



Family fortunes

Fun family activities without breaking the bank

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One Parent Families|Gingerbread created this resource and the Financial Services Authority paid for this work as part of the National Strategy for Financial Capability.

If you have any comments (or questions) about the usefulness of this resource, please send them to us at the details below.

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Family Fortunes

One parent families
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Disclaimer: This guide provides advice on general good practice only, and should not be read as guidance to the law. It is your responsibility to ensure that any activities and events you provide are in compliance with the law and to ensure the safety and wellbeing of the people involved.

This resource pack was designed by a group of parents from Accrington and Burnley in Lancashire. The parents participated in a community learning programme run by One Parent Families[Gingerbread], which was funded by the Financial Services Authority.

As part of their course the parents planned and held a family fun day, which meant they had to plan, budget and project-manage an event. They were then given the opportunity to produce this resource pack to help other community groups and families to develop the financial and budgeting skills needed to hold events. The parents agreed it was an excellent idea to

be able to benefit others who are in similar situations to themselves.

Included in this pack is information on choosing events, planning, finances and much more. Whatever event you're thinking of – from a large community event to planning a family holiday or a birthday party – there will be lots of useful information here to help make it a success.

To give you a flavour of what the parents got out of the programme, some of their comments are scattered throughout the pack ...

'I enjoyed planning an event and learning how working as a team member can be better than working alone. I learnt how to communicate more positively.' Lesley

'I got satisfaction in planning and running an event which everyone enjoyed, and seeing all the parents and children smiling and having fun.' Cherie



Choosing an event

You will need to decide what the purpose of your event is and then decide what type of event would be best. Is it an event to help people to get to know each other? Is it an event to raise money? Is it a celebration like a birthday party or festival?

The parents have come up with some ideas:

Fete
Jumble sale
Car boot sale
Family disco
Coffee morning
Teddy bears picnic
Play day
Pool party
Baby gym
Fancy dress
Play
Day trips (zoo, farm, theme park, seaside)
Barbeque
Parties
Wacky warehouse

... and you may have others.

You will also need to decide who the event is aimed at. Here are some examples:

Adults	Older people
Teenagers	Lone parents
Young mums	Children
Young dads	Babies

or a mix of the above.

While you are thinking about these things, you will also need to start thinking about budgeting. How much do you want to spend in total (in other words what is your budget)? What can realistically be achieved on your budget? Are there ways of adding to the pot and making your budget bigger?

If you spend less on the theme of the event it might free up more money to pay for other things like party bags or prizes. For example, if you take everyone to a theme park this will probably cost a lot of money (£20 per person say), which might leave you with less for food and transport. If you arrange a teddy bears picnic at a local park this might mean you have enough money to provide all of the food.

Venues and health & safety

Venue

Where would you like to hold your event and how much will it cost?

Here are some examples:

Village hall	picnic spot
Youth club	Soft play centre
Town hall	Children's centre
Park	School
Sports centre	Community centre

The venue you choose will affect your budget. Would it be better to go with a cheaper venue and spend more on decorating it, or would you prefer to choose a more expensive venue and spend less on making it look nice?

Health & safety

Wherever you choose to hold your event, you should always carry out a risk assessment. A risk assessment involves carefully examining what could do harm to people and weighing up whether you have taken enough precautions to prevent harm – or whether there are more actions you will need to take to avoid the risks.

Here are some points to consider:

Inside the venue

- * Has electrical equipment been tested?
- * Do you know where the fire exits are? Are they accessible?
- * Do you know the fire drill?
- * Who is the named First Aider?
- * Where is the First Aid box? Where is the Accident Book?
- * Are there disabled entrances and facilities?
- * How many people can the venue hold?
- * Is there an assembly point (place where people should go if there is a fire)?
- * Are all unstable objects moved?
- * Do any people or organisations you are bringing in, for instance face painters, have professional liability insurance?

