



Scottish Borders Social Enterprise Chamber Newsletter

August 2009

Volume 16

The Chamber Sponsors a Borders Business Diversity Award

Borders Business Diversity Awards recognise businesses in Scottish Borders which demonstrate best practice in the recruitment and retention of people from diverse backgrounds and abilities. Borders Business Diversity Awards winners will:

- Receive an Award at the high profile Awards Ceremony on 18th September.
- Be able to display the Borders Business Diversity Award Winner's logo on all their publications
- Receive high profile publicity for their business
- Go forward to the Scottish Business Diversity Awards

Credit Unions - Yes or No?

Hearing the news this month we were all shocked and flabbergasted by the news of the mother who borrowed £500 and it turned into an £88,000 debt – we have to ask the question did she not hear of the Credit Union?

Some good reasons to join a Credit Union:

Flexible Savings Products – every penny counts and credit unions offer a wide range of flexible and accessible savings accounts, you can save as much or as little as you like.

Lower Cost Loans – if you need to borrow some money the Union could offer you the best deal around. There are no penalties for repaying a loan early and borrowers only pay interest for the amount of time they've had the money.

Credit Union Current Account – offers a debit card which can be used in shops and to withdraw money from cash machines.

Christmas Savings Club – a safe way for the most expensive time of the year. Make regular savings and have the cash at Christmas!

Mortgages – A couple of the bigger Credit Unions now offer competitive fixed rate and variable rate mortgages.

Life Insurance – built in at no extra cost when you take out a Credit Union product.

Money Management Advice – many Unions offer free money advice and useful information on how best to manage your finances.

Financial Services Compensation Scheme – Credit Unions offer the back up of the Financial Services Compensation Scheme (FSCS) so the first £50,000 of your money is completely protected.

They're Local & Owned by You the Customer – so when the recession starts to bite, head down to your local credit union and see what they can do for you.....

If you are interested in becoming involved with a Credit Union in the Borders area let us know – remember Your Chamber Your Choice!

Scotland Said Yes to Social Enterprise Quality Mark

The social enterprise mark has been given the thumbs-up by Scottish social entrepreneurs consulted by umbrella body [Senscot](#). "The body of opinion in favour of a social enterprise mark comfortably outweighs that against," said Senscot in a report published in July.

It said social entrepreneurs in Scotland wanted the mark to promote organisations that shared certain values, particularly a social purpose and a transparent 'asset lock' that indicated profits would be reinvested in the company or the community.

Respondents also said the mark should be used to separate businesses from private sector enterprises and that a clear defining mark would make it easier for social enterprises to collaborate with each other.

However, Senscot said the 100 or more entrepreneurs who took part in the study had several concerns, including whether requiring enterprises to make 50 per cent of their money from trading was reasonable and whether the current fee structure was correct. Scottish social entrepreneurs were also supportive of a Scotland-specific process for attaining the mark.

Back to basics

Many people break out in a cold sweat when it comes to finance, but deep down they know it's important. So what reports should your trustees and managers receive? Not 50 pages of tiny figures that no one understands, and not a verbal assurance from the treasurer that "all is well". Both of these are useless.

At the very least, you should have reports that show you the money that has come in and gone out in the period they cover. They also need to show the different funds or activities. It's particularly important to keep track of any restricted funds. You should also be able to see your overall financial situation.

You need to show what you've got (bank accounts, cash, other assets) and what you owe (any liabilities) and the overall balances of each fund. Ideally, you should have a report that compares what has actually happened against what was predicted in your budget, with a written report explaining the figures.

These reports need to be timely. Scheduling your meetings three weeks after the end of the quarter gives your finance people two weeks to reconcile the accounts, produce the reports and then to get them in the post.

Don't accept reports you can't understand. Be brave and ask the obvious questions - I guarantee other people will thank you. The numbers are telling a story, and it's the story that's important.

Trustee Indemnity Insurance: updated statement issued by OSCR

Trustee Indemnity Insurance (TII) covers trustees against personal liability when legal claims are made against them, either by their charity or by a third party. The main difference between TII and other types of insurance taken out for the benefit of the charity is that TII directly protects an individual trustee, rather than the charity itself.

