



Case Study: Talk About Money CIC

Talk About Money is a community interest company based in Stockport. The goal of the company is to provide affordable, accessible and inclusive financial education, guidance and support to people in the Greater Manchester area and beyond. They believe that financial resilience leads to empowered communities.

Talk About Money provides bespoke training and coaching to individuals, families, communities and businesses around GM. There are drop-in sessions and courses, based in Stockport, where members of the public can access specialist support for all things money and finance (including questions around welfare payments).

With Director, May Fairweather's incredible knowledge of supporting the local community, she is able to support groups and organisations with financial queries, including hiring people on benefits, tax changes and the steps to take on staff.



Talk About Money approached Sector 3 to discuss a corporate package. As the meeting went on, it became very quickly clear that they were worried about cash flow. Whilst they have been funded by the National Lottery to deliver weekly Financial Coaching to the community, it was starting to feel like costs were outweighing what their capacity could maintain. With limited funding available and increasing costs, the Sector 3 team were able to address the hurdles and work towards solutions.

E26 Thematic Areas:

Financial and Legal

Sector 3's Capacity Building Lead, Charlotte Chilvers, developed a Priority Action Plan with Talk About Money to address immediate financial strain and guide future planning. This focused on:

- Income diversification strategies
- Delivering paid training services
- Creating robust impact measurement processes

This plan helped the organisation adjust its pricing model, review its internal processes, and feel more confident about charging appropriately for the value it provides.

Demonstrating Social Impact

Sector 3's Volunteer Hub Lead, Clare Finch, supported the development of a clearer corporate and community-facing offer. This included helping the team:

- Articulate their social impact in a way that resonates with potential partners and funders
- Understand how to position their services within the wider VCSE and business ecosystem
- Recognise and evidence the value of financial confidence as a community empowerment tool



Contract Bidding and Marketing

Through tailored coaching, Sector 3 helped Talk About Money refine its offer and positioning, enabling it to enter into contract discussions with local institutions. This support has led to increased visibility and growing confidence in pitching services to potential partners.

Outcomes:

Talk About Money developed a three-part training programme for Sector 3, based around what the Sector has been asking for: Financial Sustainability.

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Two of the three sessions have already been held and very well attended. The sessions are:

- Budgeting for Taking on Staff, 9 May 2025
- Budgeting, Forecasting, Bookkeeping & Accountancy, 11 June 2025
- Budgeting for Business Owners, 7 July 2025

The feedback from the Sector has been incredible, with organisations advising that they now feel confident in hiring people, and most importantly, paying themselves!

Through the confidence from these sessions, Talk About Money have now secured contracts with Manchester Libraries and BIPC, piloting new sessions for their business cohorts. May, Talk About Money's director, has said that these Pilot courses 'exist as a result of the conversations with Sector 3'.



With Talk About Money's new corporate/organisation offering, May has confirmed that she is no longer worried about cash flow and can see sustainability and progression within the CIC.

Insights and Lessons:

Sector 3 has seen a recurring theme in the last 6-12 months of organisations coming to us at Crisis Point. This is for a variety of reasons, however, usually has increasingly limited funding opportunities and rising costs at its core.

Sector 3 are particularly focused on organisations diversifying income. This could be through alternate streams of fundraising like events, online selling, corporate sponsorship and partnerships, as well as many other options.

The other theme of support we have been focusing on is 'sustainability'. Looking at tools like Social Business Plan, Business Continuity Plans, Priority Action Plans etc to assess priorities and steps to get achieve each goal.

Questions for other Social Enterprise organisations:

Do we have a clear, confident way of explaining our social impact?

Are we building relationships with local networks, funders and corporates that could support our growth?

Reflections:

"Support from Clare and Charlotte over the last six months has been valuable beyond words - I was on the brink of giving up entirely and they helped me to develop a realistic business plan, kickstarted it by commissioning my organisation to deliver a series of workshops that has now been picked up elsewhere, and generally encouraged and supported me through a tricky patch. It wouldn't be exaggerating to say that Talk About Money CIC wouldn't exist without Sector 3's support."

Link: <https://talkaboutmoney.org.uk/>

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