Outside the venue

- * Are all gates secured?
- * Is there any work in progress?
- * Is there any open water, for instance a pond, nearby?
- * Is it near a road?

Insurance

Depending on the activity you decide on you will need to think about whether you need insurance and if so, what insurance is already in place.

See page 15 for a list of further resources if you want to find more detailed health and safety information.

'I have learnt how to work as part of a team.'
Gemma

'I have enjoyed working together as a group to learn to plan a children's party together ...'
Rhonda

'I got the chance to meet new people all in the same situation as me [young mums].'
Louise



Entertainment

To help you plan what will happen during your event, here are some ideas from the parents:

Games

- Pass the parcel
- Musical bumps
- Pin the tail on the donkey
- Piñata (papier-mâché animal you can fill with sweets or small toys for children to bash and break)
- Musical chairs

Activities

- Arts and crafts
- Face painting
- Cake/biscuit decorating
- Messy play
- Ball pit
- Bouncy castle
- Balloon race
- Fancy dress
- Sports events

When you are planning the entertainment you need to have your budget in mind. Is it better to pay for something really special like a band to play or could you play your own CDs and spend the money you have saved on some amazing prizes? Remember you don't necessarily have to pay for everything – you could ask for donations or perhaps you could borrow some of the equipment. Maybe you know someone who would volunteer to be a clown for the day!



Music

- Disco
- DJ
- Nursery rhymes
- DIY (sing yourself)
- Karaoke

Entertainment

- Clown
- Magician
- Dancers
- Puppet show
- Play
- Tiny Trumpets

Prizes

- Sponsors
- Donations
- Boys and girls prizes*
- * Check ages and safety of prizes

Catering

Once you have decided on an event and the venue, you may need to consider catering arrangements. It might be an idea to consider how important providing food is to the success of your event. Is it crucial to the success of the event that you provide food or can you save in this area to spend more money on other things? Could you have a 'pot luck' party and ask everyone to bring a dish?

If you are providing food and refreshments, have you agreed a percentage of the budget to spend on catering? Have you decided on a cost per head or a total cost that you will spend on catering regardless of the number of people who attend?

Think about what will be provided to adults and children. Is the food appropriate and how healthy is it?

Here are some ideas

- Party food
- Picnic food
- Hot dogs/chips
- Buffet
- Tea and coffee (water and fruit juice for the children)

Things to consider

- How many people are there to cater for?
- How much is there in the budget?
- Who is making the food?
- If you are using an outside caterer, get menus and prices.

If the catering is being shared between your group, who is going to provide what? You may want to check the legislation on providing food that you have prepared at home. See page 15 for more information.

Biscuits/gingerbread men

Pork pies

Sausage rolls

Crisps

Bread

Sandwich fillers (egg, cheese, ham, tuna)

Salad

Drinks

Cakes

Pasta

Quiche

Sausages on sticks

example of a shopping list

The above is what you might find at a lot of events, but you could also think about getting more creative. Smoothies are a great way of getting children and young people to consume fruit. You could also think about reflecting the diversity of your community with the food you provide. Remember you might have guests at your event who have dietary requirements for religious, cultural or health reasons. How will you be aware of these needs and how will you meet them?



Guest list and publicity

Guest list

The aim of your event will influence who you need to invite. If you are a young parents' group that wants to expand then you will want to make sure that other young parents are invited. You'll also need to decide if it's a public or private event.

Decide if there is a maximum number of guests allowed and what the cost is for each person who comes. Then work out how best to target the people you want to attend your event for example, by personal invitations, posters (in schools, nurseries, doctors' surgeries) or advertising in the local press. Advertising in the local press costs money so can you be creative and find free or cheaper ways of spreading the word?

