



Developing the revenue acquisition process for a small non-profit organisation

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**Developing the revenue acquisition process
for a small non-profit organisation**

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Tämän opinnäytetyön tarkoitus on kehittää hyvinvointiyhdistys Bambun rahoitusprosesseja. Tämän tarkoituksen saavuttamiseksi hyödynnetään opinnäytetyössä esitettyjä menetelmiä ja kokemuksia. Opinnäytetyön tavoite on kehittää voittoa tavoittelemattoman yhdistyksen varainhankintakeinoja, käyttäen parhaiksi todettuja käytäntöjä.

Opinnäytetyön tutkimuskysymykset suunniteltiin siten, että niiden myötä voitaisiin esittää lukijalle mahdollisimman kattava kokonaiskuva yhdistystoiminnan rahoituksesta. Näin lukija voisi päätellä, mikä on toimeksiantajayhdistykselle optimaalinen toimintasuunnitelma. Tutkimuksen perustaksi perehdyttiin yhdistystoimintaan ja yhdistyksen varainhankintaan liittyvään tietopohjaan. Opinnäytetyön tutkimusmenetelmiksi valittiin Benchmarking ja puoli-strukturoidut teemahaastattelut. Nämä tutkimusmenetelmät ja tietopohja tukevat toisiaan luoden sekä teoreettisen, että konkreettisen kuvan optimaalisesta varainhankinnasta.

Tietopohjaan ja tutkimusmenetelmiin pohjautuvat tulokset olivat selkeät. Yhdistyksen toimintaan ja rahankeruuseen vaikuttaa yhdistyksen jäsenmäärä, sillä jäsenmaksut toimivat yhdistyksen perus- ja suurimpana tulonlähteenä. Yhdistykset joutuvat kuitenkin yleensä toteuttamaan jäsenmaksujen lisäksi muutakin varainhankintaa, jonka tukitoiminnot voivat esimerkiksi koostua kahviomyynnistä tai mainosmyynnistä ja ne vaihtelevat yhdistyksestä toiseen. Yleisesti yhdistysten toimintaa tukee kunta tai valtio, ja yhdistykset toimivat muiden yhdistysten tai organisaatioiden kanssa yhteistyössä.

Yhdistyksen sisäisellä ja ulkoisella viestinnällä todettiin olevan huomattava merkitys jäsenistön motivoimisessa varainhankintaan, ja yhdistyksen luonnollisten yhteistyökumppanien ja sidosryhmien, kuten esimerkiksi jäsenten lähiomaisten sitouttamiseksi tukemaan yhdistyksen toimintaa sen arvopohjan paremman ymmärtämisen kautta. Sisäisellä ja ulkoisella viestinnällä katsottiin myös olevan keskeinen rooli yhdistyksen jäsenmäärän säilyttämiseksi ja sen mahdollisessa kasvattamisessa.

Yhdistyksen rahankeruun optimaaliseksi lähteeksi todettiin erilaisten rahankeruumenetelmien yhdistelmä. Yhdistyksen jäsenmaksujen lisäksi tulisi suorittaa mahdollisemman tehokasta ja minimaalisesti resursseja vievää tukitoimintaa. Esimerkkejä tämän kaltaisesta tukitoiminnasta ovat mainontatulot, lahjoitukset tai myynti tapahtumien yhteydessä. Yhdistyksen varainhankintaa tukevien myyntiartikkelien valinnalla katsottiin myös olevan selvä yhteys niiden mennekkiin.

Suositukseni jatkotutkimukselle on yhdistyksen toiminnan ja yhdistyksen jäsenten motivaation yhteyden tutkiminen, sillä yhdistykset toimivat lähinnä vapaaehtoistyöllä, ja siitä johtuen yhdistyksen toiminta on vahvasti riippuvaista jäsenoiminnan aktiivisuudesta.

Asiasanat: yhdistys, rahoitus, haastattelu, benchmarking

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Year	2019	Pages	38
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The purpose of this Bachelor's thesis is to improve the financial processes of the well-being association Bamboo. To accomplish this purpose, the aim of the study was designed to develop the revenue acquisition process for the association through the use of well-established best practices.

The thesis' research questions sought to answer the essential topics required to create a proper understanding of how associations function. These questions would generate sufficient knowledge with which an individual could determine the best course of action for financing their association. The theory behind the existence of associations and the general methods through which associations finance themselves were studied. The theory was supported by interviews and benchmarking, in order to address and create further understanding by utilizing real-life experiences.

The results gathered from the literature review, benchmarking analysis and the interviews were quite conclusive. Associations are affected greatly by the number of members in the association, as membership fees are often the single largest source of revenue. Therefore, many associations must conduct further fundraising to support their main activities. These supportive fundraising activities ranged from advertising sales to bake sales, as the activities performed slightly varied from one association to another. Generally, associations received financial aid from the city or municipality in which they reside and cooperated with other associations in conducting events and other activities.

The association's internal and external communication was found to be extremely important in motivating the association's member's fundraising, and in increasing engagement from natural interest groups such as relatives; through the proper communication of the underlying aims and the mission of the association. Communication was seen as imperative in increasing and maintaining a healthy membership base.

In conclusion, the best practices for association fundraising turned out to be a combination of membership fees, financial aid and other supportive functions. The best supportive functions were determined to be those that took minimal resources to perform. I.e. Advertising sales, donations or event-related sales. The selection of items utilized for fundraising sales was seen to have a correlation with the expenditure.

My recommendations for further study include the study of motivation of association's membership and its relationship with the activities that associations conduct. Association's functions and activities are mostly based on voluntary work and they are therefore dependent on the input of the membership.

Keywords: association, finance, interview, benchmarking

Contents

1	Introduction	6
2	Well-being association “Bamboo”	6
3	Non-profit associations	8
4	How do associations finance their activities?.....	10
4.1	Membership fees.....	10
4.2	Donations and sponsorship	10
4.3	Public funding and other grants	11
5	Factors affecting how associations finance themselves?.....	11
5.1	Membership base	11
5.2	Legal Limitations	12
5.3	Overall income and format vs expenditure	12
5.4	Obtainability of sponsorship, donations or government grants	13
5.5	Registered vs unregistered association.....	13
5.6	Location of the association	13
6	Research methodology.....	14
6.1	Research approach	14
6.2	Research design.....	15
6.3	Quantitative vs Qualitative research methods	15
6.4	Selecting the most appropriate research method	15
6.5	Sampling of the interviewees and organisations	16
6.6	Interview process.....	17
6.7	Benchmarking process	18
7	Data analysis	18
7.1	Benchmarking analysis.....	19
7.2	Interviewee profile.....	19
7.3	Thematic semi-structured interview.....	20
7.3.1	Interview preface and questions.....	20
7.3.2	Conducting the Interview	20
7.3.3	Thematical analysis.....	21
8	Results	22
8.1	Thematic analysis results.....	22
8.2	Benchmarking results	25
8.3	Findings	26
9	Conclusion	26
	References	29
	Figures	31
	Tables	31
	Appendices	32

1 Introduction

As people participate in hobbies or other similar activities, they often form groups, which due to various reasons later form into associations. These associations generally have revenues, which are utilized to fund their daily operations. Often these associations are financed using membership fees or other revenue generated by the association. However, in some instances the fees related to running an association may be larger than the generated income. This in turn can cause the association monetary distress, forcing the individuals forming the association to finance the activities out-of-pocket. This can then possibly lead to the decline or abolishment of the association. It is in these situations that associations must seek alternatives to include into their financing model. In terms of literature, there are plenty of sources which describe the different types of financing and funding. There is however a general lack in literature, as to how to optimize and approach the financing issue. I have been requested by a well-being organisation to conduct research on their behalf. This thesis therefore seeks to develop the revenue acquisition process for a small association with a focus on best practices, i.e. In what ways should the associations approach the issue of association financing.

In this thesis I will conduct a benchmarking-analysis on the commonly utilized fundraising methods for well-being associations, six in-depth interviews with association and financial organization representatives and consult existing literature to answer the pending questions and issues surrounding the topic (as described in Diagram 1). The data gained from the interviews and the benchmarking will be analysed and utilised for the purposes of this thesis.

