

The most obvious change has been a greater awareness of environmental, social and governance issues and a desire to embed these as part of charities' investment policies. We have also seen an increase in

charities making sure that their cashflow projections are as up-to-date as possible, particularly given the disruption caused for many by Covid-19.

What do you see as the big issues facing the sector?

Perhaps the biggest challenge is income – or lack of. Many charities suffered significant falls in income as a result of Covid for all number of reasons, ranging from a drop in fundraising, to the closure of charity shops or the cut in dividends from their investment portfolios.

Others have fared better and some have short to medium cash reserves and are trying to assess how best to invest these. With cash and bond yields so low, many are having to take on greater investment risk to achieve a return.

How do you work with finance leaders to help charities 'lead the way'?

We regularly meet charity finance leaders who are well-versed in financial matters but have little or no knowledge or experience of investments.

An important part of our role as investment managers is to help them to understand investment terminology and guide them towards an effective and durable investment policy statement. For those finance leaders

who are keen to improve their investment understanding, in conjunction with CFG, we offer two levels of trustee training course: a foundation and an advanced training course. This gives them the confidence to discuss investments with their trustees.

What do charities need to be thinking about in 2021/22?

From an investment perspective, real returns have been strong for some years now and although the wider economy is recovering and growth is expected to rebound sharply from 2020 levels, investment returns could be lower. Recent inflation figures have been higher than expected owing to year-on-year comparisons of low commodity prices during lockdowns and supply chain bottlenecks. Whilst these are expected to be temporary, Covid has disrupted the employment market and this needs to be monitored closely.

Why is the CFG Annual Conference important?

The Conference is critical in bringing together charity executives and investment managers to exchange ideas and discuss the most pertinent issues facing the charity sector.



CFG ANNUAL CONFERENCE 2021

LEADING THE WAY
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Don't miss the biggest charity finance conference of the year!
Book your place at #AC21 today.

Next month

We'll be speaking to Annual Conference sponsors [Oracle NetSuite](#) and [SmartSimple](#) about 'leading the way' in 2021.



A new dawn arrives for charities in LGPS

David Davison
Director, Spence & Partners



Funds also need to recognise when pursuing security that they are highly unlikely to have security provided in the current scenario where there is further accrual, so pursuing it in a lower risk scenario where accrual is ceasing is highly inconsistent.

Funds also look to be seeking targeted funding towards the cessation debt over a period of time rather than permitting indefinite membership on an on-going funding basis, though with some form of investment return assumed this still makes any funding plan less costly than funding via a DSA, but with less certainty.

Given the budgetary pressures charities are likely to be facing as we emerge from Covid these changes represent a significant opportunity for organisations to manage a major financial risk. Charities should therefore engage with their professional advisers and the funds to consider what approach would best suit them.

In September 2020 I wrote an article in *Finance Focus* trailing the new flexibilities being introduced in Local Government Pension Schemes which provided charities with significantly improved options in how they managed the costs and risks of these schemes.

The continuing problem many third sector organisations face is being trapped in an LGPS, stuck between increasingly unaffordable annual payments and an unaffordable exit payment. The problem has been severe enough to see a number of charities driven into insolvency by the weight of their pension liabilities.

Encouragingly, new regulation has been introduced which provides much needed flexibility either to agree a lengthy period to pay down any debt due or to utilise a new ‘deferred debt’ option which would allow the organisation to continue to participate in the scheme, but without accruing any additional benefits for staff, thereby making an exit more affordable.

Before implementing the new Regulations, local authority funds needed to engage with their actuary and legal advisers prior to incorporating their proposals in their Funding Strategy Statements and consulting with their admitted employers on these. Funds also waited for LGPS Scheme Advisory Board Guidance which was issued in March 2021 before publishing. Over the last few months, therefore, we’ve started to see these details emerge across funds.