Publicity

You could create an invitation or a promotional poster to advertise your event. Here are some tips from the parents about what to include:

- Where is the event (venue)? Are directions needed?
- At what time is the event being held and on what date?
- Who are the invitations being sent to?
- What is happening at the event/party?
- What is needed (if anything) – for instance, fancy dress, costumes, entrance fee?
- Do you want them to book/RSVP or should they just show up on the day? If you are asking people to book, you will have catering numbers and a guest list.
- Include lots of colour and information.
- Do you need to advertise in the local press?



Involving the community

Some ideas for raising the profile of your group in the community and raising awareness of your event are:

- Informing local press by phone, email, letter or in person – you'll need to provide contact names, numbers and email addresses and let them know if it is possible to take photographs at the event. (You will need written consent to use photographs of parents and children for publicity purposes.)
- Writing a small article which will include details of your event to give to your local paper. This is called a press release.

You will need to decide how much money to allocate to publicity in your budget. Adverts, producing invitations, postage and phone calls all cost money, so if you don't set aside some money in your budget you may find that you overspend. Making sure people know about your event will be crucial as you need people to be there.

Roles and responsibilities

At the beginning of the planning stage a discussion needs to take place on what tasks need doing and who will be responsible for them. It may be a good idea to have a second person responsible for each task in case the first person is absent. Share the tasks fairly between your group.

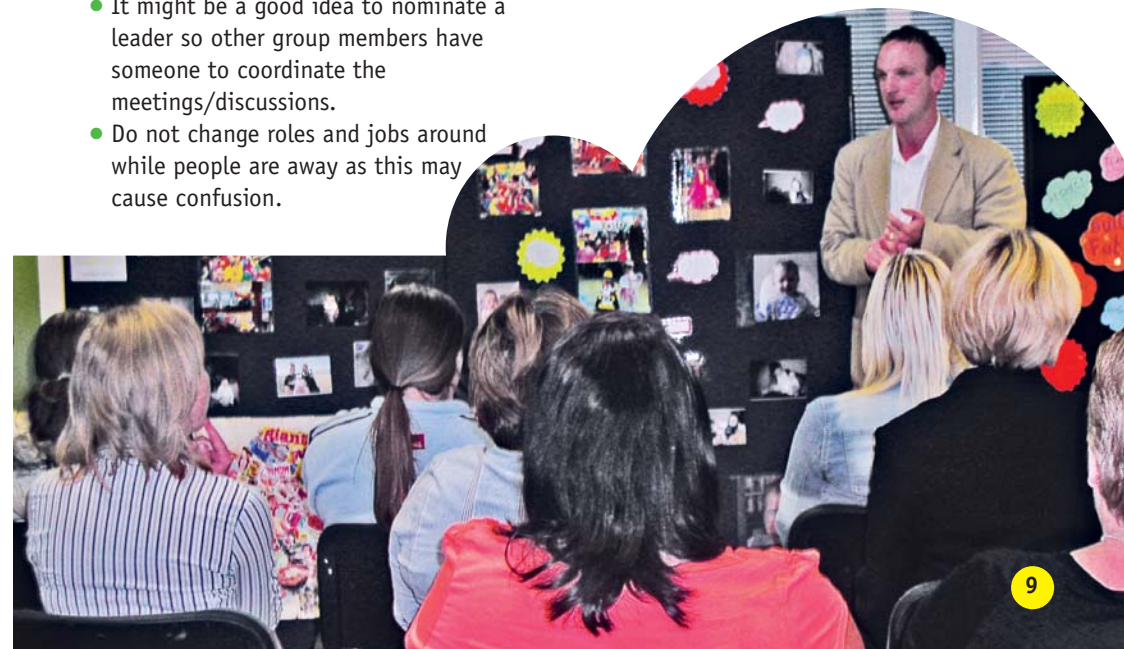
- Make a list of the tasks in order of priority.
- Put a date by each task so members of the group know when the task has to be completed and how long they have to complete the task.
- You should come together regularly to see what tasks have been completed and decide which tasks may need more work. It is very important that you monitor your budget together as a group so you can spot changes that need to be made in different budget areas and work together as a team. You could exchange contact numbers so that when you are apart you can contact each other for support and to talk about your tasks.
- It might be a good idea to nominate a leader so other group members have someone to coordinate the meetings/discussions.
- Do not change roles and jobs around while people are away as this may cause confusion.

