Reach new heights with your fundraising
An essential guide for charities
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Introduction

The last 5 years have seen big changes to the way the charity sector has had to operate, interact with the government and meet the needs of those it serves.

Economic growth followed by recession and then austerity has seen income levels under pressure at exactly the time when charity services are needed the most. With fewer government grants and corporate donations available to charities, you need to ensure that fundraising is at the top of your list when it comes to income priorities.

Charities now have increasing competition for events and donations whilst managing a brand on a shoe-string budget. You’ll need to stand out from the crowd whilst encouraging loyalty from volunteers, donors and fundraisers who want more for donating their time and hard-earned cash.

How can you make sure your charity stands out from the rest? Do you know what resources are out there to help you fundraise?

As an insurer of the not-for-profit sector for over 125 years, we have plenty of experience helping our customers identify any risks involved in fundraising activities. We have a wealth of guidance to support you in day-to-day delivery of activities and we hope that our work with charities, fundraising experts and marketing professionals, and their advice and experience in this guide, will be useful to you.

This guide looks at:

**Fundraising: Changing times and top tips** – How has fundraising changed? What are the biggest challenges? How can charities embrace the world of digital fundraising? We speak to charity and fundraising experts to identify changing trends and important tips.

**How to write a successful grant application** – Do you know how to stand out from the crowd and get the attention of trust managers? Read our tips on writing successful applications and useful tools to help increase funding.

**Fundraising risk** – Do you know what risks are involved when organising a fundraising activity? We show you what you need to do to reduce your liability risk and ensure your event is safe and rewarding.

The fundamentals of fundraising do not change, but new opportunities do emerge, especially in digital terms. Many charities are working hard trying to understand how to inspire and enable their donors to spread these fundraising messages more effectively.

Howard Lake, Digital Fundraising Entrepreneur, UK Fundraising

As an insurer of the not-for-profit sector for over 125 years, we have plenty of experience helping our customers identify any risks involved in fundraising activities. We have a wealth of guidance to support you in day-to-day delivery of activities and we hope that our work with charities, fundraising experts and marketing professionals, and their advice and experience in this guide, will be useful to you.

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**About Ecclesiastical**

- We’ve been insuring not-for-profit organisations for over 125 years
- We work closely with charities and the Ecclesiastical teams volunteer regularly. In 2012 alone our people supported more than 80 charities across the UK with nearly 60% of our staff lending a helping hand to a charity or community group
- Claims satisfaction – 96% of our commercial claims customers were satisfied with the overall service in 2013*
- Winner of the Community Mark at the Business in Community Awards 2013 which recognised Ecclesiastical as leading the way in community investment.

**Our ownership & charitable commitment**

We’re a UK company owned by registered charity Allchurches Trust Limited. Every year we give all our available profits to charity, making us one of the top 10 corporate donors in the UK **

* Overall claims results are currently 96% satisfied (99% extremely/very satisfied) as at 2013
** DSC Guide to Company Giving 2011/12
Section 1

How to make the most of your fundraising
What are the most popular activities used for fundraising?

From UK Fundraising and JustGiving through to the RNLI and Sue Ryder, we have brought together interviews, advice and case studies to help charities make the most of fundraising opportunities. This section identifies changing trends and top tips to help make your fundraising a success.

We interviewed 90 charities to understand the impact that fundraising has on their income.*

48% of these charities said that fundraising does help bolster their income, with fetes, productions, quiz nights and sponsored walks the most popular activities overall.

* 90 charity interviews, FWD research 2013

48% of charities surveyed said they use fundraising to increase their income

Out of those 43 charities using fundraising to increase their income, productions and quiz nights are the most popular activities

- General Fundraising Activities
- Productions/Shows
- Quiz nights/Raffles
- Sponsored Walks/Swims/Runs
- Charity Dinners
- Car Boots Sales/Bake Sales
Fundraising trends

Howard Lake, Digital Fundraising Entrepreneur, UK Fundraising*

Q: What do you foresee as the biggest challenges over the next 12 months?
The top priority - and it is a challenge - for any charity is to ensure that its own website works well on mobile devices like phones and tablets. Figures from Google and JustGiving show that many more people are researching charities using their mobile devices, and that Facebook users on mobile devices are driving an ever increasing proportion of visitors and donations to JustGiving. Indeed, soon the majority of donations on JustGiving will be made using mobile devices.

