



Social Impact Review

Lloyds Bank and Bank of Scotland
Social Entrepreneurs Programme

CAN Invest
Driving growth in social enterprise





Lloyds Bank and Bank of Scotland are part of Lloyds Banking Group, one of the largest Financial Services investors in UK communities. In 2014, the Group published its Helping Britain Prosper Plan that included seven separate and significant public commitments to address some of the big issues facing Britain today. The Lloyds Bank and Bank of Scotland Social Entrepreneurs Programme sits right at the heart of the Helping Britain Prosper Plan, supporting social entrepreneurs in communities and, through them, helping to stimulate economic growth and regeneration across the UK.

Together with the School of Social Entrepreneurs and Big Lottery Fund, the partnership will help a total of 1,300 social entrepreneurs to start or scale-up a social enterprise. Further demonstrating its commitment, the Group will invest the time of its colleagues to help these entrepreneurs and their businesses succeed by training 1,800 colleagues, through accredited schemes, to mentor SMEs and social entrepreneurs by 2017.

The largest distributor of National Lottery good cause funding, Big Lottery Fund (BIG), is responsible for giving out 40% of the money raised for good causes by the National Lottery. BIG is committed to bringing real improvements to communities and the lives of people most in need and has been rolling out grants to health, education, environment and charitable causes across the UK. BIG has awarded over £9 billion since 2004.



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Executive summary

This review analyses the impact social entrepreneurs have following their involvement in the Lloyds Bank and Bank of Scotland Social Entrepreneurs Programme. Its primary goal is to review early evidence on the social impact of the programme and to assess the difference social entrepreneurs are making to the lives of beneficiaries and communities throughout the UK.

The Lloyds Bank and Bank of Scotland Social Entrepreneurs Programme is a five-year programme providing support at Start-Up and Scale-Up level, operating as a partnership between The School for Social Entrepreneurs (SSE), Lloyds Bank, Bank of Scotland, and Big Lottery Fund.

The programme is unique in its scale and design. It is delivered through SSE's social franchise network of nine schools in the UK, with the programme running in 12 locations throughout England and in Scotland.

By the end of the programme in 2017, **1,300** social entrepreneurs will have been supported to start or grow a social enterprise, charity or community project, with over **700** social entrepreneurs supported to date.



KEY FINDINGS

- The programme stands out both for the breadth of social issues addressed and range of beneficiary groups supported. Key social objectives include: improving health and wellbeing (68% of fellows); reducing social isolation (58%); improving education and learning (57%); promoting community cohesion (53%); and supporting vulnerable people (51%). Meanwhile fellows' organisations are most likely to be supporting children and young people (67%), people living in a deprived geographical area (50%), people living in poverty / on a low income (49%), people experiencing mental illness (46%) and women and girls (37%).
- The programme demonstrates strong reach into communities, both in relation to the individuals recruited onto the programme and the areas in which fellows operate. **1 in 4** fellows have direct experience of the social issue they aim to address whilst **half** of all fellows are working in the **20%** most deprived geographical communities of the UK. Many others are supporting individuals who may be considered disadvantaged due to their circumstances.
- Social entrepreneurs graduating from the programme have a clear understanding of the impact they seek to achieve, and the need to measure their impact on people and communities. **83%** report feeling more confident in being able to achieve positive social / environmental impact as a result of

the programme, **77%** feel more confident about being able to measure their impact as a result of the programme, and **69%** of fellows are already measuring the impact their work has on their beneficiaries.