Shortly after implementation of the Charities and Trustee Investment (Scotland) Act 2005, OSCR identified that charities which provided TII for their charity trustees were likely to

breach the condition, contained in section 67 of the Act, that fewer than half of the total number of charity trustees may be remunerated.

Since then, OSCR has worked with the Scottish Government to resolve this issue. We welcomed the statement made in November 2006 by the then Deputy Minister for Communities that the issues involving TII resulting from sections 67 and 68 of the Act were "unintended", and that when a suitable opportunity arose legislation would be introduced amending the Act to remove the restrictions on TII.

The Public Services Reform Bill introduced to the Scottish Parliament on 28 May 2009 includes a provision amending the 2005 Act to allow charities to provide all their charity trustees with indemnity insurance. While the Bill is completing its Parliamentary process, OSCR will not take action against charities because they have TII in place. New applications for charitable status from bodies that have such insurance in place, or have the power to put such insurance in place, will not be affected or refused because of it.

Master Class in Social Enterprise – Tim Smit Chief Executive and Co-founder of the Eden Project Paisley Abbey - Wed 7th October 2009 - 9.45a.m. – 3.30pm

This Autumn in a unique one day Masterclass, Scotland welcomes world famous social entrepreneur Tim Smit, Chief Executive and co-founder of the Eden Project. This inspirational and unconventional business leader will reveal how jobs and prosperity were brought to rural Cornwall, his views on the future of business and why the world needs social enterprise. Tim will be joined by Graham Bell, Chief Executive of Kibble, one of Scotland's oldest social enterprises. Twenty social enterprises drawn from across Scotland will be exhibiting.

If you are interested in going the Chamber will book a mini bus. Tickets for the day are £25 per person including lunch (mini bus may be extra depending on numbers!). Please contact Sue at sbsecfinance@btconnect.com or phone the office 01835 822099

Procurex Scotland 2009

SDP is delighted to bring you the Enterprise and Business Zone at this year's Procurex Scotland 2009 event at the SECC Glasgow on 28-29 October 2009.

For the private sector, public sector procurement can have a significant impact upon the bottom line. The event offers delegates an opportunity to meet and network with representatives from Scotland's public and private sector buying community. Visitors will also have the opportunity to attend a variety of free training workshops, allowing you to harness best procurement practice and that will impact positively upon your business.

If you wish to ensure that your organisation stays ahead of the market, Procurex Scotland 2009 is an opportunity that simply cannot be missed – register FREE today at www.procurexscotland.co.uk

SUPPLY2GOV HAS CHANGED

Businesses have now been given free access to thousands of national opportunities, every small business will now have free access to thousands of UK lower-value (typically below £100,000) government contracts on the Government's website.

For more information www.supply2.gov.uk

Scottish Borders Social Enterprise Chamber



1 Orchard Park
St.Boswells MELROSE
Roxburghshire
TD6 0DA

Please send any items for the next newsletter to:

Tel: 01835 822099
or Email: borderssec@btconnect.com
www.sbsec.org.uk

Your Chamber Your Choice!

Some Extra Bits!

CashBack for Communities Fund Round 3 - *Apply Now!!*

Round 3 of CashBack is now open, so please apply as soon as possible if you want to benefit.

CashBack grants of up to £10k will support events and activities that are diversionary in nature and which will reduce the risk of young people being involved in anti social behaviour. Projects that support young people's personal and social development using a youth work approach will also be given a high priority.

YouthLink Scotland hope to attract further funding as it becomes available, but get your share of the first million now! More information is available on the website:

www.youngscotwow.org or Contact: Dougie Peddi on 0131 313 2488

Going Mobile - Improving Access

National Playbus Association is the UK umbrella organisation for mobile community services of all types. It's not just about children's playbuses - their membership includes youth buses, IT buses, advice projects, environmental projects and travelling arts venues.

Their aim is to improve the quality of life for children, young people and families living in disadvantaged and isolated areas or where there are poor community resources. They believe mobile projects are both flexible and effective in meeting the needs of very different groups within communities.

