

PURPOSEFUL AND EMPOWERING

Join us at our Annual Conference 2022

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BUILDING A HOME FOR MEMBERS

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Learning and leading together

Purposeful and Empowering. What do those words mean to you and your organisation?

The answer will be different for everyone, but for us at CFG it's about connecting, sharing and learning with others, and building a community of support.

In just three months' time we'll be exploring what it means to you and others at our Annual Conference in London. Nearly 300 people are already booked to attend. If you haven't yet taken a look, turn to [page 7](#) where you'll also find my Q&A interview with Sophie Ward from our lead sponsors, HSBC Private Banking. Sophie shares what this year's Annual Conference theme means to her and reveals how the sector is helping to shape the investment and wealth landscape.

Also in this edition, Nazreen Visram explains how finance leaders can take practical steps to drive their environmental, social and governance strategy ([page 9](#)) and Sinéad Brennan shares advice on implementing new finance systems ([page 10](#)). Staying on the subject of technology, we've useful guidance for small charities on how to strengthen your cyber security to prevent cyber-attacks ([page 8](#)).

On pages 5 and 6, you'll find our regular columns from Richard Sagar, Head of Policy at CFG, and Caron Bradshaw OBE. Caron reflects on the two years that have passed since the first lockdown and the leadership lessons she's learned during that time.

Richard takes a closer look at what the Chancellor's Spring Statement means for millions of people and how it could impact the sector. And finally, in our regular [Team Talk](#) feature, Jit Mistry, CFG's Head of Membership and Marketing, shares what his team is doing to bring members together and talks about the importance of connection.

The whole team at CFG wants to thank you for all you do for the CFG community, as well as those communities your organisation exists to serve. These are uncertain and difficult times, but together we are building a home for leadership and learning.

Have a good Easter break and see you again in May!

Emma Abbott
Communications Manager

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Leadership and learning are indispensable to each other.

John F Kennedy, 22 November 1963 ([his unspoken speech](#))

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A fond and emotional farewell

A short report on the Small Charities Coalition's final event in March

Jessica Meddick,
Senior Membership and Insights Officer,
Charity Finance Group

The virtual room was absolutely bursting with small charities, friends of small charities and supporters of SCC wanting to share gratitude, memories and appreciation. The emotion and passion was overwhelming.

SCC's Amy Walton and Judith Miller (SCC trustee) began with an overview of the past few years and SCC's work to support small charities during the pandemic.



One vital support service the team provided was the Helpdesk which went from 1400 queries to over 4000 during the period after 2020 and Covid-19. This really demonstrated the value of the help SCC provided and the support that small charities needed during this time.

There was a quote that stood out to me, and many others as it was shared multiple times in the chat, that came from Judith summing up their work: 'cutting the jargon and demystifying the difficult'. To me, this really captures the essence of the SCC and the profound and life-changing support they gave to small charities at a time of crisis.

If we weren't already in tears, Amy then handed over to four speakers who shared their own unique experience with SCC over the years. I was particularly moved when Lucien, the founder of Boost Up, explained how all charities essentially come from nothing and start as a small charity. SCC nurtured the commitment needed for a charity to survive and Lucien was very clear, stating: "Without SCC I would have given up".

Iona Lawrence then shared with attendees how she has been working with SCC during the past few months, to ensure SCC experienced a good ending. She explained how the surveys, interviews, all-staff workshops came together in order to, not only create SCC's excellent final evaluation report, but to honour the time, effort and love that had been put into the charity and its work since it 'set out to

weave together small charities in ways that supported them to support one another and solve problems together'.

Four basic principles came out of the work and are set out in the report. They are:

- 1) If you support or fund small charities – say so upfront
- 2) Take time to understand and tune into the reality of being a small charity
- 3) Build trust by creating space for relationships
- 4) Think small, advocate ambitiously

These principles are so powerful and, as Iona explained, they are fundamental to the survival of small charities.

The message that came across time and again was that infrastructure is more valuable than ever before. In recognition of the importance of SCC's work and to continue supporting small charities, NCVO, in partnership with FSI, will now be providing the Helpdesk service. CFG also plans to keep the SCC's legacy and work alive by updating and creating more resources for small charities to tap into. More on this next month!

In the meantime, I urge you to read the SCC's fantastic final evaluation report – Small and Mighty – by Iona Lawrence and the SCC team. Finally, I would just like to say a huge thank you on behalf of CFG to the Small Charities Coalition for years of dedicated and life-changing hard work.

Charity Commission Chair

The Department for Culture, Media and Sport (DCMS) Select Committee has rejected the Government's preferred candidate for the role of Charity Commission chair.

Following a pre-hearing, the DCMS Committee stated that 'while it has no grounds for concern about the candidate as an individual, serious concerns about the process and the lack of diversity in the shortlist mean it can not formally endorse his selection.'

The report also stated: 'During the hearing he [Orlando Fraser] responded reasonably well to our concerns about his ability to remain independent and demonstrated his respect for the charity sector. We have no grounds for concern about Mr Fraser as an individual.'

On 1 April, Secretary of State Nadine Dorries confirmed the appointment. The decision to press ahead has prompted widespread criticism which included remarks from Barbara Keeley, Labour's Shadow Charities Minister, in an article for Civil Society on 4 April.

Charity Commission boosts trustees' guides

Refreshing trustees' knowledge of their essential duties is the aim of a Charity Commission campaign which saw the launch of several 5-minute guides in 2021.

Following on from the campaign's success the Commission has now included animated videos which bring the key points to life and make the content even more accessible. Take a look at the guides and share with your board. These include a five-minute guide on 'Managing charity finances'.

Research round-up



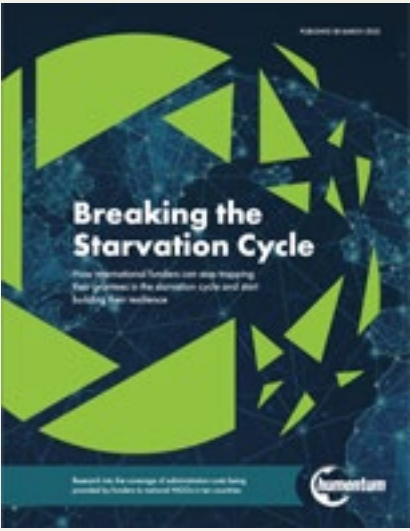
Breaking the starvation cycle

The myth that low overheads equal efficiency in NGOs is the focus of a major new report by Humentum in March.