If you make it hard or even impossible for donors to use your site quickly on their mobile device, your investment in online activity will not be fully realised.

Q: Do you feel fundraising has changed?
No, I do not feel that the fundamentals of fundraising change. But new opportunities do emerge, not least in digital terms. Consider the change in sponsored events brought by online giving sites like JustGiving and Virgin Money Giving. In the old days, sponsorship money took months to come in. Now, it’s often received and banked even before the event!

The other key opportunity that many charities are trying to take advantage of is the ability via social media for charity supporters to promote a charity’s message to new audiences. In the past, that would have involved a dedicated few writing to the local newspaper or doing door-drops. Now, anyone can share a fundraising message, or news of their fundraising activities, to dozens of people instantly and at no cost.

Many charities are working hard at trying to understand how to inspire and enable their donors to spread these fundraising messages more effectively.

Q: What one fundraising tool can you not live without?
For me, it’s not a fundraising tool, but it’s the tool with which I learn most about fundraising, and that is Twitter. It is used for fundraising of course, but I remain surprised and delighted at how it lets me connect with hundreds, indeed thousands of fundraisers, many of whom share their expertise and resources they find useful.

While meeting fundraisers face to face is still best, nothing beats dipping into the vast amount of fundraising experience that is available via fundraisers on Twitter.

Q: What is your top tip for charities keen to increase the awareness of their fundraising?
For digital fundraising, we are not short of ideas or opportunities. The skill is to spot the digital tools or channels that match your charity’s focus and requirements. Test them, keep testing them, and stick with them. At the same time, keep an eye out for new tools that can support your work even better.

In general though, focus on getting the basics right. Getting your website and email communications right must still be an important element of any charity’s digital fundraising.

*Howard Lake has published UK Fundraising (www.fundraising.co.uk), the world’s first website for fundraisers, since 1994, wrote the world’s first book on digital fundraising (1996), and is founder of Fundraising Camp. A former fundraiser at Oxfam, Afghanaid and Amnesty International, he is consistently voted into the 50 Most Influential in Fundraising list, and last year was elected a Fellow of the Institute of Fundraising. He has trained thousands of fundraisers in using digital tools to fundraise.
Advice and Top Tips: How to embrace digital fundraising

With the rise of digital and social media creating many opportunities for charities to increase the ease, speed and amount of donations, it is important to understand how online giving and social media can help your charity fundraise.

In 2012, online fundraising made up 30% of all charitable donations.* There is no shortage of opportunities to fundraise online, the skill is to spot the digital tools or channels that match your charity’s focus and requirements. We asked JustGiving to offer an insight into charitable giving online and raising awareness through social media.

* http://www.reasondigital.com/ten-uk-charity-fundraising-websites-compared/

Rosalind Holley, Head of PR and Community, JustGiving

Despite the continuing rise of social networks such as Facebook, Twitter, and LinkedIn, many smaller charities are still struggling to harness these channels for their own benefit. Indeed, when recently asked about the key fundraising challenges they are currently facing, a whopping 58% of JustGiving charity members said they wanted to know more about fundraising through social media. This is a common question: how can smaller organisations get value out of the likes of Facebook without heavy investment?

The great advantage of using social media to foster support is that your supporters are already using these media to advocate for the causes they care about. This is something we call social giving. For example, currently one in 10 donors on JustGiving share their donation on Facebook. In 2012, post-donation sharing to Facebook generated an additional £1.4m in donations to charity. By encouraging sharing to social at every step, JustGiving generates on average £5 in donations to charity for every share.

Not only that, but social media can and does help charities grow their network of supporters. For example, at a typical charity event such as the Edinburgh Marathon, around one in four fundraisers will take part in the same event again for charity or inspire a friend or family member to take part instead. How are these new supporters finding out about new causes? Increasingly, it’s through the social giving footprint left by fundraisers across the web.