Working on Wheels means they can take much needed resources into communities where and when they are needed. More importantly, the flexibility of a mobile resource means that local people have had a chance to develop a permanent service, the mobile project can also move onto meet new needs in other areas.

Their vision is focused on the concept of inclusion. Each child, young person, senior citizen, adult and parent, should have access to the services that will help them develop their skills and abilities, educationally, socially or culturally.

National Playbus Association is committed to assisting local communities to develop the services they need, to equality of opportunity and to promoting good practice and service provision throughout our membership.

www.playbus.org.uk or Contact: Neil Logan on 0131 475 2328

Do You Know a Local Hero?

Sometimes ordinary young people do extraordinary things. Now is your chance to recognise their achievements. You have until September 25 to nominate your local hero or heroes for the British Red Cross Humanitarian Citizen Award.

This is an award for people aged 25 and under that have helped an individual or their community. We have both individual and group categories and just one condition; they've made an impact

There's an award ceremony in London for the finalists and all nominees receive a certificate. Previous winners range from lifesavers to fundraisers so get online and nominate today.

www.redcross.org.uk/theaward

Queen's Award for Voluntary Service

Westminster's Cabinet Office is seeking nominations from inspirational voluntary groups to be put forward for the Queen's Award for Voluntary Service.

The award, a national honour equivalent to the MBE, is given to groups of individuals who give up their time for the benefit of others and their local community. www.queensawardvoluntary.gov.uk

DFID Development Awareness Fund Mini-Grants 2010/11

IDEAS are again an award partner for the DFID Development Awareness Fund Mini-Grants scheme. The mini-grants give amounts of £1,000 to £10,000 per annum for 3 years for projects which promote global, development themes in different sectors of education including the formal sector, lifelong learning and youth work.

The revised guidelines can be viewed on at:

www.ideas-forum.org.uk/dfid_mini_grants

Where you can also find information on some projects supported by the DAF.

Information Sessions

IDEAS are planning two free information sessions to promote the 2010/11 round of DFID's Development Awareness Fund Mini-Grants scheme and help interested organisations to prepare their applications.

One will be held in Edinburgh on 16 September 10.30-12pm, the other in early October (tbc). The information sessions are free, though spaces are limited, and must be booked in advance.

The deadline for receiving applications is 5pm on 30 October.

Completed applications are to be sent to: Angela Higgins, IDEAS, Princes House, 5 Shandwick Place, Edinburgh, EH2 4RG. Or phone: 0131 656 0453

Oppenheim-John Downes Memorial Trust

Deadline: 15 October 2009

The Oppenheim-John Downes Memorial Trust offers financial assistance to British artists, sculptors, writers, musicians and dancers. The awards may be made to deserving artists of any kind, whether writers, painters, sculptors, musicians, dancers, actors, craftsmen or artists of any comparable nature or description who are unable effectively to pursue their vocation by reason of their financial difficulties.

As a general guide the maximum award would be £1,000 but, in exceptional circumstances, the Trustees may consider making a larger award. The awards are made in December of each year. Successful applicants must be over 30 years old on December 1st in the year in which the application is made and British Subjects born within Great Britain or Northern Ireland. For more information and to apply visit www.oppenheimdownestrust.org

New programme supports digital development

The Scottish Arts Council recently launched AmbITion Scotland, a new £800,000 programme to support digital development and change in arts organisations throughout Scotland. By signing up to the programme online, AmbITion Scotland can provide arts organisations striving for digital development with free workshops, events, online material, case studies and online tools.