The research gathered and examined evidence on the extent to which international donor funding covers the real administration costs of NGOs and how funders can contribute to the financial health and resilience of NGOs.

The research found that inadequate coverage of fundees' administration costs, coupled with limited access to unrestricted income, had a negative impact on the stable financial health of NGOs. The research concluded that organisations become trapped in a 'starvation cycle' that has 'significant negative organisational impacts'.

The research found that funders have a key role to play in breaking the starvation cycle and sets out three key recommendations for them. Find out more and read the research.



How do charities recruit?

New research by CharityJobs provides insight into how UK charities recruit their paid staff and how they try to ensure fairness in recruitment.

The research concludes that the issue of fairness in charity recruitment is growing, but it's not a simple or easy issue to tackle. Nearly all charities (96%) said they advertised their jobs publicly and 88% said they included a salary in the advert.

This is welcome news for the sector and those who campaign to #ShowTheSalary. But there's more work to be done to move towards addressing inequality and ensuring fairness. Just 10% said they had set diversity targets for recruitment and 12% said they used a diverse range of images in and around the advert. Some charities (9%) had used a tool to remove gendered language and 9% used an equality, diversity and inclusion expert to assess the advert.

Steve and Raya Wexler, co-founders of CharityJobs said: "We wanted to run this research to find out how charities recruit so we can see how much further we have to go, and what else we can do to help. Fairness matters in all recruitment, but especially to charities who need to reflect the communities that they help."

Read the full report.

Help is at hand!



Did you know that CFG’s members have exclusive access to a range of helplines, staffed by our corporate members. You can benefit from expert insight and advice, offering free initial guidance on the following topics:

Accounting and Tax

Run by leading charity accountants Crowe, this helpline provides free initial guidance to CFG members on accounting and tax issues such as accounting and auditing standards and best practice, tax and VAT and strategy.

HR and employment law

Employment law specialists Mills & Reeve offer 30 minutes of free advice on a wide range of HR and employment law queries. Open to all CFG members.

Managing Financial Difficulties

Insolvency experts MHA MacIntyre Hudson, provides free, specialist support for voluntary and community organisations in financial crisis. Open to all. Areas they can help members: Mounting debts; Less cash flow; Rising income gaps; Worries that you cannot keep doing more with less.

Legal general advice

The law firm Russell-Cooke works with CFG to provide a free telephone helpline for CFG members. The helpline allows members to have a short telephone conversation with a legal professional on issues relating to running a charity, such as governance, contracting and collaboration, fundraising, mergers, data protection, and more!

Pensions

Specialist charity pensions advisors Spence & Partners are available to provide pensions support. Their team of actuaries and pension consultants, headed by David Davison, can assist members with all your pension queries.

Property

Charity Property Help

Call for free initial guidance to your property queries related to disputes with builders, planning issues, repair disputes and more. Open to all

Areas they can help members: Disputes with builders; Repair disputes; Landlord and tenant disputes; Project management; Dilapidations; planning issues; Property maintenance; and Property strategy.

Ethical Property Foundation

Support for CFG members includes free tailored property advice and online guidance. Plus, affordable consultancy: property health checks for finance directors prioritise spending; property strategies & practical training for trustees and staff.

Recruitment

Answering your helpline calls will be Magella, an Executive Consultant specialising in charity sector recruitment at Goodman Masson, and a champion of diversity in recruitment. Areas of expertise include remote interviewing and on-boarding, diversity and inclusion in recruitment and attracting the best talent.

To find out more about the Helplines and how to access them, visit the ‘Helplines’ tab [here](#).

Welcome to our new members!

Charity members

[Elton John AIDS Foundation](#)

[International Institute Environment & Development](#)

[LICC](#)

[Mermaids](#)

[North England Conference of Seventh-day Adventists](#)

[Positively UK](#)

[Primary Care International CIC](#)

[Royal Society for the Encouragement of Arts](#)

[Start Network](#)

[The Redbridge Music Lounge](#)

[The South East Rivers Trust](#)

[Trades Union Congress](#)

[Whitehill & Bordon Community Trust](#)

[Youth Music](#)

Corporate members

[American Express UK](#)

Coaching through change

How can charities use coaching and mentoring skills to bring out the best in their teams?

This was the question on the minds of members taking part in CFG’s Mentoring Scheme in March. At the monthly check-in session, the group was prompted to think about how the skills they’ve learned during their personal peer-to-peer mentoring sessions can benefit their own workplaces.

CFG recently rolled out a coaching and mentoring skills programme to help managers get more out of their team interactions and break down the barriers created by remote working. In a short interview, Laura Millar, CFG’s HR Manager,

spoke about the importance of investing in leadership and culture along with the skills the CFG team has been learning. You can watch the interview with Laura [here](#).

Want to find out more?

CFG’s Mentoring Schemes are extremely popular and places fill up fast. If you’d like to be part of a future group to or would like to find out more, email [Jessica Meddick](#) or [Zoe Bennett](#).



Above Zoe Bennett and Laura Millar talk about the power of coaching and mentoring.

Grantmaking group gets going in April

The Finance in Grantmaking Special Interest Group (FIGSIG) is back! The group will relaunch through an online event on 26 April.

The aim of the group is to promote co-operation and the exchange of ideas between individuals in grantmaking organisations. Members will learn new ways to make the most of their resources, resolve problems, avoid duplication, develop finance skills and improve performance.

Jessica Meddick, Senior Membership & Insight Officer at CFG, commented: “We’re really excited to announce the group’s relaunch. The team has been working closely with members and partners to revive FIGSIG over the past few months.

“We held a roundtable with members who had expressed an interest in the group. From this, we have been able to create a list of topics to progress with as we bring back these insightful meetings. We’d like to take this opportunity to thank our valued partners at the Association of Charitable Foundations for their continued support and expertise.”

The power of connection

The group’s relaunch is part of a wider drive to provide new opportunities for members to connect on issues of specific interest. Jessica continued: “The past two years has been disruptive and difficult for everyone and we understand that now, more than ever, there’s a great deal of support to be had in meeting with like-minded people who share the same aims and challenges.