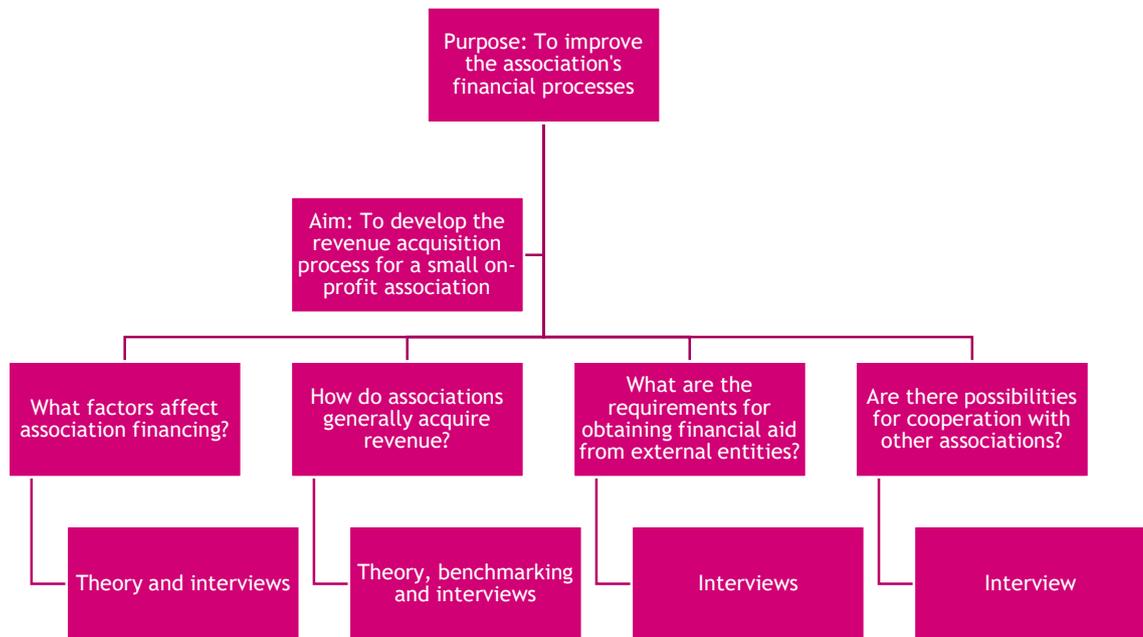
2 Well-being association “Bamboo”

The Finnish chapter of the well-being association was founded in the 1990s. It serves as the Finnish trademark representative of the original organisation founded in Japan in the 1980s. In relation to its members, the association’s aim is to support the development and furtherment of the Japanese healing method in Finland. It also seeks to increase the societal position, knowledge and ability of the practitioners of the healing method. The main objective of the association is to improve the well-being of individuals and society as a whole.

Bamboo, as a small-to-medium sized association, with members in various states of activity, has recently become aware of a need for external financing. Their daily expenses have reached a certain threshold, where they no longer wish to finance out-of-pocket. Before the association proceeds in seeking financing, I was requested to conduct research into the various possibilities and best practices in acquisition of the aforementioned.

Figure 1 Mindmap

The diagram below expresses the key contents of the study. The purpose is expressed in the first box. The aim of the study is expressed in the box below. Below the aim, one can see the four research questions, and finally, the methods with which I will seek to answer the research questions.



3 Non-profit associations

According to Loimu (2007, 21), an association is defined by the following characteristics; it consists of a group of three or more people, the association shares a common ideological goal or agenda, and it is intended to be permanent in nature. The legal definition of an association compared to a company, differs only in that associations must be non-profit-seeking by nature. (Yhdistyslaki 5S).

In terms of an association, an agenda is a broad and difficult to define concept. Economic functions are not considered to be ideological, but the following can be considered ideological agendas (Perälä ym. 2008, 13):

- To provide services for members
- To provide a location for congregation or assembly
- To promote the interests of a group
- To further or to oppose a cause
- Charity

An association is not restricted in terms of nomenclature, as club, organisation, division, team etc. are acceptable ways to name an association. Rather, the term association has come to be the general term for non-profit-seeking connected groups of people with a common agenda. (Loimu 2007, 23)

In terms of taxation purposes, an association or foundation is seen as a non-profit entity if it fulfils the following criteria (Tuloverolaki 22§):

- An association or foundation may only perform as a non-profit organisation. This means that it must act for the common-good. The common-good may be material, spiritual, ethical or societal.
- The actions performed by the association, may not have a severely limited target group.
- The association or foundation is not allowed to make profit for its stakeholders/members, pay dividends or grossly large wages or provide other like benefits.

An association cannot be non-profit if it uses its resources for the benefit of its founder or his/her relatives. If the activities of the association mainly profit private corporate entities, the association or foundation does not act for the common-good and can therefore not be considered an NPO (Non-profit organization).

If the benefits of the activities are focused to a limited group of people, it does not fulfil the criteria of an NPO. The common-good does not imply that the scope of the activities should be limitless or broad. Rather the intention is to prevent situations in which the association's membership base is small and there is no intention to grow. Similarly, if the activities focus on benefitting a family, association or small business, the activities are not open or broad enough to be seen as benefitting the common good. (Verohallinto, 2011.)

An association can be a registered or unregistered association. Registering an association brings about a multitude of benefits. Associations registered at the Finnish Patent and Registration Office are able to include the RY or "rekisteröity yhdistys" moniker after their name endowing them with a more official status. They are allowed to own property, take out loans and create contracts/agreements in the name of the association. (Yhdistyslaki L503/1989)

An unregistered association is often very similar to a registered organisation, but simply without the registration certificate. They conduct similar activities and in a similar fashion. The defining characteristic of whether a grouping of people can be considered an association is the presence or lack of a common goal or purpose and the permanence of the group. Examples of these unregistered organisations could be student organisations/clubs or hobbyist groups. (Loimu 2007, 24.)

There are many possible reasons or motives for forming an association, but according to the American Society of Association Executives [ASAE]. (2012) They are:

- Learning—the opportunity to take courses or professional development activities either online or in person
- Knowledge—the collective body of information resources produced or procured by the association, such as publications, research, or websites
- Community—opportunities for members to interact and share ideas, such as online forums, social media, conventions, and meetings
- Advocacy—the political or law-making influence that associations exert on a local or national scale that supports the work of their members—advocacy may take several forms, including lobbying, creating policy documents, or providing specialized or technical information

In summary, people join and create associations for the advancement of their activities in relation to an individual or communal context. This means that these associations provide the opportunity to better perform their individual or collective agendas.

4 How do associations finance their activities?

Associations much like companies are created for a purpose, as discussed in the previous section. To perform these activities or to fulfil the agendas, the association requires revenue, without which it could not function efficiently (Perälä & Perälä 2003, 254). The revenue can generally be split into two main categories, fundraising and income generated from the core activity of the association. This fundraising income can come from various sources, but the most common avenues are membership fees, raffles, collection-drives, product and advertising sales and donations. The income raised from the core activities of the association varies according to the association itself. For example, a martial arts association's activity-based income could be garnered from charging fees for belt promotion exams. In the case of Bamboo, it gains the income from organising special educational events and collecting certificate fees for completed courses. (Norri & Palsala 1989, 126.)

4.1 Membership fees

Membership fees are the most common form of revenue generated by associations and most (if not all) associations collect membership fees. Furthermore, membership fees often account for the majority of the revenue generated by associations. Prices for membership fees vary between associations, often due to the services or opportunities provided. For example, an association which provides insurance, is likely to cost more than association without the said benefit. Another possible reason for higher membership fees is that the association may belong to a larger organisational network, to which it pays a part of the proceeds. In the case of this thesis, Bamboo and other derivative well-being organisations pay dividends to the Japanese organisation for copyright and licensing permissions. (Yhdistystieto, 2013.)