Financial support will also be available from the AmbITion Scotland programme to fund ideas for digital development. For more information and to sign up, visit www.scottisharts.org.uk/1/professional/audiences/ambitionprogramme.aspx

Scottish Arts Council - Changes to funds for Individuals and Organisations

The Scottish Arts Council has recently reviewed and updated its funds for Individuals and Organisations. Information on what you are required to provide as part of your application has changed significantly since the 2008/09 financial year. They request that you read the new guidelines and application forms carefully before submitting them, and ensure you have included everything they ask for. To read the new guidelines visit www.scottisharts.org.uk/1/funding/apply/individuals.aspx or www.scottisharts.org.uk/1/funding/apply/organisations.aspx



Partners: Scotland's artist residency programme

Deadline: Friday 30 October 2009

partners is an initiative giving communities with little experience of the arts new opportunities to engage with professional artists. Grants of between £5,000 - £50,000 are available. The purpose of the partners programme is:

- * to increase the quality and depth of participation in the arts amongst key target groups that are currently under-represented



- * to provide artists/arts organisations with opportunities to develop their practice through high quality funded residency projects.

Following a recent evaluation of the partners programme, priority will be given to proposals involving:

- older people
- disabled people
- people without qualifications or with lower level qualifications
- people on low incomes
- people living in deprived areas
- black and Minority Ethnic groups

For guidelines and application form go to www.scottisharts.org.uk/1/artsinscotland/lotteryandthearts/partners.aspx

British Council Youth Initiative fund

The British Council Youth Initiative fund is for projects devised by young people to develop their initiative, enterprise and creativity. The Initiatives fall into two categories: Projects developed by a single group in their country of residence are called National Youth Initiatives; Projects developed to enable young people to co-operate and exchange ideas across different countries are called Transnational Youth Initiatives.



Applicants must be either a non-profit organisation/association or an informal group of young people. The core group of young people should be aged 18–30. Young people aged 15-17 can also be included, but must be supervised by a named coach or youth worker. Projects must last between 3–

18 months including preparation, implementation, evaluation and follow-up. A lump sum of up to €8,000 is available (€10,000 for Transnational), plus an additional amount of up to €1,000 for a coach to support the group in developing the project.

Project themes should be of interest and relevance to the group and your local community. Examples include: Art & culture, social exclusion, environment, heritage protection, youth information, disability, anti-racism/xenophobia, youth leisure, sport (see website for full list). There are five deadlines each year - visit www.britishcouncil.org/connectyouth-programmes-youth-initiatives.htm for more information.

First Light - Script Award Scheme

Deadline: Tuesday 13 October 2009

First Light enables young people to realise their potential through digital film and media projects. They are currently open to applications for their Script Award Scheme, to support partnerships between script professionals and young people to inspire and aid the development of short film scripts. Funding of up to £3,000 is available for:

The logo for 'First Light' consists of the words 'First Light' in a white, sans-serif font, set against a solid red rectangular background.

- projects where young people aged 5 - 19 take creative control of the idea development process
- projects that create scripts in any genre
- projects that result in film scripts of up to 10 minutes in length
- projects based in the UK, primarily involving young people who live in this country

10% match funding is required. First Light Movies are particularly encouraging applications from East of England, East Midlands, North East, Northern Ireland, North West, Scotland, Wales, West Midlands and Yorkshire and the Humber. For more information go to www.firstlightonline.co.uk/funding/youth-film-fund

Traditional Music & Song Association - Development Worker (South)

Area: Edinburgh

Deadline: Monday 7 September 2009, Noon

Interviews: Monday 14 September 2009

Based in the TMSA's national office in Edinburgh, this is a part-time post (19hrs per week) and entails working closely with the Development Worker (North). Starting salary £8,686 per annum (£16,000 full-time equivalent). An initial one year contract will be offered, with a three month probationary period. The contract may be extended subject to funding and appropriate performance. There may be a requirement of working evenings and weekends, for which time off in lieu will be given. There will also be travel requirements.



For an application pack or to discuss the post please contact Kay Thomson, TMSA National Director on e-mail: nationaldirector@tmsa.org.uk or 0131 555 4486. Web: www.tmsa.org.uk. Applicants called for interview will be expected to give a short presentation on 'How best to support Traditional Arts Organisations like Folk Clubs, Festivals and other community groups in the sector

Host a Green Communities Training Course

This year the Energy Saving Trust (EST) Green Communities service (formally CAFÉ) is giving community groups the opportunity to host their own Green Communities course. By hosting a training, Green Communities will be able to provide your group with a bespoke course enabling you to improve your knowledge of energy and develop a community energy project. Best of all it's free of charge!