- Clear evidence exists to show the difference being made to the lives of individuals as a result of work undertaken by fellows and their organisations. Alongside other examples, this is reflected in the beneficiary impact data analysed for five in-depth case studies:
 - **Jamie Sadler**, through **Food Nation** in Newcastle, is transforming adult's and children's relationship with food and nutrition to help tackle growing health inequalities.
 - **Bruce Gunn**, through **DNDP (Delivered Next Day Personally)** in Glasgow, is supporting disabled people into work by embedding flexible working practices into DNDP's courier and mail delivery service.
 - **Rebecca White**, through **Your Own Place in Norfolk**, is tackling homelessness among young people leaving the care system by increasing tenancy and independent living skills, employability, and financial literacy.
 - **Adil Javed**, through **Alchemy Arts** in Manchester, is bringing people and communities together through the use of drama and other art forms to help reduce social isolation and promote community cohesion.
 - **Tom Ravenscroft**, through **Enabling Enterprise** in Birmingham, Manchester and London, is helping to close the education gap by developing young people's entrepreneurial and leadership skills.

- Looking across a number of key indicators of social capital it is clear that fellows' impact extends beyond having a direct impact on their beneficiaries. Social entrepreneurs who graduate from the programme are also helping to build stronger communities:



- Social entrepreneurs, and the social enterprises and organisations they run, make an important contribution to the local, regional and national economy. It is not unusual for social entrepreneurs to support economic development by creating local employment opportunities, reinvesting profits, or doing business with other social enterprises. SSE fellows are no exception:



- **90%** of Fellows positively attribute their impact on beneficiaries and local communities to the programme.
- Alongside supporting beneficiaries and communities through their day to day work many fellows aim to have a longer term influence on how society is organised and the opportunities available to people:
 - **64%** are changing people's attitudes
 - **53%** are raising awareness on social / environmental issues

- **28%** are changing practice in the public or private sector
- **21%** are influencing local government policy
- **10%** are influencing national government policy

- Many of the social entrepreneurs supported by the programme are still early in the development of their organisation. Despite this, the review shows positive impacts are already identifiable for beneficiaries and communities. This review focuses on those involved during the first three years of a five year programme. With a further two years to run it will be important to explore how the positive trends observed to date track over the remainder of the programme, and beyond.

“The Lloyds Bank and Bank of Scotland Social Entrepreneurs Programme is one of a kind. It has been designed to empower social entrepreneurs to take action and uses an innovative learning approach, focused on real world issues and practices. The success of this unique programme is clearly apparent throughout this report as the findings highlight the breadth and depth of impact that fellows are having in communities throughout the UK.”

Sarah Moreau, Head of Impact Advisory, Investing for Good
Rohan Martyres, Head of Impact and Investment Strategy, CAN Invest

1 Introduction

The School for Social for Entrepreneurs (SSE) supports hundreds of social entrepreneurs each year as part of the Lloyds Bank and Bank of Scotland Social Entrepreneurs Programme.

This five-year programme provides support at Start-up and Scale-Up level and is a partnership between The School for Social Entrepreneurs, Lloyds Bank, Bank of Scotland, and Big Lottery Fund.

THE PROGRAMME IS UNIQUE IN ITS SCALE AND DESIGN...

- 1,300 social entrepreneurs will have been supported to start or grow a social enterprise, charity or community project by the end of the programme in October 2017.
- All social entrepreneurs taking part in the programme receive a fully funded place on a year-long SSE course, a grant from the Big Lottery Fund, and a Lloyds Banking Group mentor.

- Students come from diverse backgrounds and from regions across the UK with the programme delivered in 12 locations through SSE's network of nine socially franchised Schools throughout England and in Scotland.
- The programme puts people in the lead, empowering social entrepreneurs to create sustainable solutions to the social or environmental challenges they care most passionately about and are best placed to address.

This report considers what has been achieved through the programme to date. Its primary goal is to consider early evidence on the social impact of the programme and to assess the difference social entrepreneurs are making to the lives of their beneficiaries and communities. Over 700 social entrepreneurs have participated in the programme during its first three years providing a timely point at which to undertake this review.



2 Methodology

The methodology used to undertake the review comprised three key activities.

SURVEY

A survey comprising 30 questions was distributed in December 2015 to social entrepreneurs ('fellows') who had completed the programme i.e. graduating in 2013, 2014 and 2015. 232 out of 706 fellows responded, giving a healthy overall response rate of 33%. The survey sample is representative of the overall group of fellows.

