

# **Money, Workers and Other Resources**



## **Book Three**

**A Resource Pack for Local  
Groups of Disabled People**

**Published by the BCODP**

The publication of this booklet was made possible by a grant from Charity Projects.

First published in 1997 by  
The British Council of Organisations of Disabled People (BCODP).

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Composed by Equal Ability for BCODP  
Printed by Bailey & Sons Ltd., Somercotes, Derbyshire

## About this Booklet

This booklet will not tell you *how* to run your group, or *how* to do things. It is designed to signpost you to the information that you need. It will:

- Give you ideas about areas you need to think about.
- Point you in the direction of books and organisations that may help. Some of these books *will* tell you how to do things.
- Fill-in some of the gaps that these books leave about being a group *of disabled people*.

While we were working on these booklets, we talked to many local groups of disabled people. They told us about the hard work and determination you need to succeed. This Resource Pack has been written to help you find support and information so that your hard work does not go to waste. We hope that you will find these signposts get you where you want to go a bit more quickly than you would get there without them!

*Full details of all books and reference materials  
mentioned in this booklet is contained in Resource Booklet 6*

# Introduction

## What this booklet covers

This booklet covers the practical issues of running the group:

- Planning
- Getting and managing your money
- Employing people
- Using volunteers
- Buying and using equipment
- Policies and procedures

There are two good books that will help you understand more about these subjects. They are:

Just About Managing

Voluntary But Not Amateur

Both these books cost under £20 each (see Booklet 6 for details).

# **Planning**

## **What You Need to Think About**

### **You need a plan**

You need a plan so that you don't forget what you have agreed to do to achieve the group's Aims. In the middle of problems with money, meetings and members it is easy to lose your way. Some funders will only give you money if you have a plan.

### **What it should cover**

It is important that your plan includes: where you are now, where you want to be and how you are going to get there, including how much it will cost and where the money will come from. There may be other things you want to include – It's your plan, so you can do what you like.

### **Don't be complicated**

Plans don't have to be complicated - just write what you want to say. Don't worry about formality or jargon. It could be just a page long.

### **Remember to use it**

When you've written your plan, don't leave it on a shelf - it is there to be used. Don't be afraid to change it when it gets out of date.

#### **Books That Might Help**

**The Complete Guide to Business and Strategic Planning**

**Just About Managing – chapter 8**

**Full details of Books & Organisations can be found in Booklet 6**

## Important Points about Planning for Groups of Disabled People

- People have different amounts of time and energy they can give, and different talents. Make sure you take this into account when you are sharing out work. They may also need support to do the work.
- If you have limited resources (including time and energy), find out what other groups in your local area are doing. You may be able to support them in doing something, rather than doing it all yourself. But you need to make sure that they are working with the same Values as you.
- Having a good plan will help you convince funders that you are a business like organisation and will handle their money well. As a group of disabled people this may help you prove that as disabled people we *can* run our own lives and we don't need everything done for us.



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# **Getting Funding**

## **What You Need to Think About**

### **How much do you need?**

How much money do you need, and how do you plan to spend it? Can you get any funding 'in kind'? For example, will someone let you use an accessible meeting room for free?

### **Funding trends**

The economic climate changes. Organisations that give you money have their own problems, and their own priorities. Be aware of changes in the way funding is provided. For example, some Funders will not give money to groups unless they think that they will get something in return. You will need to show most funders your plan so that they can see what you are going to do with the money.

### **Who to approach**

There are lots of directories to help you identify sources of funding. See Booklet 6 for directories of grant-making Trusts and Charities, and Booklet 2 for Local Authority funding. Don't forget, it might take a long time for you to get the money. You need to think about what you want to do, and who might be interested in it. Perhaps a company will sponsor some part of your costs in return for publicity. For example, a local printer might print leaflets for you in return for advertising on the leaflet.

### **Funding for projects**

Funding for projects is easier to get than funding to run your group day-to-day (revenue funding). When you work out how much a project will cost, include some of the costs of running your group (administration cost) in the project costs. This *is* reasonable, because your staff and/or volunteers will have to support the project and probably spend time involved with it.

## Contracts

You may have to provide services in exchange for funding. This is called contracting. If a funder wants you to contract with them you must be sure that you can deliver what you are being asked within the funding they are providing. You also need to be clear about the conditions, for instance, when do you have to reapply, what checks do they make on how you are doing?

## Important Points about Funding for Groups of Disabled People

- Because of the barriers disabled people face every day, there will almost certainly be extra costs for your group. For example, you may need to pay for transport for people to come to meetings, induction loops, signers and personal assistance, or more expensive places to meet because the cheap places are not accessible. When you apply for funding, make sure that you make it clear how much you are asking for to cover these *extra* costs -otherwise funders may think you are asking for too much.
- If people give you money, or funding in kind, does it have strings attached? You need to be sure that you can still work in the way that you want to, in order to achieve your Aims and stick to your Values. If the local authority gives you money, can you still campaign against their policies? If you get money from an impairment related charity or trust like Scope, can you use it for people with other impairments (for instance, visual impairment)?
- What approach do your potential funders take to disability? Does that fit with your Aims and your Values? Getting money from Children in Need, which shows disabled people as dependent, or brave, is different from getting money from Comic Relief which gives disabled people a platform to talk about the discrimination we experience.
- It might be a good idea to talk to other groups who have had money from the same funder to find out about their experience.