JustGiving’s top tips for social media inspiration

1. **Think mobile:** Mobile visits to JustGiving make almost 50% of our traffic and Facebook mobile is our single biggest traffic referrer. So if you’re asking people to donate on social media, you need to make it mobile friendly. We’ve developed a unique one-touch donation process which remembers your supporters’ details, meaning they can give frequently without having to reach for their card or wallet.

2. **Make the most of images:** Adding a visual element is crucial to get cut through on Facebook, and can really boost engagement. Fundraisers who add a picture to their JustGiving page tend to raise 33% more than those who don’t.

3. **Be human:** Focus on the one thing that you and your supporters have in common, and that is a direct passion to solve a problem. Talk to your supporters about the impact of the donation, the stories of the people affected by your mission, and the people working on the ground and you can’t go far wrong. Remember that social media gives you an opportunity for your supporters to find out much more about your cause than they could do with a Google search.

4. **Give your supporters small ways to get involved:** Social media is about building a long-term relationship with your supporters, and this could be more impactful than frequent calls for donations. Look at other things you can ask your community to do to support you like sharing an image, telling their friends about your work or changing their profile picture.
Mobile and tablet traffic is going through the roof: ignore it at your peril

JustGiving: In January 2013, mobile and tablet traffic made up 46% of visits to JustGiving. In August 2013, it was up to 48%.

“On average, sharing one donation with your followers on Facebook results in instigating an extra £5 in donations to charity.”

Rosalind Holley, Head of PR and Community, JustGiving
Using digital and social media for fundraising: a case study: Royal National Lifeboat Institution (RNLI)

RNLI: Grace Darling Twitter Campaign September 2013
Becky Steeden, Social Media Manager, RNLI

On Saturday 7th September 2013, the RNLI Twitter account (@RNLI) was taken over by 1838 lifeboat heroine Grace Darling, who re-told the story of her famous rescue in ‘real time’ throughout the day from 4am.

The RNLI’s heritage is a very important part of its identity and we wanted to find a way to bring a story that was 175 years old to life, using a modern medium that all generations could identify with. Although a historical story, Grace’s rescue embodies the courage, selflessness and dependability of today’s lifeboat volunteers, which we really wanted to convey through our tweets.

What we found was that the bite-sized snippets shared on Twitter every five to 10 minutes kept our followers captivated throughout the entire morning, and it focused the copy we wrote – every last character had to be relevant, compelling and to-the-point.

We used the hashtag #GraceDarling so Twitter users could follow and join the whole conversation, both during and after the day itself. Afterwards, we compiled all of the tweets we posted, and many of the responses we received, into a Storify: www.bit.ly/GraceTweets

Although our Social Media Manager was online throughout the morning, the planned tweets were written and scheduled in advance using Hootsuite, so she could focus on monitoring @ mentions and responding.

Most importantly, several Twitter users pledged to donate or renew their lapsed RNLI membership, demonstrating the power of social media for the RNLI.

The results:
- We raised awareness of our charity and its values with a broad and varied audience
- We created advocates, who spread the word to their own networks on our behalf
- We inspired them to find out more and engage with our work and key messages
- We raised vital, lifesaving funds while acquiring new, long-term supporters and re-establishing those who’d drifted away from us.

And all of this for a budget of £0!
My name is #GraceDarling. I love the sea. But the trouble with living in a lighthouse is when a storm begins to brew, there's no escaping it.

4:01 AM - 7 Sep 2013

59 RETWEETS 8 FAVORITES

I simply cannot bear to stand by & watch those people perish. Neither can Father. It is decided: we shall try to row to them #GraceDarling

7:01 AM - 7 Sep 2013

37 RETWEETS 2 FAVORITES

My name is #GraceDarling. Today we saved 9 poor souls. Were we brave? Perhaps. All I know is I shall never forget this day: 7th Sept 1838

11:30 AM - 7 Sep 2013

82 RETWEETS 21 FAVORITES

Please help @RNLI in memory of heroic #GraceDarling rescue 175 yrs ago today. Text "RNLI49 £5" to 70070 to give fiver. Pls RT. Many thanks

8:14 AM - 7 Sep 2013

2 RETWEETS 2 FAVORITES

No lifejacket. No state-of-the-art boats. Raging seas. 9 lives to save. What would you do?