The table provides a comparison between the survey respondents and the overall population of fellows. Comparison across type of programme, gender, ethnicity and age reveals that the survey sample is very similar to the overall population of SSE fellows and may be treated as representative.

CASE STUDIES

Semi-structured interviews were undertaken with fellows at Start Up and Scale Up level operating in different regions of the country and in Scotland. This was complemented by reviewing and verifying data captured through the fellows' own measurement activity. Five examples are featured as in-depth case studies.

	ALL FELLOWS	PERCENTAGE	SURVEY SAMPLE	PERCENTAGE
PROGRAMME	Start up	86%	Start up	82%
	Scale up	14%	Scale up	18%
GENDER	Female	63%	Female	63%
	Male	37%	Male	36%
	Transgender	<1%	Transgender	<1%
ETHNICITY	White British	75%	White British	77%
AGE	Under 20	<1%	Under 20	0%
	20-24	2%	20-24	5%
	25-29	9%	25-29	4%
	30-39	33%	30-39	27%
	40-49	30%	40-49	36%
	50-59	21%	50-59	25%
	60 or over	5%	60 or over	3%

SECONDARY DATA REVIEW

This included reviewing internal monitoring records (e.g. student demographics), results of internal quarterly student surveys, and the findings of an interim programme evaluation (Year 1 and Year 2) undertaken by Middlesex University's Centre for Enterprise and Economic Development Research.

3 Programme at a glance

The Lloyds Bank and Bank of Scotland Social Entrepreneurs Programme supports social entrepreneurs – people with an idea or organisation that can make a lasting benefit to society – at Start Up and Scale Up levels.

HOW DOES IT WORK?

The programme is based on the active participation of social entrepreneurs developing and running practical projects and applying what they learn to their own context. It is openly recruited for once a year and brings together cohorts of up to 20 students on each programme. The programme combines:

- regular study sessions
- expert and witness sessions (drawing on the practical experiences of entrepreneurs from within the social and commercial sectors)
- Action Learning Sets
- project visits
- mentoring



START UP

Start Up helps people get a new social enterprise, charity or community project up and running.

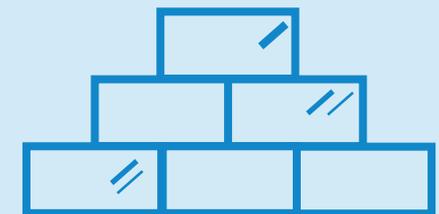
- 14 day course (over 12 months)
- £4,000 grant
- Lloyds Banking Group Mentor
- Grant Manager for Big Lottery grant
- SSE schools: Cornwall, Dartington, East of England, Hampshire, London, Midlands, North West, Yorkshire & Humber, & Scotland



SCALE UP

Scale Up helps people with an established organisation take it to the next level.

- 14 day course (over 12 months)
- £15,000 grant
- Lloyds Banking Group Mentor
- Grant Manager for Big Lottery grant
- SSE schools: London & North West



The programme has reached a wide range of social entrepreneurs and shows diversity in the age, gender, ethnicity, geographical location and backgrounds of those involved.

