

# Board behaviours

Research with CEOs and Chairs of Trustees

April 2026

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**acevo**

imagine, inspire, improve



## DATES



24<sup>th</sup> November –  
19<sup>th</sup> December 2025

## SAMPLE



- 132 Chairs and 6 Vice Chairs of Trustees
- 92 CEOs
- 8 trustees

## METHODOLOGY



Online survey

## FIELDWORK



Fieldwork carried out by nfpResearch. Surveys distributed to ACEVO and AOC members

# Executive summary (1 of 2)

- **Most CEOs and Chairs describe their relationship as strong.** Seven in ten CEOs (70%) and over eight in ten Chairs (83%) rate their relationship as strong overall. Large majorities in both groups say they can discuss sensitive or difficult issues openly (82%), communicate honestly (82%), and maintain a high level of trust and respect (80%). These figures are consistently higher among those who have been in their roles longer. Around one in five (22%) describe their relationship as mixed.
- **Chairs are more positive than CEOs across every relationship measure.** The gaps are largest on open communication (74% of CEOs agree vs 93% of Chairs) and the balance of challenge and support (63% vs 81%). On board effectiveness, 50% of CEOs rate their board 8 or above out of 10, compared to 63% of Chairs. Chairs are also more likely to describe their board as constructive (92% vs 66%), collaborative (84% vs 64%), and open to risk (48% vs 36%).
- **Open communication and mutual trust are the foundations of a good relationship; role confusion and poor communication are the main sources of friction.** Open and honest communication is cited as the most important factor by both CEOs (36%) and Chairs (44%), followed by mutual trust and respect (29% and 33%). The most common sources of tension are role confusion and boundary overstepping (cited by 20% of CEOs and 15% of Chairs), and lack of communication or transparency (14% and 16%).
- **Driver analysis confirms that the relational factors are what matter most.** Trust, open communication, and the ability to discuss difficult issues explain 75% of the variance in relationship quality. Notably, an emphasis on understanding roles and boundaries is a negative driver, suggesting the strongest partnerships are built on fluidity rather than formal demarcation. For board effectiveness, the ability to balance support and challenge is the top driver, and shared values between board and executive is negatively associated with effectiveness - pointing to the value of diverse perspectives over consensus.

## Executive summary (2 of 2)

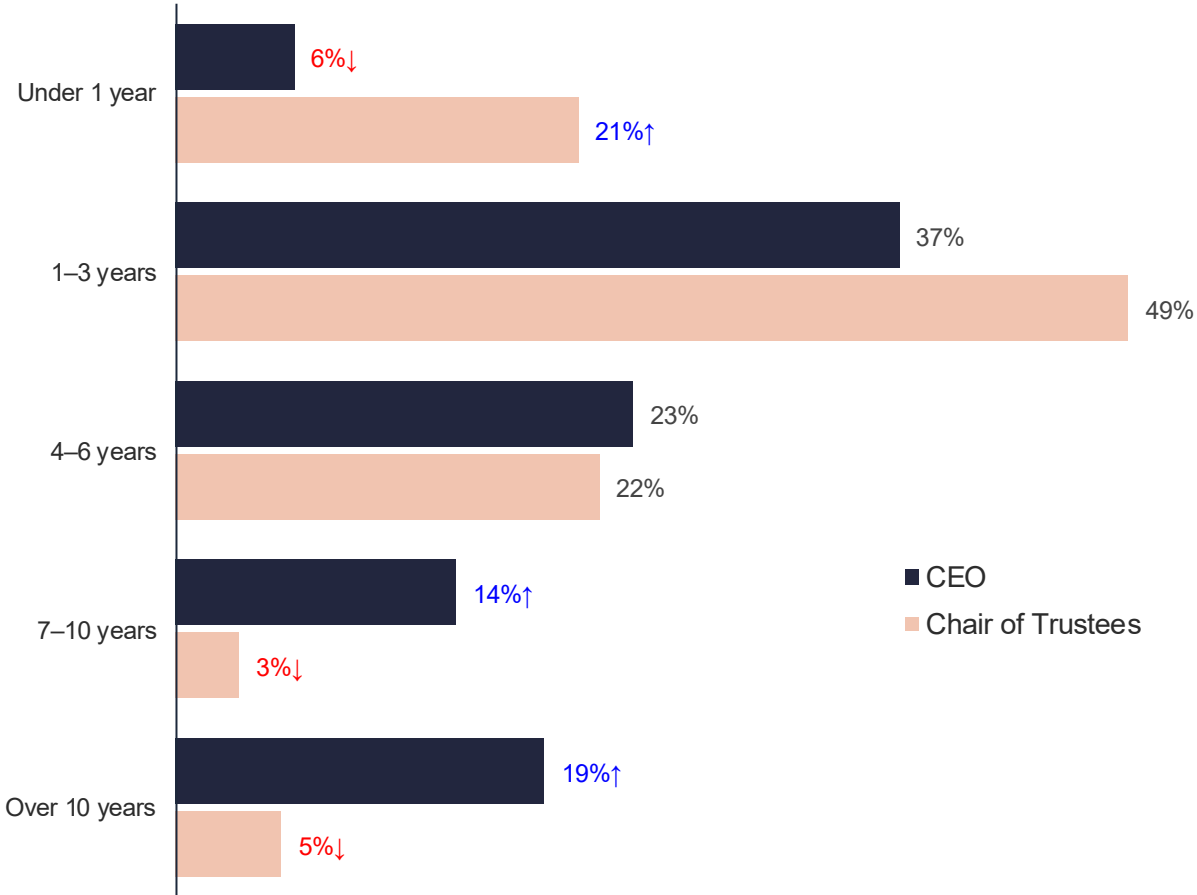
- **Integrity and communication are the personal qualities valued most in a CEO; leadership and facilitation in a Chair.** CEOs most value integrity and honesty in a Chair (41%), followed by communication skills (31%) and openness (29%). Chairs weight commitment and dedication more highly in a CEO (28% vs 13% of CEOs). For the Chair role, leadership and facilitation skills top both lists, alongside listening and communication skills and - particularly for CEOs - respect and empathy (30% vs 12% of Chairs).
- **Board effectiveness is broadly positive, but risk appetite and board diversity are relative weaknesses.** Nearly half (46%) rate their board 8 or above out of 10 for effectiveness, but only 4% give the top score. Most boards are described as constructive (77%) and collaborative (73%), but fewer than half (42%) are seen as open to risk. Only 51% agree the board has the diversity and skills it needs, and just 60% say trustees come to meetings prepared - the lowest-scoring statements overall.
- **Challenging board behaviour is widespread, and those newest in their roles are most exposed.** Nearly six in ten (59%) have experienced challenging behaviour - such as individuals exerting disproportionate influence - with 13% saying this happens often. The figure rises to 72% among those in post under one year. Despite this, 85% are fairly or very confident that trustees would intervene appropriately if governance issues arose.
- **Peer learning networks and external training are the most widely used forms of support, but Chair induction and appraisal remain underdeveloped.** Over seven in ten have used peer learning networks (74%) or external training (68%) in the last 12 months. However, fewer than a quarter of organisations (25%) have a Chair appraisal process in place, and fewer than half (45%) hold regular board effectiveness reviews. A third of Chairs (33%) say they were inducted “not very well” and 12% say “poorly or no structured induction” - suggesting this is a particular blind spot.
- **Around six in ten have experienced effective governance in practice and a similar proportion have successfully resolved governance challenges,** with both figures higher in larger organisations. Open text responses point to frank communication, external facilitation, and clear role boundaries as the main routes to resolution.

01

# Who took the survey?

# The CEOs in the sample have served longer in post on average compared to the Chairs - they're more likely to be the 'senior partner'

"How long have you been in your current role? (The role you are answering this survey as)"

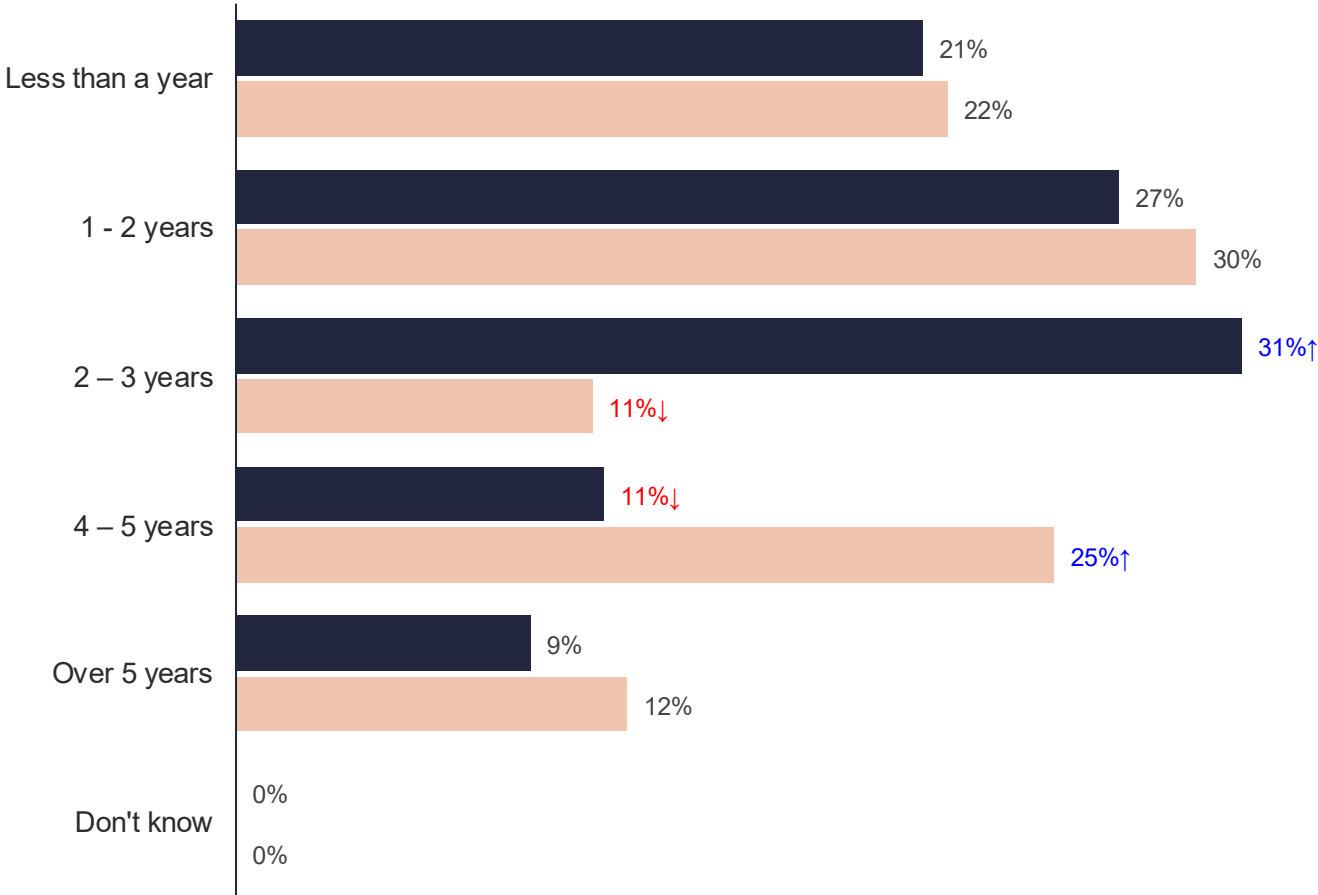


**Average time in position**  
CEOs – 5.4 years  
Chairs – 3 years

Source: Bespoke survey | Base: 92 to 132 respondents 16+, UK

# Average term of relationship in the sample is around 2.5 years

"How long have you been working with your current Chair or CEO?"



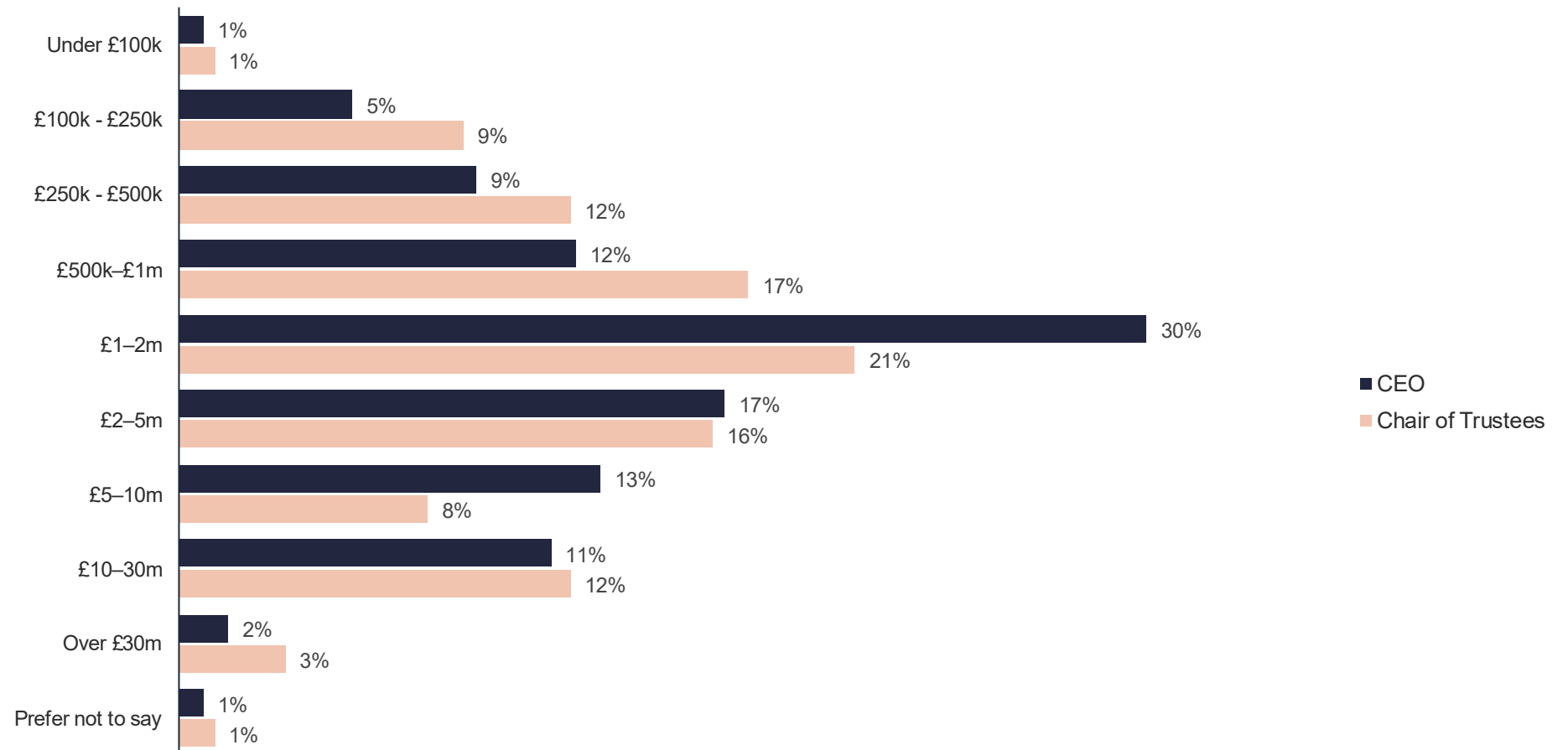
CEOs have worked with their Chair for ~2.3 years on average

Chairs have worked with their CEO for ~2.7 years on average

Source: Bespoke survey | Base: 91 to 132 respondents 16+, UK

# CEOs slightly more likely to be from higher income charities

"Organisation size (annual income)"

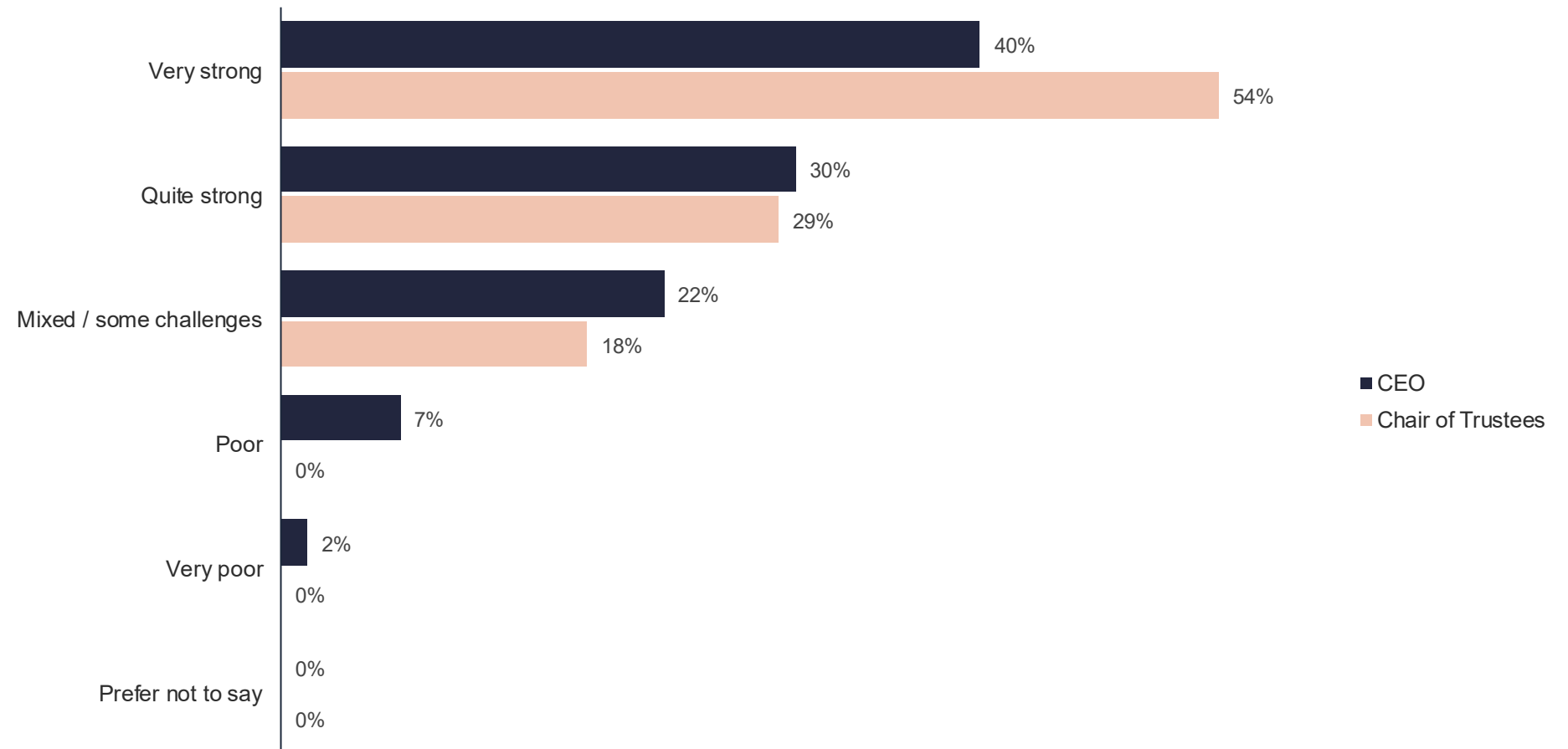


02

# **Relationship between CEO and Chair**

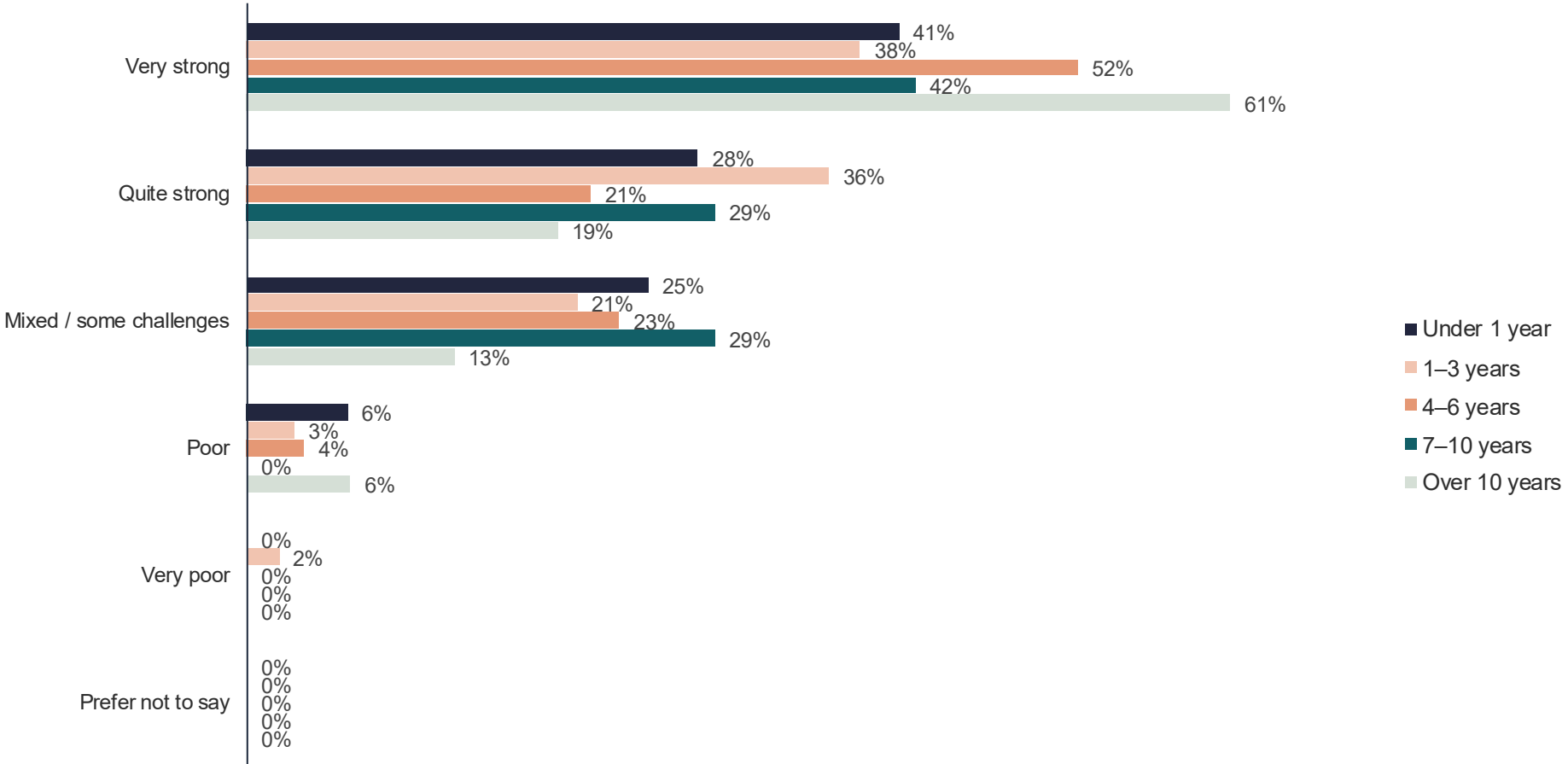
# Large majority of Chairs and CEOs think their relationship is strong

"Overall, how would you describe the relationship between the CEO and Chair in your organisation?"