## Books that Might Help

*Image-building and Money-raising for Hard-to-sell Groups*

Voluntary But Not Amateur – chapter 9

*A Guide to the Major Trusts*

*Your local CVS* may have directories or information on computer about sources of funding.

*Full details of Books & Organisations can be found in Booklet 6*

## Getting paid for doing things

### What You Need to Think About

#### What you can be paid for

What can you be paid for? Probably just about everything you do *for* other organisations. If your local hospital wants an access survey, you can be paid for it. Remember they have to provide access, and they would expect to pay for others' expertise. Why shouldn't they pay for yours?

#### Paying tax

If you get *paid* for work the group may have to pay tax. But don't let that prevent you - not all the money you are paid will be taken away in tax. Check with an accountant what the tax position would be. Another way of getting money for work is to receive it as a *donation*. But if you want people to recognise that they are paying for your expertise, make sure they don't think they are giving charity - they can still give you a good rate.

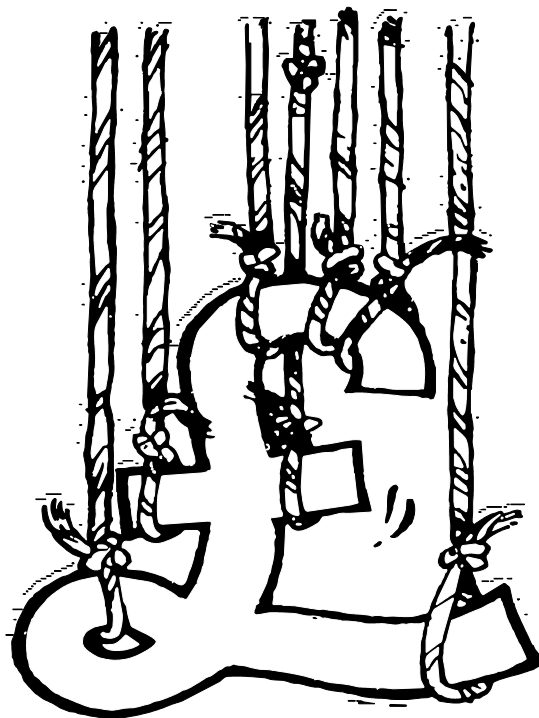
#### Be professional

If you are paid - even as a donation - you need to make sure that you do a professional job. Find out what is wanted (preferably written down so there is no confusion); when it is wanted by; and how you should do it (do they want a

written report? do they want one person doing it or several? and so on). Make sure that someone in your group is responsible for making it happen, and that they will get the support of the rest of the group. Of course, even if you are not paid, you won't be taken seriously as a group if you don't do a good job!

## **Important Points about Getting Paid for Groups of Disabled People**

- You need to be sure that the work you are planning to do fits in with your Aims and Values as a group. Who would you be working for, and what is their approach to disability? Is that acceptable to your group?
- Disabled people's expertise is very often taken for granted. We have to value *ourselves*, because unless we do, no one else will. Your experience and knowledge is worth money!
- If you want to pay those who do the work, you will need to make sure that paying them does not affect any benefits they receive. You must make sure that it is legal under your constitution - if you are a charity and they are members of the management committee, it almost certainly won't be. But you don't have to pay people money - you can value their work by making sure they get training, for instance.



# **Managing your money**

## **What You Need to Think About**

### **Keeping accounts**

Accounts are just a record of what your group does with its money. You have to keep accounts if you are a charity or a limited company. You may also have to keep accounts if your funders want to see what you do with the money they give you. Even if you don't have to, you should keep accounts, because you really need to know what you do with your money. Otherwise, how will you know how much you need to run your group? Also, if you keep accounts, people can't accuse you of using the money in the wrong way. It might be a good idea to get someone else to double check the accounts - it's easy to make a mistake.

### **Whose responsibility?**

Somebody in your group should be responsible for the money. Even if you do not have a constitution (see Booklet 1), if you have money you should appoint someone to look after it. But it's no good leaving it all to one person. What happens if they become ill? Everyone should treat the group's money as carefully and responsibly as if it was their own. You have a legal responsibility to do this. If you give people copies of the latest accounts at every meeting they can all take responsibility.

### **Make the most of it**

Make the most of the money that you have. If you are given funding as a lump sum, think about putting it in an account that pays you interest. You will need to check your tax position on this. Ask your bank manager what the best account is for your group. If you do have to pay tax, whether it's tax on interest or for another reason, make sure you pay on time. You will definitely not be making the most of your money if you have to pay late payment charges to the tax office!

### **Insurance**

You need to make sure you protect the group and its members financially. Make sure you are properly insured. There are lots of different types of insurance - check that you have what you need. You should at least take out public liability

insurance, for when you have meetings, for instance. Your group structure may give you some protection - see Booklet 1 for more about structures and members' liability. Producing accounts on a regular and frequent basis will also help, as you will be able to spot problems early. Don't spend more money than you have planned, on a particular project or item.

