9MOUNTAINS

FINANCE

MAKING MONEY MANAGEMENT EASY FOR CHARITIES

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UNLOCK HIDDEN SAVINGS WITH SMARTER FINANCE

UK charities are missing out on £5.97 billion each year, with 6.84% of revenue shown to be slipping through the cracks*. Complex funding structures and system inefficiencies make it harder to hold onto the income you've fought for. It doesn't have to be this way. Smarter processes and stronger financial oversight can turn this lost potential into real impact.

*Sagacity, "Missing Millions: The Impact of Revenue Leakage on UK Charities"

WE ENSURE YOUR CHARITY'S FINANCIAL HEALTH IS AS STRONG AS YOUR MISSION

Even the most impactful charity can struggle without a solid financial strategy.
Too often, valuable data is overlooked - accounts are filed and that's where it ends. But hidden in those treasure troves of numbers are insights and opportunities waiting to be uncovered. We don't just process your finances, we show you how to use them. Our expert support helps you stay compliant, financially stable, and make the most of your funding, now and in the future.

OUR PRINCIPLES: THE FOUNDATION OF SUCCESS

EXPERTISE THAT MATTERS

Some charities depend heavily on accounting firms that don't prioritise the sector, leading to generalised services, slow responses and missed deadlines.

ECONOMIES OF SCALE

We give you access to a full team of financial specialists at a fraction of the cost of hiring in-house staff. Cost-effective solutions with exceptional value.

PAY AS YOU GO MODEL

You don't need expensive long-term contracts or full-time staff to manage your accounts. We give you the expertise you need, only when you need it.

Our team goes beyond traditional services by analysing your existing challenges.

We provide tailored solutions to address them effectively.

FILING ACCOUNTS & WRITING ANNUAL REPORTS

EXPERT SOLUTIONS MADE AFFORDABLE WITH 9 MOUNTAINS

Struggling to meet deadlines for annual accounts?

We handle timely account preparation and submission to the Charity Commission and Companies House, preventing fines and protecting your reputation.

Losing funder trust due to late accounts?

Our expert accountants help you stay compliant and transparent, ensuring funders have confidence in your charity's financial health.

Submitting accounts but not optimising the data?

We unlock the powerful insights contained in your charity's accounts to identify opportunities, improve funding strategies and strengthen long-term sustainability.

MISSED DEADLINES = MISSED FUNDING. 9M WILL FIX THAT

Are you one of the 13,000+* UK charities yet to submit annual accounts to the Charity Commission? Late accounts don't just risk fines, they damage credibility and cut off funding opportunities. Our financial reporting services ensure compliance, transparency, and accuracy, so your charity can focus on impact rather than admin.

*The Charity Commission Register

Cost: From £1,500

Timeline: 1–2 months

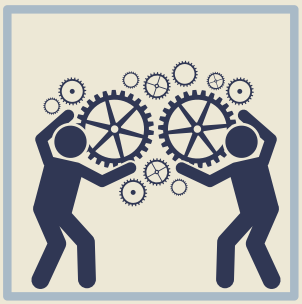
FINANCIAL SOFTWARE

UPGRADE, AUTOMATE AND GROW WITH 9 MOUNTAINS

Finding in-house finance staff costly?

Our finance automation tools reduce reliance on manual bookkeeping, freeing up resources for frontline work.

Failing to integrate your fundraising and finances?



We implement cloud-based accounting software to automate reporting, reconciliation, and financial tracking.

Worried about financial accuracy and compliance?

Our data-driven financial tools ensure real-time accuracy and regulatory compliance, giving you confidence in every financial decision.

STREAMLINE YOUR CHARITY'S FINANCES WITH 9M AND SMART TECH

Modern finance software cuts costs, improves accuracy, and enhances efficiency. We help charities transition to user-friendly financial tools that work for them, reducing admin while improving decision-making.

Get in touch for pricing.

FINANCIAL PLANNING

REVEAL THE RICHES IN YOUR DATA WITH 9 MOUNTAINS

Struggling with cash flow?

Our budgeting and forecasting tools help you plan for different funding scenarios and ensure financial stability.

Facing unexpected financial shortfalls?

We identify financial risks early and provide mitigation strategies, helping you avoid crisis situations.

Unsure about financial direction?

We create clear, actionable financial plans, giving decision-makers confidence in their long-term strategy.

NAVIGATE THE TRIPLE SQUEEZE AND STAY IN CONTROL WITH 9M

Rising costs, including increases in National Insurance and the National Living Wage, put huge pressure on charities. Without clear financial planning, costs rise faster than income. We'll help you anticipate challenges, align budgets with your mission, and build a resilient future.

Cost: From £500

INTERNAL FINANCIAL SYSTEMS

REDUCE RISK WITH 9 MOUNTAINS

Frustrated with inefficient financial processes?

We identify gaps and bottlenecks, helping your charity run smoother and more effectively.