# Those who are more experienced more likely to say their relationship is very strong

"Overall, how would you describe the relationship between the CEO and Chair in your organisation?"



Source: Bespoke survey | Base: 24 to 102 respondents 16+, UK

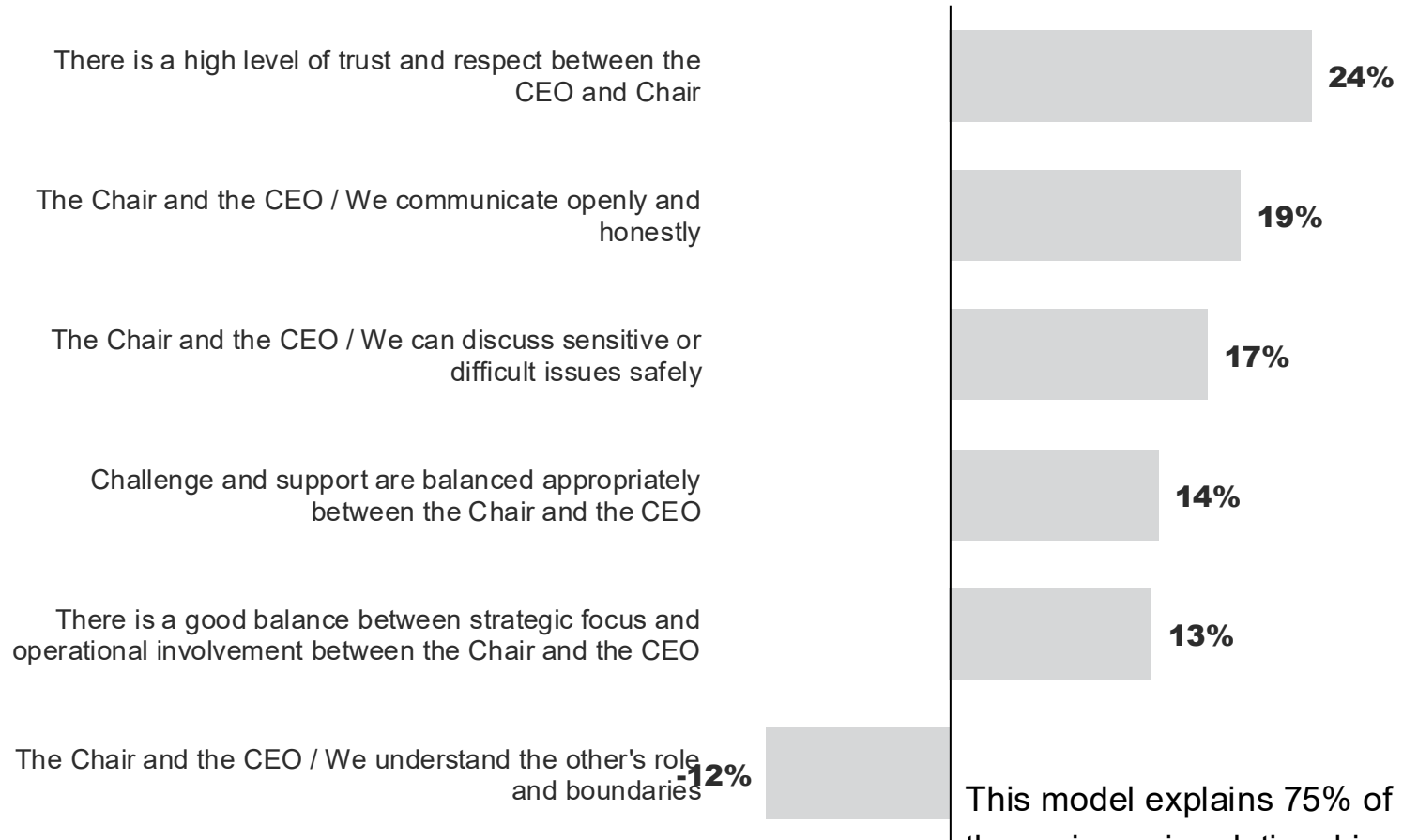
## Drivers of relationship between CEO and chair

A driver analysis identifies which factors have the strongest statistical relationship with an outcome - in this case, overall relationship quality between the CEO and Chair. Rather than simply showing which statements scored highest, it reveals which factors matter most. The percentages show each driver's relative importance in explaining the overall relationship. In this case, trust and respect is the single most important driver, followed by open communication and the ability to discuss difficult issues safely.

This model explains 75% of the variance in relationship quality, which is a strong result in attitudinal research and gives us confidence that these six factors capture the key dynamics of the CEO-Chair relationship.

Notably, understanding roles and boundaries is a negative driver - meaning an emphasis on clear demarcation is associated with weaker relationships. This may suggest that the strongest CEO-Chair partnerships are characterised by fluidity and trust rather than rigid role boundaries, and that a focus on boundaries can be a sign of a more formal, transactional dynamic.

## The biggest drivers of a strong CEO-Chair relationship are trust and respect and open communication



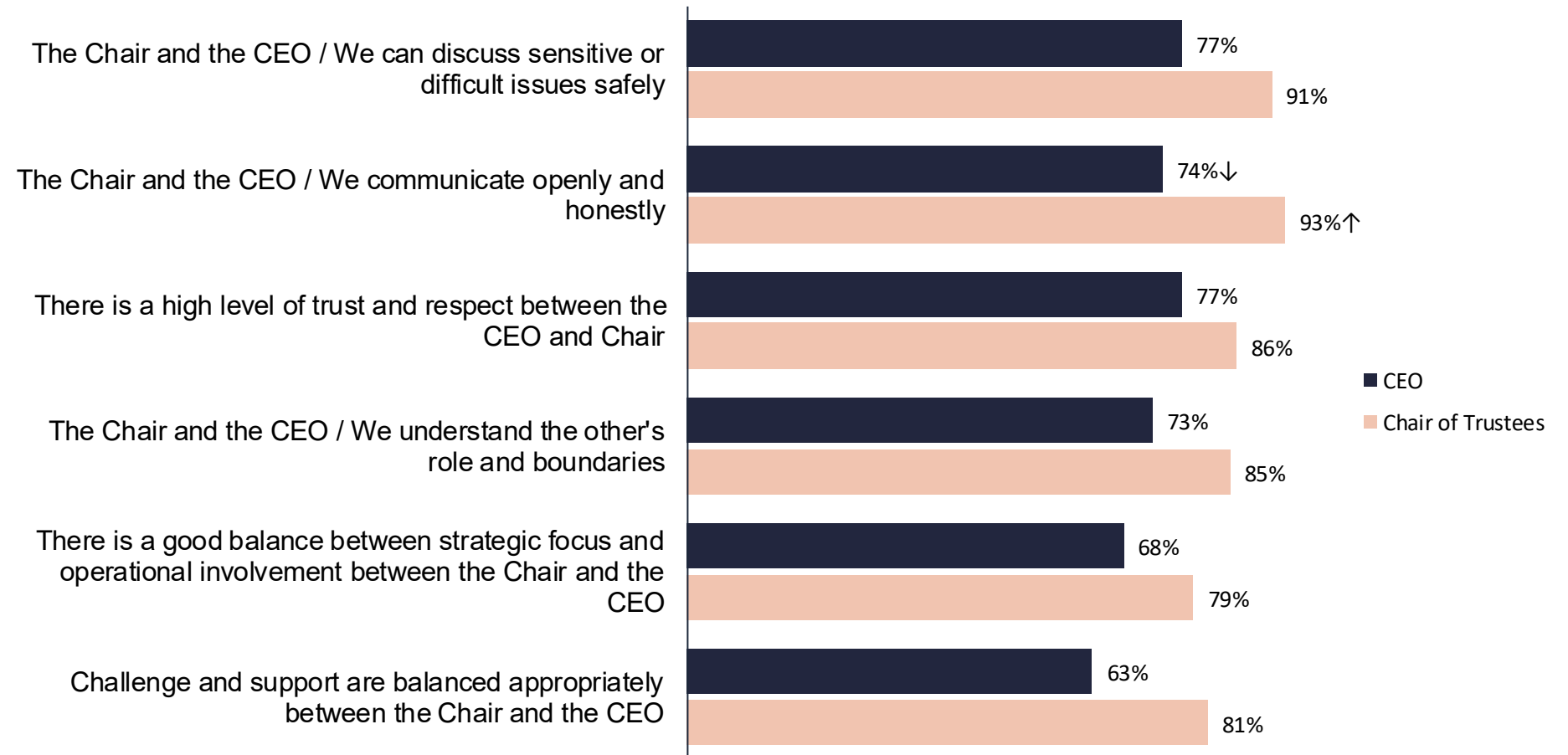
This model explains 75% of the variance in relationship between CEO and chair

# Chairs more likely to be positive, particularly about communication and the balance of challenge and support

"How far do you agree or disagree with the following statements?"

Asked only to Chairs or CEOs

*Strongly agree + Agree*

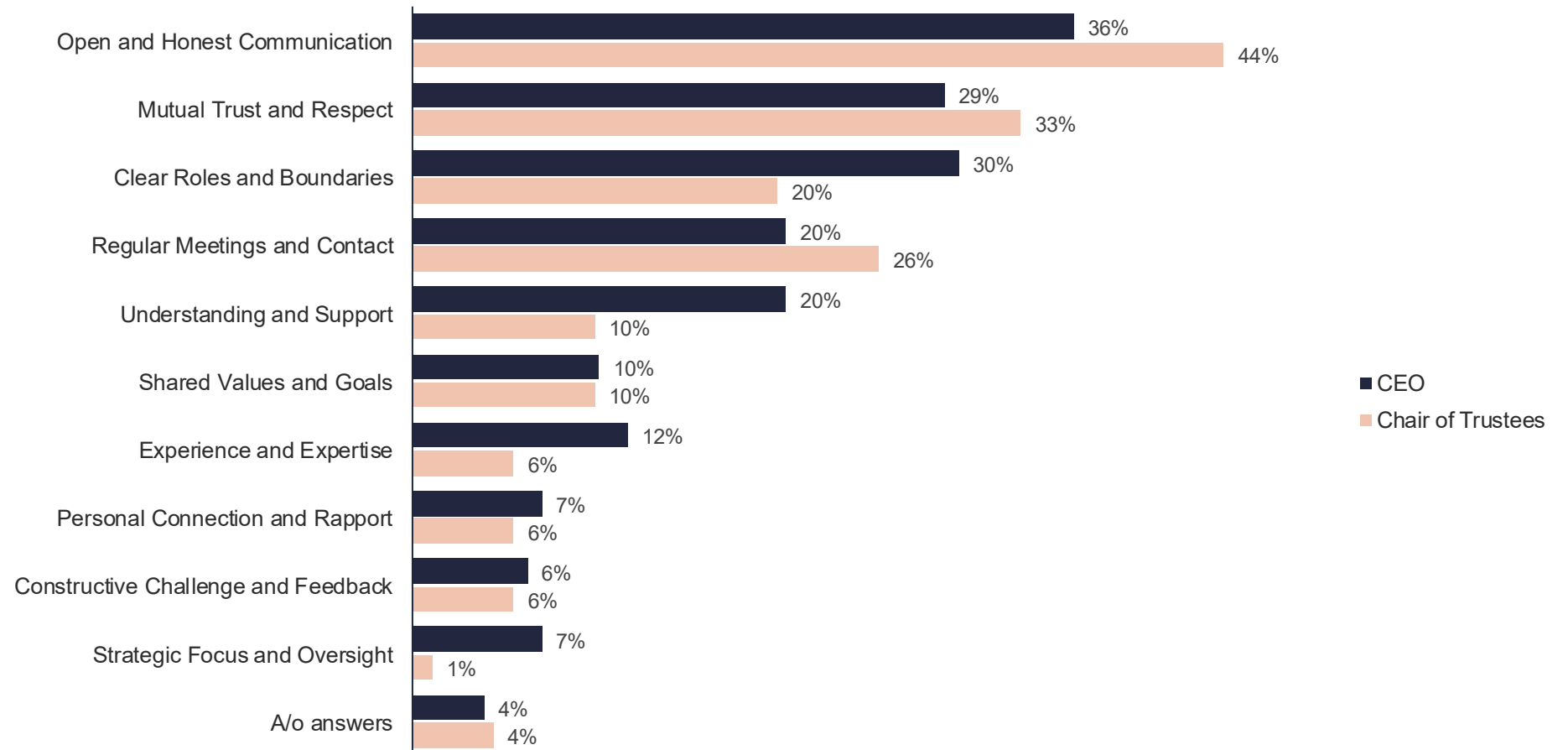


# Open and honest communication seen as very important element of relationship between CEO and Chairs

"What most helps your relationship to work well with your CEO / Chair?"

Asked only to Chairs or CEOs

Open text





## What most helps your relationship to work well with your CEO / Chair?

Asked only to Chairs or CEOs

### Clarity of roles

“The Chair needs to understand the role and the responsibilities of a CEO in a charity.”

*CEO*

“Trust and recognition of strategic/operational boundaries.”

*CEO*

### Regular contact

“Regular one to one meetings.”

*CEO*

“Regular catch ups, work by a rule of no surprises.”

*CEO*

### Honest communication

“Open and honest communication on both sides.”

*Chair of Trustees*

“I am always completely honest & I am transparent with information.”

*CEO*

### Mutual trust

“Trust and openness and appreciating boundary between strategy/ governance and operational activity.”

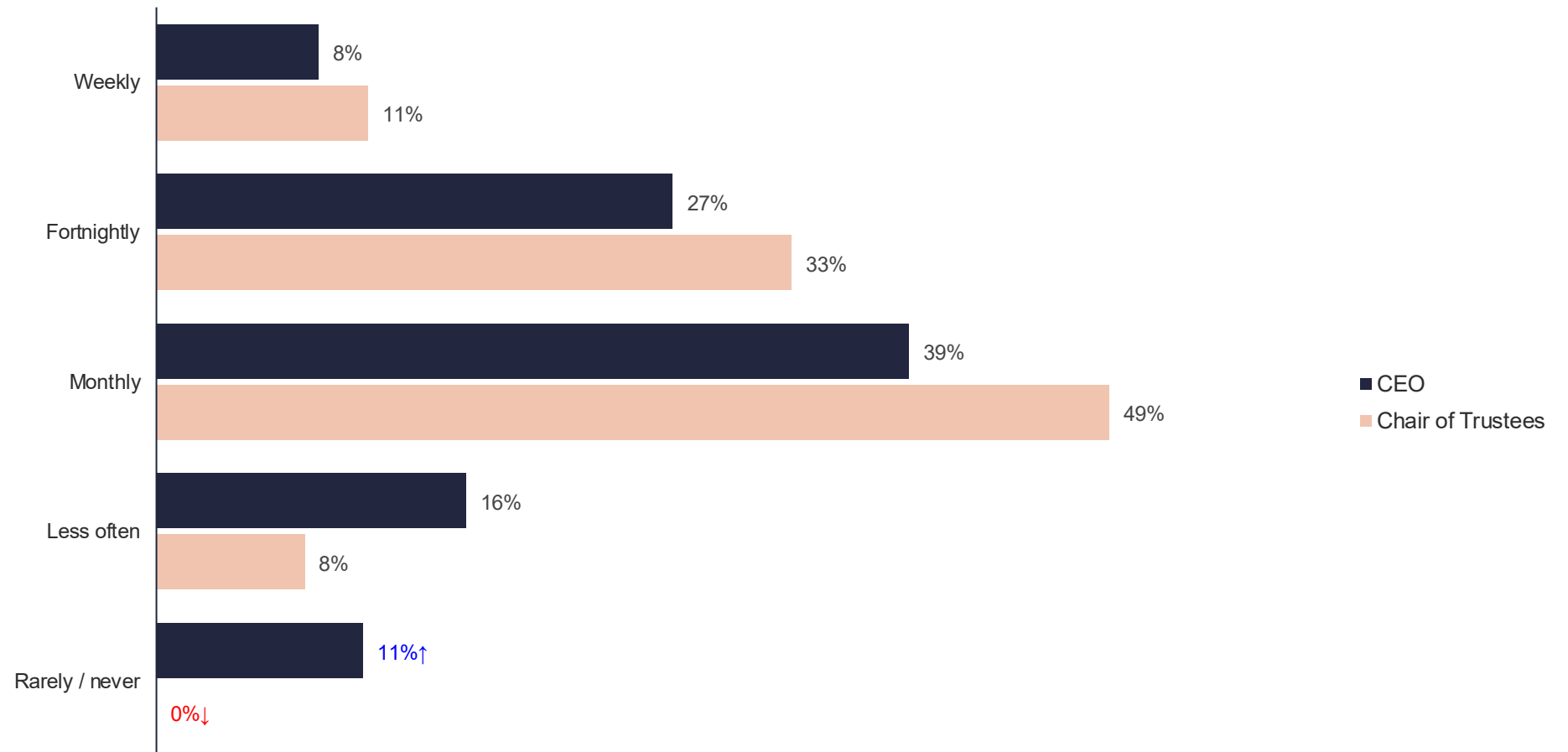
*Chair of Trustees*

“Very high levels of trust and respect.”

*CEO*

# Most CEOs/Chairs meet either fortnightly or monthly

"How often do you have one-to-one meetings together (outside formal board meetings)?"