## **Benefits of banking**

If you have an account, you are a customer of the bank. Banks benefit from using your money while they are looking after it for you, so make sure they give you the service you want. It is worth writing round to your local banks to check access and services. If you are a Charity you must have at least two people signing cheques - and it's a good idea to do this anyway.

### **Books and Organisations that Might Help**

**How to Manage Your Money if You Have Any**

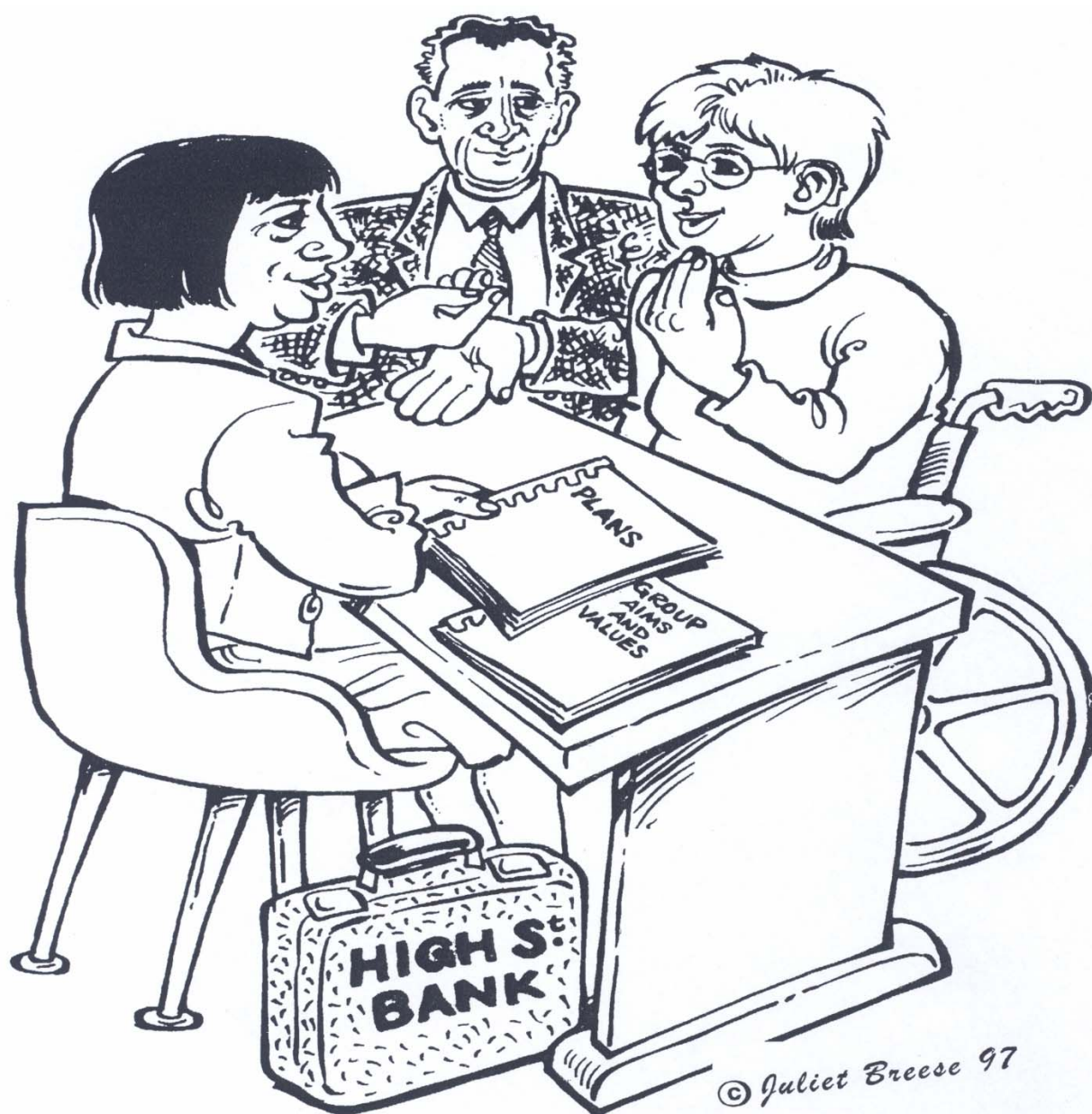
*Inland Revenue leaflets: Tax Relief for Charities (IR75), and Income and Corporation Tax for Clubs, Societies & Associations (IR46)*

