



Community Savers: Memorandum of Understanding

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1. Purpose of our Memorandum of Understanding

This MoU sets out the terms of agreement between leaders of all community groups and networks affiliated to Community Savers on how we work together and make decisions. It also sets out the role and function of CLASS as our tailored support agency for purposes of information and clarity. This is not a formal agreement between Community Savers and CLASS it is an agreement between the Community Savers leadership which all new associations must sign up to at the point of affiliation. This is a working document which will be reviewed and updated with permission from the Community Savers leadership on an annual basis or as required.

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” and “About”

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) to achieve change for their communities.

Community Savers is 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 inspired by 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/wp-content/uploads/2024/09/Community-Savers-ToC-FINAL.pdf> and is also available in hard copy on request.

4. Leadership, finance and decision-making

The Community Savers Leadership comprises all the committee members of all affiliated groups and networks.

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

- Quarterly network meetings.
- A Leadership Team that meets and makes decisions in between network meetings where required.
- Having two rotational seats on the CLASS Board.
- Strategic review workshops at our annual retreat and annual strategy day.

Decision-making

Community Savers Leaders make decisions by consensus. If a consensus cannot be reached, a decision may be put to a majority vote on the basis of one leader, one vote, among the leaders who are present when the decision is being taken.

In a tie-break situation, the decision does not carry as this is not a majority.

4.1 Quarterly network meetings

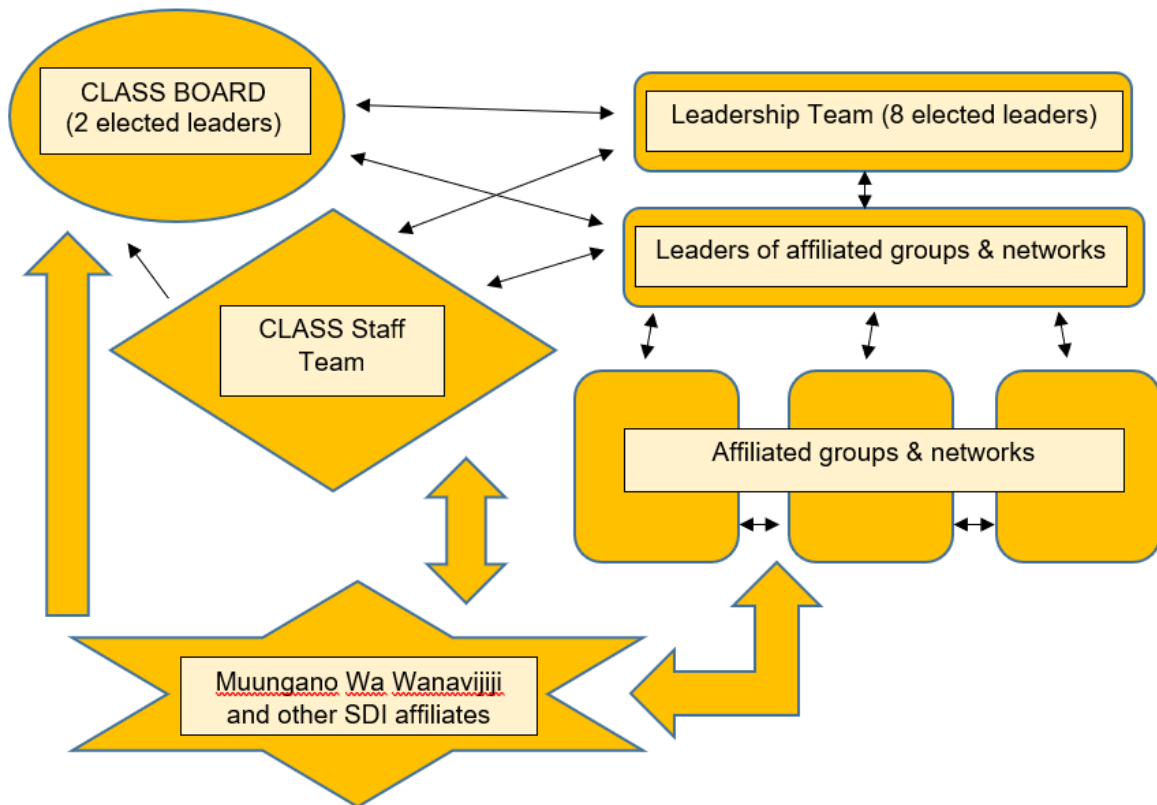
Each affiliated committee can send up to three representatives to Quarterly Network meetings to represent the views and interests of their members; share experiences and learning; and contribute to strategic discussions and decision-making.