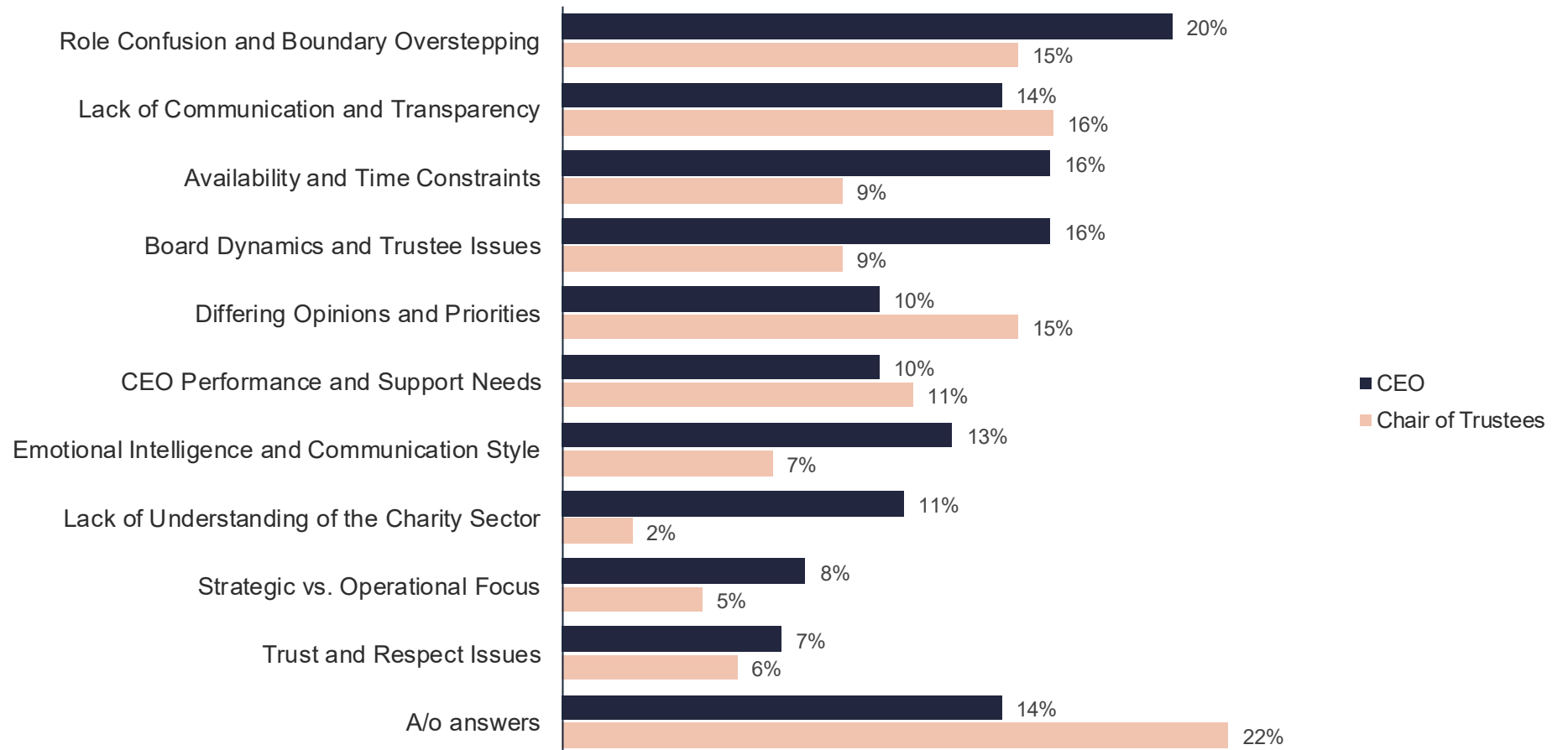


# Boundary overstepping and poor communication top the list of CEO-Chair friction points

"And what tends to create tension or difficulty, if anything, with your CEO / Chair?"

Asked only to Chairs or CEOs

Open text





**And what tends to create tension or difficulty, if anything, with your CEO / Chair?**

**Asked only to Chairs or CEOs**

**Poor understanding of role / responsibilities**

“Chair being from a corporate background with no experience of the charity sector.”

*CEO*

“I don't think the Chair really understands their role and views themselves as a line manager.”

*CEO*

**Availability**

“Chair is very busy and is often unavailable and difficult to secure time with.”

*CEO*

“Not having enough time to meet regularly and stress and tension building up.”

*Chair of Trustees*

**Communication issues**

“Lack of communication and misunderstanding.”

*CEO*

“Poor communication leading to assumption.”

*Chair of Trustees*

**Behavioural issues**

“Patronising style and being talked at.”

*CEO*

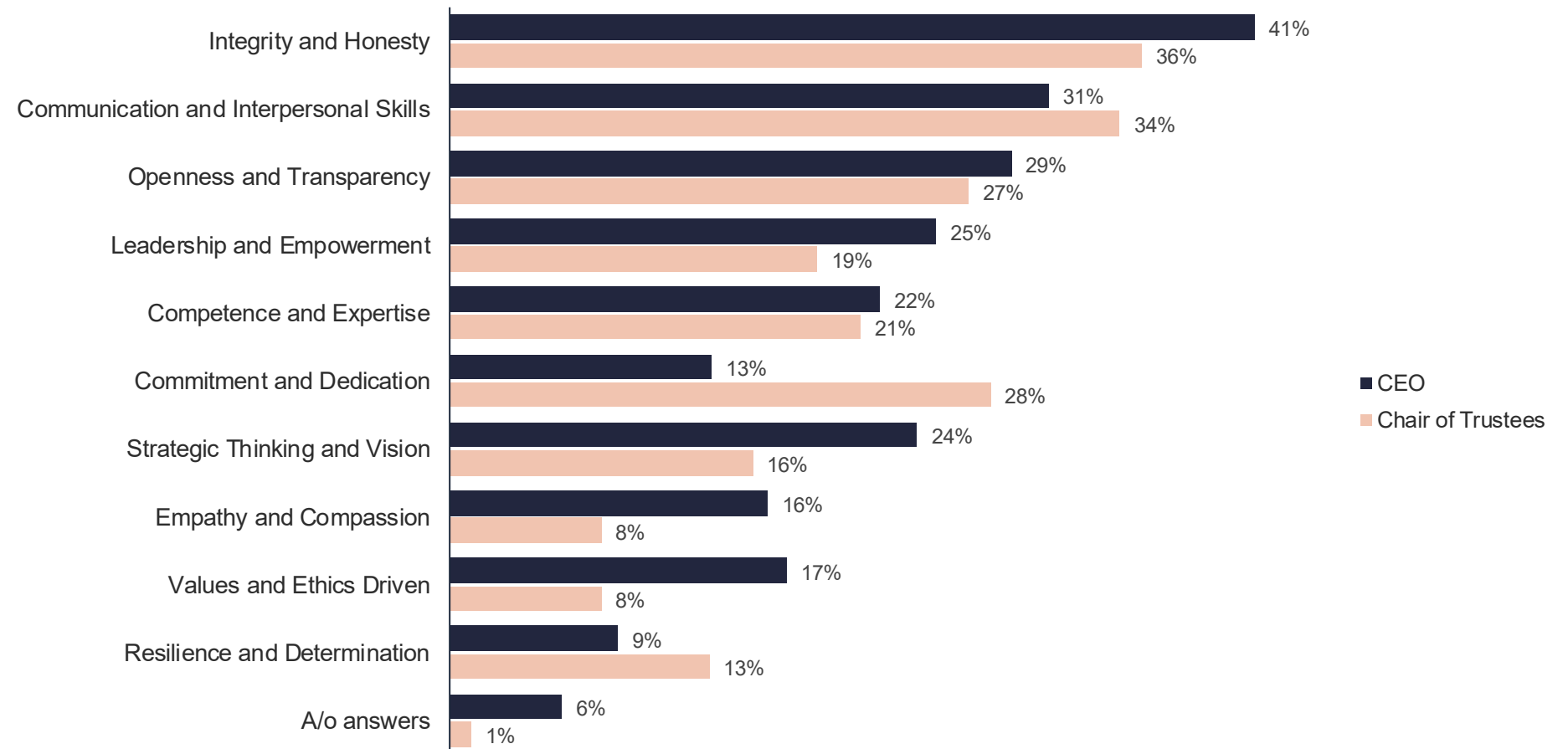
“There is sometimes a defensiveness by the CEO when challenged.”

*Chair of Trustees*

# Integrity and honesty seen as most important qualities for a CEO, but Chairs also highlight commitment and dedication

"Which personal qualities do you value most in your / a CEO?"

Open text





## Which personal qualities do you value most in your / a CEO?

### Honesty and integrity

“Honesty, integrity, clear vision, and action orientated.”

*CEO*

“Honesty and integrity. Knowing your limits in terms of knowledge and expertise. Self-awareness. Leadership. People skills.”

*Chair of Trustees*

### Openness

“Honesty, openness to constructive challenge, competence, independence.”

*CEO*

“Authentic leadership, willingness to demonstrate vulnerability, openness to co-creation.”

*Chair of Trustees*

### Strategic thinking and leadership

“Strategic leadership that sets the tone and vision to allow the team to be empowered to use their skills and abilities to drive change.”

*CEO*

“Strategic thinking, leadership, willingness to tackle tough issues/discussions.”

*Chair of Trustees*

### Commitment to the role

“Hardworking, commitment to the organization.”

*Chair of Trustees*

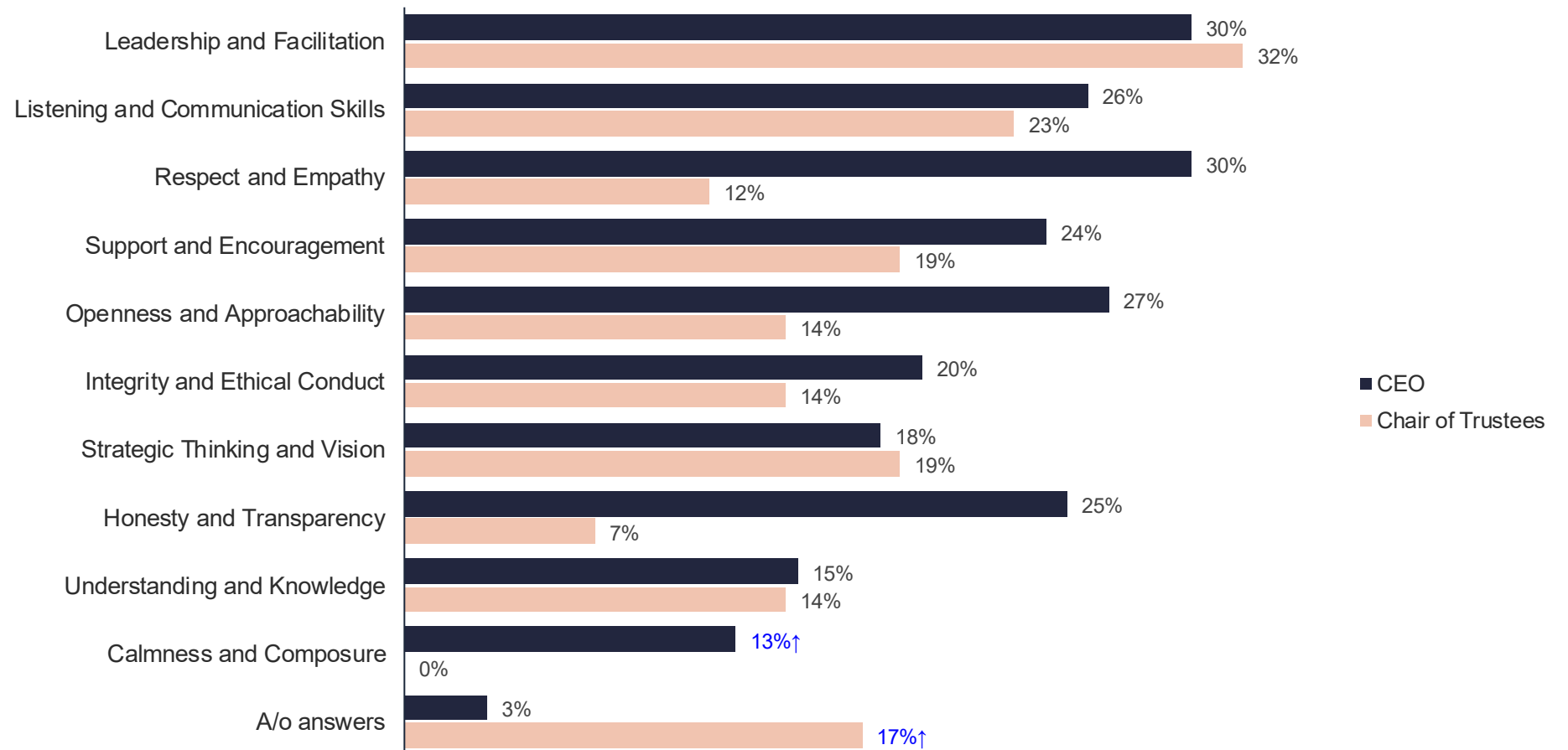
“Absolute commitment to the role.”

*Chair of Trustees*

# Leadership and facilitation seen as most important in a Chair, but CEOs also highlight respect and empathy

"Which personal qualities do you value most in your / a Chair?"

Open text





## Which personal qualities do you value most in your / a Chair?

### Leadership and facilitation

“Strategic, integrity, questioning and listening. Collaborative and encouraging all to participate.”

*Chair of Trustees*

“Focuses on purpose of discussion and helps find consensus. Encourages contributions from all. Keeps meetings on track efficiently.”

*Chair of Trustees*

### Respect and empathy

“Respectful, engaged, knowledgeable, cares deeply, friendly, thoughtful”

*CEO*

“Empathy, honesty, approachability, and the ability to deliver the governance.”

*CEO*

### Listening and communication

“Ability to listen, coach and sense of accountability.”

*CEO*

“Communication, collaboration & fostering a culture with mutual respect.”

*Chair of Trustees*

### Support and encouragement

“Support, availability, a listening ear, understanding the challenges, clear direction.”

*Chair of Trustees*

“Encouraging contributions from all, careful identification of actions.”

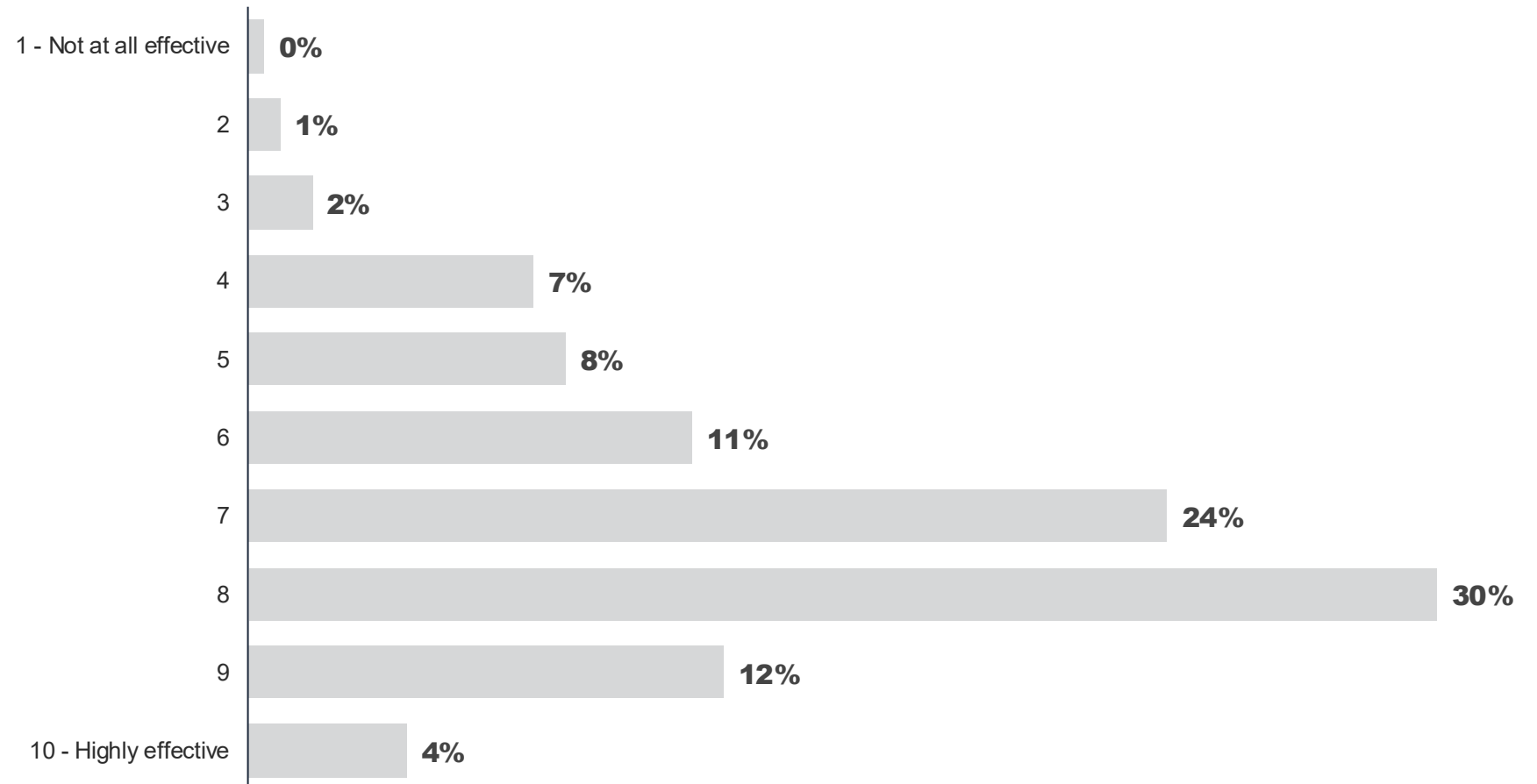
*CEO*

03

**Perceptions of  
board  
effectiveness**

# Only 4% think their board is highly effective

"On a scale of 1 - 10, how effectively would you say your board operates, where 10 is highly effective and 1 is not at all effective?"



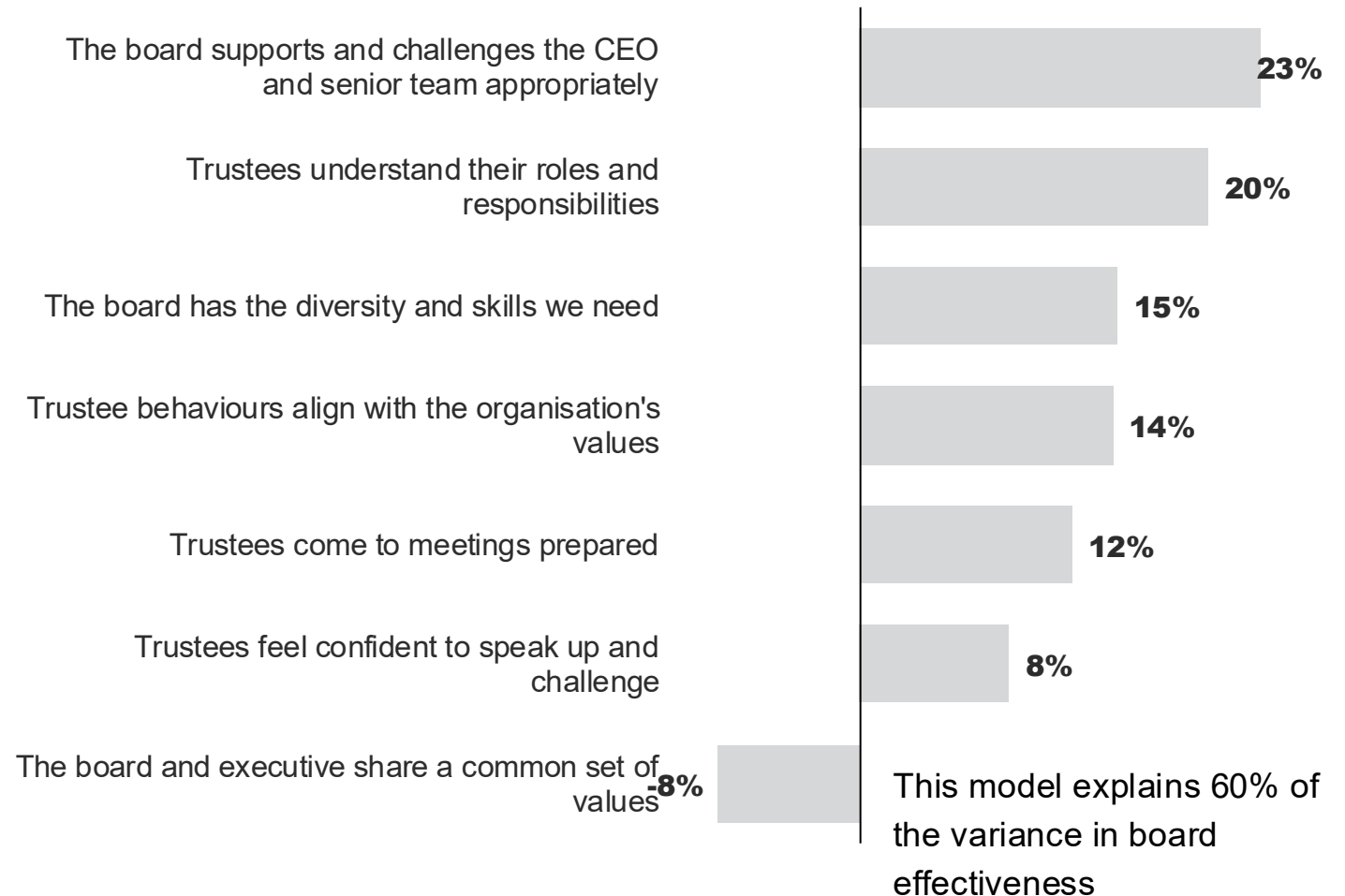
## Drivers of an effective board

"A driver analysis identifies which factors have the strongest statistical relationship with an outcome - in this case, overall board effectiveness. Rather than simply showing which statements scored highest, it reveals which factors matter most. The percentages show each driver's relative importance in explaining overall effectiveness. In this case, the board's ability to balance support and challenge of the CEO and senior team is the single most important driver, followed by trustees understanding their roles and responsibilities.