**Voluntary But Not Amateur – chapters 8 & 9**

**Just about Managing – chapter 20**

**Community Accountancy Projects – talk to your local CVS**

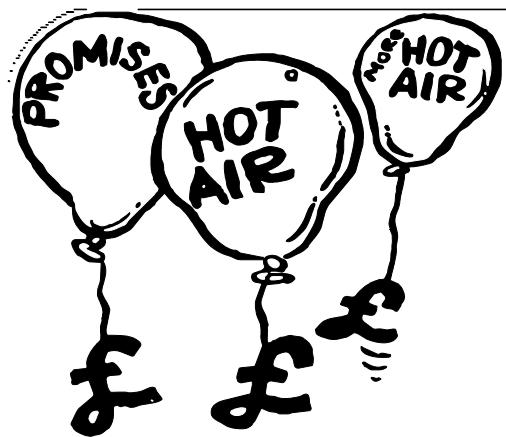
*Full details of Books & Organisations can be found in Booklet 6*



*make sure they give you the service you want ...*

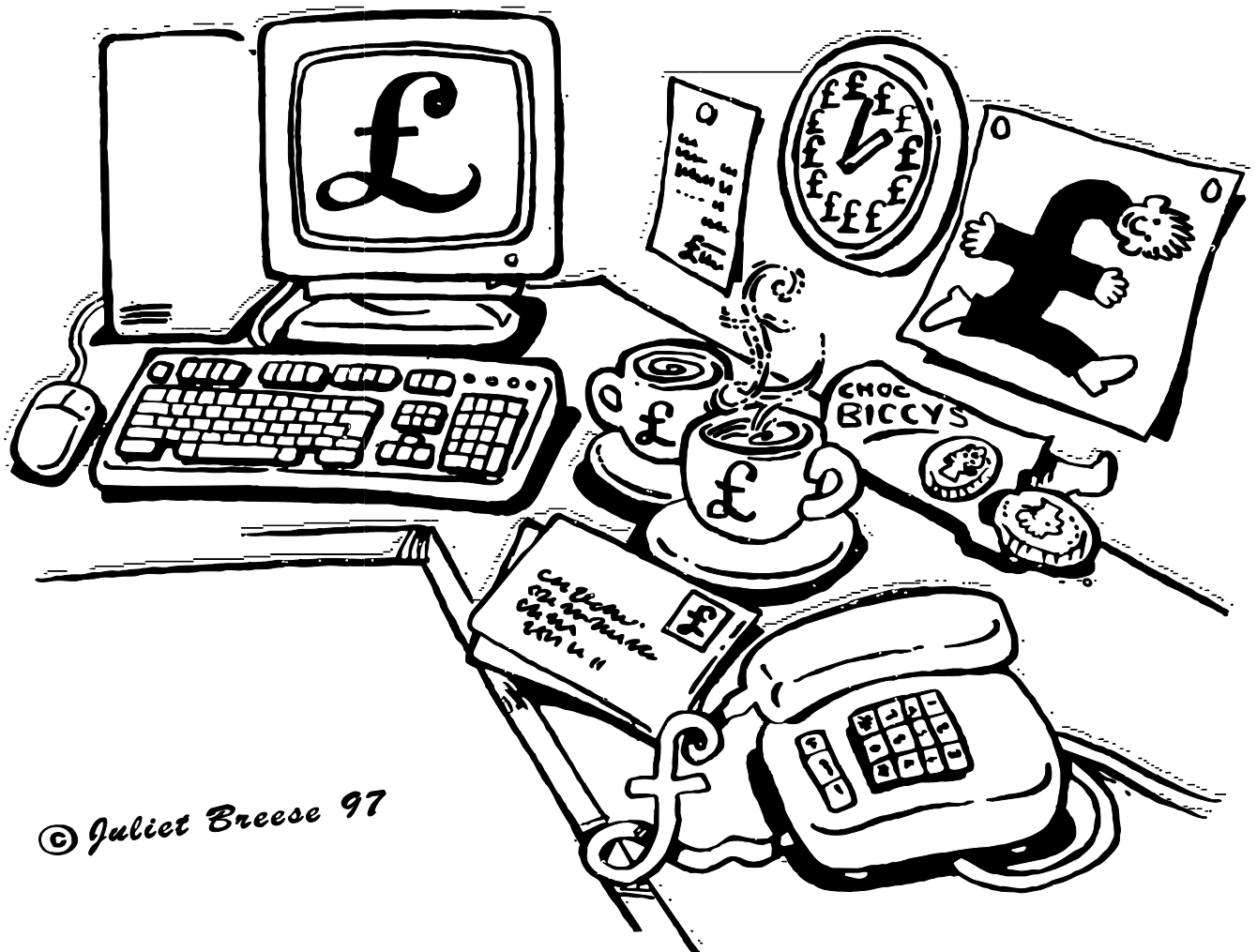
## Important Points about Money for Groups of Disabled People

- You need to understand financial information, like the bills that your group receives. Ask your suppliers to explain, if it is not clear to you what the figures mean. If you need bills in large print, ask your supplier. They do not have to do this, but they can only say no!
- Beware of freebies! You may find that local companies or professional people will offer to do things for you for free - often (but not always) they feel they are 'doing their bit' for charity. Being given professional services for free can be a very important source of funding 'in kind' for groups like yours. But don't be afraid to 'look a gift horse in the mouth'. Be sure you are getting what *you* need from the relationship. It's no good if a local accountant produces accounts for you for free, but they are not good enough to submit to the Charities Commission.
- Protecting yourselves against financial loss is even more important for disabled people. For example, if your Committee is personally liable for financial losses, a Committee member who has an expensive adapted car might find that it is counted as one of their 'assets' and is taken away to pay the group's debts.