4.2 Donations and sponsorship

Firstly, it is important to be able to distinguish between donations and sponsorship. According to the International Chamber of Commerce sponsorship is, "any commercial agreement by which a sponsor, for the mutual benefit of the sponsor and sponsored party, contractually provides financing or other support in order to establish an association between the sponsor's image, brands or products and a sponsorship property in return for rights to promote this association and/or for the granting of certain agreed direct or indirect benefits." Contrarily donations are, "forms of altruism where money or goods may be given, for which there may be limited or no benefits, recognition or commercial return." (International Chamber of Commerce, 2003). To further compare the two, sponsorship has a connotation of continuity, whereas donation has a connotation of singular instance.

In some cases, sponsorship can cause ethical debate. For example, if for some the reason the reciprocate action performed by the association can be seen as inappropriate, this can cause issues for both parties. For example, due to ethical reasons associations dealing with children and youth may not work with alcohol or tobacco companies. Similarly, environmental protection agencies generally only cooperate with ecologically responsible companies or corporations. (Valanko 2009, 188.) Comparatively, the benefit of sponsorship obviously lies with the regular income, which provides monetary safety for the association. Donations to an ethical association would be unlikely to cause provocation, however due to the singular nature of a donation, it does not necessarily provide the same security as regular sponsorship.

4.3 Public funding and other grants

Traditionally Finnish cultural activities have been financed with public funding and support received from associations. Sources of direct funding are the Ministry of Education, Arts promotion centre and the various existing support organisations/funds. It is also possible to receive funding or financial support from one's local municipality or city. (Niinikoski & Sibelius 2003, 126.) To receive this kind of funding, an association must fulfil the required criteria and justify the need for the financial aid. The association would rarely, if ever, be required to return the aid, however there are instances in which the aid is more of a long-term interest-free loan. (Niinikoski & Sibelius 2003, 141.)

5 Factors affecting how associations finance themselves?

There exists a multitude of different factors that affect the funding and financing of an association. To explore the most important factors affecting associations financing, it is simplest to do so through the use of examples. Where applicable, we can utilize the example of an imaginary association for our purposes.

5.1 Membership base

The number of members in an association affects the financing directly. The effect can also be said to be two-sided and circumstantial. To expand upon the matter, in one instance, an association with more members can generate more revenue by collecting membership fees from its constituency. In the event that two associations have the same fixed fee for their membership, the association with more members generates a larger amount of revenue. In times of strife, it is also possible for associations with larger membership bases to ask their members for a small donation. Logically, a small donation performed by a large number of people accounts to a large sum of revenue, that can be utilised for the required purpose. It is not that an association with a smaller membership base cannot ask its members for a donation, however the raised amounts decrease in accord with the number of donors. However, it can be logically argued that associations who have a larger membership base will also have a larger expenditure. (Yhdistystieto, 2013.)

For example, an association that hosts events has to be able to provide for a larger audience compared to a smaller association of similar nature. These larger fees may be incurred from having to rent a larger venue, provide for more refreshments and other such organisational event-related costs. Please note, that this logical thought-process does not account for any possible profits or discounts for bulk-buying etc. (Seppälä 2011, 90).

Inversely, an association that already has high maintenance fees, but few members would fare less positively than the two mentioned in the previous example. Similarly, if an association were to have a larger revenue gained from its members than expenditure, it could lead to an issue discussed in the following point. In conclusion, when an association's expenditure is less than the amount gained from membership fees, there is no reason for alternative financing. Consequently, if the membership fees revenue is insufficient, then in turn the association must cut expenditure or seek alternative financing.

5.2 Legal Limitations

According to the legal limitations of an association, it is by default an NPO. This means that the association is limited in income by Finnish association-related legislature. An association will incur business tax on any revenue that can be seen to be in competition with a regular business (it has to pay a business tax of 20%). This kind of regular business is one that can be construed to be a function that is expansive and targets more than just the members of the association. For example, hosting frequent educational events for participants outside of the membership base, or other such conduct, can be likened to that of a business. Contrarily, small sales of items that can be seen as a supportive function of the association may not be liable for taxation. Even this supportive sale of items can be liable for taxation if it is extensive and focuses on consumer goods (drinks, food items, fireworks etc). (Verohallinto, 2011.)

5.3 Overall income and format vs expenditure

As discussed previously, there are various instances where a company may have more expenditure than income. The example provided previously mentioned an instance where membership fees did not adequately cover the regular expenses of the association. In the case of Bamboo, which is a professional association that provides various services for its members, it is liable to pay for license fees and the wages for their accountant, and so the expenditure of the association has reached uncomfortable levels. The membership fees greatly offset the expenditure. Nonetheless, to avoid having to increase the membership fees, Bamboo has had to resort to seeking other methods of financing. In this way, it is evident that with a single model of financing it can be difficult to operate an association. (Carroll & Jones Stater, 2009).

Hypothetically, an association may also be lacking in funds and have to seek further alternatives despite having multiple streams of revenue. This dilemma could be highlighted in an example case, in which an association that has been reliant on singular donations was to lose

the said revenue stream. Singular reliance on a specific type of financing, especially when temporary in nature, can cause undue stress on the association's budget. (Carroll & Jones Stater, 2009).

It would be logical to suggest that an association which is pursuing economic security, would seek multiple secure streams of revenue. In conclusion, the format of the association's revenue (short-term or long-term) and income vs expenditure greatly affects how the association may choose to finance themselves.

5.4 Obtainability of sponsorship, donations or government grants

Depending on the association and its activities, obtaining grants, sponsorship or donations can prove to be a difficult task. When striving for these types of financing, it is common to go through a selection or candidacy phase, where the other party evaluates the comparative need or right for the applying association or organisation to receive the boon. (Messner, 2009)

The difficulty in obtaining the financing occurs when an association or organisation finds itself to be somewhat of an "inbetweenner" in terms of fulfilling application criteria. Most organisations that provide funding have fairly strict criteria, as to what kind of associations or agendas they are seeking to support. For example, there is extensive funding of the arts (music, drama, art) and cultural and cross-cultural activities in Finland (languages, handicrafts, support groups). There may however be such an instance where an association is unfortunate enough to not be **directly** applicable for any of the grants. It is in this situation where it is imperative to transparently and honestly highlight the key aspects of the association's agenda and functions. (Baron & Szymanska, 2010)

5.5 Registered vs unregistered association

An unregistered association is worse off compared to a registered association in terms of taxation of their revenue and this may negatively affect the financing. An unregistered association, which is not considered a legal entity in and of itself, is subsequently affected by legal matters in a different way compared to a registered association. According to the association law, the members of an unregistered association are jointly liable for the taxation of the revenue generated by the association. This means that any and all revenue generated and garnered by the association will be split and taxed to its members. For example, if Association A that has 4 members were to earn 100 euros, each member would be tax-liable for 25 euros. This may not only limit the types of possible financing, but also the willingness of unregistered associations to conduct such income garnering practices. (Yhdistyslaki 503/1989)

5.6 Location of the association

The location of an association may be imperative and even part of the agenda for the establishing of an association. For example, such would be the case for a local sports team or an

association for the preservation of local wildlife. In these local cases, it may be difficult to acquire funds from outside of the direct community, as there may be a sense of estrangement towards matters which do not directly affect oneself. (Baron & Szymanska, 2010). This would obviously not include the possibility of supportive funding from the federal or local government or even from a guarantee fund.

6 Research methodology

When beginning to analyse and ponder upon the requirements for research and the assumptions that are generated, research philosophy acts as a tool to critically evaluate the data and drawn conclusions (Walliman, 2005). When considering the interpretation of the data, it is good to note that there are different schools of thought related to the evaluation of perceived analysis. The two schools of thought are the positivist and the interpretive research approaches. (Saunders, et al. 2007) represent the interpretive school of thought and assert that individuals understanding, or interpretation of evident fact changes from person to person. This understanding is shaped by the individuals worldview and societal norms and is subjective in nature. Contrarily to this, the positivist research method (Blaxter, et al. 2010), insists that researchers must maintain their impartiality when conducting research, comparable to the research of those in the natural science fields.