This model explains 60% of the variance in board effectiveness - a solid result in attitudinal research, though lower than the CEO-Chair relationship model (75%), suggesting there are additional factors at play beyond these seven.

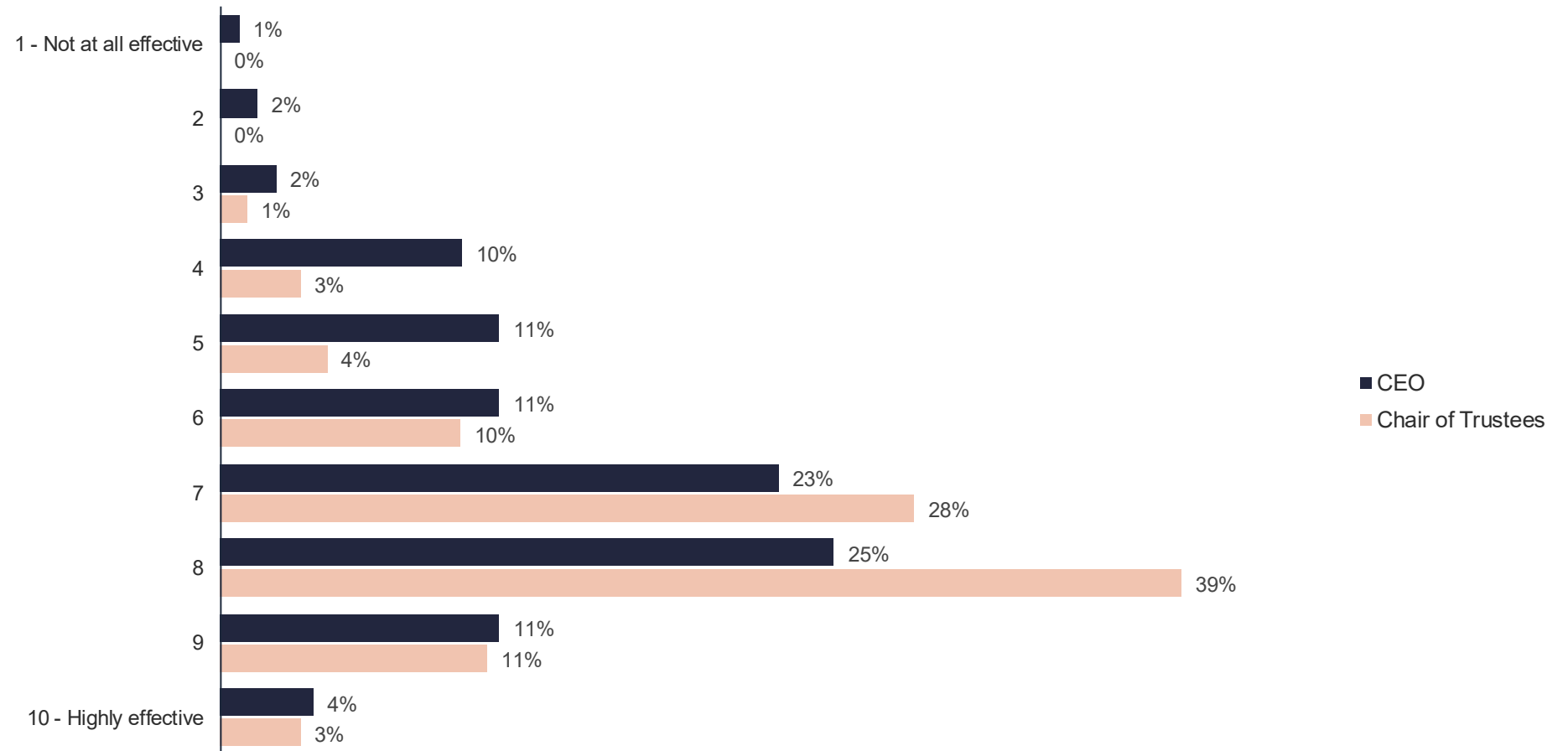
Notably, shared values between the board and executive is a negative driver - meaning an emphasis on value alignment is associated with lower perceived effectiveness. This may suggest that the most effective boards are not those that prioritise consensus and shared outlook, but those that bring diverse perspectives and constructive tension to the table.

## Driver analysis - the most effective boards balance support and challenge - shared values matter less than you'd think



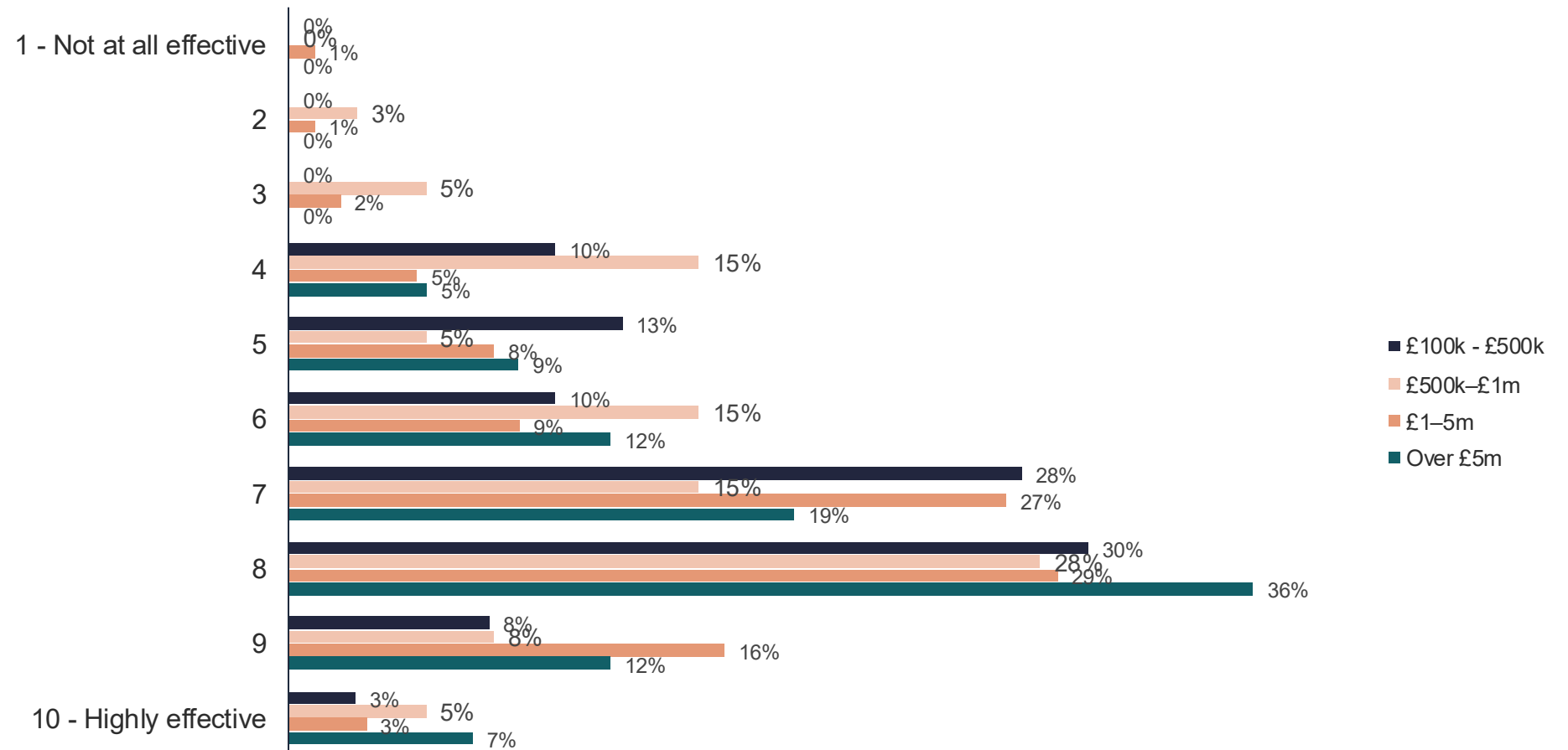
# Chairs are more likely to think their board is effective

"On a scale of 1 - 10, how effectively would you say your board operates, where 10 is highly effective and 1 is not at all effective?"



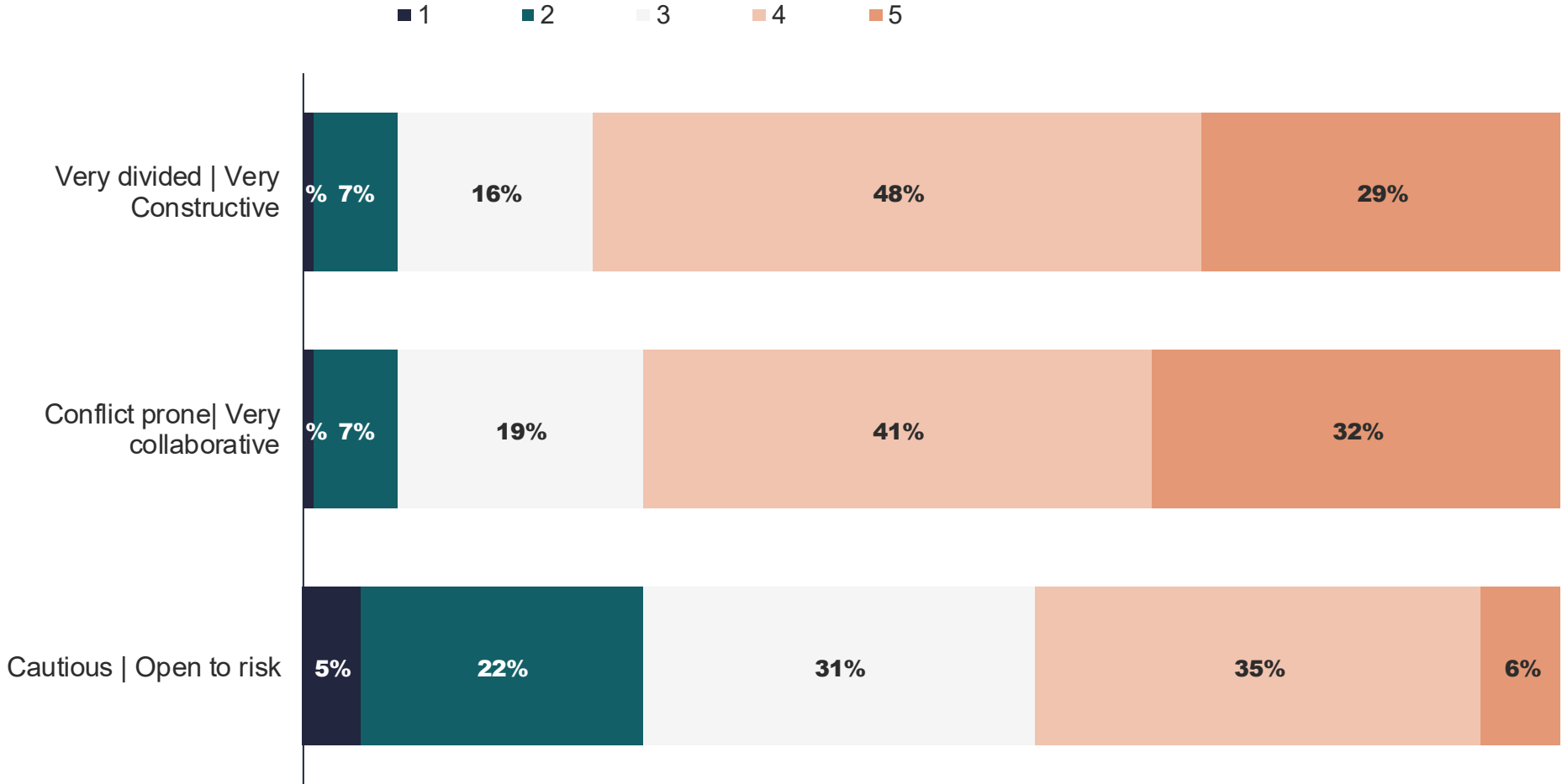
# Those from higher income charities more likely to think their board is effective

"On a scale of 1 - 10, how effectively would you say your board operates, where 10 is highly effective and 1 is not at all effective?"



# Most think their board is constructive and collaborative, but only 41% think their board is open to risk

"How would you describe your current board culture?"

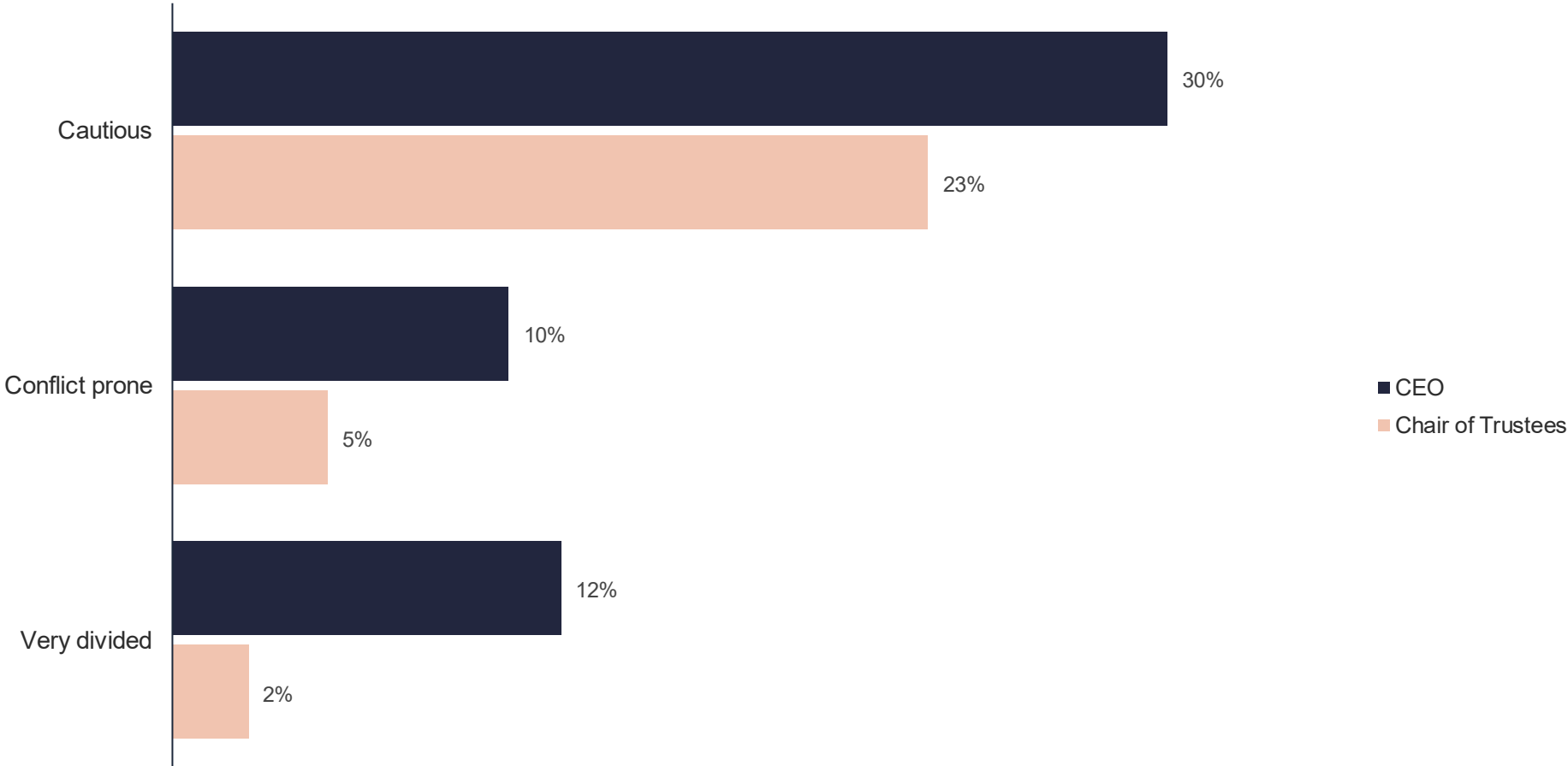


Source: Bespoke survey | Base: 238 respondents 16+, UK

# Almost 1 in 3 CEOs would describe their current board culture as “cautious”

"How would you describe your current board culture?"

1 + 2

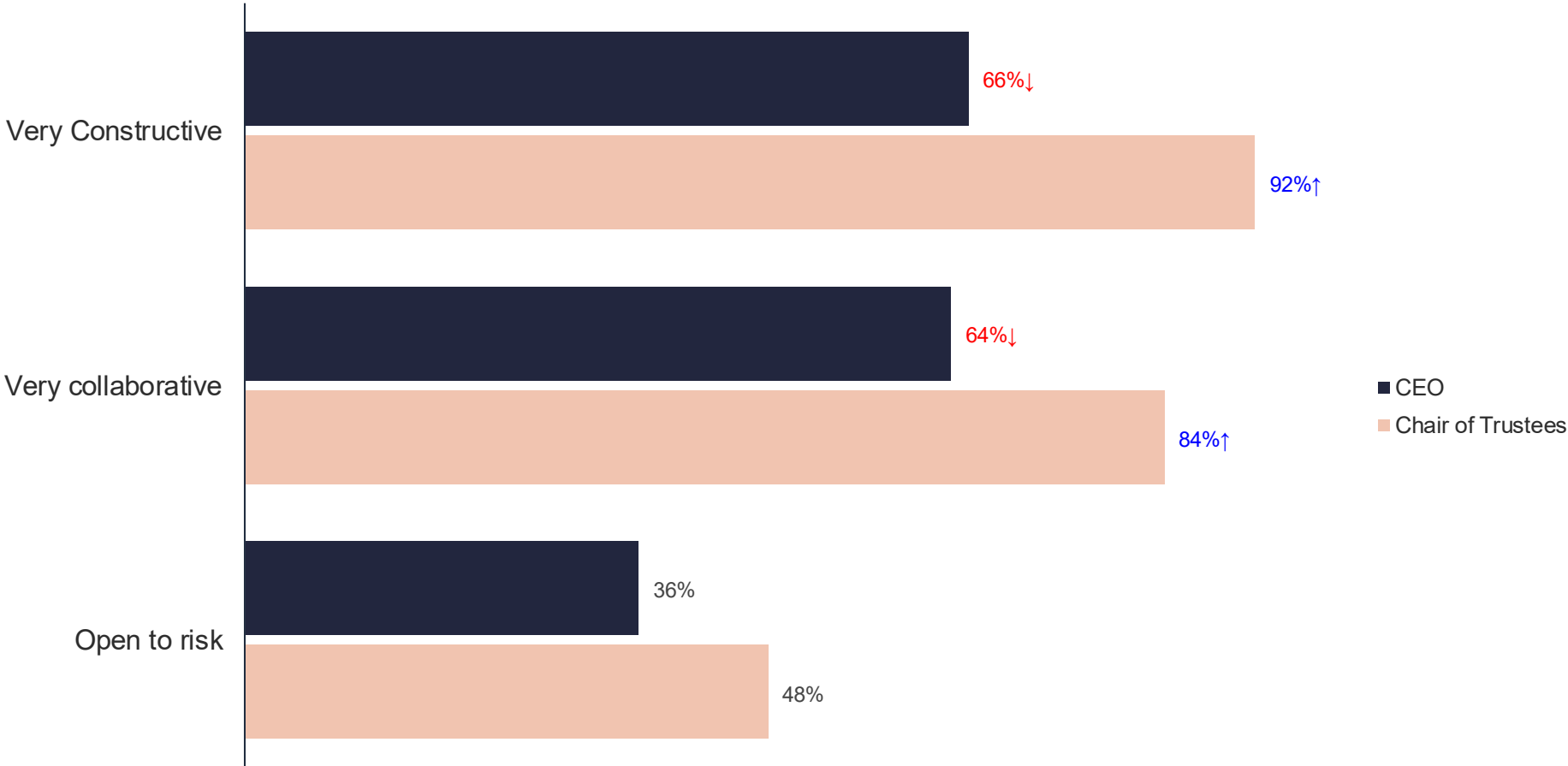


Source: Bespoke survey | Base: 81 to 131 respondents 16+, UK

# Chairs again have a more positive view about how constructive, collaborative and open to risk their boards are

"How would you describe your current board culture?"