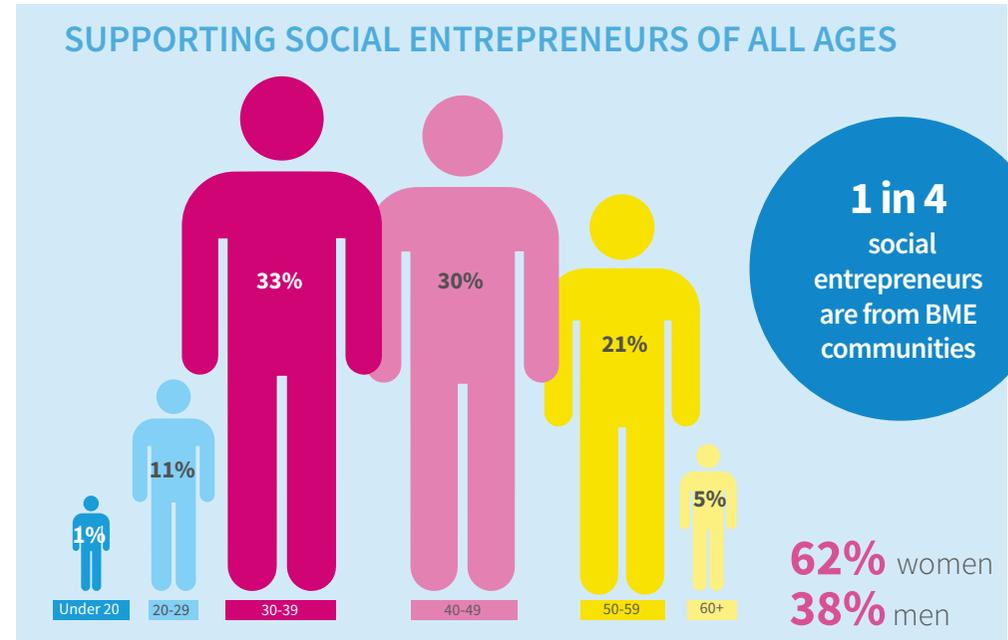
WHO HAS BEEN INVOLVED?

749 social entrepreneurs have been supported in total

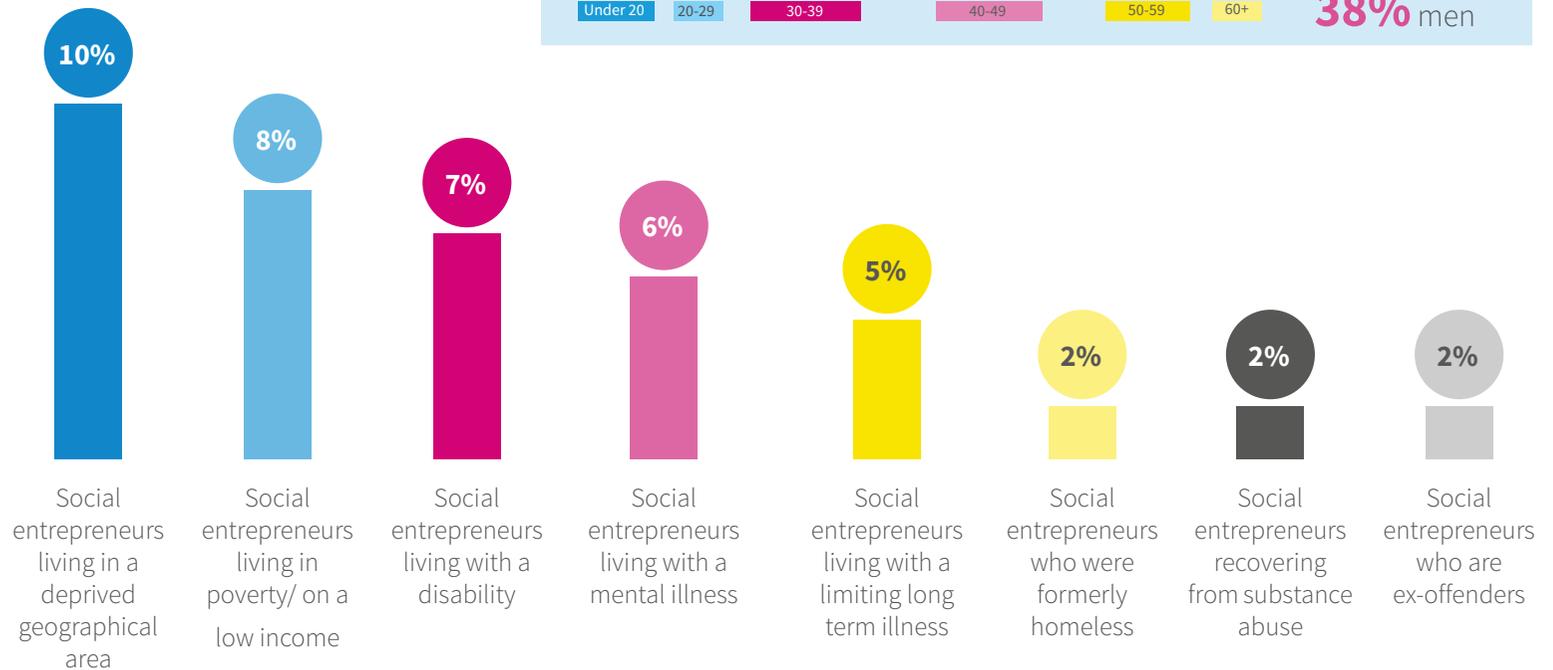
706 have graduated from the programme (94% retention rate)