A finance and fundraising update is provided by CLASS to the leadership at network meetings. An annual budget is presented to the Community Savers leadership at the

beginning of each new financial year. A budget review report is presented at the annual retreat in July.

We attempt to ensure a balance between CLASS costs and Community Savers costs that leaders consider to be fair and appropriate.

How we work together:



4.2. Leadership Team

There is an elected Leadership Team 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 conflicts or grievances within the network. The Leadership Team of up to eight leaders is elected annually at the December strategy day and party. Voting is on a one leader, one vote basis among those leaders present on the day. This is the election process:

- Each year, the Leadership Team agrees at least two existing members who will step down. These names are communicated to the wider leadership in advance of the election (more than two leaders may wish to step down, where possible it is helpful to maintain at least 50% continuity).
- Community Savers leaders submit a secret ballot to the CLASS staff team in January naming three leaders who they would like to have as their representatives on the Leadership Team for the year ahead.
- Voting leaders are encouraged to ensure a range of neighbourhoods are represented within the new Leadership Team.

- The CLASS staff team count the votes and make a shortlist according to the numbers of votes per nominated person. CLASS staff then talk to each leader on the list to ask if they are happy to join the Leadership Team for the year ahead.
- The new Leadership Team is announced and congratulated!
- In cases where less than six people wish to remain as leaders/take up seats, the election will be repeated until a minimum of six leaders can be identified to represent the network membership on the Leadership Team.

Criteria for election to Leadership Team

- The Leadership Team meets on an ad hoc basis as required and will most often meet online. Nominees 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. (This is not the same as their group having been affiliated for two years, or the person having been a savings group committee member for two years: the individual leader must themselves have been actively attending network meetings and participating in network activities and events for two years).

4.3 The CLASS Board

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.

There are two places on the CLASS board for Community Savers Leaders who serve two-year terms.

These places are staggered so that there is always one Leader on the board with at least one year's experience of board membership when a new Leader joins.

The role of the Community Savers leaders on the board is to:

- Represent the wider Community Savers Leadership on the board – bringing the leadership's perspective on key issues and ongoing collective action.
- Share information and learning with the Community Savers Leadership from Board meetings at the Quarterly Network Meetings and answer Leaders questions about Board matters.
- Support the rest of the CLASS board to understand the Community Savers process and community experiences and perspectives on key issues under discussion.
- Provide for transparency and scrutiny over CLASS finances, staffing, governance, and decision-making outside the other collective Leadership spaces.

A new Community Savers Leader is elected to represent the network on the CLASS Board at each annual retreat (or in July of each calendar year in the absence of an annual retreat). This is the election process:

- All Community Savers leaders are notified of the approaching election and the criteria for nomination one week in advance.
- Leaders are asked to submit the name of one person who they would like to have represent them on the CLASS board at the retreat.
- CLASS staff draw up a list of all names submitted and check for eligibility.
- Eligible leaders who have been nominated are asked to meet that day and discuss amongst themselves who they would like to put forward for the vacant seat, notifying a member of CLASS staff once a decision is made.
- The new nominated trustee is announced during the retreat and supported by the existing Community Savers board representatives and the CLASS Director to take up their new two-year term.

4.4 Annual Retreats

The Leadership Team plan each annual retreat together with the CLASS staff team.

Each affiliate nominates three representatives to attend (subject to available funding); and six places are reserved for CLASS staff and board members (subject to available funding).

Where resources are not sufficient, this will take the form of an Away Day somewhere closer to our operational base.

Spare places and special circumstances

If spare places become available because some affiliates do not take up all of their allocated places, each affiliate will be asked if they have any additional leaders that they would like to bring.

Names put forward will be gathered and picked out at random according to the number of places available.

If spare places are still available after a further consultation with all affiliated committees, places may be offered to leaders/members requesting 'special circumstances'.

Special circumstances will be cases where a leader can only attend the retreat if they are allowed to bring a partner or dependent child such as in the case of children with special educational needs or adult dependents with care needs.

Applications for special circumstances will be considered by the Leadership Team on a case-by-case basis taking practical and logistical factors into consideration. If there is more than one application on grounds of special circumstances, leaders and their dependents will be picked by random selection.

5. Public representation of Community Savers

All invitations to participate in teaching, public events, meetings with funders, or other forms of public engagement involving representation of the Community Savers network, will be submitted to the Leadership Team for consideration (usually by the CLASS staff team).