1:02 PM - 7 Sep 2013

65 RETWEETS 17 FAVORITES

@RNLI what an inspiring way to start the day! Puts everything into perspective in our modern world

9:11 AM - 7 Sep 2013

4 RETWEETS

@RNLI And? And? What happens??

9:14 AM - 7 Sep 2013

1 FAVORITE
Charities on fundraising today

For the full interviews go to: www.ecclesiastical.com/fundraisingguide

Winston’s Wish

Clare McKeown, Acting Head of Fundraising and Regional Development

Winston’s Wish is a childhood bereavement charity and provider of services to bereaved families in the UK.

Make sure you… learn how to be comfortable asking for money! If you are not, you need to find ways to practice: Go on a course, try out your “asks” on friends and family, or get more experienced fundraisers to role play with you.

Don’t go ahead… with an event until you’ve gathered a group of supporters who pledge to sell at least half the tickets. The least successful types of fundraising are often dinners where those involved underestimate the difficulty of selling tickets.

Remember that… good initiatives take a long time to bear fruit and need investment. Too often charities don’t plan for the long term and cancel initiatives because they have expected a quick return. Some of the best fundraising ideas have taken many years to be really productive.

When I first started fundraising… direct mail was very dominant. That is less true now. Fundraising through social media and the ability to give small amounts of money quickly via text messages have grown exponentially.

Sue Ryder

Jason Suckley, Director of Marketing and Fundraising

Sue Ryder supports people with disabilities and life-shortening diseases, their families, carers and friends, offering care at home or in residential centres.

Fundraising is slowly changing as… it is getting more and more commercial, more hard-nosed. There is a degree of professionalism in it now, but still not enough. There is much more financial competence now, thanks in part to the slow economy of recent years. This has made charities understand how to ask for investments in the right way – it has improved commercial skills.

I now understand… the power of networks and how important they are – it is important to devote time to them, think about them strategically and have a targeted approach.

I do not see the next 12 months… presenting as many challenges as the previous 12. The economy is getting much better and making our lives a little easier, so we just need to ensure we are remaining competitive in the recovering market.

It is a challenge… to retain young and ambitious people. We want to keep them with us for as long as possible so we have to inspire them with the services we provide and expose them to new experiences otherwise the turnover can become a difficulty.
LINC
Karen Organ, Fundraising Manager
LINC supports patients and their families affected by leukaemia, lymphoma and other blood cancers.

Always do your research... around fundraising ideas and don't be afraid to bin good ideas if the financial risk is too great.

Fundraising has become... more of a sales related job. Profits and overheads are now more important than ever.

Once an idea has been suggested... pull the project apart to see if it is something that is worthwhile doing with the man power and also the resources available. Everyone has something to give as a fundraiser, from cake making to marathon running.

Our most successful fundraising... comes from our challenge activities which prove most financially successful. We tend to find that people will come back and do something else in future years.

Gloucestershire Deaf Association
Gemma Sills, Events and Membership Fundraiser
The Gloucestershire Deaf Association provides practical and emotional support for deaf people in Gloucestershire.

Be transparent... about what you need – make sure you are clear as to how someone's efforts could make a difference to your cause. What could a £10 donation bring? What about a £100 donation? And so on.

I prioritise... building relationships with people already supporting us – if our existing supporters feel appreciated they are more likely to champion our cause to family and friends.

We utilise... free tools such as Twitter and Facebook to tell people how they can become involved with our charity.

Carers Gloucestershire
Helen Kay, Fundraising Manager
Carers Gloucestershire offers unpaid carers support with their physical and emotional wellbeing.

The biggest challenge for 2014 is... the economy and the competition. The desire to support is low in people's priorities so we have to engage with more people and demonstrate the difference giving can make to the charity.