Everything costs your group *something*. Even if it does not cost money, it costs time and energy. Your resources of money, time and energy are limited and should be used wisely. When you get somebody to do something for you, calculate how much it will cost you in paying them, in 'hidden costs' such as telephone calls and visits, and in time and energy in making sure they do the job.

Make sure that you and they are clear what you want. Sometimes paying people for results is a good way to make sure you get what you want. For example, if you want a business plan for your funders, agree to pay only when they have written one you can use for that purpose. You should save all three resources - money, time and energy - in the end.



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*Everything costs your group something ...*

# **Employing People**

## **What You Need to Think About**

### **Why employ someone**

Why do you want to employ someone? Employing a member of staff can increase the stability of the group. It recognises that there is work to be done in the group, and values that work. It can also provide valuable work experience and/or training for the employee.

### **Your legal responsibilities**

Employing somebody gives you legal responsibilities. You should be clear what these responsibilities are. You have responsibility for making sure your workplace meets Health and Safety standards. You must have a contract with your employee agreeing the legal terms of their employment. The contract does not need to be complicated - it could take the form of a letter - and it should be clear and understandable by everyone.

### **Job description**

If you are going to employ someone, you need to decide what jobs they will do (a 'job description'), and what sort of skills and qualities you need them to have (a 'person specification').

### **Recruitment**

When you are recruiting staff, make sure that you give equal opportunity to everybody. Think about the things that might prevent people applying for the job. Have you put the job advert somewhere that Asian or Black people are likely to see it, or is it being publicised by word of mouth, by an all white management committee? If you recruit a young parent, can you be flexible about working hours?

### **Managing staff**

You *must* manage your employee(s). You cannot recruit someone and expect them to get on with it. They need to know what is expected of them, both for their own security, and so that you get the best out of them. They need to know where their boundaries are, who they take instruction from, and who they get support from. One person (probably on your Committee) should have



responsibility for managing them. Stress levels are very high in voluntary organisations and it may be useful for your employee(s) to be able to network with staff in other groups. If there are no other groups of disabled people in your areas, they may need to network with groups on a national level.

## **Secondment**

Some organisations may be prepared to 'lend' you a member of staff for a set period. This is called secondment. If they do, make sure that you are getting the benefits that you want. Be clear about who is managing them, and setting their objectives - it should be your group!

### **Books and Organisations That Might Help**

#### **Managing People**

#### **Management Recruitment and Selection**

**Just About Managing – chapters 15, 15 & 16**

**Voluntary But Not Amateur – chapters 3, 4, & 5**

*Your local CVS* may give you examples of job descriptions and contracts of employment

*Full details of Books & Organisations can be found in Booklet 6*

## Important Points about Employment For Groups of Disabled People

You can get support from the Employment Service (PACT) for employing disabled people. Some of this support may not fit in with your group's Aims and Values. Supported employment, for example, assumes that a disabled person's output on the job will be less than that of a non-disabled person. It may be a question of choosing between two evils - without the help of the PACT you could not employ the person, but the way they give that help doesn't value the person's true contribution.



*Some organisations may be prepared to 'lend' you a member of staff ...*

## **More Important Points about Employment ...**

- There may be support available specifically for disabled people from other organisations like your local TEC or LEC. See Local Support in Booklet 2.
- Are you going to recruit only disabled people? Existing organisations, of disabled people, that are active members of the Disabled People's Movement, have different policies, and there are good arguments both ways. Talk to Greater Manchester Coalition and Derbyshire CIL for two different views.
- People's impairments are very wide ranging. There is no job that cannot be done by a disabled person, although people with certain impairments might find some jobs difficult or impossible.

# **Using Volunteers**

## **What You Need to Think About**

### **Using volunteers**

Why would you use volunteers? Be clear what you want volunteers to do. Be careful not to use volunteers to do work that you should be getting a paid employee to do. Try instead to get funding to employ someone. Otherwise, you may be taking advantage of people and undervaluing people's skills and experience. There are good reasons for using volunteers. It provides work experience for people who cannot otherwise get any. And it provides valuable work for people who choose not to take paid employment, perhaps because it may affect their income from benefits, or they have limited time to contribute.

### **Finding volunteers**

If you need to recruit volunteers from outside of your group, you can go to your local Volunteer Bureau.

### **Expenses**

Volunteers need to be able to claim their expenses. As long as you do not pay people more than they have actually paid out, it will not affect their benefit. If you have a form for volunteers to use when they claim, you can define what they claim for and how much they can claim, like your mileage rate. Even if an existing volunteer doesn't want the money, ask them to tell you what their expenses are. You need to know this, in case you have to pay whoever takes their place in future.