“During the membership renewal period we’ve been able to dig a little deeper on what our members’ special interests and needs are. The wider aim is to create support circles of those who will benefit from more in-depth, specialist advice and content. We’re excited to see all the activity that comes out of our special interest groups and look forward to facilitating the formation of many more.”

Join FIGSIG!

Members from any size of grantmaking organisation are welcome to join the group. Your job role/title is not important either – CFG membership includes everyone in your team and organisation.

For more information and to join our mailing list for forthcoming events, please **email Jessica**. To find out more about our Special Interest Groups, [visit our website](#).



Through the looking glass

Caron Bradshaw OBE
CEO, Charity Finance Group

Reflecting on the last two years as we mark the second anniversary of the first lockdown caused by the pandemic, you would be forgiven for feeling a bit like Alice in Wonderland. Finding a flask marked ‘drink me’ or a piece of cake marked ‘eat me’ would not, frankly, have made the past couple of years noticeably stranger! But just as the puzzling and risky situations Alice encountered helped her to explore what did and didn’t make sense, the pandemic has also been a valuable source of lessons for me. Two years in, I thought I’d share six things I’ve learned about leadership and life.

1. Inequity and disadvantage
Early on during the pandemic I heard someone say that Covid was a great leveller. I couldn’t disagree more. Of course, the virus could infect anyone with devastating consequences, whether pauper or prince, but there is no doubt its impact on the most disadvantaged in society was significantly worse. The gap

between the haves and have-nots has increased, of that I am certain. It is essential that, whatever our cynicism or misgivings, we grasp with both hands the invitation to ‘level up’ society. The terrible murder of George Floyd in the US, the murder of Sarah Everard and the mistreatment encountered by Child Q here in the UK, are just three horrific cases



where we have all been prompted to face realities that are different to our own. And we must face them, with unflinching honesty. It is our job to confront painful truths.

2. Speaking up with purpose
The evidence of the past two years has cemented that civil society is never more needed. Whether supporting the vaccine roll-out, responding to spikes in demand or channeling enthusiastic new volunteers

“It is essential that, whatever our cynicism or misgivings, we grasp with both hands the invitation to ‘level up’ society”

wanting to help their neighbours, this period has reinforced the merits, worth and necessity of civil action and the importance of dissent.

It is beholden on us to speak uncomfortable truths to those in power, particularly as we rise to the challenges highlighted by the war in Ukraine. It’s our job to support and find solutions to, for example, the refugee crisis. This must include encouraging the continuation of newly-found positive language around those fleeing war, so that those seeking refuge on our shores from Yemen, Syria, Afghanistan and countless other places are also welcomed and cherished, not othered and demonised.

Speaking up and supporting are not mutually exclusive – we can do both. We can both be grateful for what is given and highlight where it is not enough, at the same time. It is clear, looking at the response to both the pandemic and the traumatic scenes of the last few weeks that resources are not the issue; lack of political will is. So, we owe it to those we serve to find ways to demonstrate our value and demand that we’re included as a partner and not a player to be wheeled out when it suits.

3. Leadership itself
I wrote recently about the importance and absence of leadership. From Brexit, to Covid and now the Ukrainian crisis, it has been proven unequivocally that we need more than buzz words and catchy phrases. If leaders come to ‘power’ purely on the basis of personality and pizzazz, we cannot be surprised when they are found wanting in times of real challenge.

4. People and culture
It’s an age-old truism that culture eats strategy for breakfast. Going into the Covid-19 crisis CFG had a great bank of goodwill from the team and from the people we partner with and serve. That cultural surplus stood us in good stead as our world changed beyond all recognition.

I realised quite quickly that people achieve huge amounts under immense pressure. But even under the most extreme of circumstances, we cannot take that, and culture, for granted without suffering fall-out. The world in which we build our teams and establish ways of working is very different now.

We must make sure that the energy and importance we attribute to culture is maintained. You can read more on this in my article ‘Rethinking talent risk’ in Quilter Cheviot’s excellent ***Annual Review for Charities: 2021 in perspective***.

5. Stronger together
Repeatedly I have experienced the blessing of collaboration. We can be greater than the sum of our parts and can achieve so much more when we work together. Gone are the days of big personalities and personal triumph. Now we win together and work towards longer-lasting solutions.

6. Resilience and vulnerability
I’ve spoken openly about my own mental health and that time showed me the importance of being vulnerable and seeking help. During the past two years I have been tested, through work and personally. And I’ve realised again that resilience isn’t about tooling up and pushing through. Resilience is achieved by reaching out and connecting with each other. It’s about sharing and taking care of our fellow human beings. It’s about recognising the imperfection and fragility of systems and still, somehow, finding ways to carry on.

“I’ve been reminded that resilience isn’t about tooling up and pushing through”

Now isn’t that just the sector we know and love in a nutshell? The final lesson is not a lesson at all, but a timely reminder. As the Duchess said to Alice: “Oh, ’tis love, ’tis love, that makes the world go round!”



It's not nearly enough



Richard Sagar
Head of Policy, Charity Finance Group

To say that the background to this year’s Spring Statement is difficult is something of an understatement.

Inflation hit 6.2% in February (and this doesn’t consider the Russian invasion of Ukraine and the increase to the energy price cap in April) and the Office for Budget Responsibility (OBR) is expecting it to increase further to 7.4% for the year. Combined with an impending 1.25 percentage point increase to NICs from April, and a real-terms cut to benefits (increasing by only 3.1%, which is well below inflation) charities and the beneficiaries they serve face a cost of living crisis not seen for many decades. The OBR stated in its forecast ‘the rise in inflation to a 40-year high this year is expected to reduce real household disposable incomes (RHDl) on a

per-person basis by 2.2 per cent in 2022-23 **the biggest fall in living standards in any single financial year since ONS records began in 1956-57.’** This will be devastating to those on the very lowest incomes in our society, and correspondingly the charities and social organisations that support them. With this in mind, we expected the Chancellor to unveil a set of measures which matched the challenge faced by those who need support the most. Suffice to say he did not. **Policy announcements** Several policy announcements were made which attempted to alleviate cost of living pressures. Those of relevance to our sector included:

NICs Threshold National Insurance thresholds will increase from £9,880 to £12,570 from July 2022. Around 70% of NICs payers will pay less, which will offset and soften the blow of the introduction of the Health and Social Care levy. While of some benefit to those on low incomes, it will primarily benefit middle and higher earners with roughly two-thirds of the benefits going to the richest 50%. There are additional changes to class 2 NICs payments for low earners so that from April, self-employed individuals with profits between the Small Profits Threshold and Lower Profits Limit will not pay class 2 NICs. **Income Tax** The basic rate of income tax will be reduced to 19% from April 2024. There were concerns about how this might affect Gift Aid, but there was a helpful addition to the budget documents which stated that a three-year transition period for Gift Aid relief

will apply, to maintain the income tax basic rate relief at 20% until April 2027. **Employment allowance Increase** From April 2022 the employment allowance will increase from £4000 to £5000 per year. This modest increase will save eligible charities at most £1,000 and is welcome, but for the vast majority with even a modest wage bill this won’t offset the increase in NIC payments for employers with the upcoming 1.25% increase. Those charities affected may need to update relevant software to take account of this change. As Paul Johnson, Director of the IFS has pointed out, it is slightly bizarre for the government to commit to cutting income tax by 1% while at the same time increase NICs by 1.25%, as this will exacerbate the difference between those with unearned income and those with earned income. **Household Support Fund** The Household Support Fund is to receive an additional £500m. Delivered by Local Authorities it will go towards providing some additional support to vulnerable households. However, as with many measures announced, it will provide minor relief. **Levelling Up Fund second round** The government is launching the second round of the Levelling Up Fund and publishes a refreshed prospectus, inviting bids to come forward from all eligible organisations across the UK. There is very little by way of detail, including nothing further on what will be in the prospectus and on funding. The sooner that this information is published the better. **Tax Plan** Alongside the policy measures already outlined, the Chancellor put forward further measures in his new Tax Plan. While there was very little of direct interest to charities, there was a focus on:

- Reforming business tax reliefs allowing them to claim relief on certain R&D expenditure

- Creating incentives to business to invest in productivity-enhancing assets, and
- A promise to revisit the operation of the Apprenticeship Levy to determine if it could further increase expenditure on the right kind of employee training.

The final bullet will be of interest to many in the sector who have not been able to utilise the Apprenticeship Levy for their charity. We will look forward to further details on this in due course. **What was missing** The most noticeable omission from the Spring Statement was additional support for those in receipt of benefits. Benefits will only increase by 3.1% in the coming financial year and the OBR has forecast it reaching 8.7% in Q4 2022. People on the very lowest incomes will see a real-terms cut to their incomes which will push many individuals and households over the edge. This will be devastating to many and will undoubtedly lead to a significant increase to demand for many charitable services, placing additional strain on charity finances. The Joseph Roundtree Foundation pointed out that by failing to increase benefits, the

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...the Chancellor ‘has abandoned many to the threat of destitution’.

Chancellor ‘has abandoned many to the threat of destitution’.

Overview of OBR economic forecast

Perhaps the most notable row in this table is CPI inflation which is forecast to be 7.4% this year, falling to 4% in 2023 and 1.5% in 2024.

The labour market is performing relatively well with no fall in employment forecast, but with earnings forecast to increase by less than inflation, this will mean many will be worse off for the next several years.

To read more from our corporate partners on the Spring Statement, [visit our blog](#).

	Percentage change on a year earlier, unless otherwise stated						
	Outturn	Forecast					
	2020	2021	2022	2023	2024	2025	2026
Output at constant market prices							
Gross domestic product (GDP)	-9.4	7.5	3.8	1.8	2.1	1.8	1.7
GDP per capita	-9.7	7.4	3.5	1.5	1.9	1.6	1.5
GDP levels (Q4 2019=100)	90.4	97.1	100.8	102.6	104.8	106.6	108.4
Nominal GDP	-4.6	7.7	6.7	5.0	4.0	3.7	3.7
Nominal GDP (£ billion)	2,153	2,318	2,474	2,597	2,701	2,801	2,904
Output gap	-0.4	1.3	0.7	-0.3	0.0	0.0	0.0
Expenditure components of real GDP							
Household consumption	-10.5	6.1	5.4	1.0	1.5	1.1	1.2
General government consumption	-5.4	14.5	2.6	1.2	1.4	1.6	2.0
Business investment	-11.4	-0.7	10.6	5.6	3.6	5.4	4.5
General government investment	2.7	11.9	-1.1	7.8	-2.0	1.1	1.7
Net trade ¹	0.8	-1.2	-0.6	-0.1	0.5	0.0	-0.1
Inflation							
CPI	0.9	2.6	7.4	4.0	1.5	1.9	2.0
Labour market							
Employment (million)	32.5	32.4	32.7	32.9	33.1	33.2	33.3
Average earnings	1.8	6.2	5.3	2.8	2.6	2.9	3.2
LFS unemployment (rate, per cent)	4.6	4.5	4.0	4.2	4.1	4.1	4.1
Productivity (output per hour)	1.3	1.2	-0.2	1.0	1.6	1.3	1.3

¹Contribution to GDP growth.

Meet the Sponsors

Purposeful and Empowering:
Q&A with Sophie Ward



We speak to Sophie Ward, Head of Charities and Education at HSBC Private Banking, about the new purpose of wealth, how charities are viewing their investments in a post-Covid world, and what advice she offers finance leaders in the space.

What do the words purpose and empowerment mean to you?

These words mean providing charity clients with confidence both around making investment decisions, and how those decisions will support their organisation's charitable objectives.

Has the purpose of wealth changed?

We're definitely seeing a shift in how our charity clients view their finances. Today, they are often thinking about how they can support their charitable objectives throughout the whole financial chain, in addition to their fiduciary duties. They are looking at future generations and beneficiaries, and how they can sustain them. They are also considering voting and engagement, and sustainability aspects –

especially now that climate change is the number one fiduciary risk in financial markets over the long term.

Are charities viewing their investments differently post-Covid?

Interestingly, we're seeing a number of foundations begin to make plans to spend down their capital at a much faster pace. So rather than existing in perpetuity, they're actually looking at how they can have the most impact over the next 10 years. They are considering whether they will have a greater impact in the long term if they have more of an impact supporting people today. That's an interesting gear change.

We're also seeing a focus on the link between the charity's purpose and its portfolio. People are examining the

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Where we're beginning to see real movement is when it comes to working with organisations around climate change...

nuances of sustainable investment. They aren't just thinking about negative screening, instead they are looking at the likes of overall carbon reduction and social issues. Generally, they are beginning to think a lot more deeply about the role of the portfolio.