4 + 5

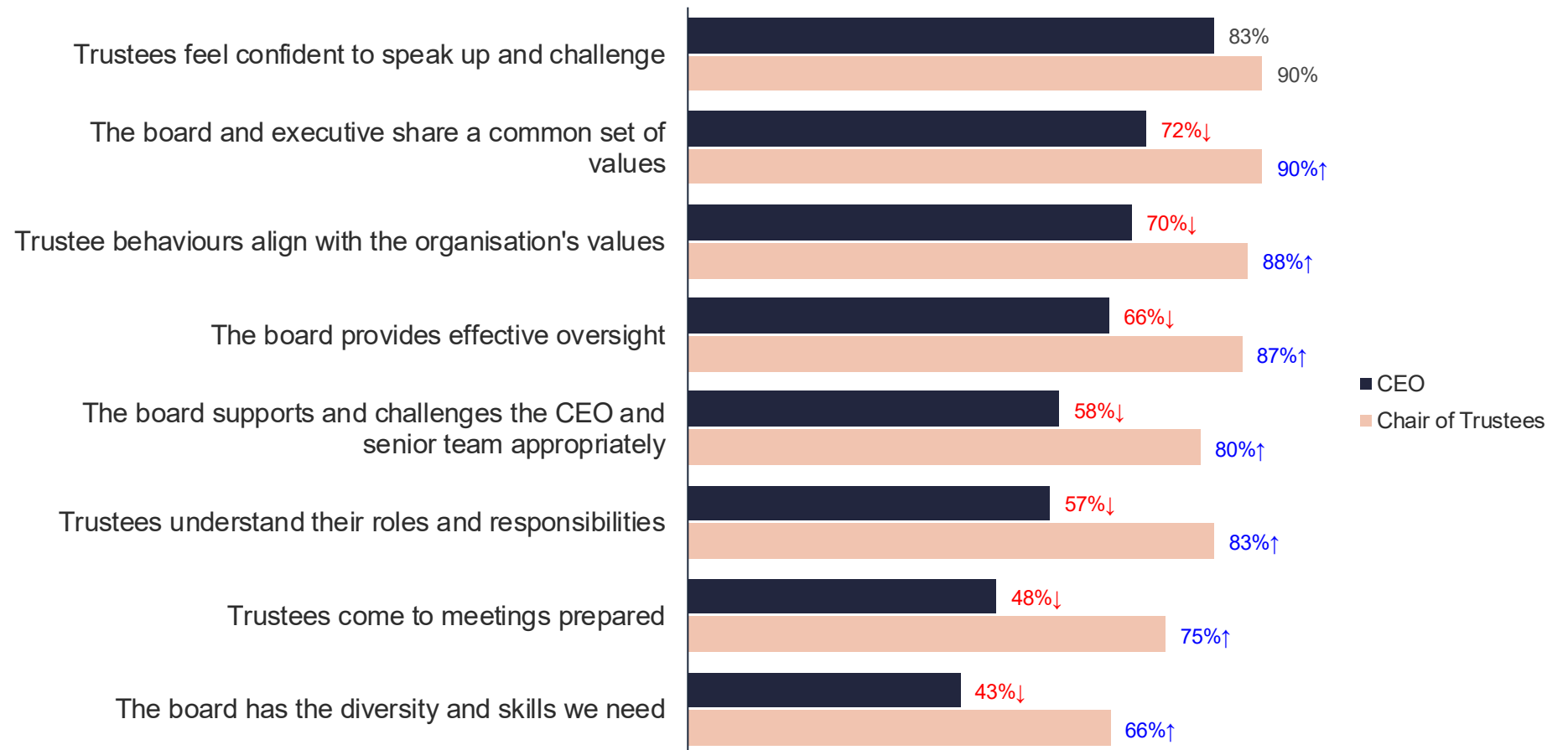


Source: Bespoke survey | Base: 81 to 131 respondents 16+, UK

# Chairs more likely to think trustees and board provide oversight and understand their responsibilities

"To what extent do you agree or disagree with the following statements?"

Strongly agree + Agree

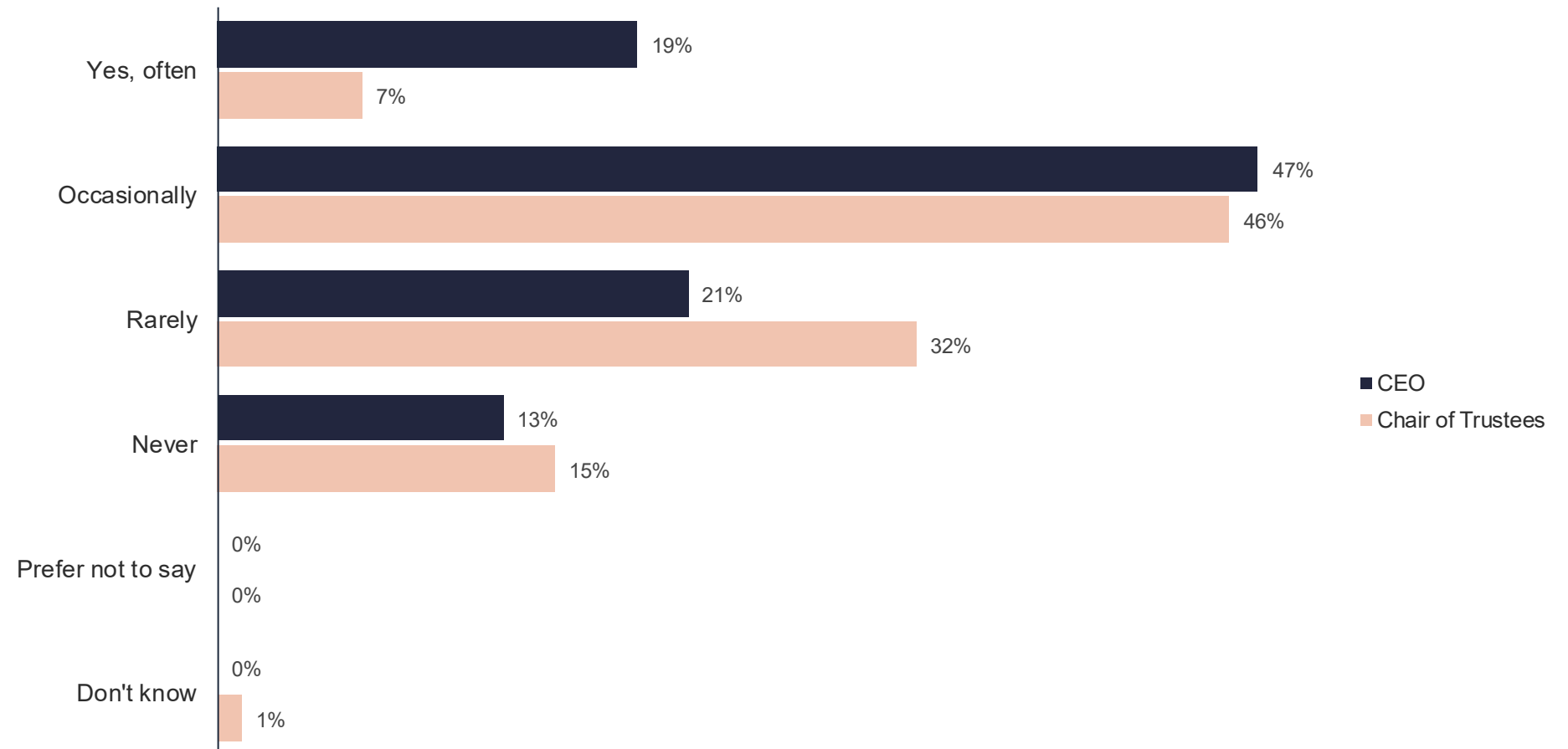


04

# Learning and support

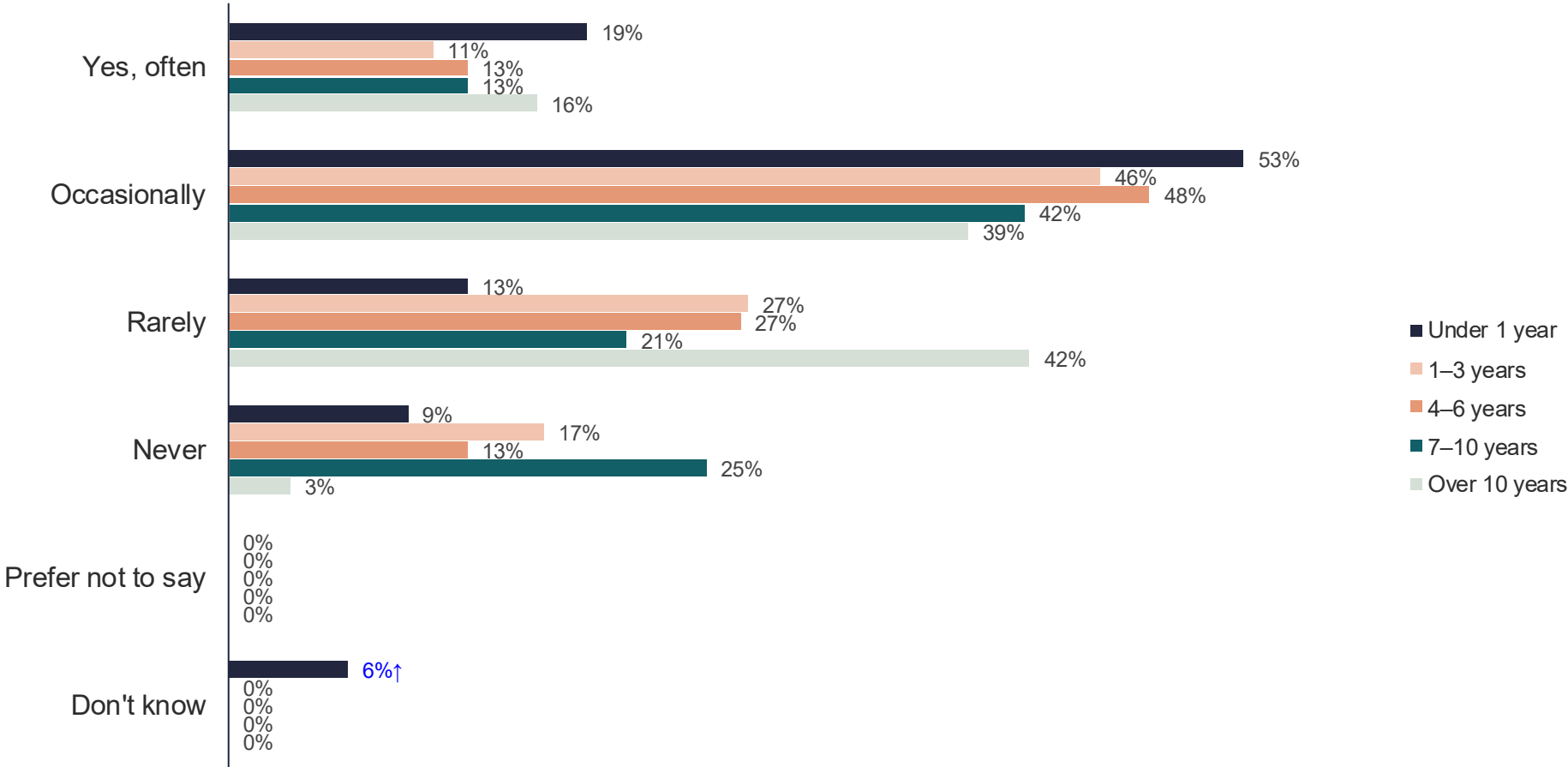
# More than half of Chairs and CEOs have occasionally or often experienced challenging behaviours on their board

"Have you experienced any challenging behaviours on your board (e.g. individuals exerting disproportionate influence)?"



# Those newer in their role more likely to have experienced challenging behaviours on their board

"Have you experienced any challenging behaviours on your board (e.g. individuals exerting disproportionate influence)?"



Source: Bespoke survey | Base: 24 to 103 respondents 16+, UK

## **If yes, what effect did this have on board effectiveness or relationships?**



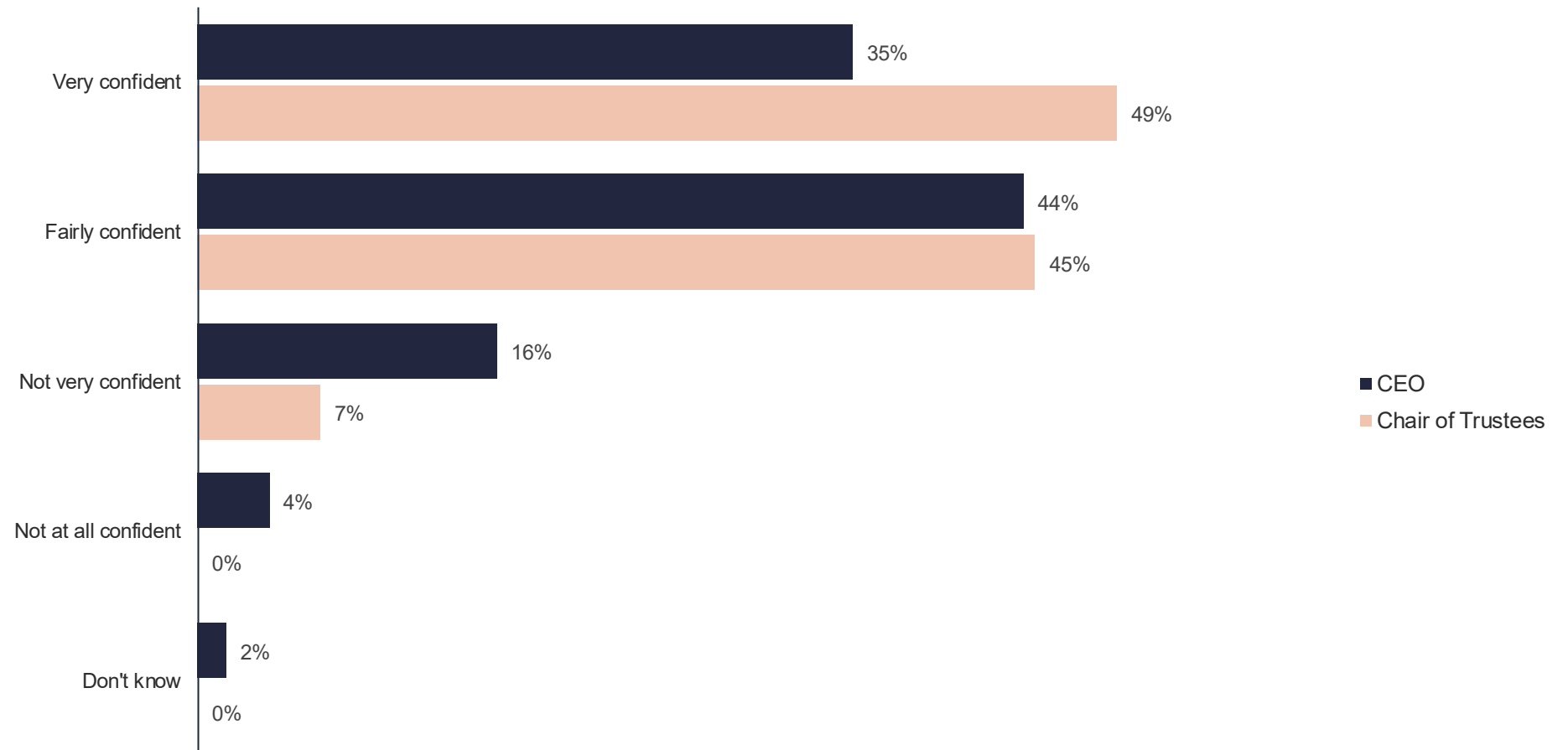
*“It nearly broke the board - the person creating the issue was removed (after three years of unprofessional behaviour) but there are residual issues we need to work on.”*

*“It required some offline conversations to help them understand the perspective of other board members.”*

*“Undermined the ability for staff to do their work and to feel confident in their ability to communicate with trustees.”*

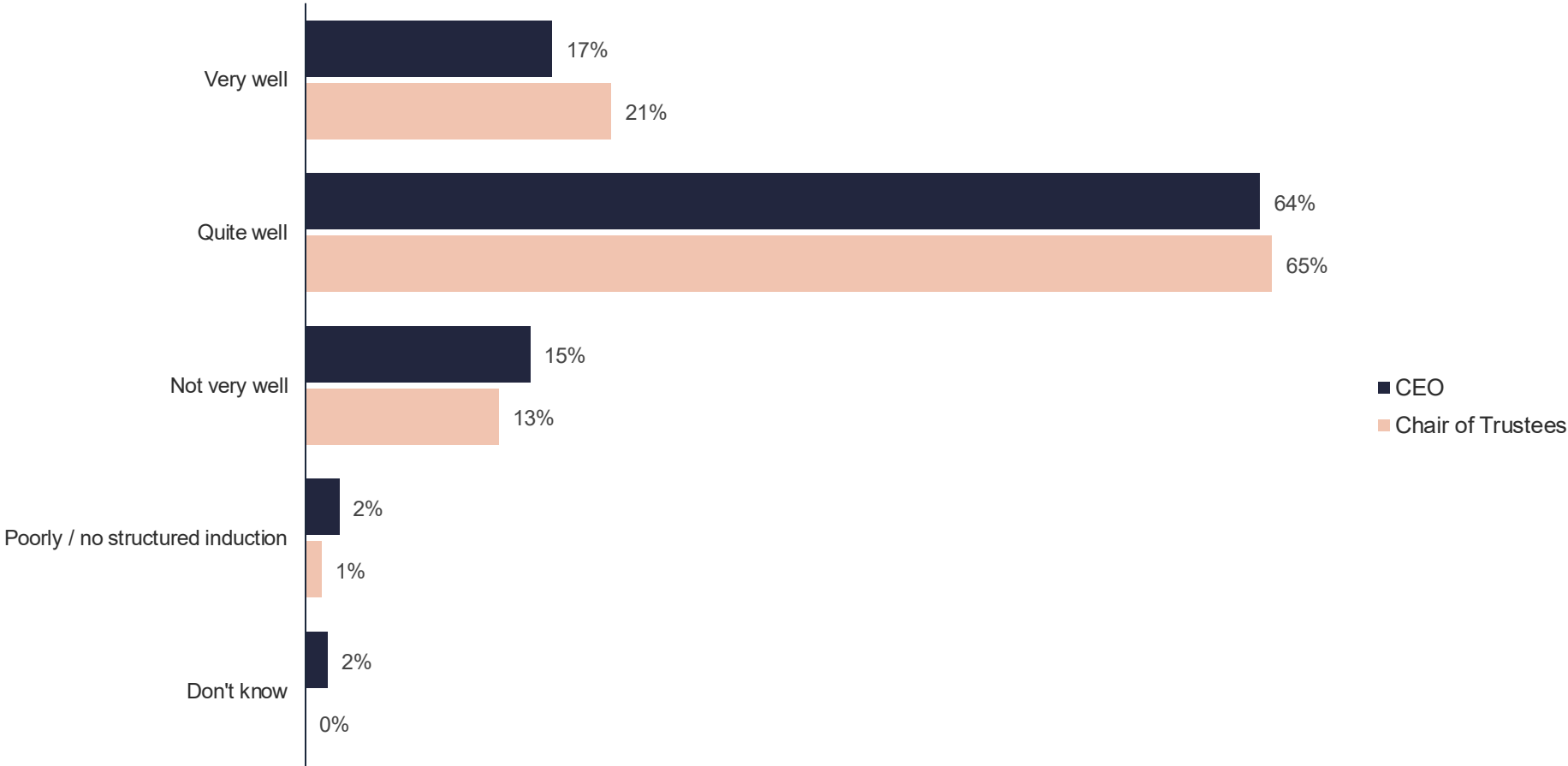
# Confidence in trustee oversight is high

"How confident are you that trustees would intervene appropriately if governance issues arose?"