In terms of selecting a point-of-view for the research psychology, it is imperative to do so while considering the implications and the topic of study in question. When considering the purpose of the study, it is evident that a scientific approach would be a futile pursuit. Association financing is greatly affected by various factors, which would be quite impossible to isolate and analyse. Therefore, I thought it best to approach this thesis utilizing the interpretive research point-of-view.

6.1 Research approach

There are two commonly asserted types of reasoning utilized in research, deductive and inductive reasoning. According to (Walliman, 2005: 10) deductive reasoning is, “an argument that begins with general statements, and through logical argument, comes to a specific conclusion”. This is why deductive approaches are mostly concerned with scientific causality. On the other hand, inductive research allows for new theories and ideas to be formed. Therefore, utilizing an inductive approach allows one a larger degree of flexibility when making an analysis. An inductive approach allows one to create different explanations for different phenomenon discovered from within the dataset (Gabriel, 2013).

For the purposes of this thesis an inductive approach seems most appropriate. This is because of the required flexibility when modelling best practices for an association. The model will be quite specific towards smaller well-being associations with an international context and the

insights gained from the interviews can act as important supportive material, however causality, specific conclusions and replicability will be difficult to determine.

6.2 Research design

There exist different types of models for the collection and analysis of data. Three of the most prominent models are causal, descriptive and exploratory. As is implied by the name, the causal model seeks to find reasons for phenomenon. The exploratory model utilizes key factors/questions in order to promote understanding of the study and its research question. Lastly, the descriptive model is used to describe the characteristics of the phenomenon that is being studied. As such, it is focused on the intrinsic values of the research topic, rather than the extrinsic matters, i.e. describing the various phenomena present in the research data, rather than trying to find out the reason or reasons why.

For this study, due to the nature of association financing and the individual differences between association backgrounds, number of members and other contributing factors, the explanatory model of research design is most optimal. The explanatory design method could allow the research to have the potential, and then possibly work as the basis for further research.

6.3 Quantitative vs Qualitative research methods

It is the common understanding that quantitative methods, as the name applies, deals with volumes or large amounts of data. This data is then processed in a calculative manner from which numerical results can be deduced. In this manner, the data is often considered and called “hard” data, as it is quantifiable and therefore easy to present. Contrastingly, qualitative methods deal with hard to measure or even unquantifiable topics, such as human emotions and preferences. With the lack of “hard” or quantifiable data, qualitative methods have received the “soft” data moniker. Collis (2014) extensively studied the nature of qualitative and quantitative data, and state that quantitative data is generally more positivist, while qualitative data is generally interpretivist in nature.

6.4 Selecting the most appropriate research method

The developing of best practices for association financing is not a topic with large amounts of data points available for studying, rather it is a highly association-specific topic and the data, or rather information will be hard to measure. Therefore, for the optimisation of the research, it is justifiable to use qualitative research methods for analysing the topic. Out of the example qualitative methods it is important to choose the most effective and efficient method of study, wherefore an analysis of the given research methods provides the best alternative for use.

In terms of this study, Individual interviews and benchmarking are the best available options among the qualitative methods. Individual interviews provide the researcher the ability to plan a set of questions to pose to the experts or target persons, further freedom to adjust the flow of the interview accordingly and the freedom to pose further in-depth questions. Despite being individual interviews, and thereby taking up more time in total, the individual interviews are less restricted by a schedule, as they can be conducted at the leisure of both the interviewee and interviewer. The interviewer and interviewee are both subject to different types of bias, which can have an effect on the results of the interview. However, the interviewee will not have bias due to the presence of other groups members, like in the focus group method. The negative participation bias is largely countered by the interviewees willingness to participate, and also the fact that their interviews will remain anonymous. Benchmarking is the process of measuring and comparing the products, services and processes of one's organisation to that of another. Through the use of the benchmarking method, an organisation seeks to identify and adapt their performance by assimilating the better practices of a competitor or parallel organisation. (Niva & Tuominen,2011)

In conclusion, to avoid unnecessary biases and to maximize efficiency of the data collection, individual interviews and benchmarking are seen as the best alternative data collection methods. Individual interviews allow for flexibility in questioning and time management, while also providing significant structure to the data. This collected data is then easily comparable to the other interviews for analytical purposes. Benchmarking is similarly a useful tool when trying to develop and optimising the fundraising processes of an association, as the best practices of another organisation can be compared and utilized for one's own use. The data presented is then easy to analyse and conclusions can be actively drawn.

6.5 Sampling of the interviewees and organisations

According to the Center for Innovation in Research and Teaching, in purposeful sampling, "participants are selected or sought after based on pre-selected criteria based on the research question". This means that the interviewees and target organisations are specifically selected based on their merits for the research, such as expertise or other like characteristics. In the case of this thesis, such criteria were a requirement for the sampling method, and therefore purposeful sampling was seen as the ideal method. Within purposeful sampling, there are subtitles of which expert sampling was seen as the most appropriate method. Expert sampling is where the target group is pre-selected to contain professional individuals in their field. Particularly, in the case of this thesis, due to the lack of extensive empirical evidence, the individuals were required to have significant knowledge and experience in the association matters, or in the matters of business financing. In this way, the information gained from interviewing can be said to have great value in answering the research questions. (Palinkas & al, 2015)

For the purposes of this thesis and to improve the quality of the sample the organisations being benchmarked are other well-being associations, so as to better improve transferability of the acquired data. The sampling for the benchmarking was conducted on the basis of the availability of the data. As associations are not legally required to publicize their data until certain financial criteria are met, the available data was utilized. There are certain conditions under which association must publicise their financial records. The conditions are that the association must have are: a net revenue of 12 000 000 euros, the balance of the association must be/or exceed 6 000 000 euros, there must be an average of 50 employees. (Suomen Taloushallintoliitto, 2018)

The interviewees in this study were also selected on the basis of availability and expertise. All of the participants have extensive knowledge and experience in the field of associations and can then justifiably present their experiences in a professional manner.

Sample size is dependent on multiple factors such as, the type of data analysis method and the type of study being conducted. In the case of phenomenological studies Creswell (1998) recommends 5 - 25 participants and Morse (1994) suggests at least six participants. Therefore, in this study, due to lack of resources in an undergraduate degree, the number of participants for the interview has been set at the lower range of the requirement at 6. In terms of benchmarking the sample size was set at 3. This is to assure that there are sufficient points for comparison.

6.6 Interview process

The interviews of this study will be held in a location that is convenient for the interviewee, while ensuring that there are no extrinsic distractions that could complicate or disrupt the interviews. This included the possibility for online interviews, should that be the most convenient method for the interviewee. Ahead of the interview all participants will be requested to read the briefing regarding their individual rights to anonymity, the preliminary theory and questions etc. (see Appendix A). After this, they will be requested to sign consent forms, or to provide their consent vocally on tape. Before commencing the interview, the interviewer will confirm the understanding and willingness to co-operate from the interviewee. The interviews will be recorded for convenience purposes (permission for which will be obtained using the consent forms or vocal consent) and a copy of the recording will be provided to the interviewees after the publishing of the thesis should they so wish. The interviewee will also be able to access the results of the interview after the publishing of the thesis should they be so inclined. Each interview will last between 30 and 60 minutes after recording has commenced, to ensure adequate time for initial and further questioning. Should the interview last for a longer time than 40 minutes, a small break will be provided to allow for using facilities or getting refreshments. This break will be conducted between questions, so as to avoid any issues. Should there be a need, interviewees will also be provided post-interview de-briefing.