We are seeing a shift towards increased allocation to private equity. Owing to the fact that we'll see lower returns from equity markets than we have over the last decade, I think we'll witness organisations become more willing to take an illiquidity premium and investing in private equity and other diversifying asset classes.

How has this changed how HSBC works with its clients?

The investment landscape is always evolving. We've seen this with the rapid growth in popularity of sustainable investment products over the last two years. But here at HSBC, we've been integrating responsible investment for over 20 years through our Asset Management business. Where we're beginning to see real movement is when it comes to working with organisations around climate change, so looking at overall carbon reduction and aligning portfolios to Paris-aligned benchmarks in order to meet Net Zero targets.

How can charity finance leaders help when it comes to more purposeful investments?

I think that charity finance teams need to feel empowered to ask questions and to challenge their investment managers. They should take the time to have in-depth reviews in order to make sure that they fully understand some of the voting, engagement and sustainability activities that are happening on their behalf, alongside market updates. By having a real interest in what's happening, they will be better informed about future risks and opportunities.

HSBC Private Banking is sponsoring CFG's Annual Conference 2022. Come and meet Sophie and the team on 30 June. See opposite to find out more!

About HSBC Private Banking

HSBC Private Banking manages £310bn of investment assets globally and £13.2bn in UK, including £800mn for UK Charities. Our specialist team work with charities, schools and universities on their investment management and provision of lending against investment portfolios. We bring the best of HSBC's global reach to open up a world of opportunity for our charity clients.

About Sophie Ward

Sophie runs the Charities & Education team at HSBC Private Banking, working with charitable organisations on their investments, including how to weave sustainable and ethical requirements into their portfolios. She has been with HSBC Private Banking since 2010 and is a Chartered Wealth Manager. She is also responsible for driving volunteering engagement between local organisations and HSBC employees across the UK. She is a senior volunteer at Crisis Christmas and out of the office is usually found surfing or trail running.

CFG

30 JUNE 2022

ANNUAL CONFERENCE PURPOSEFUL AND EMPOWERING

With nearly 300 attendees already confirmed, CFG Annual Conference is going to be the biggest event of the year for charity finance professionals!

Don't miss the chance to **book your member ticket for £336**, a saving of £114 on the non-members' rate.

There will be more than 20 sessions and interactive workshops grouped in five separate streams:

- **Technical**
- **Leadership and Strategy**
- **Risk and Resilience**
- **Futureproofing**
- **Charity HR Network**

A few of our speakers:

- **Empowering colleagues through financial decision making**
Richard Blakey
- **No longer "just accountants"**
Tim Gutteridge
- **Linking supply chain and social mission**
Simon Hopkins and Vicki Hardman

- **Leadership during the pandemic – the work of leisure and culture charities**
James Brindle and Aeneas Richardson

Take a look at the full programme

If you're looking for new ideas and inspiration, knowledge and opportunities. **Register now** and **share with colleagues!**

Something for our smaller charities

To make CFG Annual Conference even more accessible to our members, we are offering a limited number of tickets at £218 each to our charity members under £1 million, a saving of £118 on the full members' price! There are only a few left at this rate. Contact our **events team** to redeem this offer.

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Cyber security – it matters to us all!



Taylor James
Integration and Content Lead, Endsleigh Insurance

Cyber security is no longer the preserve of the large organisations. In today’s highly networked world, where many of us are working remotely and Russia’s attack on the Ukraine increased the threat of cyber warfare, cyber security is everyone’s business.

There’s never a good time for a cyber-attack. With stretched resources and a heavy reliance on fundraising and volunteers, it can be particularly catastrophic for small charities. CFG’s corporate partners, **Endsleigh**, help to protect more than 3,000 charities both large and small. Here, they explore what cyber security is, what attacks look like and what you can do to protect your charity.

What is cyber security?

Cyber security is where measures are put in place to protect an organisation from

cyber-attacks. Attacks could take place on networks, systems, programs, devices and data. These attacks could result in irrecoverable damage (financial, legal and reputational) for the charity involved.

Under the General Data Protection Regulations (GDPR), there is also a legal requirement to have appropriate measures in place to protect personal data. The measures put in place include different processes, controls and technologies, and these all aim to reduce risk when it comes to cyber-attacks.



The startling thing about many cyberattacks is that with the right measures and training in place, they could have been prevented.

Types of cyber-attacks

There are various types of cyber-attacks to be wary of, and small charities could be affected by any of them, especially if they’re embracing the digital world. These could include:

- **Phishing** – Where the attacker tries to get staff to hand over specific information (such as bank details).
- **Malware** – Where an application is placed on digital devices and malicious activity is carried out.
- **Malicious apps** – Where sensitive data could be stolen, files could be encrypted with ransomware etc.
- **Various other types of attack** such as ‘man-in-the-middle’ (MITM), distributed-denial-of-service (DDoS), SQL injection, zero-day exploit, DNS tunnelling and more.

Assessing and managing risk

The startling thing about many cyber-attacks is that with the right measures/training in place, they could have been prevented. This is the main reason why it’s so vitally important to focus on risk management when it comes to cyber security. A risk assessment will help you mitigate risks in your charity and therefore prevent successful attacks. This will, in turn, reduce costs for your organisation (via the prevention of potential attackers’ financial gain, any fines you may incur as a result of an attack or by loss of income via reputational damage).

Cyber risk management will also protect your charity’s reputation. A cyber-attack doesn’t look good for any organisation, and despite it not directly being your charity’s fault, in retrospect, there may have been measures you could have taken to prevent it.

How to conduct a cyber risk assessment

A good first step in conducting a cyber risk assessment for your charity is to find a template you can use. This should outline



Cyber risk management will also protect your charity’s reputation.

all the areas you may need to consider, plus you could adapt it to include additional areas unique to your organisation.

If your charity doesn’t have someone dedicated to looking after your cyber security, you can find free templates and resources online to work with.

Once you have your template, as a general overview, you’ll need to:

- Consider the scope of the risk assessment
- Identify the key areas that are a cause for concern
- Analyse the risks and potential impact
- Prioritise those risks and document them
- Identify measures to mitigate the risks highlighted and document those too

Cyber security guidelines

Once you have your risk management plan mapped out, you’ve identified your risks, how to mitigate them and communicate this to your staff, you’ll likely need to put some cyber security guidelines in place to allow your teams to follow the specific policies.