The process being adopted looks broadly consistent across the funds I’ve reviewed:

- The default position for funds remains that they would seek a full cessation debt payment immediately as a lump

- sum on exit, however they have discretion to consider alternatives such as a Debt Spreading Arrangement (‘DSA’) or Deferred Debt Arrangement (‘DDA’).
- Under the DDA the employer would defer their obligation to make a cessation debt payment and continue to make past service deficit payments to the fund. These payments would be reviewed as part of the triennial actuarial review process. This is effectively supposed to be employers continuing on-going participation but with no contributing members.
- To seek a DSA or DDA the admitted employer should make a proposal to the fund providing the reasons for the request and any supporting information.
- The Administering Authority will then consider the request. The assessment will be primarily focused on the employer covenant (ability to pay) and also any steps the employer can take to strengthen the covenant for the scheme such as the provision of security or

“
Encouragingly, new regulation has been introduced which provides much needed flexibility...

guarantees. The fund is likely to commission covenant research from a financial specialist as part of the process.

- There is then likely to be some discussion/negotiation around the terms of any arrangement covering the contributions, term and security arrangements.

- Once a basis is agreed this will then be documented in a formal legal agreement.
 - This process is likely to take a minimum of three months and in my experience potentially six months when you add in charity board and staff engagement.
- Clearly, the more challenging the financial circumstances which the charity finds itself in, the more difficult any negotiation is likely to be. It has, however, been recognised right back to the original consultation on the proposed changes that even where an employer provides a weak covenant entering into some sort of agreement which reduces future risk by stopping further accrual could be preferable to the status quo and provide greater protection for continuing employers, and this only seems logical. It cannot be in anyone’s interests to see employers continue to accrue liabilities well beyond the point they are affordable and then to continue to provide for further accrual.

About the author

Director and company owner of leading actuarial adviser Spence & Partners, David Davison, heads a specialist practice in the firm advising charities on the pensions issues they face and with access to the modelling tools and communications skills necessary to guide Boards through a variety of solutions. An active member of the third sector finance community, and a regular commentator, David has worked alongside Charity Finance Group, PLSA and ICAS in lobbying to find sustainable solutions to the pension and finance problems often experienced by organisations in the sector.

Preventing fraud

Mia Campbell

Head of Fraud Advisory Panel



About the author

Mia Campbell is head of operations at the counter fraud charity, Fraud Advisory Panel. She has more than 18 years' experience of working within the counter fraud arena advising on all aspects of fraud risk management and reporting. She has a particular interest in supporting the victims of fraud and is also one of the brainchild's behind the award-winning international charity fraud awareness week.

- Join one of the planned webinars and events.
- Sign up to the new fraud pledge (coming soon).
- Use and share the free resources (including on-demand webinars and helpsheets) available online (coming soon).

For more information or to request a supporters pack, please [email me](#) at the Fraud Advisory Panel or [visit the website](#) which will be going live in mid-September.

The Covid pandemic has created extraordinary circumstances for everyone. It has placed enormous financial pressures on the economy, affecting individuals, businesses, charities and entire communities and also created vulnerabilities for criminals to exploit. And it is not over yet.

Although fraud has been steadily rising for years this has been exacerbated by the pandemic and the rapid shift online. Latest figures show that fraud now accounts for more than 40% of all crime with most of it committed online. The current transition to hybrid or more office-based working is expected to create opportunities for criminals and may also expose some previously hidden frauds. Never has there been a greater need for charities to take fraud seriously.

The good news is that there is a lot we can do to protect the charities we work for and support. One way is to participate in this

year's **Charity Fraud Awareness Week**, taking place between 18 and 22 October.

Now in its sixth year, the week aims to create a safe space for charities and their advisers to talk about fraud and to share experiences and fraud prevention know-how. A key feature of this year's awareness week will be a new website containing free practical resources for charities as well as information about the awareness week itself and the events that will be taking place.

