Dean Taylor
Social Mobile Apps

Research Report

Focus

I've chosen to look into banking and design within charitable organisations, the processes they use and the way in which the bank deals with these customers.

Research

Interview One - VOX LIMINIS

After meeting with 'Vox Liminis', a charity that brings music and production into the prison system, I immediately identified several problems with the way they deal with banking.
Vox Liminis is run by two individuals and deal with their own finances, rather than a separate entity that solely deals with finance. They have 5 trustee's who are able to authorise transactions.

The **key** points drawn from the interview were -

The system in which they use, Bankline, is the same system used by much larger business. Much of Bankline is in place for these larger organisations that pull in huge amounts of money. This makes it very hard to navigate and identify the areas of Bankline that the charity and its trustee's need to be concerned with.

When money needs to be used, the transaction needs to be authorised by two trustee's.
This process seems to be bogged-down by aged hardware and the bulky software 'Bankline'.
Graham from VL talked about the likelihood of trustee's that, who have no use of Bankline, will often get lost within the system or blocked out from the complicated password system.
In order for the transaction to be authorised, both trustee's must use a hand-held card reader and use their passwords with the Bankline website to authorise it. Often the trustee's wont have these handy or will otherwise be unable to authorise the transaction causing delays for such a small company.

When Vox Liminis receive their statements they have to take time to organise and define which money is outgoing from which fund. This is in order to report back to funders who may request receipts or detailed of where their money is being used.

Interview Two - HOT CHOCOLATE

Hot Chocolate are a charity which aims at helps youths throughout their teenage years. HC is a little larger than VOX LIMINIS and their structure was a little different. It gave me an opportunity to see the same funding situation (whereas they are receiving funds from individuals or organisations) under different circumstances.
Hot Chocolate have a Finance & Admin worker named Claudia.

The **key** points drawn from the interview were -

Claudia spends most of her time itemising and organising transactions to feedback to funders. In some cases this can be a very lengthy process for the smallest of transactions and can be completely different, depending on the funder. In some cases, one persons salary can come from two or three different accounts.
These transactions are arranged on a spreadsheet with each row being use for each transaction. *Claudia described the need for a '3D spreadsheet'. The need for this comes from the different categorisations e.g HC Categories, which fund, and funders categories.*

HC use two different bank accounts -

- Usually bigger transactions, or major transactions - Requires three signatures. All money comes into this account and separated to other account.
- Day-to-Day transactions - these only require one signature, typically Claudia's.

Hot Chocolate use Clydesdale Bank. Claudia hadn't heard of 'Bankline' when I mentioned it, and she didn't have any immediate concerns with the transactional process within Clydesdales online system.

Like VOX, Claudia spoke about the pain of authorising a transaction and the length of time this can take. She would email the signatories a few days in advance of the payment along with information to what this payment is for. The signatory would then authorise the payment or communicate with Claudia via email.

Examples of transactions within HC are
- Youth Work
- Training
- Salaries
- Bills

Other Research

There as several 'banking services' that accommodate or are specifically for charities. None of these seem to make the banking process any easier, and are their for lending, support and usually invest within the charity sector.

No systems are in place to organise transactions, other than expense trackers which are typically for personal use.

END OF REPORT