#### **Books That Might Help**

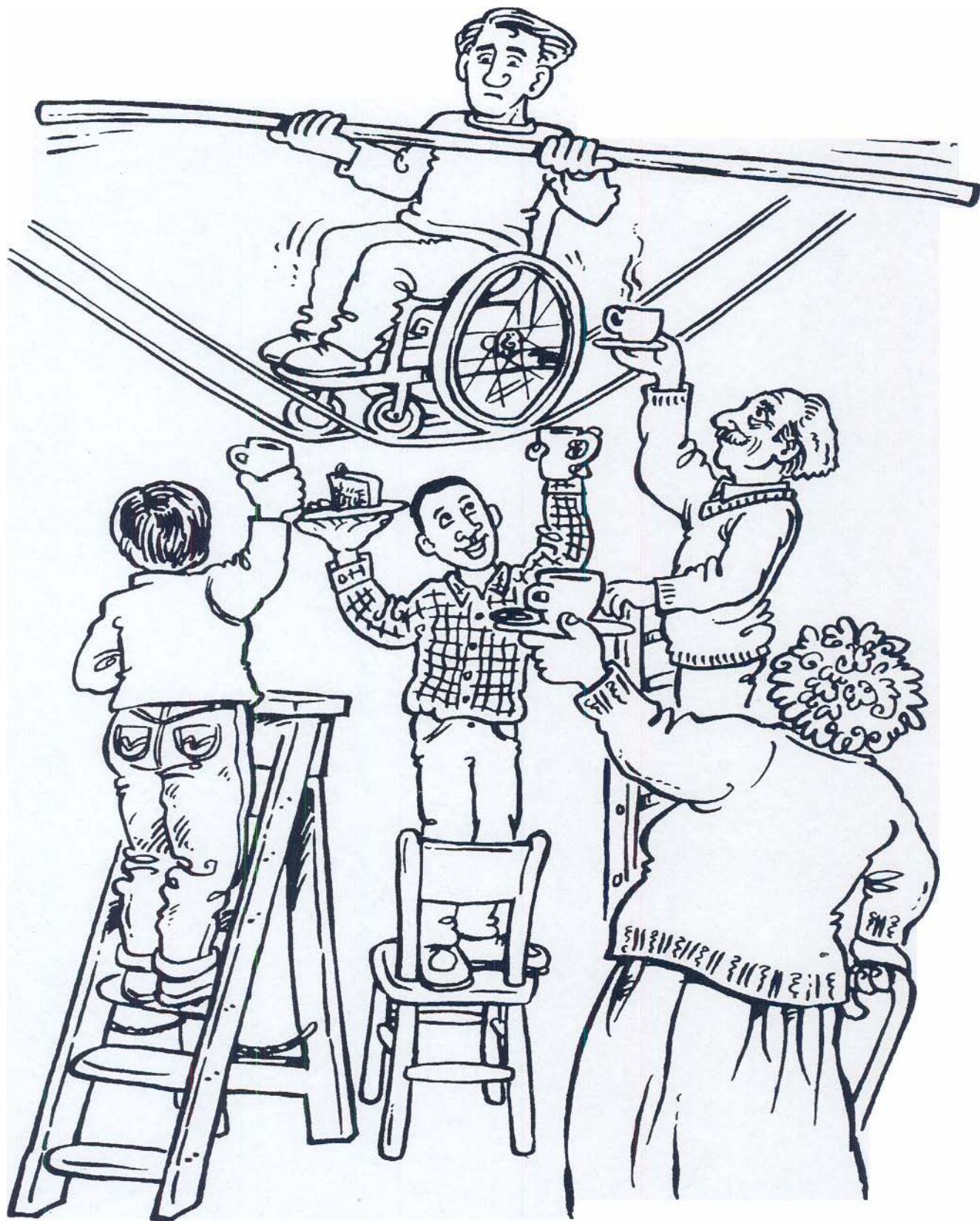
**Working with Volunteers series**

**All Expenses Paid?**

**Full details of Books & Organisations can be found in Booklet 6**

## Important Points about Volunteers for Groups of Disabled People

- Remember that disabled people's expenses may be higher than non-disabled people's because of the barriers we face. Disabled people may need to use taxis, or have more expensive cars which attract higher mileage rates.
- Volunteering can have an effect on people's benefits, even though you are not paying them. Booklet 6 has some information about volunteering and benefits.
- Are you only going to use disabled volunteers? As with employees, people's impairments are very wide-ranging and there are no jobs that cannot be done by a disabled person. A written policy makes it clear for everyone, and can explain how this ties in with your Values.
- Beware of do-gooders. There are many people (non-disabled *and* disabled) who want to 'help the disabled'. *Everything* has a cost - in money, time or energy - and you need to make sure that volunteers are not costing your group more than they put into it.



*There are many people (non-disabled and disabled) who want to  
'help the disabled'...*



# **Equipment**

## **What You Need to Think About**

### **The right equipment**

Get the right equipment for the jobs you need to do. List all the jobs that your group does, and identify what you need for each job. This is important for computers, where people will try to sell you all sorts of fancy bits, but they may not be what you need.