(OTS) Hardship Fund opens for applications

Building on the £42.5 million of measures in the Government's Real Help for Communities Action Plan, the Hardship Fund offers grants between £50,000 and £250,000 to provide support to third sector organisations in England delivering front line services to the most vulnerable and disadvantaged people in society.

The Hardship Fund is available for third sector organisations that are suffering financial hardship that is impacting on their ability to deliver services in health and social care, housing support, education and training, and advice, information and guidance. To apply, organisations must have an income of £200,000 a year or more.

The Hardship Fund will be administered by the Community Development Foundation (CDF). More information about how to apply, including guidance notes for applicants and an application form, can be found on the CDF website via the link below or by emailing hardshipfund@cdf.org.uk or 0113 246 1561

http://www.cabinetoffice.gov.uk/third_sector/news/news_stories/090723_hardship.aspx

SURF Awards for Community Regeneration

Deadline: 21 September 2009

The SURF Awards, first presented in 1998, are now well established as the major independent awards for community regeneration projects in Scotland. The prestigious award certificates are presented each year to initiatives that are judged to be doing outstanding regeneration work in Scotland's underprivileged communities.



The awards are about recognising and rewarding best practice, and the process is intended to promote all of the excellent, but often unsung, work being done day-to-day in our disadvantaged neighbourhoods.

If you are involved with, or know of, such a project or initiative, you should consider nominating it for a SURF Award this year in one of the three categories - People, Place and Partnership. Please visit the SURF (Scottish Urban Regeneration Forum) website at www.scotregen.co.uk for further information on the application process or phone Derek Rankine on 0141 585 6879.

ScotlandSkills

1st October – Thistle Glasgow

For the first time ScotlandSkills brings together the best skills training providers Scotland has to offer, to provide practical advice, support and guidance on the options available to upskill yourself or your employees and the routes to funding for skills.

To book your free place or more information visit www.scotlandskills.co.uk or 0161 217 2500

FREE Social Enterprise Seminar

Aspire to Enterprise is a Scottish Government funded programme offering development support to ambitious social enterprises in Lowland Scotland. As a key part of that programme Aspire is offering a series of FREE half day seminars on crucial aspects of social enterprise activity.

We are pleased to announce details of the following event which we are running at a venue in the Borders:

Social Enterprise Business Models

This half day seminar will comprise two main aspects: firstly, an overview of the various legal structures available to social enterprises, such as company limited by guarantee with charitable status, and issues around setting up a trading subsidiary. Secondly, a discussion of the business model options available to organisations developing their social enterprises e.g. replication, franchising and acquisition.

Date: Wednesday 16th September 2009
Time: 10:30am to 1:30pm
Venue: The Buccleuch Arms Hotel, St Boswells, Melrose, TD6 0EW

To register your FREE place on this seminar (and to view details of others in the series): visit www.aspiretoenterprise.org.uk/seminars or phone aspire to enterprise on 0141 425 2939 or send an email to info@aspiretoenterprise.org.uk

We look forward to hearing from you!

Scottish Borders Council Community Grants Scheme

The Scottish Borders Council Community Grant Scheme has been designed to provide limited support to voluntary groups and organisations that are active within their communities, and to assist communities or interest groups with the development of community based projects. Grants are available to constituted voluntary or community group based in the Borders and non-Borders based voluntary or community group who can demonstrate direct benefits for identified groups in the Borders.



The Scheme can offer grants to a maximum of £5000. Grants of £500 and over will require 10% match-funding in cash or 'in-kind' support (such as volunteer time or local skills that are a direct input to your project). For more information on the scheme, and to download the guidance notes and application form, go to <http://tiny.cc/p5YoQ>

Tesco Charity Trust Community Awards

Deadline: 30 September 2009

As of 1st August, Tesco Charity Trust grants for elderly people and adults and children with disabilities are now open to applicants. Community and voluntary groups can apply for grants of between £500 and £4,000. For more information and to download an application form go to <http://tinyurl.com/l6ta65>