Social media has... changed the way we communicate with prospective and existing donors. We see an immediate response and watch conversations as they develop. Social media can also help us make life very easy for donors by directing them to our website.

Cheltenham Animal Shelter
Deb Barron, Fundraising and PR Manager
The Cheltenham Animal Shelter rescues and re-homes unwanted and abandoned stray cats, dogs and small animals from across Gloucestershire.

When I started out... I wish that I was told to immediately look at the areas that offer the best return on investment of time. For example, grant applications generally have the best return and committed giving.

I try to avoid... tactics that donors will not appreciate such as door to door collections, street collections and telephone fundraising. We also avoid asking donors to increase their monthly gift, as this can seem ungrateful.
Fundraising top tips

Don’t forget your website
Make it easy for people to find out how they can help. For smaller charities, the website is another fundraiser and should be doing everything a fundraiser does – telling a story, why you need support and how people can help.

Make the most of images
A visual element is crucial and can significantly boost engagement and donations.

Make your website mobile friendly
Almost 50% of JustGiving traffic comes from mobile and tablet devices, make sure you don’t miss out on potential followers, volunteers or donors.

Build relationships
Work on relationships with people already supporting you. If your existing supporters feel appreciated they are more likely to champion your cause to family and friends.

Make communications fresh, relevant and interesting
Deliver them in the way people want to hear from you whether via e-mail, post or social media.

Make sure fundraisers commit to realistic targets
When they meet them, celebrate!

Embrace social media
Twitter, Facebook, Pinterest and LinkedIn are just some of the tools that can help you promote your charity and send messages to volunteers about how they can help. It’s easy, quick, free and the message can be spread fast to different audiences.

Thank fundraisers
Send fundraisers a personalised letter of thanks acknowledging their hard work to ensure they are fully aware that their support truly makes a difference to the charity.

And most importantly... Believe in your cause
A fundraiser or charity employee has to sell the cause to encourage people to take part. If you are passionate about what your charity does, it shows and makes it harder for a potential supporter not to get hooked.

Useful resources
Fundraising resources: https://twitter.com/howardlake/lists
JustGiving: www.justgiving.com
UK Fundraising advice: www.fundraising.co.uk
RNLI: www.RNLI.org
All our interviews: www.ecclesiastical.com/fundraisingguide
Section 2

How to write a successful grant application
What makes a good grant application?

There are thousands of trust bodies in the UK giving grants to all types of charities, large or small, local, national or worldwide, and so on. With so much choice, how do you find the right trusts to apply to for funding?

The Gloucestershire Deaf Association has provided tips and pointers for charities on how to write successful grant applications. The GDA has had a number of successes over the last few months. In particular, a grant for £80,000 was received from Lloyds TSB Foundation to fund educational workshops for deaf and hard of hearing clients. The workshops, launched in May 2013, have been hugely successful with beneficiaries reaping the rewards from the grant. The GDA has also secured funds from the Government’s Department for Work and Pensions, Notgrove Trust, Garfield Weston Foundation and a number of smaller funders.

“Look first at the areas that offer the best return on investment of time. Grant applications generally have the best ROI and committed giving.”

Deb Barron, Fundraising and PR Manager, Cheltenham Animal Shelter

How to make the most of your grant application opportunities

Gemma Sills, Events and Membership Fundraiser, GDA

Step 1: Where to find your information

The best way to seek suitable funds is to invest in a publication such as the DSC’s ‘Directory of Grant Making Trusts’. These guides list individual trusts by geography and areas of interest; medical, children, disability etc. which can immediately help pin-point a specific number of suitable trusts.

Also use the Charity Commission website and investigate other publications that offer lists of new trust giving bodies. You may need to subscribe but they can be extremely time-saving. Joining forums such as the Yahoo ‘Trust & Foundations’ group can also be a good source of information for other trusts you may not be aware of.

Step 2: Filter, Filter, Filter

The number of trusts listed can be daunting, but the trick is to use the detailed information to eliminate immediately any trusts which clearly are never going to support your cause. Look out for trusts which say they only support a specific geographical area, will only support animal charities for example, or will only fund charities with a turnover above or below £500,000. You will see that quickly the list of trust funds you can apply to reduces to a more manageable number.