There will also be a chance to show your commitment to tackling fraud by taking our new counter fraud pledge which is being

“
Now in its sixth year, the week aims to create a safe space for charities and their advisers to talk about fraud...

developed in association with CFG. The new website is expected to be available from mid-September.

The week is a great way to raise awareness and prevent fraud. Best of all it is easy to get involved. And don't forget – even though fraud is a serious matter you can still have fun preventing it. One of the most memorable initiatives we've seen involved staff dressed as animals who

spread the counter fraud message! Other ways to get involved include the following:

- Organise some activities for your staff and volunteers. This might include a talk from a guest speaker, a training session, and article or even a quiz.
- Take part in the social media campaign using **#StopCharityFraud**.

Charity Fraud Awareness Week

18-22 October 2021

#StopCharityFraud

We. Can. Do. This.

Can you help us?

More and more charities are taking proactive and innovative approaches to tackling fraud. If your charity has been the victim of fraud and has valuable learnings to share with others in the sector, we'd like to hear from you. [Please email mia.campbell@fraudadvisorypanel.org](#). Case studies will, of course, be anonymised.

Time to gather round



Jessica Meddick
Senior Membership and Insight Officer, CFG

Creating a sense of community for charity finance professionals is, of course, at the heart of CFG membership. Many members value the opportunity to meet with those in a similar role at other non-profits; to make contacts, share experiences and knowledge with like-minded individuals, regardless of where they are based.

When the pandemic hit, the opportunity to meet and connect face-to-face ended abruptly. For many, a feeling of isolation set in, and the prolonged lack of human contact added to everyday struggles. It was from this understanding that the idea to convene virtual roundtables was born.

Making the right connections

So-called ‘Freedom Day’ may have been and gone, but it’s still not clear how quickly, and to what extent, staff will return to the office environment. Recent

research shows that those working from home have experienced a significant increase in loneliness, pointing to the fact that connecting with others is vital, even remotely.

But it’s also the everyday query that can be hard to answer, even when in the office. Where do you go to ask those technical questions in your day-to-day role? Where can you bounce ideas about, especially when you’re not surrounded by others who do exactly what you do? This is especially true for

“*One message comes through loud and clear - we’re all navigating new terrain and mutual support from peers is vital.*”

those smaller charities when often you are the one and only expert in your field. Regardless of our working environment, there’s no greater feeling than when we connect with those who are experiencing

the same challenges as us or are treading the same path. Our aim at CFG is to help our members make new connections by creating the space and time to come together, ask questions and find commonalities, as well as solutions.

During the past year, the Membership Team has spoken to more members than ever before, to understand what is needed at this time. One message comes through loud and clear – we’re all navigating new terrain and mutual support from peers is vital.

Gather round

We’re looking to convene more frequent roundtable events, online for now. Those we’ve already held have received really positive feedback and have been most successful when they’ve been small, informal and troubleshooting in nature.

In the past, roundtables have been arranged around geographical location, but with online meetings now the norm, and therefore location no longer a barrier

to access, does organising by region alone still make sense?

To bring together like-minded people, and to share what matters to you, we’d like to hear from you!

What support do you need at this time?

If you could bring together your own A-team of charity finance professionals, what would it look like?

“*What support do you need at this time?*”

Who would you like to reach out to with your everyday questions, concerns and bright ideas?

As we move into a phase that’s closer to a ‘new normal’, what connections can the Membership Team make on your behalf?

If you’d like to share your thoughts on these questions, help to create new connections, or simply share the day-to-day barriers we can help break down, please get in touch. We’re looking to get discussions up and running as soon as possible – led by you!

Please email me and together we can get the conversation started!

EVENTS

We have moved our events online so you can keep access to everything you need at this time. Full access details will be provided upon booking your place. We kindly ask that events payments are made online. If you have any questions about our programme contact events@cfg.org.uk.