604 start-Up social entrepreneurs have been supported to get a new social enterprise, charity or community project off the ground

102 Scale-Up social entrepreneurs with established organisations have been supported to grow and develop their organisation



1 in 4 fellows have direct experience of the social issue they aim to address



The programme helps to build the capabilities of social entrepreneurs in relation to their personal development, business skills, social impact and networks.

WHAT DIFFERENCE HAS IT MADE TO THOSE INVOLVED?

89% of fellows say they feel more confident about their project or organisation as a result of the programme*

95% of fellows report that the programme positively met their training needs*

83% feel more confident in being able to achieve positive social / environmental impact as a result of the programme

77% feel more confident about being able to measure their impact as a result of the programme

69% of fellows are already measuring the impact their work has on their beneficiaries

95% have stayed in contact with people they met during the programme*



90% said those contacts had been useful to them personally and to their organisations*

93% of fellows report an overall increase in confidence, skills, networks and knowledge as a result of the programme

Half of fellows are working in the **20%** most deprived geographical communities of the UK; many others are supporting individuals who may be considered disadvantaged due to their circumstances



A number of benefits are evident for SSE fellows following graduation, the majority of whom attribute at least some of their success to the programme.

WHAT IMPACT HAS IT HAD ON THEIR ORGANISATION?

75% agree or strongly agree that the programme has contributed to the greater financial sustainability of their organisation*

The total turnover of fellows' organisations has grown by an average of **28%** since completing the programme*

88% link their increase in turnover at least partly to their SSE course (46% say it was largely or completely because of it)*

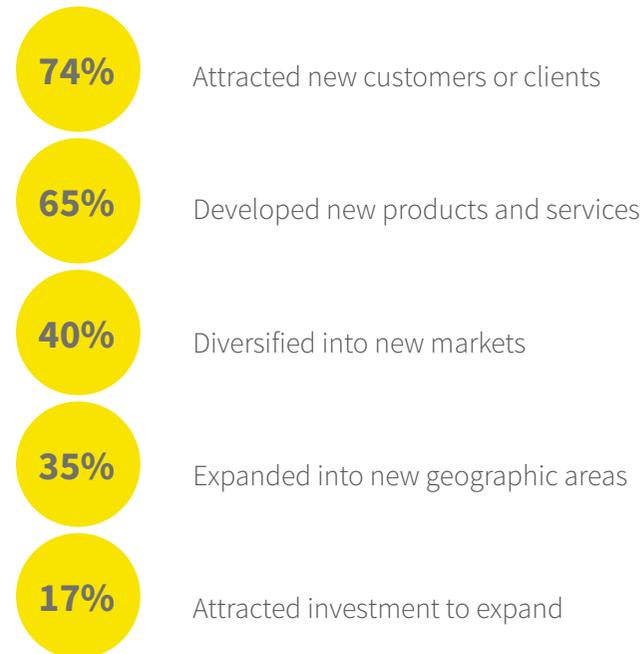
Nearly **80%** of fellows say their social enterprise is the first of its kind in their community*

96% attribute positive changes to their business to SSE*

Forecasts suggest over **7,000 jobs** will be created over the lifetime of the 5 year programme. This is based on findings to date that show each fellow's organisation creates, on average, **2.3 jobs**.*