Step 3: Do your homework

Researching any trust before you apply is paramount to ensuring success, as is reading any guidelines. Most trusts will allow you to contact them to ask a question if you are unsure of your eligibility – if this offer is open, make use of it. Contacting them beforehand can be a great way of personally introducing your charity and initially engaging them in your cause. Many trusts complain about receiving a high proportion of inappropriate applications during any funding round. That’s time wasting for them and also you. While you may not suit a particular grant programme now, you may do down the line so bear this in mind when earmarking future trusts to try. It can be time consuming to research trusts but it is vital you do so.

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Step 4: How much time to devote to your application
The length of time it takes to write an application varies enormously, but as a general rule the larger the grant-giving body (e.g. BBC Children in Need), the more time consuming the application process. A local smaller trust may not even require you to complete an application form, but instead simply ask you to write a letter. It’s good practice to be proportionate in the amount of time you spend on an application with the amount you are applying for, but whether you have to wade through 20 pages of an application form, or write a two-page letter, never skip on reading the application guidelines thoroughly.

Step 5: How to write a winning application
Language – keep it simple. Avoid complicated terminology and never assume the reader will know anything at all about your organisation. Write from the heart - most funders are adept at spotting a genuine appeal from an application that has simply been written to a formula. Obviously there is a balance – don’t go too mushy but at the same time show you have some passion for the project you are applying about.

"Cutting to the chase in a concise way is essential. Most people reading bids have limited time to assess a large number of requests."
Jon Edwards, Volunteer Fundraiser and Trustee, Reach

Top tips:
1. Ask someone who doesn’t know your organisation as well as you to read the application before you submit it. Does it make sense to them? Does it get the point across?
2. Research, research, research – you MUST research your trust before you apply. You could end up damaging any potential relationship with them if you don’t.
3. Read the application questions fully and ensure you answer all relevant questions.
4. Make sure you enclose all additional information a trust requires. Note some trusts don’t like accompanying leaflets or DVDs about your charity, so don’t waste resources sending them when they aren’t wanted.
5. If acceptable, do send or enclose endorsements of your work as these can boost the chances of your application being successful. Ask your service users to provide a few words about how beneficial your service has been to them.
6. When buying trust guides, don’t just jump at the first one you are offered. You have every right to ask the publisher for a rough guide of how many trusts will be suitable for you. If the main focus for their guide is London based charities and you’re in Dorset, you may not be getting best value for money.
7. Keep a record of who you apply to, for how much and the outcome. You don’t need a fancy database to create this, just use an Excel spreadsheet. It’s always good to have a record so you don’t unnecessarily duplicate applications to the same trust.
8. Last but not least, always remember trust funds these days can be overwhelmed by applications, so whilst you can enhance your chance of success greatly by following our tips, you won’t always be among the winners. So keep trying and good luck!
Top tip: Google Ad Grants

Don't miss the opportunity for free online advertising on the world's No.1 search engine.

One of the biggest missed opportunities for nonprofits is Google for Nonprofits, which includes a free membership and access to a variety of products including Google Ad Grants, which is a monthly grant of around $10,000 to advertise on Google.co.uk. Google Ad Grants has the potential to drive 10,000 to 40,000 new visitors to your website each month. Nonprofits like BeatBullying, Unicef, and charity: water all use Google Ad Grants to fund their Google AdWords campaigns and drive more traffic to their websites through online search.

You can use Google Grants to:

- Reach donors, volunteers, and consumers when they’re searching on Google
- Raise awareness by choosing relevant keywords and creating unique ads to highlight your work
- Track online donations, newsletter sign-ups, and volunteer registrations.

www.google.co.uk/grants
Section 3

Risk associated with organising fundraising activities
Be prepared for your fundraising activities

Online fundraising risk
As we have seen, there are numerous opportunities available to raise your fundraising profile online through digital and social media. Before delving into the world of online fundraising, it is important to check the standards in the digital media section of the Code of Fundraising Practice. If organisations are taking money through online fundraising, they should also consider the Handling of Cash and Other Financial Donations section of the Code. See useful resources for more information.