examples of key roles and tasks

- Budget holder
- Booking the venue
- Donations and sponsors
- Food
- Press and publicity
- Guests and invitations
- Entertainment
- Health and safety
- Decoration of the venue

'I had a lot of fun and gained confidence as an individual. I feel I can now join a group with ease.'
Krystal

'I learnt a lot from the course, such as how to work as part of a team.' Mary



Dos and Don'ts to help you along



'My socialising skills have improved since being at this group – I have really enjoyed it.'
Jenna

Do

- Do have fun
- Do advertise well
- Do make your event suitable
- Do work together
- Do look at every angle
- Do make sure everyone knows what they are doing
- Do have a plan
- Do let everyone have an input
- Do have a back-up plan
- Do deal with issues straightaway

Don't

- Don't go over your budget
- Don't expect everything to run smoothly
- Don't lose control
- Don't be too strict
- Don't boss people about
- Don't try anything on your own
- Don't leave anyone out

Setting a budget

Working out costs

Every aspect of your event will have an effect on the budget. This section will bring all the aspects together.

When you have set your budget you will have a total amount of money available and you therefore need to stay within this budget. You can then decide what to do. Alternatively, you may have decided on an event and a venue and need to find the money to enable you to put the event on.

Assuming you now have the required funds for your chosen event, you will need to consider what the money will be used for: venue, food, decorations, prizes (if not donated), publicity, etc.

To work out how much you will need for each of these you will need to know how many people are coming – or how many people you can invite (adults and children).

If you decide to pay for the publicity, how much will this cost?

Try and get as much help as possible from donations, e.g. refreshments, prizes etc. This will make your money go further.

Who does what

You will need to allocate the role of budget holder to a person who is happy to take on this responsible role. They will have control of the money, paying people and reimbursing people for items that have been bought.

Where will the money be kept? Is it in a safe place? Make sure a file or box is set up for all the money records and receipts.

Everyone MUST keep receipts to pass on to your budget holder. If your event is being funded (i.e. paid for) by a community foundation, they may expect to see your records of expenditure. Don't forget you need to keep looking at your budget all the way through as you may need to make changes.



Potential sources of income

Here are some ideas from the parents about where you can get money and support to boost your budget:

Where is the money for your event coming from?

- * Local shops (prizes/refreshments)
- * Local council
- * From group funds
- * Selling tickets to the event

Have you got a sponsor?

- * Supermarkets
- * Local businesses

Is funding available?

- * Local council
- * Local community
- * Supermarket bag packing



An example budget

The budget below was used by the parents to organise a fancy dress party. They had a budget of £100. If you create a table like this either on paper or on the computer, it will help show you exactly what you've spent and what you have got left for each aspect of your event.

If you start getting into minus numbers this means you have overspent. You can pay the budget back by moving money from another area or by finding more money to go into the pot. Could you hold a raffle to raise more funds? Could you take back something you have purchased and get a refund? You will need a plan of action to address this issue.

Budget headings	Date	Details	Amount allocated	Spent	Balance
Entertainment			20.00		20.00
	1.7.07	Face painting book		1.99	18.01
	3.7.07	Party equipment		20.09	-2.08
	5.7.07	Party bags and prizes		23.97	-26.05
	12.7.07	Party song CD		2.00	-28.05
		Subtotal		48.05	-28.05
Catering			20.00		20.00
	3.7.07	Storage box		2.99	17.01
	12.7.07	Party food		2.28	14.73
	12.7.07	Gingerbread men		1.20	13.53
		Subtotal		6.47	13.53
Publicity			15.00		15.00
	3.7.07	Invitation cards		3.58	11.42
	12.7.07	Postage		6.74	4.68
		Subtotal		10.32	4.68
Venue			45.00		45.00
	12.7.07	Venue hire		35.00	10.00
		Subtotal		35.00	10.00
Total budget for the event			100.00		
Total amount spent				99.84	
Surplus/deficit					0.16

