

Community Savers: Memorandum of Understanding

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1. Purpose of our Memorandum of Understanding

The Community Savers network has grown out of a series of local and international community exchanges between leaders in Greater Manchester, South Africa, Kenya and Sheffield between 2016 and 2022.

We have followed an approach of “learning by doing” and we have had success in building trust between people locally in our own communities and across the groups that have formed the network.

This Memorandum of Understanding (MoU) has been drawn up in response to growing interest from additional communities in participating in the Community Savers movement. As we grow, so we need to develop ways to organise that ensure our shared values and our approaches to partnership are clear and accessible within our own network and for the outside world and that we have guidelines to follow if any issues arise that need resolution.

2. Aims and background

Community Savers is a network of women-led and neighbourhood-based community groups working to reduce poverty and inequality in their local area and by working together across neighbourhood boundaries. At present, Community Savers has affiliated groups and neighbourhood networks based in Manchester, Stockport and Sheffield.

You can find out everything you need to know about Community Savers by visiting our website www.communitysavers.net and reading through our “News”, “About”, and “Watch” pages. The best way to find out more is by inviting some of the leaders to visit your group: we call this a community exchange.

3. How we organise

Community Savers is a network not an organisation. The organisations are the community groups who choose to affiliate with the Community Savers network and work together with a support agency called Community Led Action and Savings Support (CLASS).

Community Savers has been inspired by an international women-led movement called Shack/Slum Dwellers International (SDI) which has affiliates in 32 countries across the Global South (www.sdinet.org). The alliance between the Community Savers leadership and CLASS is also an adaptation of alliances between community federations and support agencies in SDI-affiliated movements.

Community Savers and CLASS have co-produced a Theory of Change which sets out the changes we believe we can achieve together and how we organise to achieve those changes. This can be viewed at <https://communitysavers.net/about-us/> and is also available in hard copy on request.

4. Finance and decision-making

Community Savers leaders come together to reflect and make strategic choices and decisions about the network in the following ways:

- Quarterly network meetings
- Strategic review workshops at our annual retreat
- A Leadership Group that can meet and make decisions in between network meetings where required.
- Working groups that may be established in response to issues that need thinking through and can develop proposals and recommendations for discussion and agreement.

Our approach is constantly evolving, and we adapt our processes in response to need as we develop.

CLASS exists to support a community-led and women-led process. It is subject to the legal requirements of charity governance and has a board of trustees to govern the organisation in line with Charity Commission and HMRC guidelines.

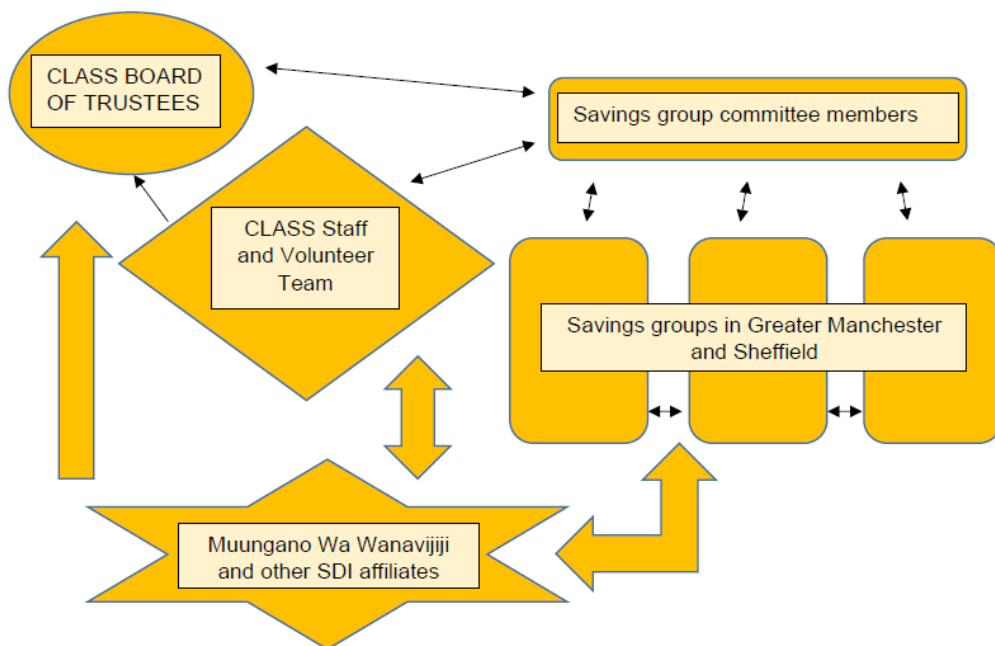
Community Savers nominate two leaders (from different groups) to represent the network leadership on the board of trustees every year. These representatives consult with and feedback to the leadership at quarterly network meetings.