Worried about compliance risks?

Our internal process reviews check for weaknesses and ensure full compliance with funder and regulatory requirements.

Seeing wastage or financial mismanagement?

We introduce controls and oversight mechanisms to prevent waste and increase financial efficiency.

BUILD LONG-TERM SUCCESS WITH 9M

Poor financial systems create waste, inefficiencies, and compliance risks. We review your processes, spot the gaps, and build stronger controls to protect your charity.

Cost: From £400

TRAINING

UPSKILL YOUR TEAM WITH 9 MOUNTAINS

Struggling to understand financial reports?

We provide finance training for leadership, ensuring decision-makers fully understand charity accounts and budgeting.

Does your team lack financial confidence?

Our training programmes equip your team with essential finance skills, from bookkeeping basics to compliance requirements.

Unclear about financial oversight responsibilities?

We offer specialist trustee finance training, ensuring governance teams can properly oversee budgets and audits.

STAY AHEAD WITH FINANCIAL TRAINING FROM 9M

If your leadership team doesn't understand financial reports, they can't make confident decisions. We train CEOs, staff, and trustees to read, understand, and act on financial data, so your charity stays in control.

Cost: From £100

INVESTMENT CONSULTING

LEVERAGE RETURNS WITH 9 MOUNTAINS

Unsure how to invest reserves responsibly?

Our charity-specific investment strategies help you make ethical, high-impact financial decisions.

Worried about financial sustainability?

We develop long-term investment plans to protect your reserves and maintain financial health.

Need to balance risk and return?

We guide you in building a diversified investment portfolio that aligns with your charity's mission.

PUT YOUR CHARITY'S RESERVES TO WORK WITH 9M

With reserves under pressure, charities can't afford to leave money sitting idle. We guide you in ethical, sustainable investments that help your funds grow responsibly while staying aligned with your mission.

Cost: From £300

VIRTUAL FINANCE DIRECTOR

GET STRATEGIC LEADERSHIP WITH 9 MOUNTAINS

Struggling to recruit a Finance Director?

We provide a part-time Virtual Finance Director tailored to your size, structure and stage.

Don't need a full-time finance lead?

Our flexible model gives you high-level leadership only when you need it.

Lacking strategic input for financial decisions?

We oversee budgeting, reporting, compliance and long-term planning, so you stay in control.

GAIN FINANCIAL CLARITY AND CONFIDENCE WITH 9M

Our Virtual Finance Directors (VFDs) provide expert financial leadership, covering budgeting, forecasting, risk, and reporting at a fraction of the cost of in-house hires. Whether you're navigating growth or uncertainty, our seasoned professionals integrate into your team flexibly, offering everything from board packs to strategic planning and compliance, without the full-time overhead.

Cost: From £750/month

GIFT AID

MAXIMISE UNRESTRICTED FUNDING WITH 9 MOUNTAINS

Not registered for Gift Aid?

We assess your donation systems and ensure you have Gift Aid-ready processes to maximise claims and boost unrestricted income.

Need better systems to capture Gift Aid?

We set up automated Gift Aid processes to capture every eligible donation, eliminate errors, and speed up HMRC claims.

Struggling with complex Gift Aid claims?

We manage the entire claim process from submission to HMRC, ensuring every eligible donation is claimed correctly.

GIFT AID SHOULDN'T BE A GUESSING GAME. CLAIM IT ALL WITH 9M

Around £560 million* is lost through missed Gift Aid donations each year. Much of this is due to complex or inaccurate claims. If you find claiming complicated, you are not alone –20%** of UK charities find claiming for Gift Aid difficult. We set up efficient systems so you can access additional funding with ease.

*Charity Finance Group
**"Breaking down the barriers: Gift Aid Survey Results 2024", Charity Finance Group

Cost: £250 for registration. For bespoke requests, please get in touch.

HOW TO WORK WITH US

YOUR JOURNEY TO THE SUMMIT CONTINUES HERE

FINALLY, EXPERT HELP THAT FITS THE WAY WE WORK

"Working with 9 Mountains has been a turning point for us. They understood our challenges and gave us the direction we needed. With expert support in marketing, fundraising, strategy, and operations, we've gained clarity, confidence, and real momentum. We're moving forward with more focus, confidence, and a sense that we're building something sustainable."

— Jo Early, CEO, SAMM National

LET'S CLIMB THIS MOUNTAIN TOGETHER

Whether you're starting out or ready to grow, 9 Mountains helps you build a smart, sustainable finance operation tailored to your ambition. Book a session to explore your challenges, and we'll connect you with the right experts. We know the climb is tough, but the view from the top is worth it. Together, we'll map the best route to reach your peak goals.

CONTACT

Get in touch to book your free appointment and take the first step toward elevating your charity to new heights.

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To explore more ways 9 Mountains can support your charity, including our full range of services and other mountains, visit our website.

www.9mountains.co.uk