It may be a good idea to create a hub of cyber security policies easily accessible to all staff and implement some training to complement these policies. For example, cyber security training overarched by:

- Password policy
- Software update for digital devices policy
- Data encryption policy
- Remote working policy

Smaller charities may not consider it a priority to commit vast amounts of resource to cyber protection. However, a sensible approach would be weighing up the implications of a potential attack on your charity and putting measures in place to mitigate the risks.

Extra resources

A good starting point for small charities who may not want to commit the resource could be **this small charity guide** from the **National Cyber Security Centre** (NCSC). This guide provides tips on improving cyber security quickly, easily and most importantly, at a low cost.

The NCSC has also launched a training course aimed at small charities. **Find out more here.**

Finally, join CFG and many others and sign the new **Charity Fraud Pledge**. Share awareness in your organisation and spread the word, keeping your organisation, and others, safe.

About the author

Taylor James is a digital marketing professional who has been specialising in the insurance space for the last few years at Endsleigh. Her background is predominantly digital, with a specific draw to charities and not-for-profits in each of her roles over the past five years. She’s worked within in-house, agency and freelance environments, and whilst out of office, can usually be found reading, getting coffee or paddle boarding.

How finance leaders can help drive a charity's ESG strategy



Nazreen Visram
Head of Charities, Barclays Corporate

Tackling the environmental, social and governance (ESG) agenda has become an increasing priority for charities, not least because it has become so important to donors, beneficiaries, staff and other stakeholders, as well as to wider society. All organisations need to define and act on ESG objectives and deliver tangible results.

Reducing an organisation's carbon footprint and pursuing statutory net-zero targets will, of course, form a major element of any strategy, while a commitment to preserving biodiversity, where relevant, is also rapidly moving up the agenda. Yet recent [research by the Charity Finance Group](#) shows 84% of charities don't have a net zero objective and just 14% report on carbon emissions. Well-defined diversity and inclusion policies and processes for monitoring and measuring their effectiveness should also be central to any ESG strategy. In addition, many charities are increasingly taking steps to ensure their supply chains are sustainable and that the suppliers they work with follow environmentally friendly and ethical business practices.

Organisations face increasingly stringent ESG reporting requirements, particularly relating to direct and indirect emissions as part of their long-term net zero ambitions. A clear ESG strategy is therefore essential for all charities, not least in demonstrating commitment to issues that really matter to stakeholders, enhancing their reputation and improving staff and volunteer engagement and retention. Pursuing such a strategy can also result in significant financial savings through more efficient use of resources and reduced energy consumption, as well as enabling the organisation to respond to rapidly evolving priorities and new regulations. Creating and implementing an ESG strategy clearly needs to be costed, but the biggest cost over the long run is likely to result from inaction.

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ESG priorities should be integral to a charity's capital allocation, financing and investment decisions.
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The role of finance leaders
Developing a robust ESG strategy and setting clear priorities and goals is clearly vital for the long-term success of charitable organisations. Finance leaders have a key role to play in ensuring these objectives are communicated and executed effectively through the organisation. More specifically, finance leaders need to ensure that ESG initiatives are embedded into the charity's financial planning and reporting. ESG priorities should be integral to a charity's capital allocation, financing and investment decisions. This can include

using the UK and EU Taxonomy tools to help identify sustainable activities that are suitable for green financing, such as sustainability-linked bonds and loans. Investment decisions, including any pension fund investments, require careful screening to ensure they are aligned with the charity's ESG priorities. Finance leaders also have an important role in determining the potential financial impact of climate change on the organisation and should reflect that in their strategic planning and reporting. Similarly, sustainability and other ESG considerations should be integrated into governance and risk management strategies.

As part of the drive to develop an ethical supply chain, more and more charities are setting targets to motivate suppliers to reduce emission and demonstrate sustainable sourcing. **Clarity, education and communication**
In our experience, successfully delivering an ESG strategy involves strong leadership from the top of the organisation. This helps to break down knowledge barriers and ensures everyone within the organisation is informed about the issues involved, knows why they matter to the charity and are familiar with the strategy.

Leaders can encourage awareness of and engagement with ESG strategy by setting ESG-related goals for their teams and integrating them into day-to-day processes. Internal working groups covering, for example, sustainability and diversity and inclusion matters, can help push institutional thinking forward and empower staff and volunteers.

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Leaders can encourage awareness of and engagement with ESG strategy by setting ESG-related goals for their teams...
”

About the author
Nazreen Visram is Head of Charities Public Sector Team at Barclays, she leads a team providing banking services, thought leadership and innovation to organisations in the charities sector. Nazreen is a member of the Corporate Banking Diversity Council and the Sustainability Forum and co-chairs the Embrace Network, responsible for the multicultural diversity agenda. She is an accredited Enterprise Mentor for the Institute of Enterprise and Entrepreneurs. Nazreen is very passionate about championing and inspiring women. She is currently a governor for a Multi Academy Trust. In 2016, Nazreen was a finalist for the Barclays Woman of the Year Award, shortlisted for an Asian Woman of Achievement Award in 2017, listed in the Financial Times as a top 100 Ethnic Minority Role Model in 2018, 2019 and 2020, and The Guardian's Investing in Ethnicity Awards. She was also recognised as Brummel Magazine's top 30 inspirational women in the city and one of Hive Learning's most influential D&I leaders. And was also a finalist for the British Muslim Awards.

Keeping informed on the latest developments by participating in ESG-focused external groups and events is also important, as is engaging and consulting with staff and external stakeholders to get their views and feedback on how the strategy is working. Finally, charities perhaps need to be better at telling their own ESG story and showcasing their actions and achievements to both external and internal audiences. Clearly, finance leaders and their teams have a key role to play here in quantifying and measuring the social value that is being delivered.

Smoothing the path to a new finance system



Sinéad Brennan
Head of Onboarding, AccountslQ

We often find that, initially, our charity sector customers are apprehensive about changing their finance system. They're worried about operational disruptions, the project overrunning or simply not having the internal resources to implement a new system effectively. While these concerns are understandable, by following the right steps they don't have to become reality. Here are five key steps to making your finance system implementation project a success.