It's not always possible to spend exactly what you allocate to each budget heading. Here you can see that the parents overspent by £28.05 on entertainment. They made up

for this by spending less than expected on catering, publicity and the venue. This meant that they managed to stay within their total budget (with 16p to spare)!

This is the final balance so it tells you what you have left at the end. A surplus means there is still some money left. A deficit means you have overspent. Here, there is 16p left so there is a surplus of 16p. If it's a deficit, you should put a minus in front of it so you know you have overspent.

How did it go?

It is a good idea to ask the guests at your event to 'evaluate' it – this means to give you feedback on how effective the event was. You can do this in several ways, but the easiest way is to get everyone (adults and children) to fill in short evaluation forms. This will give you written feedback that you can use to improve your planning for your next event. Remember to ask about all aspects of the event including the venue, food and refreshments, activities, entertainment, timings, etc.

Children's forms can have smiley faces or sad faces that they can colour in depending on how much they enjoyed the event.

Reflective practice

As well as asking the people who attended your event, you can also learn a lot by answering the following questions among yourselves and planning what you would do differently in future.

- 1 How would you rate the event? Did the event achieve its aims?
- 2 How well do you think you organised the event?
- 3 How well did you manage your budget? In which areas did you spend more or less than expected? Why did this happen?
- 4 Overall what went well?
- 5 Overall what could have gone better?
- 6 What would you do differently next time? (This is the most important question and to answer it you need to look at your answers for questions 1 to 5.)



Here are some of the things the parents learnt from their event:

'Make sure you have time to plan things.'

'Be better organised.'

'Do not change things at the last minute.'

'Make sure everyone knows what he or she is doing.'

'Make sure everyone is happy with what they are doing.'

'Air any concerns.'

'Have a group meeting before the event to finalise everything.'

'Follow your plan.'

'Have a back-up plan.'

'Make sure everyone gets involved.'

We hope you have enjoyed reading this booklet and that you have found it useful. The parents who put it together found that the key to a fun successful event without breaking the bank is planning what you want to spend and working out the best way to spend it.

You could use some of the tools in your own life by creating a budget to control your own monthly income and expenditure. The parents on our programme certainly gained a greater appreciation of thinking ahead and managing their finances.

Further information

Here are some further resources we thought you might find useful:

Health & Safety

Health and Safety Executive

www.hse.gov.uk

0845 345 0055

Catering

Food Standards Agency

www.food.gov.uk

020 7276 8000

Eat Well

www.eatwell.gov.uk/asksam/keepingfoodsafety/asksamevents

Environmental Health

Contact your local council

Budgeting

Money Made Clear

Impartial information about budgeting from the Financial Services Authority, the U.K.'s financial watchdog.

www.moneymadeclear.fsa.gov.uk

Now Let's Talk Money

Advice for people with money worries

www.nowletstalkmoney.com

0800 012 1656

General Support for Community Groups

National Association for Voluntary and Community Associations

www.navca.org.uk

0114 278 6636

Support for Lone Parents

One Parent Families|Gingerbread

Lone Parent Helpline

www.oneparentfamilies.org.uk

0800 018 5026

Starting a Gingerbread Group

www.gingerbread.org.uk

0800 018 4318

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- All the parents and children who took part in the pilot programme.
- New Era in Accrington and Burnley Wood Children's Centre in Burnley for providing the venues.
- Accrington Connexions for their hard work and support with making the programme a success.
- Financial Services Authority for making the programme and resource pack possible.

All the photographs in this resource were taken at events organised by the parents who took part in putting together this pack.