Forecasts suggest as many as **1.1m** beneficiaries could be supported over the lifetime of the 5 year programme. This is based on findings to date that show an **additional 325 beneficiaries** are reached by fellow's organisations each year after graduation.*

Each fellow's organisation creates, on average, **11 volunteering opportunities** each year*



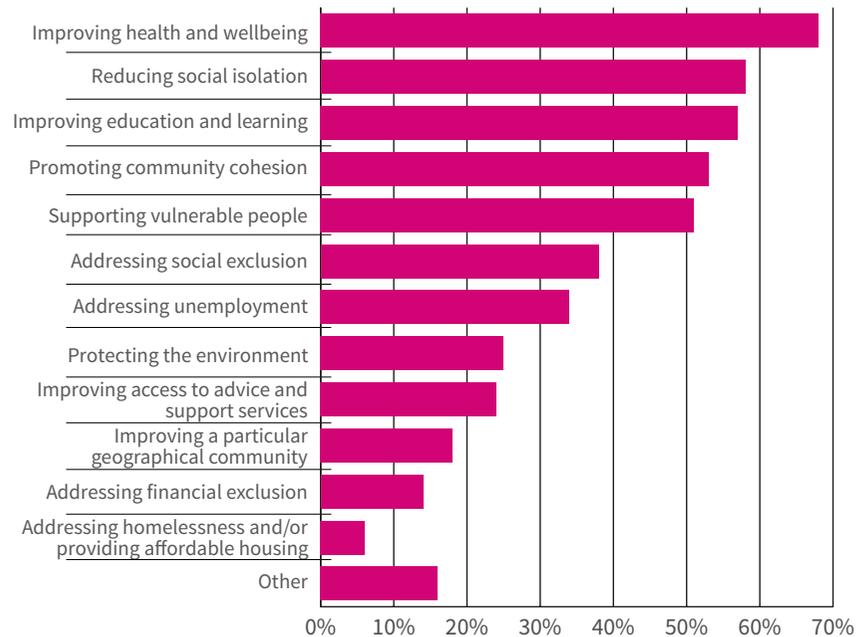
*Data from Middlesex University (2015) Interim Evaluation

4 Impact insights: how fellows are making a difference

The review now turns to consider what happens as a result of actions taken by social entrepreneurs and their organisations following their involvement in the Lloyds Bank and Bank of Scotland Social Entrepreneurs Programme.

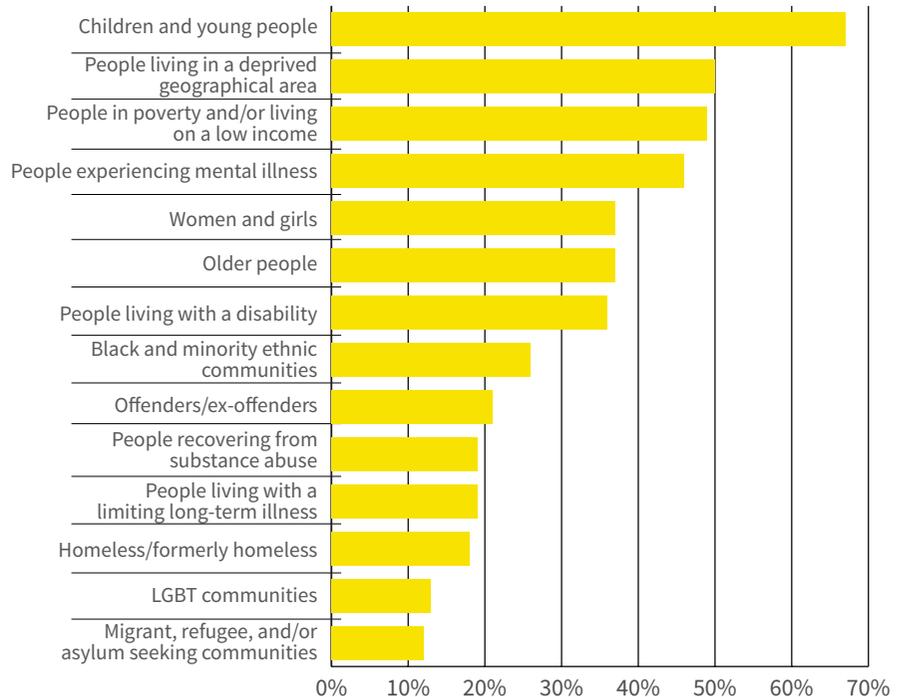
By identifying the difference that Fellows are making to the lives of people and communities, SSE is able to better understand the overall contribution it is making towards social change.