Fundraising activity risk
As with any event or fundraising activity there will be an element of risk involved so it is important to prepare for this. This is natural and not something to shy away from, in fact the reason people donate is often because the activity is exciting and challenging.

However there does need to be a sensible consideration of the impact of risk in fundraising, and the actions that you can take to manage it effectively, however small the event.

Three ways charities can be involved in fundraising activities:

Charity as the beneficiary

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<th>Risks</th>
<th>What charities should do</th>
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<tr>
<td>■ Often no knowledge of the fundraising activity taking place, for example marathon sponsorship</td>
<td>■ Establish processes for giving guidance and safety advice to third party fundraisers including need for insurance</td>
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<tr>
<td>■ Does the charity have a duty of care?</td>
<td>■ Keep an audit trail of guidance given</td>
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Charity as the facilitator

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<tr>
<th>Risks</th>
<th>What charities should do</th>
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<tr>
<td>■ Third party organising the event, such as firework displays</td>
<td>■ Check competency of third party provider including insurances in place</td>
</tr>
<tr>
<td>■ Charity involved, but not fully in control</td>
<td>■ Check that Public Liability and Employer Liability insurance are in place</td>
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<tr>
<td>■ Does the charity have a duty of care?</td>
<td>■ Risk assessments</td>
</tr>
<tr>
<td>■ Audit trail of all processes followed in place</td>
<td>■ Audit trail of all processes followed and activities</td>
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Charity as the organiser

<table>
<thead>
<tr>
<th>Risks</th>
<th>What charities should do</th>
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<tr>
<td>■ Duty of care to all participants and those attending</td>
<td>■ Public Liability and Employer Liability insurance in place</td>
</tr>
<tr>
<td>■ Maintaining control over the event</td>
<td>■ Risk assessments</td>
</tr>
<tr>
<td>■ Employee and volunteer duties specified in detail</td>
<td>■ Audit trail of all processes followed and activities</td>
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## What does it mean?

**Employer Liability**
Cover for injuries to your volunteers or employees whilst working for you. If you are responsible for them you have a duty of care to provide a safe working environment, and if you fail to do so then legal claims for negligence can be brought against you.

**Public Liability**
Cover for injuries to third parties by anyone acting on behalf of your organisation. Will cover injuries occurring during charity activities, events or day to day work. Anytime you interact with the public you have a duty to be safe and responsible so if they are injured due to your negligence a claim can be brought.

## What does it cover?

**Employer Liability**
Employees and authorised volunteers.

**Public Liability**
Any third party (not employees or volunteers). Also covers damage to third party property. Does not cover criminal acts or fines.

## What sort of claims can occur?

### Manual Handling
Back injuries caused by heavy lifting, for example moving residents in a hospice. Claims will be hard to defend if no training is provided.

### Slips and Trips
Most common cause of claims. For example staff could fall over on work premises by tripping over boxes of clothes in a charity shop.

### Assault
Staff or volunteers could be attacked by service users, sometimes deliberately. Can cause severe injuries, but are less common. Will be more likely in specialist charities such as those working with people with emotional and behavioural disorders.

### Stress
Some claims are emerging for employees put under undue pressure at work and it affecting their health.

### Slips and Trips
The most common claims against charities, often very small incidents such as slipping on an icy path or in a muddy field.

### Injured by objects
A surprising number of claims come from people being hit by objects, such as doors falling off the hinges, or simply items falling off shelves.

### Defective Equipment
Machines and equipment not up to the task can cause injuries to third parties. For example broken play equipment could injure children; similarly inadequate sports equipment may create problems.
So, what do you need to do?

- Understand your charity’s responsibility under the law. As a charity, it’s important to understand the difference between employer and public liability risk. In addition, understanding what constitutes a liability risk and what your legal responsibilities are will help you know where you stand in case you’re ever affected.

- Undertake risk assessments regularly. Apart from complying with the law, embedding risk assessments in your day-to-day activities will help identify risks that you may not have previously acknowledged.