The Leadership Team will discuss these opportunities on a case-by-case basis in terms of whether there are particular kinds of knowledge or experience required to fulfil the representation effectively.

Wherever possible, and in the interests of fairness and ensuring all leaders are given the opportunity to develop skills and experience in this area, opportunities will be advertised on the Community Savers Leadership WhatsApp group. Where specialist knowledge or experience are required, the Leadership Team will strive to ensure that opportunities are shared across all affiliates as inclusively as possible and with respect to principles of Equality, Diversity and Inclusion.

Under extenuating circumstances – mainly if an opportunity for public representation arises at short notice (7 days or less), the CLASS Director has discretion to approach leaders to take up the opportunity without further consultation.

Community Savers Consultancy Fund:

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

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

We also believe that our time and expertise 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 funding allows, affiliates can submit invoices to the Community Savers Consultancy Fund (administered by CLASS) for any services our group has provided towards supporting and developing the Community Savers movement beyond our local community action. These fees are paid to our group/network as provider of services, and we decide collectively how to use these funds.

Different invitations come attached with different levels of payment e.g. the University of Manchester may pay a speaker fee of £100 per person while MACC may pay a speaker fee of £30. In the interests of fair and equal treatment, all funds received from external organisations for Community Savers/CLASS representation will be allocated to unrestricted funds. All groups will invoice based on the same hourly rate which is reviewed and agreed each year by the Leadership Team. The current annual rate is £14/hour.

6. Leadership and party politics

When a leader of a Community Savers affiliated group or network becomes elected as a local political representative (e.g. a ward councillor or a Member of Parliament) they will be asked to stand down from their leadership position within their savings group and any other governance roles within the network such as on the Leadership Team or CLASS board.

The leadership agreed this after reflecting on SDI's approach and their own experiences of how party politics have begun to shape the dynamics of their own community action.

The reasons for this are:

- Politicians become tied into the demands of their parties and “the party line” this is an inevitable part of being a representative of a political party with a collective position. There may be times when the party line creates a conflict of interest or prevents that leaders' primary focus being on equality or inclusion or the fair distribution of resources.
- Community Savers has to be free to negotiate equally with all political parties and has to be seen to be autonomous from partisan party politics.

7. 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 Team may nominate representatives to attend).

The Leadership Team will then discuss the new affiliation with the CLASS Director (or a deputy) 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 (or the willingness to put these things in place within the next 3 months as part of the process of affiliation).

Termination of affiliation:

The Leadership Team 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 Team 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. The process that the Leadership Team will follow in the case of any concerns is as follows:

- (i) The Leadership Team will nominate a delegation of two leaders to accompany a member of CLASS staff on a visit to the group in question. They will attempt to meet with any relevant members/leaders for an informal discussion about the situation. They will attempt to find an amicable way forward while ensuring any concerns are addressed and referring leaders back to this Community Savers MoU where relevant.

- (ii) If concerns continue to be raised or the situation does not resolve itself, the Leadership Team will make enquiries about the situation as necessary and offer written guidance to the leaders or committee in question, reminding them of the Community Savers MoU and the risk of being asked to end their affiliation with the network.
- (iii) If concerns continue to be raised, or the situation does not resolve itself, the Leadership Team will meet to discuss next steps and potentially write to the committee in question asking for a meeting to discuss their affiliation with the Community Savers network. At this meeting, assuming there has been no further resolution of the situation, an attempt will be made to reach an amicable agreement about ending the groups affiliation with Community Savers. Support will be offered to any leaders/members who may have been poorly treated or suffered because of the issues that have resulted in the termination of affiliation.
- (iv) In the case of (iii): all efforts will be made to ensure that any savers who wish to withdraw their savings at this juncture receive their savings on request, and that any funds that are not being used for the purpose for which they were granted are returned to the funder or reallocated in agreement with any relevant funder.

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

If the Leadership Team 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 Team's decision is final and there is no process for appeal.

8. 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.

We seek to demonstrate these shared values in the ways we conduct ourselves within our groups and in our interactions with our partners within and beyond the Community Savers network, remembering that, as leaders, we represent the wider network as well as ourselves and our groups.

9. 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 Lead 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.

Accredited Safeguarding Level 3 courses are available on request from CLASS for all nominated Designated Safeguarding Leads on committees of affiliated groups.

10. Alliance with CLASS

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

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 primary tailored support agency if they decide that this is in their best interests.

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

11. Dissolution

If there is a unanimous decision across 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.

12. 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