# Trustees seen to be inducted quite well

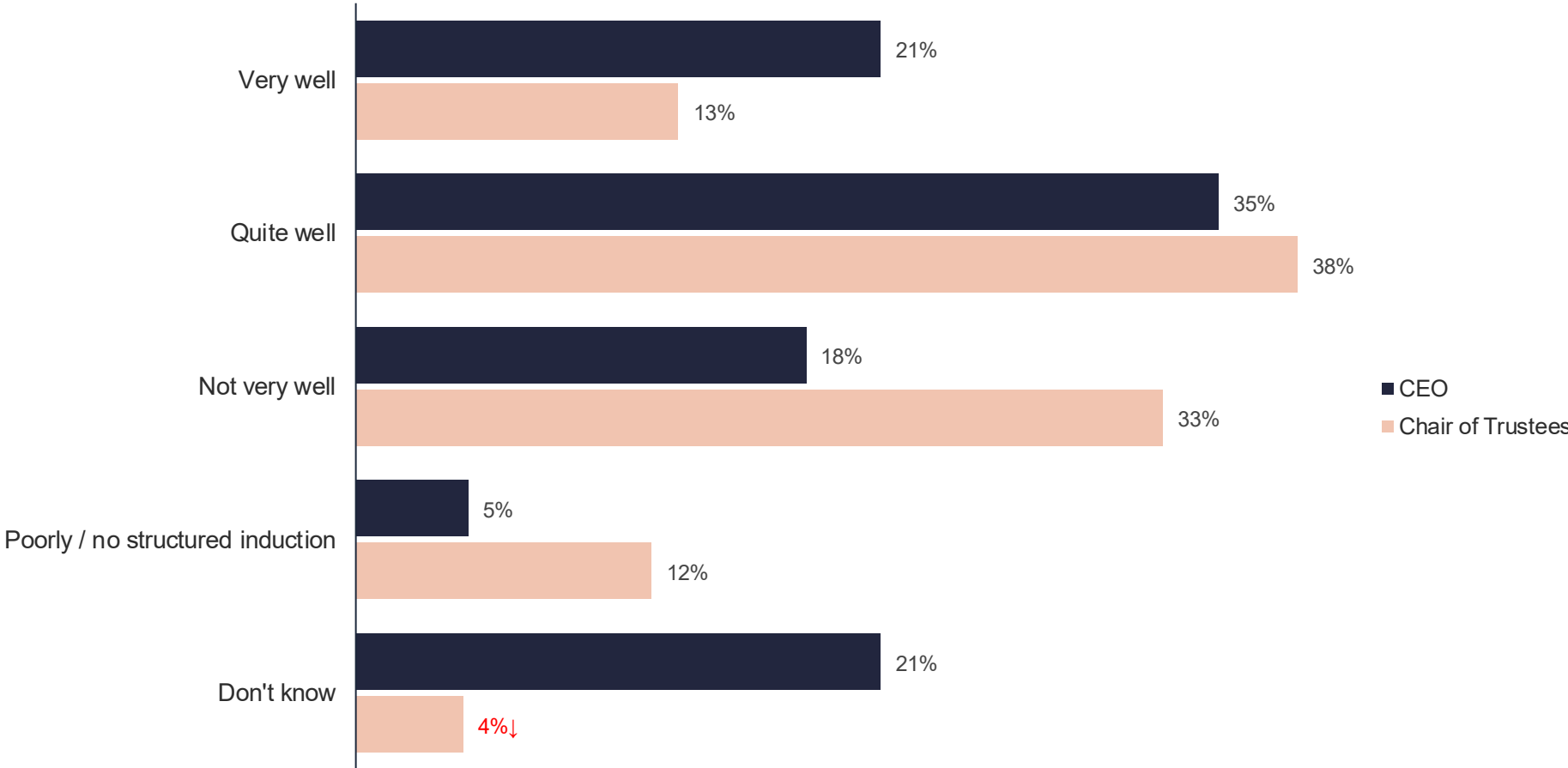
"How well are new trustees inducted into their roles?"



Source: Bespoke survey | Base: 92 to 132 respondents 16+, UK

# CEOs more likely to think Chairs are well inducted than Chairs themselves

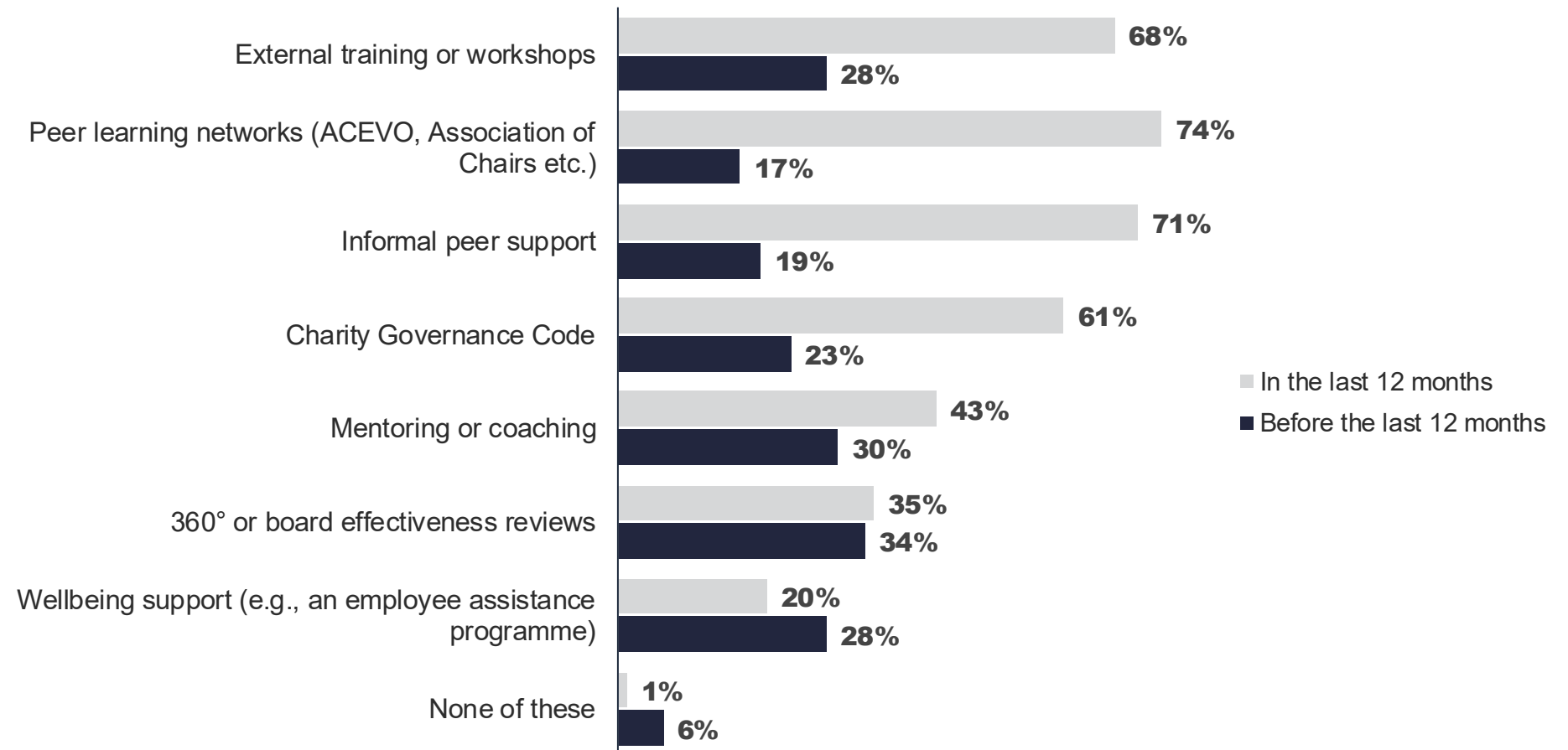
"How well are new Chairs inducted into their roles?"



Source: Bespoke survey | Base: 246 respondents 16+, UK

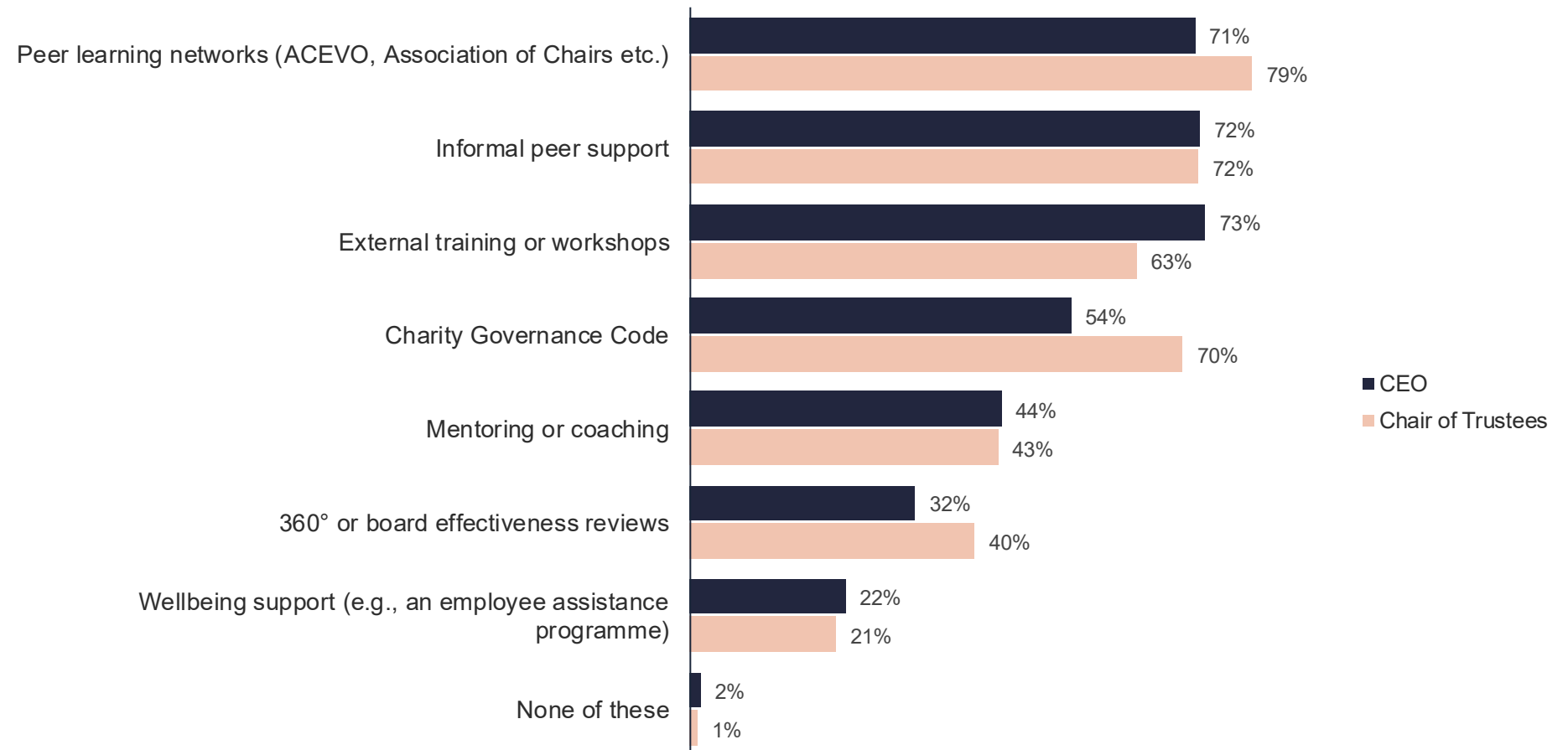
# Three in four have participated in peer learning networks in the past 12 months

"Which forms of learning or support have you used in the last 12 months / ever?  
(Select all that apply)"



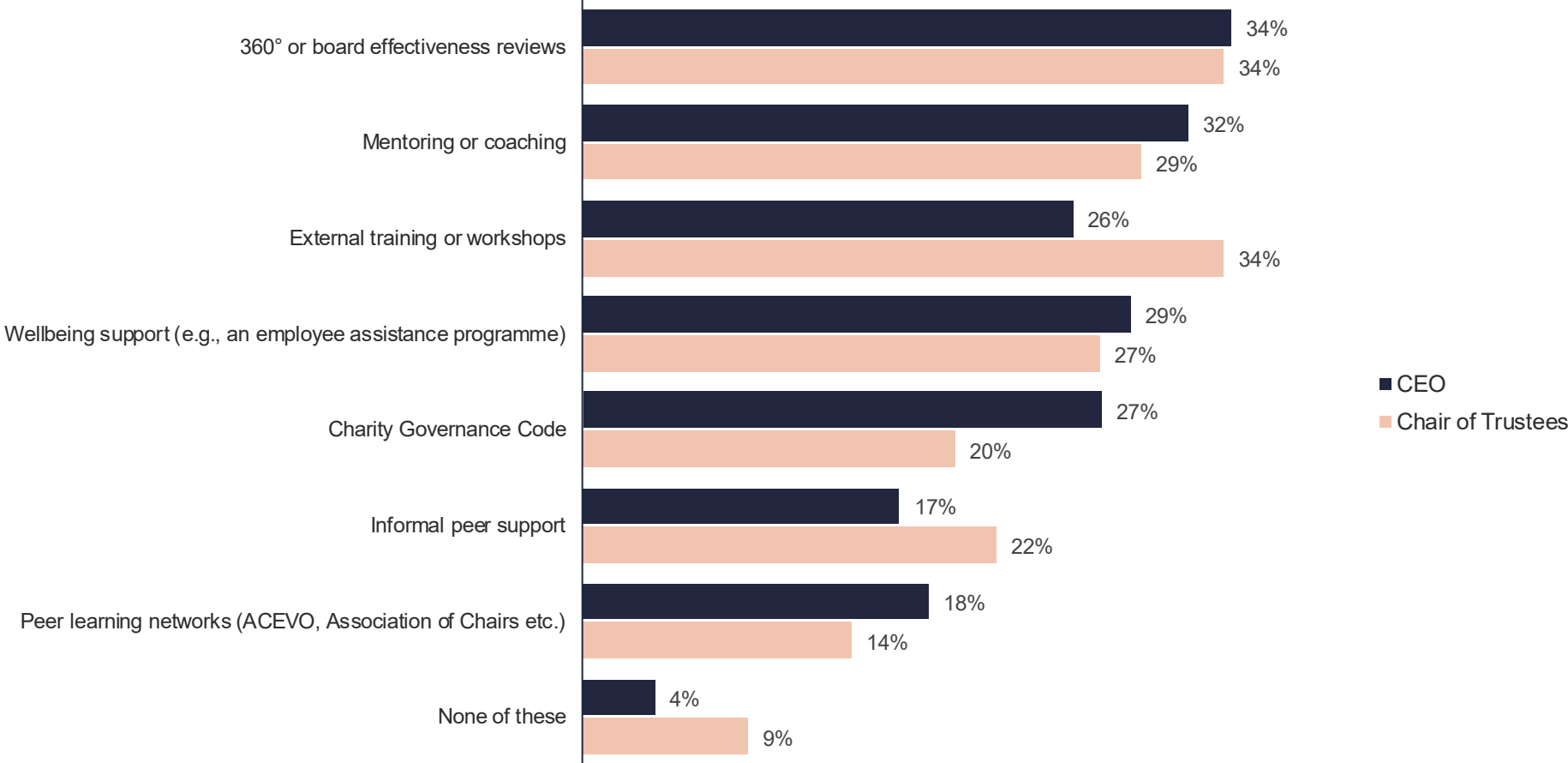
# Chairs more likely to have used the Charity Governance Code

"Which forms of learning or support have you used in the last 12 months? (Select all that apply)"



# 360 or board effectiveness reviews most used forms of learning or support by both CEOs and Chairs

"Which forms of learning or support have you used in the last 12 months / ever? (Select all that apply)"

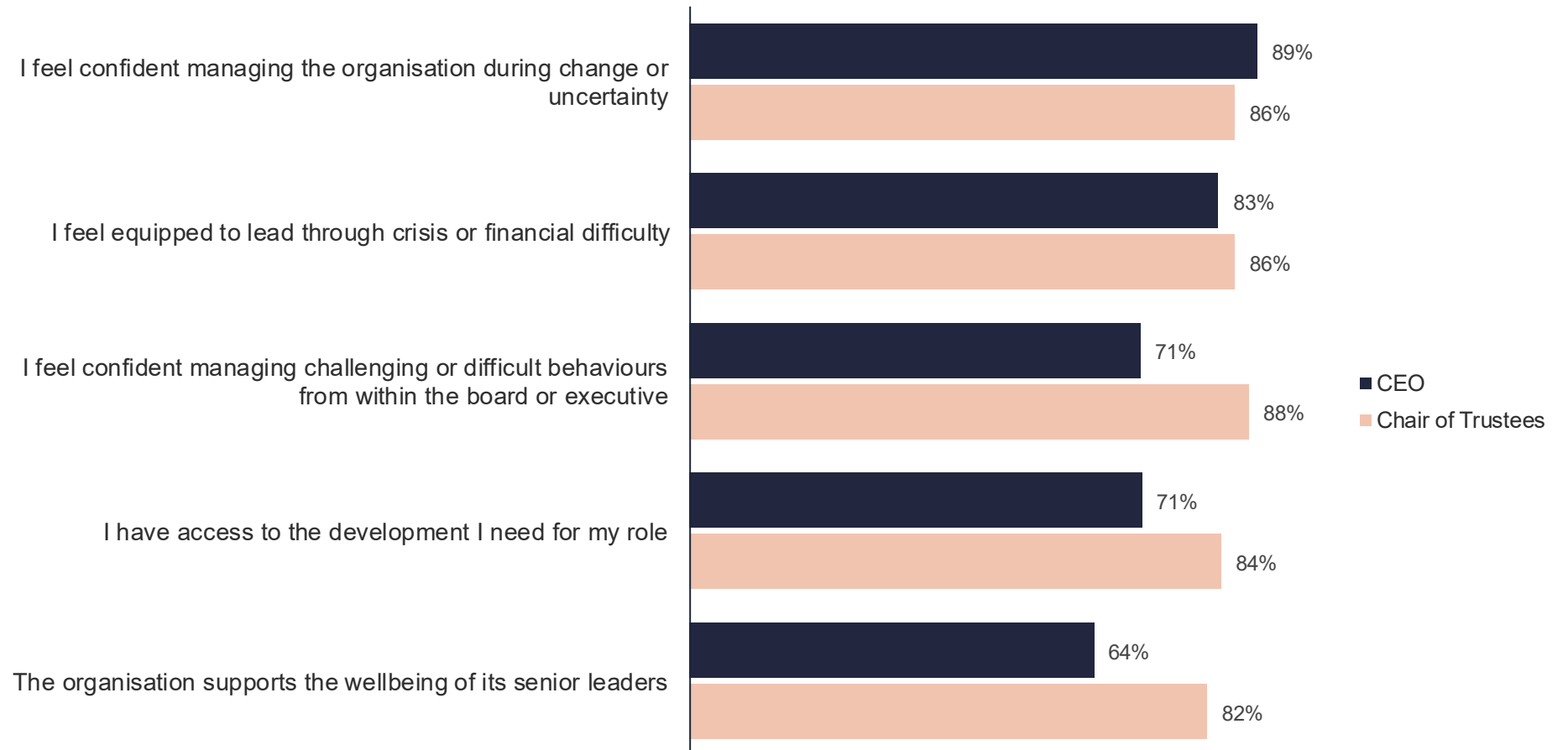


Source: Bespoke survey | Base: 92 to 132 respondents 16+, UK

# There is strong overall confidence, particularly in their ability to manage uncertainty and crises

"How far do you agree or disagree with the following statements?"