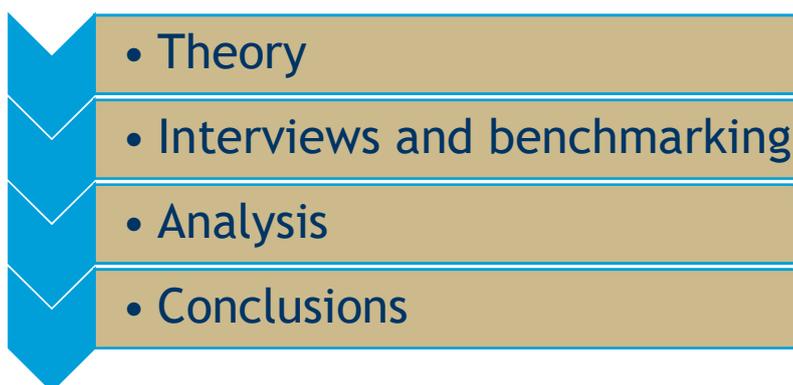
6.7 Benchmarking process

The benchmarking process will begin with the making of a template of the methods of obtaining revenue utilized by Bamboo. Bamboo's revenue acquisition data will be obtained from the contact person from Bamboo. The data will be expressed with "X" if a specific financial method is used, and with a "-" if a financial method is not used. After which, similar blank templates will be made for documenting the methods used by the other associations. The benchmarking of the 3 wellbeing associations will be conducted utilizing data available publicly on the internet. This data acquisition process will include the in-depth perusal of association web-archives for mention of the revenue acquisition methods. In the case that there is a mention of financial methods, a bookmark of the web address will be made with the title, "Association X- financial methods". This will be done to ensure that all mentions of financial methods were duly reported. Once the available data has been thoroughly read, the findings will be reported onto the empty templates. The empty templates will then be made into a single table expressing all of the findings. To represent the use of a financial method, an "X" will be marked into the table. "N/A" will be used when there is no explicit mention of a financial method. After all of the appropriate markings are made, the data will be analysed and concluded.

7 Data analysis

The data analysis portion of the study will contain the benchmarking analysis and thematic analysis of the interviews.

Figure 2 The phases of the data processing



The diagram above expresses the phases of the process through which the study will be conducted. The theory section of the study is research based on existing data and literature. The interviews and benchmarking will seek to support the data and provide further evidence for the study. The analysis of the data will bring conclusive results with which conclusions and recommendations can be made for Bamboo.

7.1 Benchmarking analysis

The benchmarking was conducted to provide insight into how other similar associations acquire revenue. A table was made to best illustrate the different financial methods used by the other wellbeing associations.

Table 1 Benchmarking analysis

	Bamboo	Association A	Association B	Association C
Membership fees	X	X	X	X
Café sales	-	X	N/A	X
Product Sales	X	X	X	X
Donations	-	X	N/A	X
Events	X	N/A	X	X
Governmental support	-	N/A	X	X
Other associations support	-	X	X	N/A

The table above directly expresses the similarities and differences between the benchmarking targets and Bamboo. The analysis process included the utilization of multiple tables of data, containing the various financial methods utilized by each association. These tables were then condensed into a more comprehensible form as expressed above. The “X” symbolises the utilization of a specific fundraising method. “N/A” and “-“ both a fundraising method. Whereas “N/A” means that there is lack of a mention of a specific method, “-“ expresses confirmed knowledge.

7.2 Interviewee profile

Table 2 Interviewee profile

NAME (Alias to maintain anonymity)	Profile
Tanja	10+ years of experience in various associations. Roles ranging from treasurer to chairperson. Extensive experience in acquiring funding.
Pat	Currently the chairperson of a well-being association. Previously worked as the treasurer for the same association.
Oscar	Formerly the treasurer of a small association. Works in corporate finance.
Jason	Has formerly been the chairperson for an association.

Ross	Has previously worked as a treasurer for an association for 5 years. Employed in a bank, in the finance department.
Ralph	Currently the chairperson for a well-being association. Extensive experience in working in associations. Has been an entrepreneur for 20+ years.

The table shows the alias of the interviewee on the left, and important information concerning the interviewee on the right. The information on the right has also been anonymized according to ethical considerations and the preferences of the interviewee.

7.3 Thematic semi-structured interview

7.3.1 Interview preface and questions

Appendix A is the preface for the interviewee's participation in the interview. It acts to explain the contents and purpose of the interview for the thesis, interviewer and Bamboo. The question framework for the interview is also included in the appendix. The contact details for the interviewer were included, so that the participant may contact the interviewer in the case that further questions should arise.

7.3.2 Conducting the Interview

To conduct the interviews, various key functions were performed to enable optimization and streamlining of the interview and analyzation process. The interviews were booked and arranged to be on three consecutive days (Monday to Wednesday), where two interviews were conducted each day. This was done so as to maintain the consistency of the mindset of the interviewer. For the same reason, all of the interviews were not conducted in succession, so as to avoid lack of quality due to tiredness. Two of the interviewees requested mobile phone-interviews, quoting personal reasons, while four of the interviews were conducted tete-a-tete. The participants all preferred to give consent orally before the interview, to save paper. During the briefing before the interview the participants all agreed to the terms of the interview and understood their personal rights regarding the matter. The duration of the interviews ranged from 29 minutes to 48 minutes, and no breaks were required by the interviewer or interviewees. A small beverage was provided to interviewees before the interview to provide refreshment.

The interviews were recorded using a mobile phone's audio recording function in the case of the tete-a-tete interviews. In the case of the mobile phone interviews a personal computer's

microphone and audio recording software was utilized. Key times and quotes from the interview were marked and written into a small journal to streamline the analytical process.

7.3.3 Thematical analysis

The audio recordings of the interviews generated more than four hours of audio content. The initial process of analysis required the listening of all of the material. This audio content was then put through a transcribing software which creates a rough transcription of the interviews. This rough draft was then corrected and organised for the purposes of the analysis.

The key points and statements were then highlighted and copied into a separate document before the reduction of the larger quote into what is called a “code”. Consequently, these codes were gathered into tables, numbered and then grouped together to form a more coherent, legible and analysable format. From these codes, certain apparent patterns began to take shape and these patterns are the topical “themes” of the analysis. (Maguire & Delahunt, 2017).

Table 3 Reduced expression groups

1	Internal sources of revenue are the safest and most common
2	External sources of revenue (activities) are a possible and effective means for raising revenue
3	External sources of revenue (funding) are aplenty and should be utilized
4	Special circumstances affect the possible funding
5	Justifications to obtaining external funding imperatively important
6	Reasons for dismissal of funding request important to understand
7	External reasoning for dismissal or request is independent of intrinsic matters
8	Support from other associations should be sought where applicable
9	The reason to apply for stipends/aid is the benefits
10	Bank loans aren't an impossibility
11	Advertising revenue is one of the greatest and “pain-free”
12	Association revenue consists of multiple sources of income

Above one may see the outcome of the reduction, and the groups or patterns formed by the reduction of the expressions. The numbers coincide with the numbers that can be found on the lists of simplified expressions per interviewee.

Expressed in Appendix 2 are the reduced expressions from the individual interviews. The original expressions were reduced and simplified to allow for similarities between expression to become more apparent, allowing for the formation of groups. The groups are then utilized in the formation of the themes and the phenomenon.

8 Results

8.1 Thematic analysis results

As I analysed the interviews and further progressed into the groups, the common methods of financing and acquiring funds for associations became very apparent. The associations which predominantly operate on a volunteer basis tend to prefer financial solutions that require less resources, be it time, money or human resources. It was there that the theme of ease was discovered. Members of the associations are more than likely to be full-time employees at another organisation, and therefore wish to avoid undue effort in funding the association. In this manner, it is therefore self-explanatory that a member of an association should at least contribute in the form of membership fees (group 1) to balance the debit/credit equation. Group 3 (external funding) is also described as an efficient method of acquiring funding for the association, as generally it only requires an application process to receive the aid. In the case that receiving the aid requires only an application, it is significantly more resource efficient than for example, arranging and hosting events. Group 11, the marketing/advertising of other companies/associations/organisations on the homepage, newsletter, events is both beneficial for the organisation in question and the association. The site for the advertisement is often-times an existing method of communication between members, and therefore is of no further expense to the association. On top of this, to receive money for advertising would set this as a fairly painless, extremely profitable and efficient method of acquiring resources. In conclusion, it is in this manner that associations seek efficiency in terms of resources, to ease the burdens associated with running an association.

