

# Getting things right for an application

## Some useful sources of support and information

### 1. Constitutions and policies

The **Community Toolkit** covers lots of areas linked to governance such as policies and constitutions for new and established organisations <http://avashire.org.uk/toolkit.html/>

The **Scottish Council for Voluntary Organisations (SCVO)** has lots of resources and advice for voluntary groups and charities [www.scvo.org.uk/](http://www.scvo.org.uk/)

**AVA** have a governance pack and a pack for newly formed groups - the Effective Community Group pack. Contact Ed Garrett at [ed.garrett@avashire.org.uk](mailto:ed.garrett@avashire.org.uk) for more details

**Senscot** are a national organisation offering advice and support to social enterprises <http://www.senscot.net/>

### 2. Charitable status

The charity regulator **OSCR** has a host of really useful guides on all matters relating to charitable status <https://www.oscr.org.uk/>

### 3. Volunteers

**Volunteer Scotland** has useful information relating to all aspects of volunteering including a database of volunteering opportunities and details about the Investing in Volunteers Award <http://www.volunteerscotland.org.uk/>

**Volunteer Friendly Award** <http://www.volunteerfriendly.org.uk/>

**Saltire Award** <https://saltireawards.org.uk/>

**Duke of Edinburgh Award** <https://www.dofe.org/>

**Discovery Award** <https://www.discoveryaward.org.uk/>

### 4. Bank Accounts

Most banks and building societies offer special accounts for small voluntary and community organisations and give free banking as long as your account is in credit.

The **Resource Centre** website is a useful place for community groups

<https://www.resourcecentre.org.uk/information/bank-accounts-for-community-and-voluntary-organisations/>

[www.scvo.org.uk/running-your-organisation/finance-business-management/bank-accounts/](http://www.scvo.org.uk/running-your-organisation/finance-business-management/bank-accounts/)

The SCVO again has useful resources and advice including a “Bank Account Comparison Table”



## 5. Insurance

Under statutory regulations there are constraints on who can provide information and advice about insurance.

The Association of British Insurers can provide general information and details of insurance firms that specialise in given areas of work.

<https://www.abi.org.uk>

The Charity Commission has a useful summary of information on charities and insurance.

<http://www.charitycommission.gov.uk/detailed-guidance/protecting-your-charity/charities-and-insurance-cc49/>

Endorsed by the SCVO the Encompass policy specifically designed for voluntary organisations by Keegan & Pennykid. Their Encompass Insurance Guide covers areas that voluntary organisations should consider insuring.

<http://www.keegan-pennykid.com/wp-content/uploads/2013/02/The-Encompass-Insurance-Guide.pdf>

## 6. General support

Aberdeenshire Voluntary Action

<http://avashire.org.uk/>

Kincardineshire Development Partnership

<http://www.kincardineshiredp.org>

<http://www.kdp.scot> (website active from early 2018)



# Insurance

(source [www.scvo.org.uk](http://www.scvo.org.uk))

Organisations can buy insurance to protect its money, people, property and reputation. Insurance is required by law if your organisation employs staff or operates vehicles on public roads.

## Compulsory insurance

- **Employers' liability insurance:** required by law for organisations that employ staff to insure against any claims by workers for injury or disease. A valid certificate of insurance must be displayed.
- **Motor insurance:** required by law for organisations that own or operate motor vehicles, with third party cover as a minimum as required by the Road Traffic Act.

There are many other types of insurance your organisation can also buy. A risk assessment can help you decide which insurances are necessary.

## Highly recommended insurance

- **Public liability insurance:** covers injury loss or damage caused to third parties as a result of the organisation's negligence.
- **Professional indemnity insurance:** protects against claims for negligence arising out of advice or information provided by an organisation.
- **Legal expenses insurance:** covers specified legal expenses that may be incurred in defending or pursuing certain types of action, e.g. employment disputes.

## Discretionary insurance

- **Trustee indemnity insurance:** this protects members of the voluntary management committee from personal liability with respect to claims related to their actions in their roles as committee members or directors. Charities are permitted to use charity funds to provide all their charity trustees with indemnity insurance.
- **Events insurance**
- **Fidelity insurance**
- **Accident and sickness insurance**
- **Property and equipment insurance**
- **Car insurance for staff/volunteers**
- **Hirer's public liability cover (for village halls and community buildings)**

## Insurance advice

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[The\\_Encompass\\_Insurance\\_Guide.pdf](#)

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*Providing Practical Support to nurture Community Groups*