At Community Savers meetings, decisions are made through discussion and consensus where possible. If a consensus cannot be reached, decisions are put to majority vote (one vote per group).

There is full transparency over funds held by CLASS on behalf of Community Savers. An annual budget is presented to the Community Savers leadership at the beginning of each new financial year. New funding bids are developed in consultation with leaders and circulated for comments in advance of submission.

We attempt to ensure a 50/50 budgetary balance between CLASS costs and Community Savers costs. This is a guiding principle, and the reality is that the balance necessarily shifts back and forth over time. We hope to move incrementally towards a majority share of the budget for Community Savers groups, projects, and activities over time as the network grows. We continue to monitor this.

How we work together:



Leadership Group:

All committee members of groups or neighbourhood networks affiliated with the Community Savers network make up the Community Savers leadership and are welcome to attend quarterly network meetings to represent their group.

There is also a smaller Leadership Group that can be consulted for advice and expertise at short notice; is delegated to make urgent decisions quickly on behalf of the network; and which can mediate in the event of any conflicts or grievances.

The Community Savers network leadership will nominate five leaders to make up the Leadership Group on an annual basis.

The Leadership Group meets on an ad hoc basis as required and will most often meet online. People nominated to the Leadership Group will therefore need to be prepared to meet online through video conferencing software.

Leaders must have been actively involved as a leader within the Community Savers network for at least two years before becoming eligible to be nominated as a member of the Leadership Group. (This is not the same as their group having been affiliated for two years: the individual leader must themselves have been actively attending network meetings for two years).

Community Savers Consultancy Fund:

Investing time in Community Savers network leadership in addition to our own community action in our own neighbourhoods requires significant time and energy and the sharing of our expertise as community activists.

We abide by the principle that our community action in our own areas is carried out as voluntary community action in pursuit of greater social justice for our communities.

We also believe that our time and expertise above and beyond our local community action should be recognised. We work with CLASS to try and ensure our time is appropriately recognised and remunerated when our group invests time in public speaking, teaching and other external and higher-level engagements.

When the funding situation allows, affiliated groups and networks are able to submit invoices to the Community Savers Consultancy Fund (administered by CLASS) for any services our group has provided above and beyond our local community action towards supporting and developing the Community Savers movement. These fees are paid to our group/network as provider of services, and we decide collectively how to use these funds.

5. Affiliation

The process for groups and neighbourhood networks to affiliate with Community Savers and the criteria for affiliation are set out below.

Affiliation process:

New groups/networks wishing to affiliate with Community Savers should participate in at least one learning exchange visit with an existing Community Savers affiliated group to learn directly from the members of that group about the aims, values, and ways of working within the Community Savers network.

The group will then have a meeting to read through our “Everything you need to know about affiliating with Community Savers” guidance and this Memorandum of Understanding and discuss whether affiliation is the right thing for them at this time.

If the group/network would like to affiliate, they will then attend a meeting with the Community Savers Leadership Group to discuss why they would like to join the network (this may be in person or online and the Leadership Group may nominate representatives to attend).

The Leadership Group will then discuss the new affiliation with the CLASS Director (or another staff member if someone is deputising for the Director at that time) in relation to current financial and human resource capacity to ensure we are able to support a new group/network at this time as an alliance.

If the decision is to invite the group/network to affiliate, the committee members of that group will be asked to sign a copy of this MoU to formalise their affiliation and a page will be added to the Community Savers website featuring the new affiliate.

Criteria for affiliation for community groups

To affiliate with Community Savers groups will be:

- i) majority women-led: groups are inclusive of people with other gender identities, but there must be a majority of women leaders on the committee.
- ii) neighbourhood-based and focused on improving lives within a particular urban locality (within one neighbourhood of a town, city, or borough).
- iii) joined together by a shared commitment to achieving greater social justice for people living in lower-income areas of their towns and cities.