The transition from theme1 to theme2 is a logical continuum to the process of running an association. If the funds of an association are insufficient to maintain, then additional steps must be taken to ensure the continuity of the association. The second theme of effort becomes evident through the simplified expression groups. These steps require more effort, as without effort, they are quite impossible to achieve with success. Group 12 (many sources of income) was a collective opinion from different interviewees, in which they expressed the requirement for a stable economic status and financial model, was for the associations to obtain their funding from various sources. Many interviewees expressed the fact that relying on

a singular source of income is very difficult, as events and like activities require large amounts of capital. Without sufficient activity, the existence or *raison d'être* of an association is raised to question. Therefore, associations enter a cycle of performing activities to finance further activities, which then the cycle repeats. According to Tony, it is well funded associations that are able to approach these activities with happiness and an entirely positive mindset, as they have no need to fear for the livelihood of the said association.

Group 2 (external activities), implies the events and activities that an association can perform to obtain funding. This includes the likes of bake sales, flea markets, competitions etc. As one may assume the organisational aspects of these activities require large amounts of resources (time, money, labour) to execute properly. The interviewees expressed that very often associations perform events or activities that involve large amounts of people in an effort to involve or activate the membership while simultaneously obtaining funding. To successfully gain from these events requires the efforts of all parties involved and through these efforts the associations may then flourish.

Much in the way that utilizing multiple approaches requires more effort, effort is also the determining factor for obtaining external financial aid (group 5). The application process although quite simple, must be approached and treated with due respect. All of the interviewees expressed the importance of hard work and preparation when it comes to applications and their acceptance/rejection. Jason who has also worked in the financial sector, insisted that associations must be equally professional as companies when applying for financial support. Without the extensive and proper justifications and preparations, no organisation is willing to just give away their money. If the lack of work or preparation is apparent in the applications, the outcome can only be a refusal.

The third theme that arose as a result of the analysis is community. The *raison d'être* of an association is to provide and support the activities of its membership. Much in the same way, if an association is unable to entirely function as a stand-alone, then there is a necessity to obtain a means of subsistence. Group 8 is an example of community expressed by the interviewees. All the interviewees had experience of working in tandem with other like-minded associations in conducting events or sometimes even obtaining financial support. In Tanya's case, her association had requested the help of another, to share the burdens of hosting a large-scale event. To host an event of the scale where the resources of her association were insufficient, and as such required the labour of another association. The associations then shared the burden and profits and benefitted as a whole. In the case of Ross, his association struggled financially due to a sudden decrease in membership revenue and they requested financial assistance from the umbrella association. With the aid from the umbrella association, Ross's association was able to get past the slump and continue its activities.

Group 4, when applying for aid it is important to consider the types of people your actions and activities will benefit. The municipality and cities place great importance on the inclusion of special needs members, when providing funding and financial aid for associations. Therefore, it is imperative from a societal and financial perspective to consider and support the inclusion and involvement of people of all types and abilities. The activities provided by the associations can greatly improve the quality of life for the special-needs individuals, and the municipality acknowledges this in the form of financial support.

When considering group 9, the benefits acquirable from the financial aid applications far outweigh the negative aspects. According to Oscar, although there is no such thing as free money, the money gained from financial aid directly benefits the association and therefore its members. Considering the resource requirements and the possible gains that could be obtained from the process of applying for aid, associations should unhesitatingly apply, should the need ever arise.

Comparably to the theme of justification, there is the theme of reason. There is a reason for the existence of an association, its applications for aid and consequently the rejection of said application. Group 6 considers the reasons for rejection of an application for financial aid. Ralph mentions the lack of ideological connection to be one of the greatest reasons for rejection of the application. Oscar mentions the lack of adequate justifications to be another factor. In this way, it is important to learn from these experiences and capitalise upon them. In an association targets the support groups which are ideologically concurrent then they are likely to succeed in their endeavours.

Group 7 expresses the comments given by Tanya, in which she recounts her experience in having her application rejected on the whim of a foundation. The financing party is commonly under no obligation to finance endeavours which for some reason do not arouse pathos. Tanya quoted the reason for rejection to have been consequence of a lost competition. Her association was “competing” for the aid with another association, and she ended up the losing party. In this manner one must not lose motivation due to a rejection, rather one should understand that some things are independent of one’s own actions and that albeit the reason may be trivial or undisclosed, there is reason behind the decision.

Group 10 consider the matter of bank loans as a mean of finance. Although banking loans for associations are rare to say the least, that does not mean that they are an impossibility. Ross’s association had successfully obtained a small loan in the name of the association. The loan having adequate reason and support from the association, was acquired for the renovation of the association premises. To conclude this theme, an essential part of what constitutes the rejection and acceptance of bank loans and financial aid applications is the presence of applicable reason.

In conclusion to the thematic analysis, the combinative phenomenon is substance. The associations when selecting their preferred methods of financing must consider various aspects and features of the possible method. Each method has its positives and some modes have greater limitations. If an association is entirely reliant on their membership fees to finance the activities, then the financial model is risk prone. In the event that the association suddenly lost members, the associations ability to function would be set at great risk. However, with a balance between internal and external financing, the association can create enough substance on which to successfully function in the long-term.

The mindset in which an association performs their duties is corollary to the result, as associations that are excessively lax about their work and applications would lack the substance with which to inspire the members activity and with which to have their applications approved by fund granting institutions.

8.2 Benchmarking results

Association A

The aim of the association can be said to centre around the raising of funds for the support of the activities of the association. Association A mentioned their most common method of financing to be the membership fees. Other than this, the association gained large amounts of revenue from donations made by individuals. association. To further support these functions, the association conducted various product and café sales and the support of other associations. There was however no mention of governmental support being a significant factor influencing the association financing. Despite there being no mention of financial aid from the government the notion is not rejected, as the data available was mainly concerned with the activities conducted by the membership base, not the association's administration.

Association B

The aim of association B is to increase its membership base, host activities and provide information that can be seen as beneficial for the members and the target group. Much like association A the association is run primarily on membership fees. The membership fees are then supported by product sales, the aid of the government and other associations. Association C also conducted various events during which fundraising is conducted in the form of raffles and other sales. In the description of the fundraising activities, there was no mention of donations or café sales. This does not however reject the notion, as other sales are conducted at events on the behest of the association.

Association C

Similarly, the aim of association C is to provide and perform information and actions that can be seen as beneficial for the members and the target group. For its fundraising, association C utilizes most of the methods available to the associations. The only method of fundraising that it does not mention, is the help of other associations. The association however belongs to an umbrella association; therefore, it is acknowledged that the association receives some form of support. Whether this support is financial remains undetermined.

8.3 Findings

The research questions provided a format upon which the aim of the study became achievable. The findings of the study directly provide answers to the research questions. There are a wide array of factors affecting the financing of associations, as became apparent through the study.

Associations are not limited in receiving financing from specific individuals, rather anyone who is ideologically concurrent and wishes to, may donate. In reality, the ones financing the association are the association members, foundations, the municipality and individuals who ideologically agree with the mission statement.

Association's may therefore receive funding from GOs if the mission or activities conducted by the association coincide with the organisational interests of the GO. The concrete requirements vary dependent on the source, but an application must be made (normally in writing) and the requirements for aid must be met, after which a decision is made by the organisation in question. Associations often cooperate with one another if the ideological premise is the same. This aid may be in the form of financial aid, or it may come in the form of another resource such as logistical help or providing the premises for an association to conduct their activities etc.

9 Conclusion

The greatest limitations to the study can be expressed from three points of view. As a bachelor's thesis, the study was greatly limited due to the available resources. These resources include the likes of funds, time and human resources. With proper financial funding, a more in-depth analysis into the theoretical aspects of association finances could have been conducted. Due to the paywall in front of most scholarly articles, finding appropriate texts in English was incredibly difficult. The lack of funds also affected the ability for travel in the hope of interviewing further experts in the field of associations, thus the interviews were conducted in the Helsinki area. The limitation set by the lack of time restricted the available interviewees. Many prospective interviewees declined the request for an interview due to the

short timeframe available citing personal reasons. The time and human resources available for research also limited the scope of the study. With more resources available it would be possible to interview a larger number of people and conduct a further quantitative study based on the findings of the results gained from the interviews and benchmarking.