1 Take the opportunity to review your processes and workflow
Most charities have highly complex accounting needs. That's why it's essential your provider invests the time in what we call the discovery stage of the project. Ensure that before an implementation plan is designed that your charity's needs are well understood. Detailed questions should

be asked to get a clear idea of what your Chart of Accounts looks like and what your reporting needs are. That includes what data you need, and in what format, for your monthly operational reports and your SORP regulatory reporting. Your supplier should be experienced in working with charity finance teams, reviewing current processes and identifying workflow efficiencies.

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The project kick-off meeting is the time to bring in the people responsible for key processes and identify a project lead. Making it a collaborative effort ensures the right people are making the right decisions.

For example, many charities use this discovery phase as an opportunity to move away from paper or email based manual approval processes to something much more automated and efficient. One of my mantras is 'don't build a new system around old processes'. Take the time to review your reporting, and harness the capabilities of your new system, to get the financial clarity your organisation needs.

2 Communicate and engage early and get buy in
Charity finance teams need to meet the demands of a wide spectrum of stakeholders; from employees and volunteers, to donors and trustees. The project kick-off meeting is the time to bring in the people responsible for key processes and identify a project lead. Making it a collaborative effort ensures the right people are making the right decisions.

It's not just about the finance team. Other functions, such as marketing, fundraising, HR and operations, will get value in moving to a new Cloud-based finance system. For example, many of our charity customers nominate non-finance colleagues as light users, who can issue purchase orders, and others as approvers to ensure they retain visibility on spend.

We've found that when the wider team understands the benefits of Cloud-based systems, such as the flexibility to work from anywhere, they're much more likely to engage with the project.

3 Follow a detailed project plan
This is the point where you really reap the benefits of investing time in the Discovery stage. Once everyone is onboard, a project plan that's straightforward and easy to follow should be put in place. Tasks with dates should be allocated and project management software such as Wrike can really help to keep everyone on track.

I'd also factor in post-implementation training into the project plan because that's when you'll probably have more specific questions about using the software.

Customer case study: Lepra and AccountslQ

Lepra are a UK-based charity, operating globally to eradicate Leprosy. Like many charities, Lepra has complex sources of revenue that must be consolidated into one system for accounting and compliance purposes. Recognising the need for a Cloud solution to automate their manual processes and consolidate their revenue, the Lepra team engaged ION, a financial transformation specialist, to help find the right finance system for them.

The implementation was completed in a matter of weeks, and the transfer of data to AccountslQ was seamless. As a result, Lepra have seen multiple benefits:

- **Process efficiency:** manual processes have been drastically reduced, with some processes now 80% quicker than before.
- **CRM data connectivity:** removing the need for additional Excel sheets and manual intervention to import and

export data sets several times is helping to save the team time and reduce errors.

- **Remote access and usability:** more active users are getting the most of the system. With many teams working remotely, having user-friendly Cloud systems has minimised training requirements and empowered decision-making across the team.
- **Expenses management:** switching from paper methods to a digital system means expenses are submitted to the relevant manager directly, with the employee given full traceability to monitor the status of their expenses claims.
- **Scalability:** the open API structure paves the way for scalability of the system in the future. The team can plan for additional modules and reporting functionality when the business requirements dictate.
- **Maintenance:** the system is much easier to maintain than their previous software.

4 Don't try to do too much, too soon
It pays to be realistic. The plan should be adaptable to flex with resources and timeframes. And forcing too much change, too fast can really overwhelm your team. I'd always recommend a phased project approach. Focus on what is business critical first and leave other digital wins until later.

Getting up to speed quickly is often a priority for most charities but you don't have to rush into implementing all the system capabilities straightaway, you can always add enhancements and integrations with other software, such as Salesforce or your fundraising system, later.

5 Focus on continuous improvement
I don't see implementing a new finance system as a one-off project. Charity finance

teams will always need to adapt to changing circumstances and it's important your software provider is there to support you!

About the author
Sinéad Brennan leads the Customer Onboarding team at Cloud accounting software provider, AccountslQ. She's a qualified accountant who, in her previous Group Financial Controller role, has implemented AccountslQ's software for a complex, multi-entity organisation. AccountslQ has over 100 charity sector customers and Sinéad's team ensures they are fully supported throughout the onboarding, implementation and adoption process.

Building a home for members



What does it mean to be a member of the CFG community? And how are members helping to shape the benefits and services CFG provides? We talk to Jit Mistry, Head of Membership and Marketing at CFG, to find out.

► **Hi Jit! Would you mind telling me about your role at CFG and your team?**

Since joining CFG in 2020, my role has really grown with the organisation and its vision for members and the CFG community. The Head of Membership and Marketing role came out of CFG's restructure in spring 2020, and it's my responsibility to lead on membership, engagement and marketing.

The team is new, in that the marketing and membership functions have been brought together as one team for the first time. So, my first job was to get to know the team so we could work on our immediate priorities during the ongoing Covid-19 crisis and

identify a short to medium-term strategy that we could all gather around. In 2022, we're connecting with members regularly and I'm sure my name will now be familiar to many.

► **You moved from a membership organisation to CFG 18 months ago. What have you learned about CFG and the charity sector during that time?**

Coming into the charity sector, what struck me was its generous and open spirit. Charity finance professionals are really good at collaborating, helping one another and providing support when it's asked for.

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The notion we really want to share is that as a member you are not buying into a membership. You're stepping into a community.

For me, this generosity in sharing time and expertise is at the heart of CFG's community. It's more than a willingness to share best practice and give back, it's a passion.

As an infrastructure body, I'm also impressed by how much work takes place for the benefit of all charities, not just those who are CFG members. That's really important because, even though no two charities are the same, they are all ultimately affected by the same regulatory framework in which they operate. I'm proud that we exist to serve the sector, not only our members and partners.

► **What is the team doing to include members, bring them into the community and support them?**

By improving our processes we can free up time to speak to more members and get to know what they need from us. So, one of the first priorities when I arrived was to look at the many service functions to see how we can make them slicker and move to a fully digital approach.

With that foundation in place, we have started to create a home for members, a home we can continue to build on with an ambitious, yet realistic strategy. The ultimate position for me would be to shift the understanding of what membership is and does, and that starts internally in CFG as well as externally.