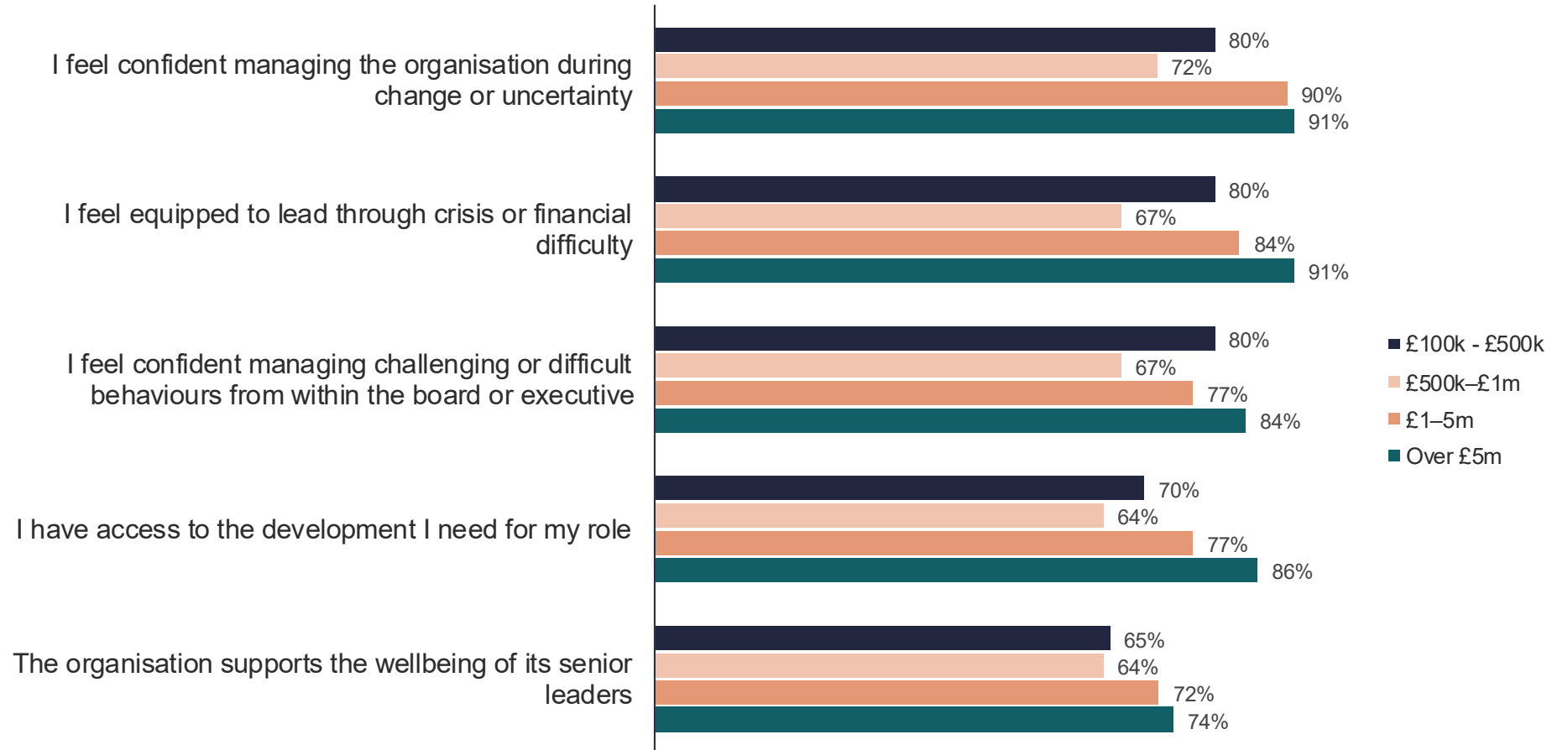
Strongly agree + Agree



# Confidence in leadership is higher among those from higher income charities

"How far do you agree or disagree with the following statements?"

Strongly agree + Agree

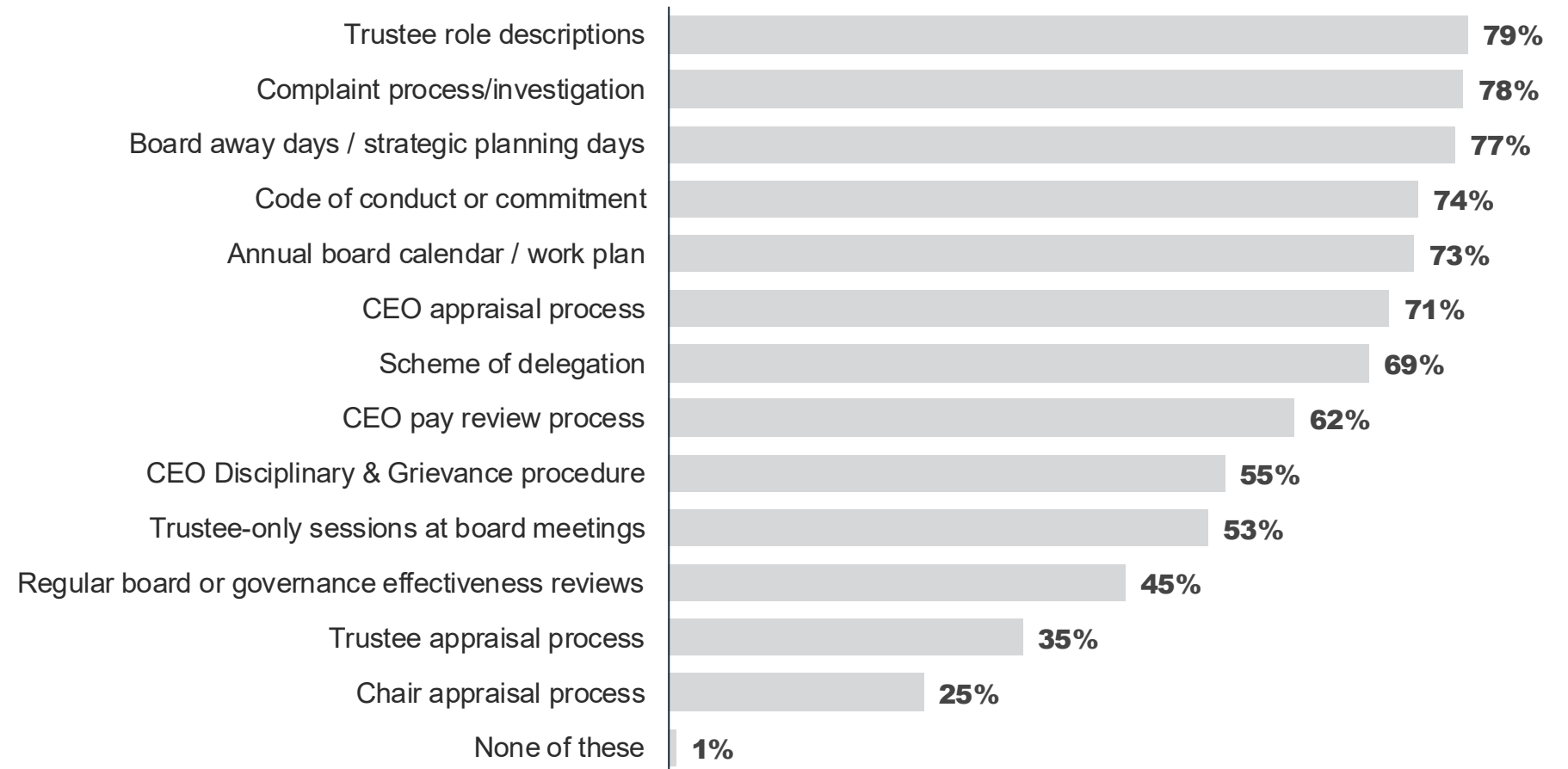


05

# Governance and practice

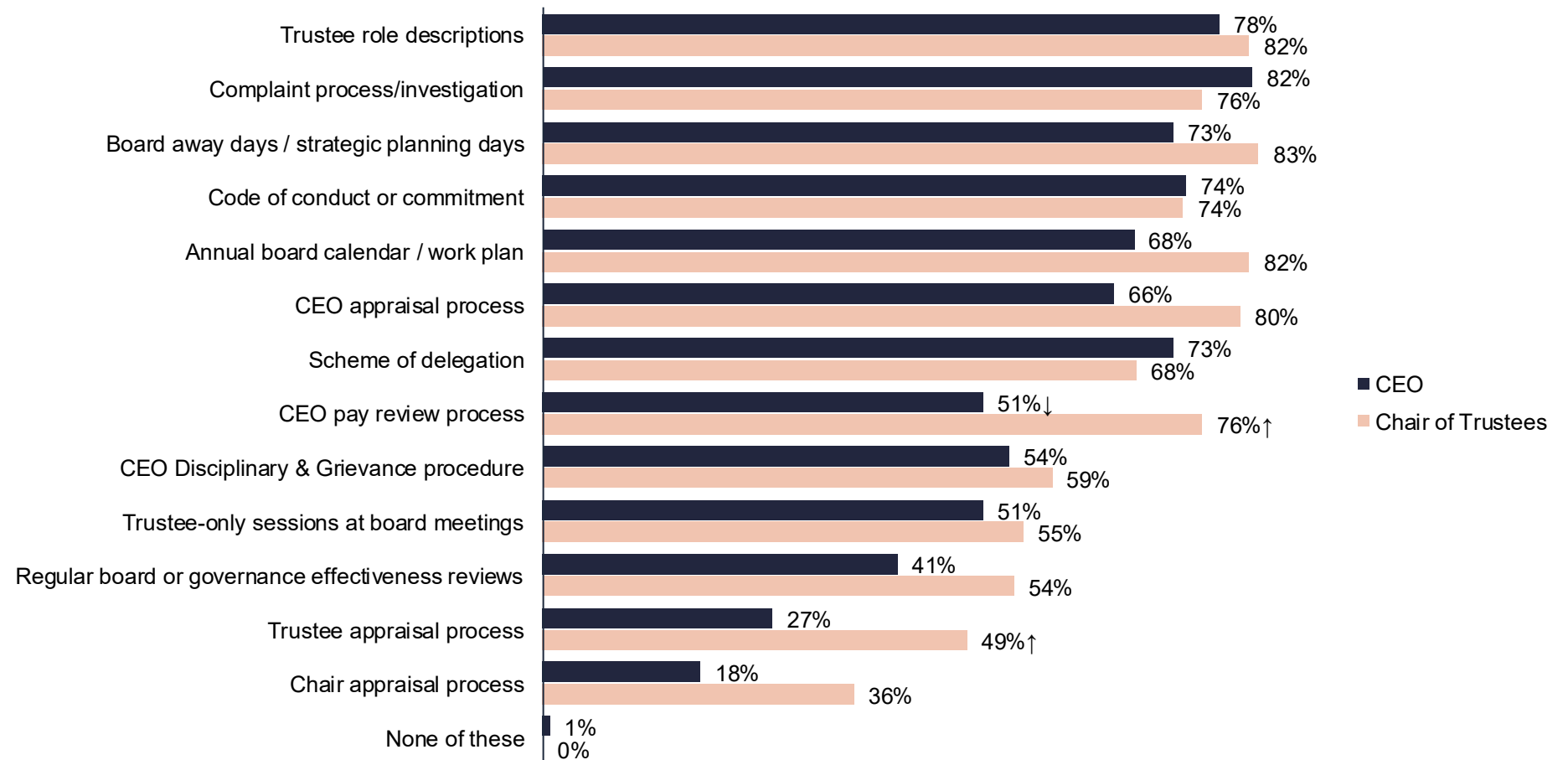
# Chair appraisals only in place at a quarter of organisations

"Which of the following governance processes are in place in your organisation?  
(Select all that apply)"



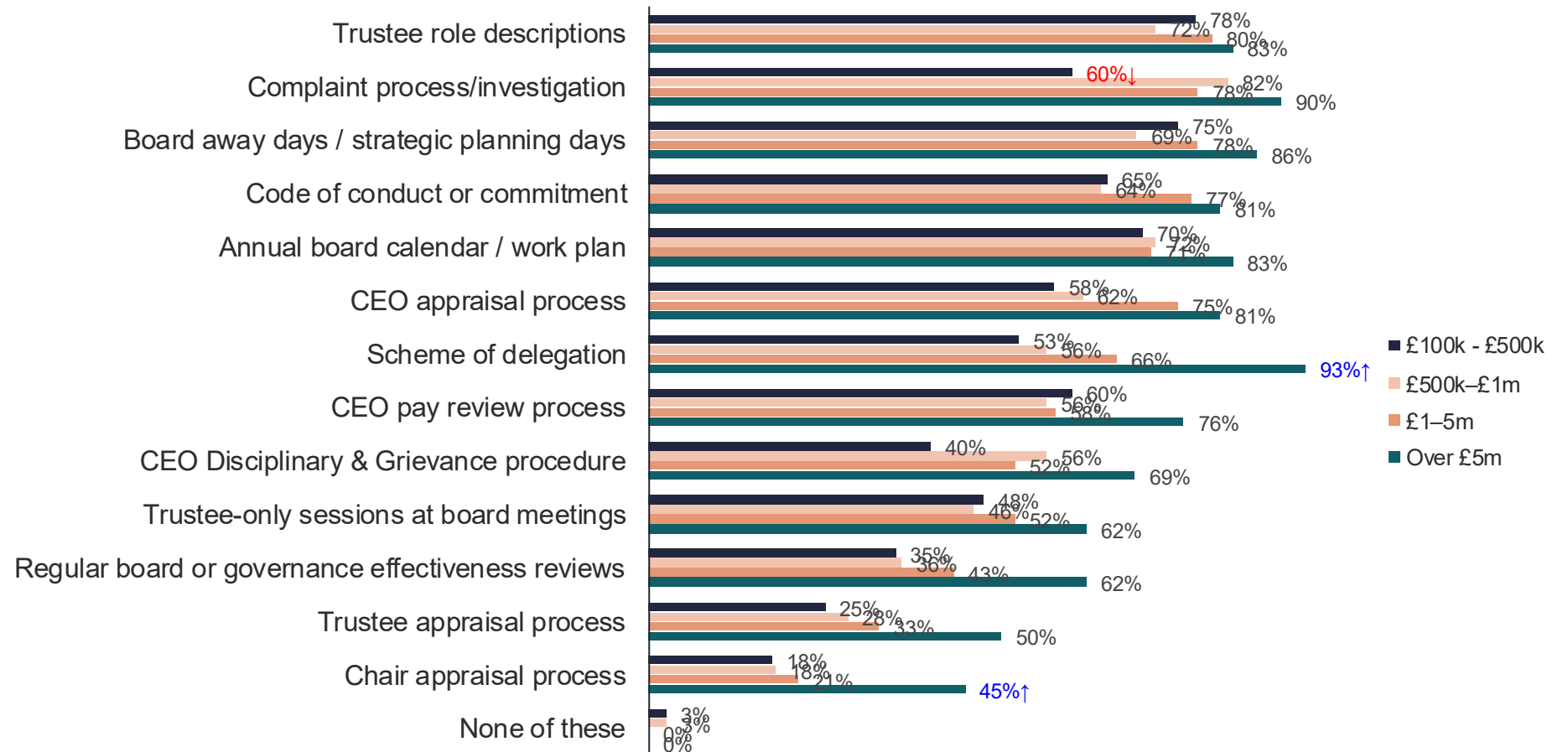
# Chairs in the sample more likely to have appraisals in place for CEOs, trustees and Chairs

"Which of the following governance processes are in place in your organisation?  
(Select all that apply)"



# Higher income organisations are more likely to have governance processes in place

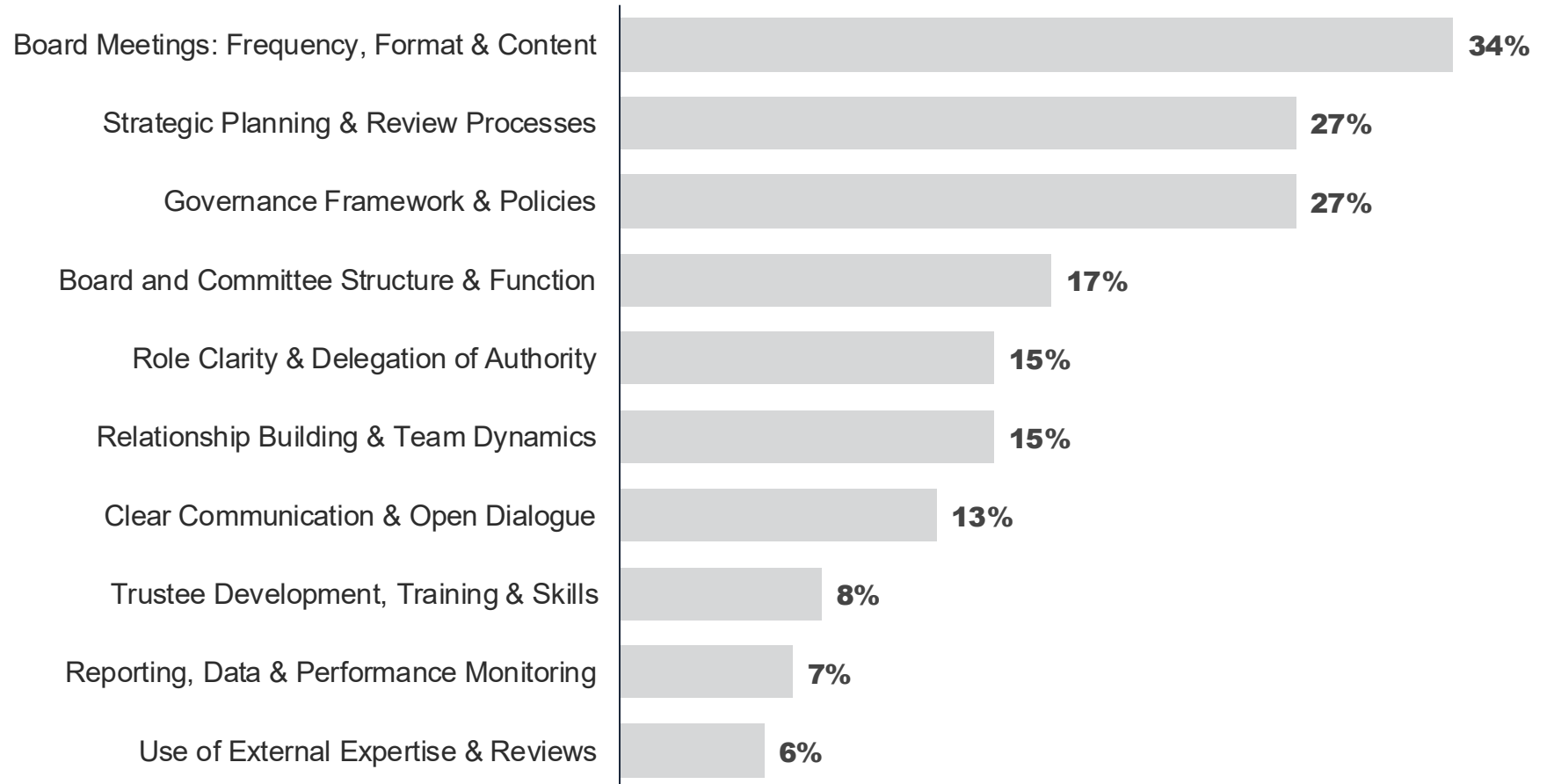
"Which of the following governance processes are in place in your organisation?  
(Select all that apply)"



# Board meetings are seen as the most effective organisational process

"Which organisational practices / processes most help your board and executive team to operate effectively and why?"