Get your CPD on track!
View full trainings on the
[CFG website](https://www.cfg.org.uk)

Foundation Investment Training

Tuesday 7 September

Kindly sponsored by Sarasin & Partners



Foundation Charity Finance

Wednesday 6 October

In partnership with BDO

Finance for Fundraisers:

Thursday 4 November

In partnership with Crowe UK

Audit Committee Training:

Wednesday 10 November

In partnership with BDO

Advanced Investment Training:

Tuesday 16 November

Kindly sponsored by Sarasin & Partners

Introduction to VAT Training:

Wednesday 17 November

In partnership with Goodman Jones

Advanced Charity Finance

Friday 26 November

In partnership with Goodman Jones

ANNUAL CONFERENCE 2021

EARLY BIRD
NOW ON!

Date: Monday 11-Thursday 14 October
Online

Price: Charity and Individual Member
Early Bird £154, Small Charities £99,
Charity and Individual Non-Members
£300, CFG Corporate Member £260

Where and when: Online 9.30–16.00

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.

Who should come along to this event? CFG's Annual Conference is ideal for those working in a role that relates to charity finance, from finance directors, CEOs and finance managers to treasurers and trustees, as well as consultants such as senior accountants and charity consultants.

The programme offers sessions for all levels of knowledge, skills and experience.

Small charities can book for a special discount at £99 – email events@cfg.org.uk to book if you're a small charity!

Your CPD: This event could contribute 40 hours to your CPD.

Book now

The CFG Annual Conference 2021 is kindly sponsored by: HSBC, Oracle NetSuite and Sarasin & Partners

LARGE CHARITIES CONFERENCE

Date: Tuesday 21 September

Price: Charity and Individual Member
Early Bird £65, Charity and Individual
Non-Members £140, CFG Corporate
Member £250

Where and when: Online 9.30– 14.40

The Covid-19 pandemic has created fresh challenges for large charities across the sector. Increased demand on services, instability in income streams, and intensified digital transformation have become key issues and caused many to rethink the way they work. The need for a close and productive relationship with other organisations in the sector, and the UK government to ensure economic recovery, are central to moving forwards.

This online conference is a valuable space for large charities to discuss the issues they are facing and ensure they are ready to face a stronger future. Join us for a fascinating discussion where we will explore:

- Strategy planning
- Digital transformation
- Government policy and compliance.

Who should come along to this event? This event would be valuable for finance directors, finance managers, CEOs and trustees of large charities above £25m income.

Your CPD: This event could contribute four hours to your CPD.

Book now

INSPIRING FINANCIAL LEADERSHIP COURSE 2021–2022

EARLY BIRD
NOW ON!

Date: Beginning this October

Price: Charity and Individual Member
Early Bird £545, Charity and Individual
Non-Members £635, CFG Corporate
Member £1900

Join us for the next step in your financial leadership journey with our flagship training course!

We're passionate about championing the integral place of the charity finance professional and the role and impact you have within your organisation.

This highly popular course runs as a series of online seminars, in collaboration between Charity Finance Group, Centre for Charity Effectiveness and Sayer Vincent. The course combines the latest leadership models with practical advice and support through interactive sessions, discussions and individual coaching. The sessions will run from 08:30 - 11.00.

View the full programme and Book now

In partnership with the Centre for Charity Effectiveness and Sayer Vincent.

CFG ANNUAL CONFERENCE 2021

LEADING THE WAY

EFFECTIVE INCLUSIVE RESILIENT

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.

Packed with comprehensive sessions at all levels of experience, supporting our conference theme #LeadingtheWay, there will be speakers from:

FareShare, Orchestra of the Age of Enlightenment, Invictus Games Foundation, Oxfam GB, HF Trust, Skills for Care, National Autistic Society, Independent Age, Wellcome Trust, RNIB, Blind Veterans UK, National Children's Bureau

BOOK NOW cfg.org.uk/AC21

Limited - CFG charity member early bird:	£154
CFG charity member:	£230
CFG small charity member:	£99
Non-member charities:	£300
CFG corporate member:	£260
Non-member corporate:	£400

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