### **Looking after it**

Look after your equipment. Keep a list of the equipment that your group has and make a note of who has it. Get people trained to use it, and don't let people use it if they don't know what they're doing. Your equipment is valuable to your group, and letting someone 'play' with it is a bit like burning £5 notes. Beware of people who 'know all about computers' because they've got one! They could do a lot of harm.

### **Servicing and insurance**

If your equipment needs to be serviced regularly, make sure you do that. But beware if service contracts that cost a lot of money, and don't cover spare parts or breakdowns. Check what you're paying for. Don't forget to insure your equipment for the right amount.

### **Training**

There's no reason why you should understand your equipment until someone has explained it to you. The people who sell you the equipment should give you some training. Try to build a relationship with them, because you may need their help later on. *Ask* if you don't understand - and keep asking until you do.

#### **Books that Might Help**

Communication and Access to Computer Technology

Employment and the Workplace

Full details of Books & Organisations can be found in Booklet 6

## **Important Points about Equipment for Groups of Disabled People**

- You can get some funding for equipment for an employee from the Employment Service (PACT). Sometimes charities will help with funding ... and the person may not need to be an employee. And local suppliers may be prepared to sponsor equipment in return for publicity. But it needs to be publicity on your terms, not theirs (see Booklet 2).
- If you use disabled volunteers and they need equipment to do a good job, provide it. Don't expect a hearing aid user to use a telephone without an induction coupler. But don't limit the jobs that a volunteer can do because you think it's too difficult or expensive to provide the support. You undervalue the volunteer, and damage your group.
- If an agency funds equipment, it may still be your responsibility to maintain and insure it, and you need to put money aside for that.
- Much of the 'specialist' equipment for disabled people is very expensive. You can sometimes find something else that will do the job more cheaply in a mainstream store or catalogue, so shop around. But you may well be able to get funding for specialist equipment, so don't just think about what your group can afford. Have several options, arrange them in order of preference, and try to get funding for the one you really want. If you can't get it, you know what the other possibilities are.
- It makes sense, if you have expensive equipment, to 'save up' to replace it. But you may have difficulty if you get regular funding, and your funders think you have not used all of last year's funding. Make sure you keep your 'savings' in a different account, and it is clear what those savings are for. Or plan ahead to get the full funding in the year you think you will need a replacement.



# Skills

## What You Need to Think About

### What skills have you got?

The members of your group have a lot of skills. They may not recognise some of those skills, because they have not developed them in the traditional way. You need to find out what skills people in your group have. Remember that when you have found this out, it is just a 'snapshot' of your group *at that time*. Members change, people develop more skills, and skills that aren't used get rusty. It might be a good idea to plan a 'skill assessment' every couple of years.

### Matching skills

You have certain jobs to be done in your group. It will help if you can work out what skills are needed to do these jobs. Then you can match the jobs to the people who have the right skills.

### Developing skills

You won't always have the skills you need. You can fill the gaps in a number of ways. Perhaps someone is good with figures, but doesn't know about bookkeeping -they could go on a training course. You could advertise for volunteers who have the skills you need. If it is a very specialist skill, you might be able to get assistance from an organisation like Reach (see below).