The sampling method selected, and the sample size also limit the study. With the proper resources interviewing individuals only from well-being associations and in larger number, could have given a more accurate and in-depth analysis to benefit Bamboo.

In conclusion to the performed analysis and evident results, it is notable that to model an optimal revenue acquisitions process requires more than one method of obtaining revenue. Through the benchmarking of similar associations and the subsequent interviews, the most common forms of successful financial models consisted of two or more sources of income. From the interviews it became apparent that the lack of alternative sources of income is a risk factor and causes undue strain on the functionality of the association.

Whereas a company may seek profit through sales and apply for larger loans, an association has to maintain a non-profit position and find a balance between the income and expenditure. An association may utilize similar means to that of a company but with clear limits defined by legislation.

According to the conducted research, it is optimal for an association to use a combination of income sources. The optimal alternative source of income is highly dependent on the types of resources available to the association and the various other factors mentioned in the theory section. In the case of the well-being association Bamboo, the optimal additional income source would be that of advertising sales on their website and newsletters, and the financial support of another organisation/association/foundation.

The justification for this selection of funding sources is based on the fundraising activities requiring the least effort from the membership outside the core activities of the association. Compared to the alternatives, like separate fundraising events requiring manpower and permission from the authorities or raising the membership fees, or funding unforeseen increase in expenditure with bank loans, these methods simply require much less resources from the association. Bamboo, like any association, which is restricted in terms of human resources, would benefit most from efficient methods that require minimal input from the membership.

An alternative combination of income sources for Bamboo, could be the combination of advertising and fundraising at events through sales of small items, which could greatly benefit the association. Combining a normal association activity or event with fund-raising would be effective in terms of requirement of minimal extra resources, and thus a valid option. From

the interviews it could be concluded that efficacy of fundraising increased when it was conducted amongst people and communities that had a shared value base with the association.

The associations natural partners should be the first target group for fundraising, e.g. a company that the association rents their premises from or a business that it buys supplies from. Natural partners are close to the association and potentially learn quickly about it, thus representing also an opportunity to increase the association's membership. Commitment will need to be preceded by not mere perception but fuller understanding.

In this respect, regular and continuous communication was surmised as being in a central role in the association's life, not just to maintain the common value base internally but to reflect it outside to build positive rapport with stakeholders and people coming into contact with the association in various instances. Indeed, communication was seen to be in a key role in the formation and maintenance of the association's internal and public image, as well as perpetuating a high motivation level amongst the membership. Where the motivation level was high, fundraising was seen as more natural, uncomplicated and outright simple, even effortless.

Furthermore, where the value base was shared and the level of understanding of the activities of the association was high, a better continuity and sustainability for financial support was more easily achievable, whether the question was about buying the association's merchandise or participating in events and spending money there with the full knowledge that this was part of the association's fundraising. Here, several interviewees felt that the selection of fundraising merchandise needed to be carefully considered, e.g. with a shirt of the association's logo, the threshold of purchase was lowered by the fact that we all need to buy shirts anyway and most people have a large number of them in their wardrobes. In other words, necessary consumables represented a good choice.

Finally, the sharing of experiences, facilitated by the aforementioned good communication within the association as well as with the stakeholders and support network, consisting e.g. of the family members of the association's membership is an inextricable part of the association's fundraising, if indeed not a cornerstone of it, as one interviewee put it.

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Figures

Figure 1 Mindmap7

Figure 2 The phases of the data processing 18

Tables

Table 1 Benchmarking analysis 19

Table 2 Interviewee profile 19

Table 3 Reduced expression groups 21

Appendices

Appendix 1 33

Appendix 2 Simplified Expressions 34

Appendix 1 Information and preliminary questions

Information and preliminary questions

Institution: Laurea University of Applied Sciences

Thesis Title: Developing the revenue acquisition process for a small Non-profit organisation

I would like to invite you to participate in the following research study. Before we commence with the questions, it would be best that you understand why the research is being done and what it involves.

My Name is Evert Suonio. I am a 3rd year undergraduate student at Laurea University of Applied Sciences. For my bachelor's thesis I have decided to study and research the optimization of non-profit association's revenue acquisition processes.

What is the purpose of this investigation?

This project aims to optimize the processes through which an association acquires its revenue.

This research is being conducted on behalf of an unnamed well-being association (Bamboo). This association has found itself in the need to develop its revenue gathering processes. The findings of this research will be analysed and compared with the existing theory and other research. This will help me identify key themes and points for discussion in the thesis and act as a relevant point for comparison.

Preliminary Questions

Some of the questions included will be utilized to create a common understanding between the interviewee and interviewer. The number questions will act as a framework for the semi-structured interview.

Mikä on yhdistys?

Mitä on rahoittaminen?

1. Mitkä ovat kokemuksesasi yhdistysten yleiset rahoitusmenetelmät?
2. Mitä kokemuksia sinulla on yhdistysten ulkoisesta rahoituksesta/ lahjoituksista?
3. Voisitko kartoittaa ulkoisen rahoituksen hakemisprosessia?
4. Minkälaisia vaatimuksia sinulle on tullut vastaan lainaa/ tukea/ lahjoitusta hakiessasi?
5. Minkälaisia asioita tulisi mielestäsi erityisesti huomioida ulkopuolisen rahoituksen suhteen?
6. Oletko kokenut tai kuullut, että moista rahoitusta on evätty/ hakemus hylätty?
7. Onko sinulla kokemusta valtion tukiraha hakemuksista?
8. Minkälaisia vaatimuksia hakemuksen täytyi täyttää?
9. Oletko kuullut tai toiminut toisen yhdistyksen kanssa yhteistyössä? minkä laatuista se yhteistyö on?

Researcher Contact Details

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Appendix 2 Simplified Expressions

Tanja

Simplified expressions	Group
Jäsenmaksut päätulonlähde	1
Toiminnot, seminaarit, tapahtumista tuloa	2
Koulutuksista tuloa	2
järjestettyjä matkoista tuloa	2
Yhdistyksen omat tuotemyynnit tapahtumissa	2
Kirjajulkaisuja + lehdistä voi saada tuloa	2
Ulkoisten esittelypöydät tapahtumissa tuottaa tuloa	3
Stipendejä voi myös saada	3
Testamenteista joskus rahaa	3
Kaupungin, kunta, eu saa tukirahaa	3
Joskus valtion eri virastoilta voi saada tukea	3
Rahan käyttötarkoitus, summat, osalistujamäärät, markkinointi vaikuttaa tukirahoihin	5
Tarkasti miettiä tarve, kohdennus, perustelut, kustannukset, hyöty, myönnettävä määrä.	5
Usein evätään, huonot perustelut, joten negatiivinen päätös	6
Ei katsota tarpeelliseksi/hyödylliseksi jotta rahoittaisi	6
aatteellinen periaate ei kohtaa joten negatiivinen päätös	6
Isoille yhdistyksille ei välttämättä tarvetta toteuttaa pienien summien hakuja kun on riittävästi tuloa	6
Muut hakijat suuremmassa tarpeessa	7
Erilaisille yhdistyksille tukia rahastoilta	8
Kattoyhdistys, toiminnan yhteistyö tapahtumissa	8
Tapahtumien Tuotot ja kulut jaettu joskus yhdistysten välillä	8
Kahvit, ruuat, vuokrat joskus apua muilta yhdistyksiltä (ei rahallinen tuki)	8
Mainokset, lehtimainokset tutotavat tuloa	11
Artikkeleita jos kirjoittaa niin voi saada tuloa	11