- Keep accurate and timely records. Documentation is especially important now as changes to the legal process made in August 2013 mean that liability claims have to be investigated within 30-40 days, rather than three months according to earlier legislation. This means that should the worst happen and a claim be brought against a charity now, insurers will want documentation as soon as possible in order to put together a proper response to any claims. In particular accident records; having these available quickly will greatly help the chance of a claim being defended.

- Ensure that all members of staff understand their role on the day, whether they are full or part-time employees or volunteers. Make sure everyone working for you knows their individual responsibilities.

- Ensure that any contractors acting as your agents are suitable and competent to perform the tasks asked of them, by carrying out due diligence before you agree to work with them. However, once they are engaged, leave them to run their operation to ensure that you do not assume responsibility for their staff in the event that something goes wrong.

- Consider an insurer who specialises in handling charities’ needs. Not all insurers are the same and not all insurers have the experience to judge when a claim has a genuine chance of winning, when it looks advisable to settle – and when to fight. Ask your broker about insurers who have a specific track record in supporting and protecting charities, or better still, those which are owned by a charity and understand the way you work, like Ecclesiastical.

With fundraising and increasingly high risk activities being a key part of charities’ income generation, it’s important not to be put off by the risks involved. A measured approach to assessment and management can ensure you can carry out a wide range of fundraising activities safe in the knowledge you aren’t putting participants or your charity at risk.
<table>
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<th>If the activity includes...</th>
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| **Food**                    | ■ At least one person should have appropriate food hygiene qualifications.  
                               ■ Food hygiene and the requirements of the Food Hygiene Regulations 2006 must be considered.  
                               ■ Where cooking takes place, a check should be made on the method of heating, e.g. bottled gas and its associated hazards.  
                               ■ Particular care needs to be taken with deep fat frying.  
                               ■ The equipment should be hired from reputable hire companies and, wherever possible, set up, operated and supervised by the hire company’s own staff.  
                               ■ Great care should be taken regarding the siting and setting up of the equipment. There should be responsible adult supervision, paying close attention to the children at play at all times.  
                               ■ Always consider using reputable professionals with good credentials.  
                               ■ Contact the local police for guidance and give them full details of the route, numbers involved, times and nature of the walk or parade.  
                               ■ Carefully plan the route to avoid dangerous junctions and minimise the number of roads that need to be crossed.  
                               ■ Recruit sufficient numbers of safety marshals so they can be positioned at all key points; at road junctions, at the front and rear of the walkers and alongside on the offside of the road.  
                               ■ Where possible the display should be organised and operated by the manufacturer of the fireworks or a professional.  
                               ■ Always consider using reputable professionals with good credentials.  
                               ■ Where it is not possible to employ professionals, a responsible adult from the organising committee should be given sole control of storage and lighting of fireworks.  
                               ■ Only use fireworks which comply with BS EN 15947  
                               ■ In the event that any dangerous activity is to be organised, you must take all reasonable steps to ensure the safety of participants as far as possible  
                               ■ Many of these activities are operated through Codes of Practice, Health and Safety Executive Guidelines and Guidance Notes, Trade Association guidelines and Government regulations.                                                                                     | http://www.food.gov.uk  
                               http://www.pipa.org.uk  
                               http://www.rospa.com  
                               http://www.rospa.com  
                               http://www.rospa.com |
| **Bouncy Castles**           |                                                                                                                                                                                                            |                                         |
| **Walks**                   |                                                                                                                                                                                                            |                                         |
| **Fireworks**               |                                                                                                                                                                                                            |                                         |
| **Dangerous Activities**    |                                                                                                                                                                                                            |                                         |

**Useful resources**

- Guidance on fundraising and online risk:  
- Charity insurance risks:  
  [www.ecclesiastical.com/charityinsurance](http://www.ecclesiastical.com/charityinsurance)
- 5 steps to writing a risk assessment:  
  [www.hse.gov.uk/risk/fivesteps.htm](http://www.hse.gov.uk/risk/fivesteps.htm)

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