#### Books & Organisations That Might Help

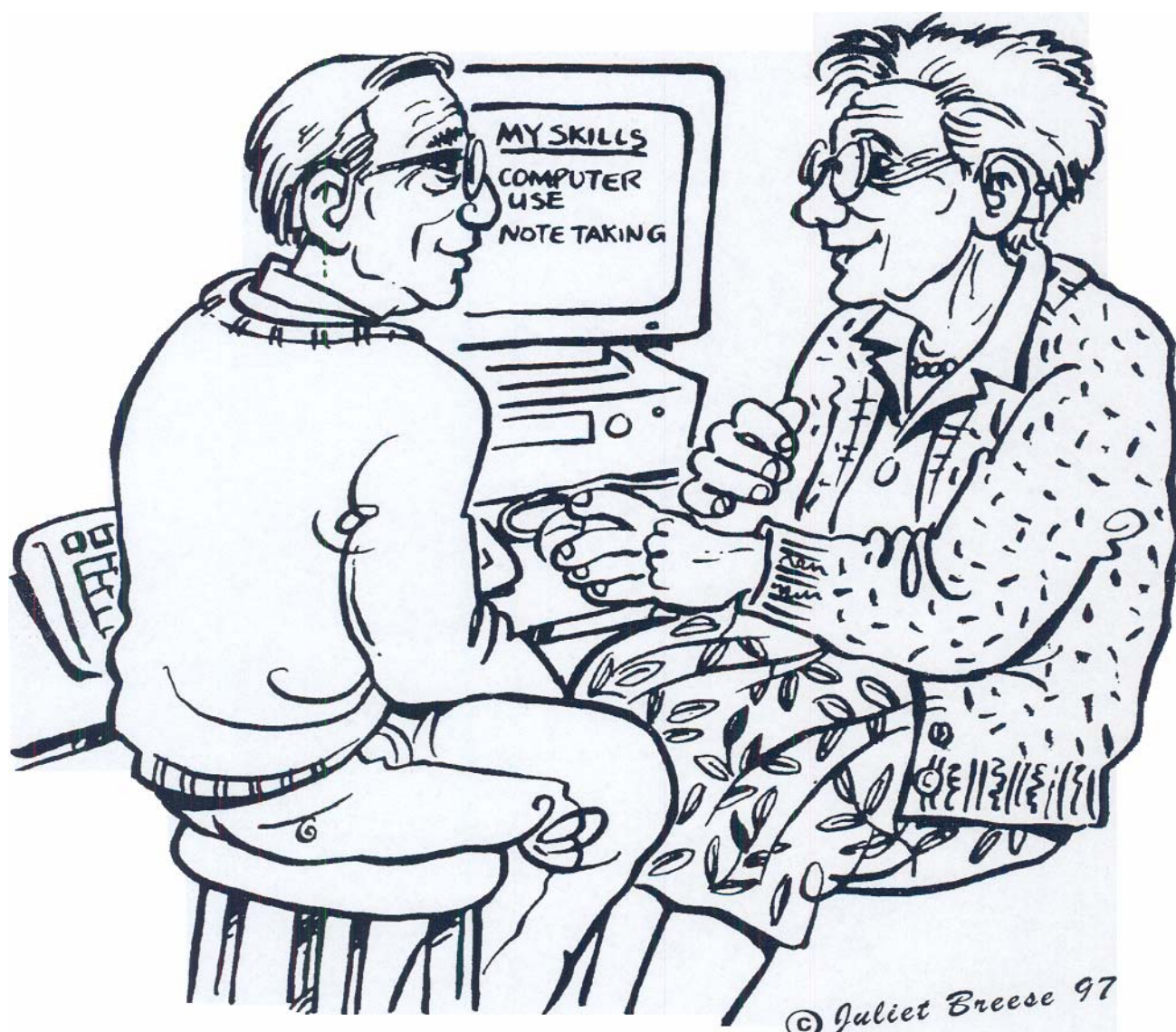
*Build your own Rainbow* by Barry Hopson & Mike Scally contains an exercise that will help you find out what transferable skills members of your group have

*Reach* - an organisation of qualified retired people who offer skills for free

*Full details of Books & Organisations can be found in Booklet 6*

## Important Points about Skills for Groups of Disabled People

As disabled people we can find it difficult to identify our skills, because many people do not consider we have any. After a while we begin to believe them. In some areas, though, we have *better developed* skills than non-disabled people. For instance, disabled people who employ personal assistants develop skills in employment. Or, if we have to manage an expedition to the shops like a major project, that gives us skills in organising our time and our activities.



*As disabled people we can find it difficult to identify our skills*

# **Policies and procedures**

## **What You Need to Think About**

### **Policies**

A policy sets out, for a particular area of your work, what you should be doing and how you should be doing it. For instance, an equal opportunities policy sets out why your group thinks equality is important and what it will do about it. Policies can help you be clear about how you put your group's Values into practice.

### **Procedures**

Procedures are step by step guides on how to act in certain situations. They help you put your policies into practice. You might, for example, have a procedure about authorising spending over £50, or spending petty cash.

### **Be prepared**

It may seem unnecessary to have policies and/or procedures for some things - such as what to do if a volunteer steals petty cash - because you don't think it will happen, and it certainly won't happen often. But it is better to decide on what you will do *before* it happens, and before you might be influenced because of the people involved.

### **Policies and procedures you might need**

Equal Opportunity, Health and Safety, Employment, Volunteer, Financial, Complaints, Confidentiality, Equipment use, Publicity, and Meetings. There may be others!

## **Important Points about Policies and Procedures for Groups of Disabled People**

- A good set of policies and procedures will help you in being taken seriously by other groups, and by your funders. Some funders will not give you money if you do not have at least an equal opportunities policy.
- Policies and procedures should be accessible in the fullest sense. They should be produced in simple language and in whatever format (e.g. large print) that people need. People must know where to find them and how to use them.
- Having your policies and procedures clearly set out, so that people can take them away and study them at their own pace is an equal opportunities issue in itself. Some people find it harder to take information in quickly, or forget easily, and having their own copies to refer to can give them greater equality in the group.

### **Books That Might Help**

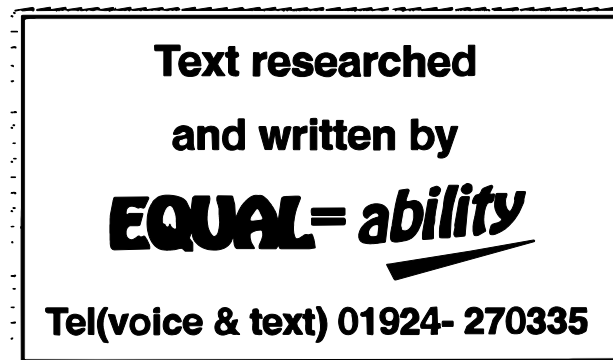
**Just about Managing – chapter 7**

**Full details of Books & Organisations can be found in Booklet 6**



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Equal Ability would like to thank the Project Support Group  
and all the groups and individuals who have helped to put  
this Resource Pack together.