► **Can you tell us a bit more about that?**

Sure. For me, the term membership is a bit on the transactional side. It sounds like you've purchased something so therefore we will be delivering it to you and that's it. That's true in a sense, but that's not all it is.

The notion we really want to share is that as a member you are not buying into a membership. You're stepping into a community. And when you foster a community spirit, you move membership to another level. So, it's about ownership – members feeling that they own the organisation that they're supporting, that

they have a stake in it. That is the zenith! The good thing about CFG and the charity sector – it feels achievable.

► **The past two years have been characterised by the response to Covid-19 and a huge shift in the way we all work. How has CFG adapted and how did that impact our members?**

We've had this huge shift, the whole sector has carried a heavy load during the past two years. The pandemic has highlighted and heightened the importance of the finance function in charities. CFG as a charity is in a privileged position in that we're working with those people and representing them. The real satisfaction is in knowing that they feel supported.

For example, through a generous grant from Garfield Weston we were able to bring nearly 200 new, small charities into the community that were struggling because of the pandemic. We were proud to be able to support them during that difficult period and through that we're developing a new programme of support so we can continue to help.

► **Looking ahead, what's some of the work or activities your team has planned?**

We almost need a bit of a reset, to test some of our assumptions and identify what we still need to provide. To do that, we have to keep speaking to our members, perhaps in ways that were different to before.

We'll soon be starting a process of surveying members, asking what's important to them and finding out more about how they want to engage post-pandemic. CFG offers a lot, from the [events and training](#) that we all know and love, to mentoring programmes, the [Inspiring Financial Leadership course](#), to the [Finance Journey development tool](#).

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We'll soon be starting a process of surveying members, asking what's important to them...

We're relaunching and creating new [special interest groups](#), and to do that we're also developing the support around them. This involves working with our volunteers too.

We're also in the middle of planning our first in-person **Annual Conference** for the first time since 2019, which will be held in June.

► **What would your main message be to members right now?**

Talk to us! Tell us what it's like for you in your role now and come and learn with us. We know everyone is different, so through these conversations we can guide you and your team to make the most of your membership.

I invite you to talk about the value you can bring to the charity finance community, as well as the value you can take away!

If you would like to chat with Jit about how you can make the most of your CFG membership and get involved, [please email!](#)

EVENTS

Almost all our events are taking place online, to maximise accessibility for our members across the country. Your joining instructions for our events will be sent to you once booking and payment has been completed.

If you have any questions about our programme contact events@cfg.org.uk.

NEW!

CRISIS AND DISASTER RECOVERY WORKSHOP

Date: 27 April 2022 2-3:30pm
Online A link will be sent prior to the event.

Price: Charity Members £25
 Charity Non-members £50
 Corporate Non-members £75

Unexpected events can be a very painful shock to your charity, but there are ways to minimise their impact. This workshop will explore what actions a charity can take to save time and money when disaster strikes. The session will offer tips for business continuity planning and will show you how to create and evaluate a crisis management plan tailored to your organisation.

This event is free to CFG Risk Conference attendees from 27 January. If you would like to attend this workshop please email events@cfg.org.uk or book [here](#).

LAST CHANCE TO JOIN

MAGNIFYING YOUR IMPACT

Date: 6 April 2022 9:30am-1pm **Online**

Price: Charity Members £100
 Charity Non-members £200
 Corporate Members £300
 Corporate Non-members £450
 Individual Members £100

An extremely inspiring and purposeful masterclass on how to magnify your impact in your team and organisation. We will explore the four pillars of personal leadership:

- **Intention**, exploring the emotional driver for our cause
- **Purpose**, exploring our reason for living and working
- **Identity**, exploring who we are at our best
- **Values and Beliefs**, exploring what is most important to us

By the end of this masterclass, you will be able to:

- Create daily discipline to be a strong leader every day
- Question with Positive Intent
- Create a values driven culture
- Cultivate inner strength within your team
- Self-motivate while under pressure
- Live with a deeper intention

Last chance to join! Book now!

SAVE THE DATE!

ADVANCED CHARITY FINANCE

Date: 26 April 2022 9am-1pm **Online**

Price: Charity Members £114
 Charity Non-members £150
 Individual Members £114
 Individual Non-members £150

An interactive online morning training looking at some of the key areas of charity finance, how the finance team can add value and what will change post Covid.

In order to make it as relevant as possible for those attending, we would welcome suggestions for any areas that you would like included.

What will the course cover?

- VAT and charity trading
- Grants vs contracts
- Making the most of your Trustees' Report
- Financial sustainability, scenario planning and the role of the board
- Post Covid concerns and how the finance team can help including:
 - Implications of agile working for the long term
 - New risks and system controls
 - Structures to protect the charity for the future

Book now

FREE MEMBER EVENT!

ADVANCED INVESTMENT TRAINING

Date: 10 May 2022 2-5pm & 5-6pm for networking

Venue: Sarasin & Partners, Juxon House, 100 St. Paul's Churchyard London EC4M 8BU

The aims of the course are to:

- build on your knowledge of asset classes covered in the Foundation course, turning theory into practice and ensuring you develop the right investment policy for your organisation
- understand what we mean by Environmental, Social and Governance (ESG) factors and how they might apply to and impact your portfolio
- consider how to monitor your investment manager, understand different performance tools, styles of management, timing of investment and various means of implementing your policy

"In conjunction with CFG, we are sponsoring these online bitesize events to help you grow your investment understanding and what investment options could work for your charity. The course is usually priced at £95 for non CFG members and £75 for CFG members, however this fee will be covered by Sarasin & Partners and we're delighted to offer free places to delegates on this occasion." John Handford OBE, Head of Charity Marketing, Sarasin & Partners.

Book now

Do you have a good story to tell? Are you an expert in your field with insights to share with other members?

Finance Focus is received by more than 2,000 named recipients each month, all of whom play an active role in charity leadership and the wider sector.

As part of the CFG membership community, you're invited to contribute news stories, technical articles and opinion pieces for publication in *Finance Focus*.

If you would like to discuss your ideas, or submit an article or column proposal, [please get in touch](#).

We'd love to hear from you!

Write for Finance Focus!

Office space available

A stone's throw from Angel tube station, in the heart of Islington, London, Charity Finance Group's offices offer a bright, modern space – and we're opening them up!

Our office space – meeting rooms, up to eight desks and all facilities – **is now available to CFG members to rent.**

To find out more information, please email the team.