## Open text





**Which organisational practices / processes most help your board and executive team to operate effectively and why?**

**Board meetings**

“Board & committee papers released a full week in advance.”

*CEO*

“Agreeing in advance one key issue for an in-depth discussion at each Board meeting (outside of awayday). Standardised format for CEO report. Organising the board agenda so the first section is contextual info.”

*CEO*

**Strategic planning**

“The annual strategy away day is when we all get to work together.”

*Trustee*

“Strategic planning days, clear values and expectations.”

*Vice Chair of Trustees*

**Governance structure**

“We had a governance review which was really effective.”

*CEO*

“We have a clear suite of organisational policies and processes that are regularly reviewed at board meetings.”

*Chair of Trustees*

**Communication**

“Regular committee meetings in various aspects of the charity's work providing opportunities to deep dive into issues. Senior leaders attending Board/committee meetings. Regular communication between Chair and CEO.”

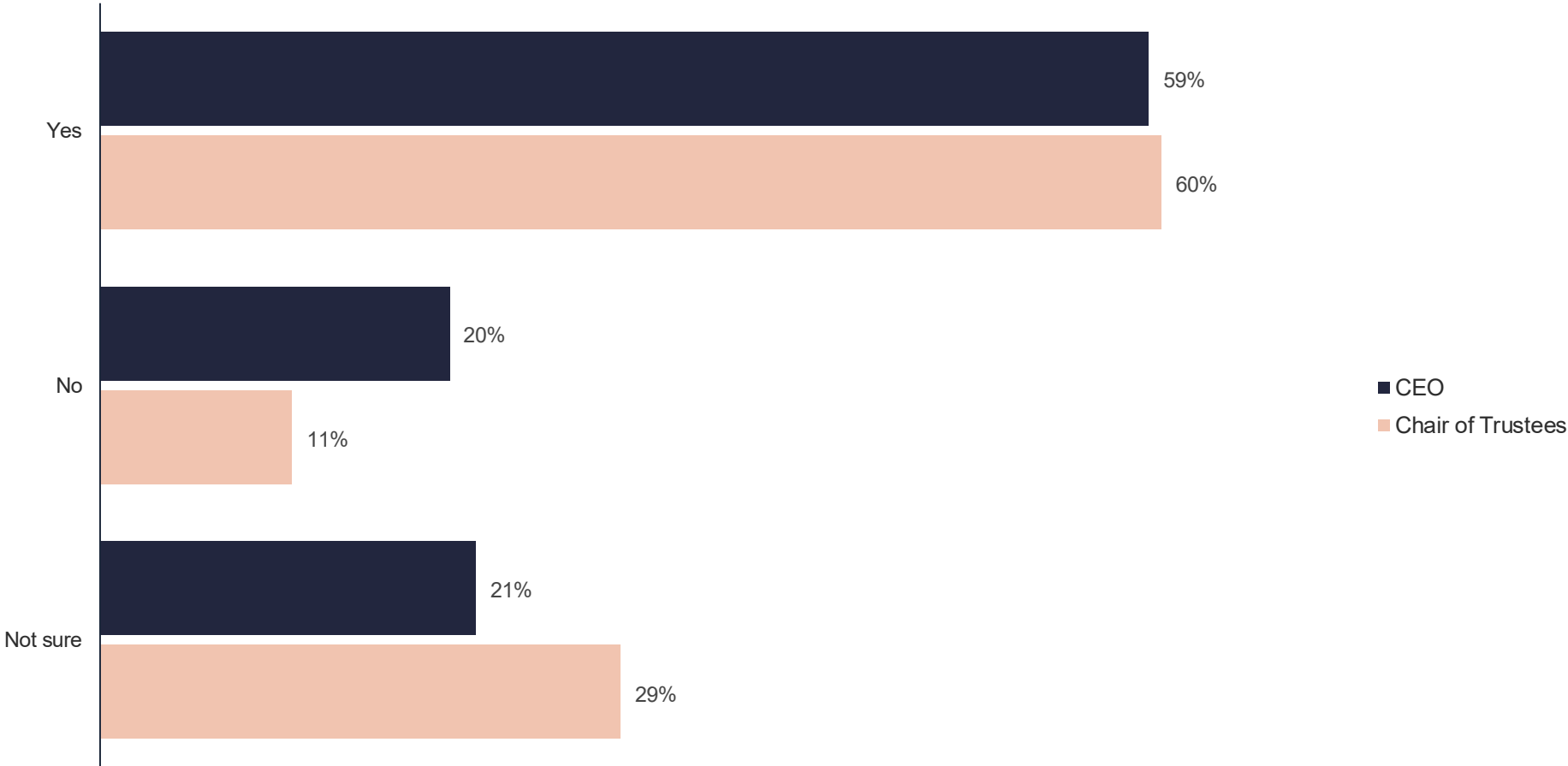
*Chair of Trustees*

“Regular communication & updates.”

*Chair of Trustees*

# Almost two thirds have experience of effective governance

"Have you experienced examples of particularly effective governance or CEO-Chair collaboration?"



Source: Bespoke survey | Base: 92 to 132 respondents 16+, UK



**If yes, please briefly describe what worked well and why.**

### **Regular communication**

“We meet regularly, so we're always on the same page and no surprises.”

*CEO*

“The chair and CEO met monthly. Discussions were open and honest both ways with a good balance of challenge and support. [...] He used to say that his role was to lift barriers for me and the team to get on with delivering our purpose. My current board conversely puts barriers in the way.”

*CEO*

### **Building trust**

“The CEO took me into confidence about concerns before taking on the role. It fostered trust.”

*Chair of Trustees*

“I think taking the time to build trust is critical. Also as Chair trying not to micromanage the CEO, giving them space to lead.”

*Chair of Trustees*

### **Collaboration**

“Problem solving together, not knowing individually but working through and finding a solution.”

*Chair of Trustees*

“Collaboration - A number but underlying the specifics - it's generally been about good communication, willingness to compromise, willingness to change.”

*CEO*

### **Defining purpose and strategy**

“Very clearly and simply defining our Purpose and then aligning the whole organisation (300 staff) around Purpose and becoming Purpose led.”

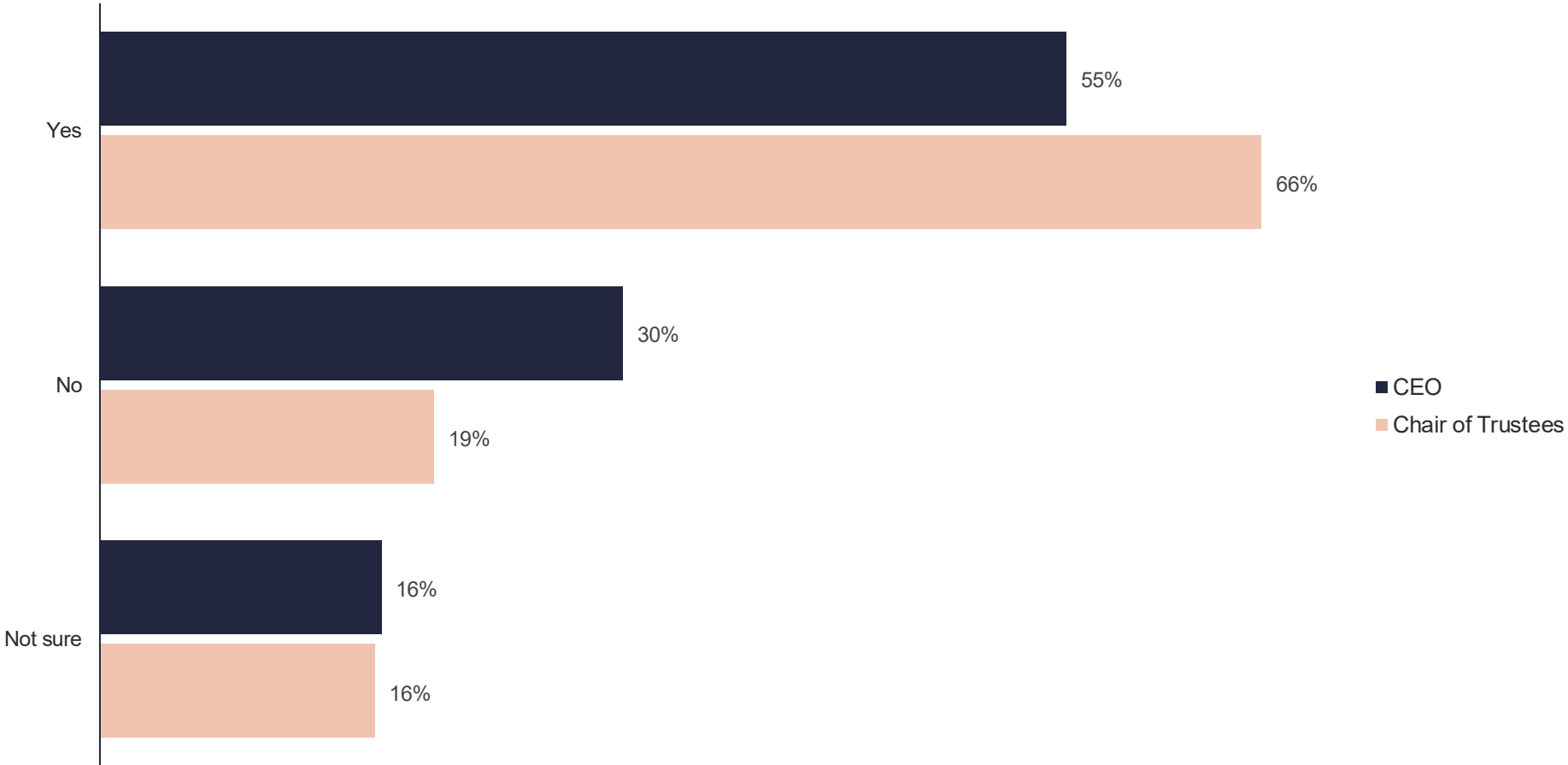
*Chair of Trustees*

“Shared strategic vision and compatible personalities.”

*CEO*

# Chairs more likely to have experienced governance challenges that have been successfully resolved

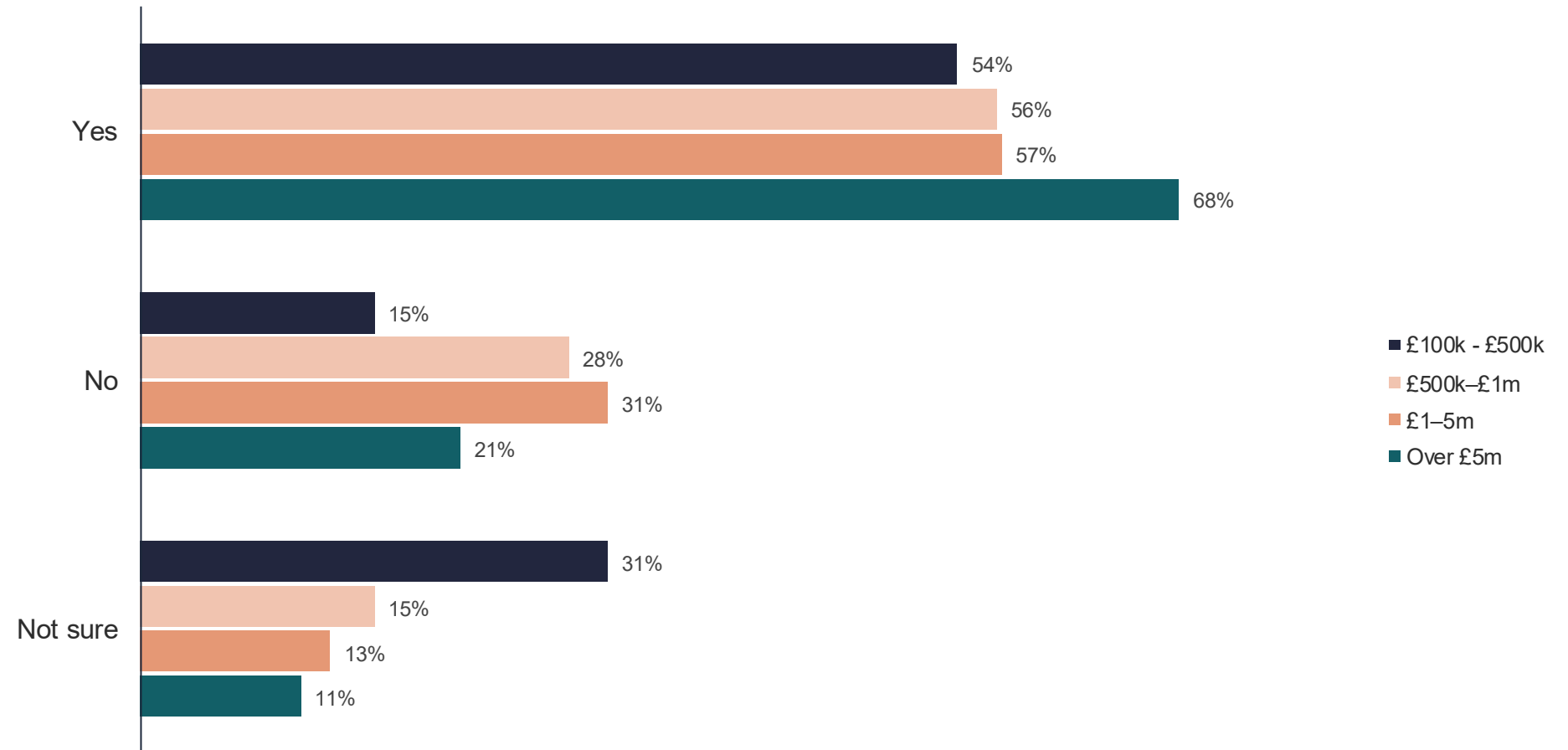
"Have you experienced governance challenges that have been successfully resolved?"



Source: Bespoke survey | Base: 244 respondents 16+, UK

# Higher-income organisations are more likely to report successfully resolving governance challenges

"Have you experienced governance challenges that have been successfully resolved?"





## If yes, what helped resolve them?

### **Clear communication and open dialogue**

“Clear information provided ahead of decision making, with encouragement to debate and resolve issues.”

*Chair of Trustees*

“Open communication. Not sweeping things under carpet, no matter how difficult.”

*CEO*

### **Transparency**

“Transparency about the problem and clear responsibility for resolving it.”

*Trustee*

### **External advice**

“We also made use of external advice.”

*Chair of Trustees*

“External, professional support. We renewed our Articles of Association with support from Hempsons, who were recommended by ACEVO.”

*CEO*

### **Clear structures**

“Clear committee structures with defined Terms of Reference.”

*CEO*

“Introducing a scheme of delegation when I arrived enabled a conversation about where responsibility and accountability lay.”

*CEO*

# Establish open and honest communication seen as key advice for new CEO / Chair

"What single piece of advice would you offer to a new CEO or Chair to help build a strong relationship?"

Open text



# 06

## **ACEVO & AoC Reflections and Recommendations**

## ACEVO and AoC Reflections (1 of 3)

- Board dynamics, behaviours and relationships have a clear and direct impact on board effectiveness and on wellbeing for CEOs, Chairs and trustees.
- It's encouraging that a large majority of CEOs and Chairs rate their relationships and their boards positively, with agreement on open and honest communication and trust and transparency being the most important factors.
- It's less encouraging that only 4% think their board is highly effective, and fewer than half of respondents agree their board is open to risk.

## ACEVO and AoC Reflections (2 of 3)

There is a consistent perception gap:

- CEOs less confident in governance and trustee behaviour, with up to 1 in 4 CEOs expressing lower confidence in trust, empathy, honesty, transparency and board effectiveness.
- Nearly 1 in 5 CEOs have often experienced challenging board behaviour, with only 15% of CEOs never having experienced it.
- Chairs have a more positive view on how constructive, collaborative and open to risk their boards are, with almost 1 in 3 CEOs describing their current board culture as “cautious”.

## **ACEVO and AoC Reflections (3 of 3)**

### **Shared values must be accompanied by effective behaviours**

The strongest drivers of effective boards are the ability to balance support and constructive challenge, having clear understanding of roles and responsibilities whilst being able to flex, and respecting diverse perspectives which enable better decision-making.

### **The CEO–Chair relationship is important for setting the tone**

CEOs place higher value on relational qualities than Chairs recognise, while Chairs place greater emphasis on CEO commitment and dedication.

### **Basics must be in place as enablers of effective behaviours**

Half of respondents are dissatisfied with diversity and skills on boards, and only 60% say trustees come to meetings prepared. Only a quarter of organisations have Chair appraisals.

### **Relationships need managing as well as responsibilities**

Common challenges are role confusion and boundary overstepping, dominant individuals and difficult behaviours. Strong communication and leadership skills are needed, alongside agreed ways of working.

# ACEVO and AoC Recommendations (1 of 2)

## **Invest in developing good leadership behaviours including relational behaviours and competencies**

Support and invest in the CEO-Chair relationship

Encourage regular frank and open conversations, challenge with empathy as part of ongoing practice

Build behaviours into recruitment requirements and support good leadership development when in post

## **Ensure processes that support effective governance and leadership are in place and regularly reviewed**

Revisit processes and procedures such as schemes of delegation and codes of conduct. Don't only rely on them when things break down

Carry out regular Chair (and CEO) appraisals and board effectiveness reviews, using external facilitation when needed/possible

Use the resources and templates from networks and membership bodies to help, including the Charity Governance Code

## **ACEVO and AoC Recommendations (2 of 2)**

### **Develop board diversity and skills for increased board effectiveness**

Focus on recruitment of trustees for diversity of experience, background, skill and thought

Use trustee skills audits to identify areas of weakness and areas for improvement

Ensure effective trustee induction and training are in place

Support positive board behaviours with regular reviews, including trustee-only time at meetings

### **Invest in wellbeing and peer support for Chairs, CEOs and trustees**

Peer networks are vital for Chairs and CEOs

Look at mentoring, coaching and support offers from ACEVO, AoC and others

Ensure policies and processes are in place to help navigate challenges and conflicts that may arise

## **For the Charity Commission England and Wales/ Northern Ireland, OSCR**

- Update guidance to emphasise behaviours, relationships, and power dynamics alongside compliance
- Set clearer expectations on CEO–Chair working relationships
- Reinforce the use of governance processes and tools, and encourage proportionate board effectiveness reviews
- Actively promote ways to manage challenging behaviour and improve board diversity

## **For Charity CEOs**

- Actively invest in the CEO–Chair relationship
- Regularly review and adapt roles and ways of working
- Use governance tools consistently (appraisal, reviews, induction)
- Support trustees to deliver constructive challenge and manage dominant behaviours

## **For Boards of Trustees**

- Focus on balance of support and challenge
- Build relational capability (listening, managing dynamics, inclusion)
- Strengthen diversity of skills and perspectives on the board
- Take ownership of board effectiveness, training and development

## Helpful Resources

- Join Us! : [join ACEVO](#) and/or [join AoC](#) for connection with peers, services and support, including our respective mentoring offers, events, tools and one-to-one governance advice.
- Find out more about our shared programme, [Dynamic Duo](#), which focuses on the leadership aspects as well as the importance of the chair-CEO relationship
- Look up charity governance templates available on our and other support organisation websites
- Take a look at the [Charity Governance Code](#) and discuss with your board
- Look out for upcoming work from AoC on developing a national trustee diversity strategy
- Look after yourself and your wellbeing!



***For a ceo - always ensure the chair who interviews you will be the chair you then start under. For a chair - consider making any major board changes (e.g. to the chair/vice chair) before appointing a new ceo, particularly if you intend to substantially change the way the organisation (and board/ceo relationship) works.***

***Meet often and take the time to build trust. Recognise that it is different from a line manager/employee relationship.***

***Go on the acevo dynamic duo course and use that to also spend time face to face together early on and examine common values and plans for the future.***

***Join the AoC and make use of their materials.***

# Thank you.



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