Tony

Simplified expressions	Group
Jäsenmaksut	1
Arpajaiset	2
Myyjäiset	2
Kirpputorit	2
Jäsenistön tavaroiden myynit	2
Sponsorien tavaroiden tai palveluiden myynti	3
Yritystuet	3
Yksityishenkilöiden tekemät lahjoitukset	3
Perustuu jäsenmäärään ja toiminnan laajuuteen	4
Nuorten ja erityisryhmien määrä toiminassa mukana	4
Ideallisesti samanaista/tukevaa	5
Brändin tai business hyödyn mukainen	5
Tukienhaku aika tiedoitus	5
Tarvekohtaiset yksityiskohdat	5
Vuokran ja kulujen merkitys	5
Hakemuksen tietojen on pakko olla erinomaisten tarkasti täytetty	5
Toiminnankuvauksen merkitys on tärkeä	5
Jäsenten määr	5
Kulujen määrä	5
Yleishyödyllinen toiminta	5
Hakuaikojen merkitys!! Jos ei hae ajoissa niin ei saa tukea	6
Ei riittäviä perusteluja saadakseen rahaa	6
Ei riittävä tarvetta	6
lukujen väärentäminen petos	6
tuki evätään myös jos haetaan väärin perustein	6
tiedot vajallisia jne	6
jos toiminta on liian pienimuotoista	6
ei yleishyödyllistä	6
rahoittavan tekijän mielivaltainen päätös	7
Muut yhdistykset saattavat auttaa toiminnan toteutuksessa rahallisesti	8
työvoimallisesti jne	8
erinomaisen kannattavaa hakea erilaisia tukia!	9
Pankkilaina mahdollista	10

Oscar

Simplified expressions	Group
Jäsenmaksut päätulonlähde	1
Myyjäiset/tapahtumista tuloa	2
Myydään jonkun sponsorin tuotteita ja saadaan myyntituotot	2
Ostaa ja myy tuotolla tuotteita	2
Kausi-myyjäiset oiva rahoitusmenetelmä	2
Mainostulot, lehdissä/julkaisuissa/netissä myötä tuloa	2
Yksityiset tahot sponsorivat joskus	3
Testamenteista joskus rahaa	3
Kunnalta ja kaupungilta myönnettyt rahat joka vuosi	3
Toimitilojen ohjaaminen yhdistysten käyttöön, edullisemmat hinnat palveluista aineeton tuki	3
Yhdistyksen luonteesta riippuen, alueesta riippuen tuen saatavuus vaihtelee	5
Yhdistyksen tavoitteista riippuvaista, että mistä ja miten saa tukea	5
Yksityiseltäkin voi hakea rahoitusta kunhan on hyvät perustelut	5
Ilman riittäviä perusteluita on mahdotonta saada tukea, riittävin perusteluin helpoaa	6
Säätiöt antaa tukea	8
Tuki yhdistyksiäkin on olemassa (urheiluntukiseurat jne) ns varainhankitayhdistykset	8
Kattoyhdistykset ja niiltä mahdolliset rahallinen tuki	8
Liitännäis yhdistykset saattavat harjoittaa jotain liiketoimintaa tai rekvisiitannmyyntiä jne joka menisi yhteiseen kassaan	8

Jason

Simplified expressions	Group
Jäsenmaksut suuri rahanlähde	1
Talkoot, tapahtumat (kilpailut, kirpputorit) avulla toiminnan rahoitus	2
työtä vastaan voi saada rahaa	2
julkiset tuet (kaupungit kunnat)	3
sponsorit (yksityishenkilöt tai yritykset jne)	3
Joukkorahoitus myös mahdollista	3
kaupungin tuki myös tapahtumiin	3
järjestöiltä, katto yhdistykset	3
vaatii ideologisen yhteyden	5
Seikkaperäisesti perustella rahan tarve	5
rahan käyttö ja rahan hyöty tulos vaikutus	5
Projektin merkitys, että sillä on oikeasti hyötyä (yleishyödyllinen)	5
Kaupunki haluaa myös tietää mitä hyötyä siitä on kaupungille, riittäviä perusteluita, näkyvyyttä	5
Imago, jne erittäin tärkeä	5
Aina täytyy pyytää, ilmaiseksi ei saa mitään	6
Usein liian vähän ja huonosti valmistaudutaan hakemuksiin ja persentaatioihin	6
pitää nähdä aikaa ja vaivaa. Riittävät perustelu, mihin, miksi tältä taholta, mitä rahoittaja hyötyy (aineeton hyöty) imago tai yleisen vastuullisuuden tukeminen	6
Yhdistysten pitäisi ammattimaisesti hakea rahoitusta	6
Hakemuksia hylätään mm jopa mahdollisten muutoseikkojen perusteella, formatti, myöhästymisen, pitää olla erittäin tarkka kun on rahasta kyse	6
säätiöt	8
Testamentti ja sponsorilahjoituksia	8

Yritys sponsorointi, rahaa, tilavuokra, niemeltä kuljetuspalveluita, kuitenkin rahan-arvoista tukea/apua	8
Maksutonta tilankäyttöä	8
pankit harvemmin myöntää lainaa, muttei mahdotonta	10
Mainosmyynti kilpailujen ja tapahtumien yhteydessä	11
Monesta pienestä purosta	12

Ross

Simplified expressions	Group
Jäsenmaksut ovat suurin tulonlähde	1
Tapahtumat (kisat, seminaarit) myös tuottavat	2
Koulutukset ja kurseista voi saada tuloa	2
Yhdistyksen oma myynti tapahtumissa (ruoka ja virvokkeet)	2
Kirjoista ja lehdistä voi myös saada tuloa	2
Testamenttien myötä joskus tuloa	3
Lahjoitukset harvinaisia, mutta kokemustakin on	3
Riittävät perustelut ovat erittäin tärkeitä	5
Aattellinen yhteys vääditään saadakseen rahoitusta	5
Kustannukset vaikuttavat rahoituksen määrään	5
Erityisryhmien osallittamisen myötä kaupungilta enemmän tukea	5
Kisamenestys vaikuttaa tukiin	5
Perusteluiden puute voi johtaa hylkäykseen	6
Vajaallinen hakemus voi johtaa hylkäykseen	6
Tarpeen puute voi johtaa hylkäykseen	6
Muut yhdistykset voivat auttaa tarpeen tullen	8
Katto yhdistykset voivat auttaa	8
Säätiöt rahoittavat perusteltuja hakemuksia	8
Rahastot voivat myös toimia yhdistyksen eduksi	8
Kannattavuus tukijalle merkityksellistä	9
Pankki laina voi olla mahdollista	10
Mainonta (netti, julkaisut) ovat oiva tapa rahoittaa yhdistyksen toimintaa	11
Tapahtuma markkinointi rahoittaa tapahtumia	11
Maine, business image, markkinointi erinomaisen tärkeitä rahoittajille	11
yhdistyksen tulot muodostuu erinäisistä lähteistä	12

Ralph

Simplified expressions	Groups
Jäsenmaksut ovat suurin tulonlähde	1
Koulutuksista ja kurseista saa tuloa	2
Kurssi sertifikaateista erikseen tuloa	2
Jäsenten vapaaehtoiset lahjoitukset	3

Kulttuurien välisestä toiminnasta tukea	3
julkiset tuet (kaupungit kunnat)	3
Joukkorahoitus voi myöskin toimia rahoittamaan pieniä asioita	3
Muut lahjoitukset	3
Yritys-sponsorointi	3
”huonot” perustelut vaikuttaa tukeen	6
Hakemuksen myöhästyminen johtaa hylkäykseen	6
Jos periaatteet eivät kohtaa ni ei saa tukea	6
Jos rahan käyttötarkoitus ei käy ilmi, niin tämä johtaa hylkäykseen	6
Toiminnan hyöty tukijalle	7
Kattoyhdistyksiltä voi saada tukea	8
Tukiyhdistyksiäkin on olemassa	8
Säätiöiltä voi hakea tukea mikäli perusteltavissa	8
Pankilta voi aina anoa lainaa	10
Nettimainonta ja julkaisuissa mainonnan myötä mahdollisesti tuloa	11