To be ready to affiliate with Community Savers a group will have:

- iv) a group of residents who want to work together for the benefit of their local community with a shared purpose for why they want to come together as a group (you may already be a group).
- v) a constitution for a membership-based community association and a bank account (or the willingness to put these things in place within the next 3 months as part of the process of affiliation).
- vi) at least three people who are willing to act as signatories on a bank account.

Criteria for affiliation for neighbourhood networks

To affiliate with Community Savers neighbourhood networks will:

- i) be neighbourhood-based membership networks with a membership of resident-led community groups focused on improving lives within a particular urban locality (within one neighbourhood of a town, city, or borough).
- ii) have at least one Community Savers affiliated group within their membership.
- iii) be majority women-led: networks may have a range of groups within their membership but the committee of the network itself must have a majority of women leaders.
- iv) be a constituted independent organisation with its own bank account and committee.

Termination of affiliation:

The Community Savers Leadership Group has the power to terminate an affiliation with Community Savers in the event that:

- the group/network is no longer able to send representatives to participate in quarterly network meetings.

- committee members of the group are consistently failing to adhere to the Community Savers Equality Statement and Code of Conduct (within Community Savers meetings/activities or based on evidence about actions within their local area of operation).
- committee members of the group are consistently preventing the Community Savers leadership from advancing its aims and operations.
- any other reason which may be brought to the attention of the Leadership Group which is discriminatory; or which otherwise undermines the aims, values and reputation of the Community Savers movement.

Termination will be a last resort after informal attempts to resolve any concerns have been exhausted and a written warning has been issued.

Committee members of any group that has received a warning about their affiliation status have the right to represent themselves at a meeting with the Leadership Group to discuss the concerns raised. They may also bring a neutral observer or advocate to the meeting.

Gross misconduct such as financial fraud/misuse of funds, or failure to comply with safeguarding requirements, may result in the immediate termination of a groups' affiliation with Community Savers.

If the Leadership Group decide to terminate the affiliation of a given group after attempts at informal mediation, written warning, and negotiation through a meeting with the committee members have all failed to resolve the issues of concern, the Leadership Group's decision is final and there is no process for appeal.

6. Equality statement and code of conduct

We seek to create a safe and inclusive environment where everyone feels welcome.

We do not discriminate on grounds of age, disability, gender/gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion and belief, sex or sexual orientation.

We seek to work in ways which are welcoming and inclusive of all people from any background, level of education or digital capability. We make reasonable adjustments to enable people to participate.

We listen to each other actively and let each other speak: We believe it is OK to have different opinions as long as they are not discriminatory and as long as everyone works hard to express their opinion respectfully.

We encourage each other: we do not bully or put other members under pressure.

7. Safeguarding

We believe that everyone has a duty to safeguard children and young people and adults at risk from harm.

As affiliates of the Community Savers network we commit to:

- ensuring all our committee members have participated in Safeguarding training, (requesting support from CLASS to achieve this where required).
- ensuring our group has a Safeguarding policy and a designated Safeguarding Officer in place.
- ensuring that our committee has read the CLASS Safeguarding policy and knows how to report Safeguarding issues to CLASS staff if this is the most appropriate course of action.

8. Partnership

CLASS works with Community Savers leaders and affiliates to develop a range of partnerships with external agencies and individuals that can advance our shared goals.

CLASS is currently Community Savers principal support agency – we call ourselves “an alliance” or the “Community Savers-CLASS alliance”.

It is important to note that there is no obligation for Community Savers to continue to operate through their alliance with CLASS. Community Savers instigated the incorporation of CLASS as their support agency in 2019 and can equally choose to work with other agencies or establish other agencies over time to act as their tailored support agency if they decided that was in their best interests.

9. Dissolution

If there is a unanimous decision across Community Savers affiliated groups to dissolve the network, a meeting will be held to decide how to distribute any outstanding funding held for affiliates or for network activities. All affiliates will be invited to send representatives to this meeting. All remaining charitable funding will be distributed to charitable organisations selected by those leaders present at the meeting, or returned to the funder, depending on the terms and conditions of the funds.

10. Affiliation agreement:

We, the committee members of _____

agree to abide by the terms for affiliation with the Community Savers network set out in this Memorandum of Understanding.

Signed:

Name	Signature	Date