Key social/environmental objectives



To gain insight into the social impact being created through the programme our analysis takes a thematic approach and looks through the lens of five social issues, drawing on impact data collected directly by fellows and their organisations. The examples selected are those which reflect some of the most commonly addressed social and environmental objectives by programme participants, and the key beneficiary groups they support.

Key beneficiary groups



TACKLING WIDENING HEALTH INEQUALITIES THROUGH FOOD AND NUTRITION

Fellows whose main focus is to improve people's health and wellbeing are doing so in a variety of ways. This includes improving people's mental health, supporting people with specific physical health problems, promoting access to healthier food and nutrition, reducing addictive behaviours, and increasing people's physical activity and participation in sports, among other things.

Jamie Sadler – Food Nation

Programme: Scale up 2014/15

Business set up: 2011

Based in: Newcastle-upon-Tyne

Jobs created: 8 full time employees, 9 part-time, 40 volunteers

Beneficiaries: 2,000 people supported in 2015 through various programmes

ACTIVITIES

Food Nation aims to tackle the growing issue of obesity and associated health inequalities through delivering innovative food and nutrition services to schools, businesses and communities across the North-East of England, a region with some of the highest rates of heart disease and Type 2 diabetes.

The specific outcomes sought, varying project by project, are:

- Participants eat healthier food
- Increase in employability skills
- Increased confidence in cooking from scratch

- Improved knowledge of food groups
- Improved budgeting and planning for healthy diets
- Reduced reliance on ready-meals and takeaways

IMPACT

Jamie's Ministry of Food North East is one programme that is delivered and helps to demonstrate the impact Food Nation is having. Jamie's Ministry of Food is an 8-week cookery course run in partnership with the Jamie Oliver Food Foundation. The course is about getting people cooking again and helping them live a healthier life. Food Nation run an average of 30 courses per year. The course aims to improve people's confidence in cooking from scratch and improve their knowledge of nutrition and healthy eating.



“Being part of the Lloyds SSE Scale Up programme was a fantastic experience. It inspired and gave me the confidence and skills to kick on with our plans to scale and improve Food Nation's work. I also met and worked with some incredible people who both challenged and supported me throughout. I have no doubt Food Nation has benefited from this brilliant and inspirational programme.”

Jamie Sadler, Food Nation

68%
of fellows are working to improve people's health and wellbeing

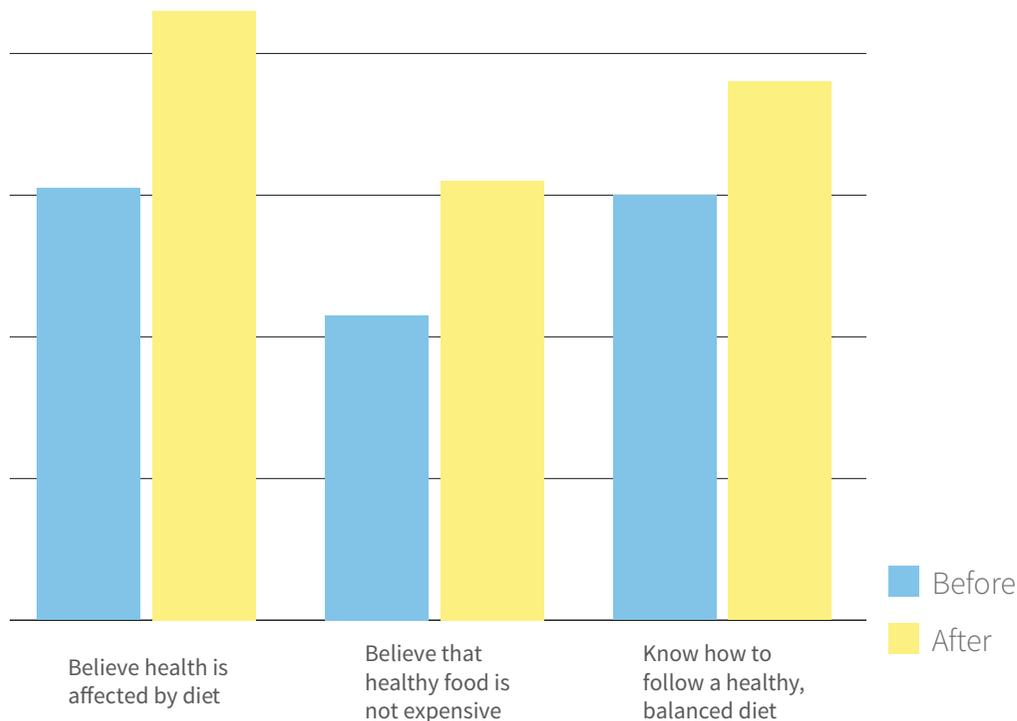
OUTCOME: Increased confidence and frequency in cooking from scratch

On completion of the course **70%** reported an increase in confidence in cooking from scratch.

The frequency of cooking from scratch four or more times a week increased by **13%** on completion of the course.

OUTCOME: Improved budgeting and planning for a healthy diet

Participants' attitudes to the role of diet in health, their view of healthy food as expensive, and knowledge of following a healthy balanced diet were sought. In each case, their attitudes changes in a positive direction.



OUTCOME: Change in attitudes

Changes in attitudes can contribute to increased frequency of cooking from scratch, particularly through overcoming barriers such as time, cost, food access, and cooking confidence.

Participants were asked about their attitudes to some of these barriers. The below table shows very positive changes in their attitudes:

	BEFORE	AFTER	POSITIVE CHANGE	STATISTICALLY SIGNIFICANT?
AGREE THAT IT TAKES TOO LONG TO COOK FROM SCRATCH	43%	34%	9% ↓	Yes (p=0.01)
AGREE THAT READY MEALS ARE CHEAPER	47%	28%	19% ↓	Yes (p=0.027)
AGREE THAT IT IS DIFFICULT TO BUY FRESH FOOD LOCALLY	36%	21%	15% ↓	Yes (p=0.011)
AGREE THAT THEY FIND IT EASY TO FOLLOW A RECIPE	60%	84%	24% ↑	Yes (p=0.002 McNemar test)

QUOTES FROM MINISTRY OF FOOD PROGRAMME PARTICIPANTS

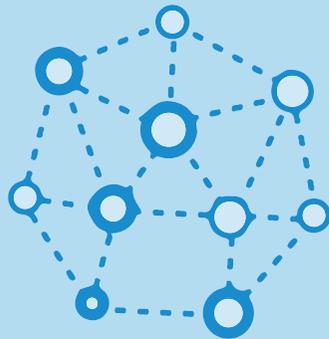


Nicky Forsythe, Talk for Health Start Up 2012/13, Bristol



The Talk for Health Programme trains people in the skills to engage in effective therapeutic talk with each other over the long-term; it is ‘therapy for people by people’.

70% of clinically distressed people who enter the service achieve statistically significant wellbeing gains with a large effect size, and 55% achieve recovery. This compares with a figure of 61.5% who achieve statistically significant gains and 43.1% who achieve recovery via NHS psychological therapies.



Simon Glenister, Noise Solution Scale Up 2013/14, London



Noise Solution uses music as a way of boosting the confidence, engagement and wellbeing for people who struggle to engage with traditional therapy and healthcare provision.

Through talented musicians they support people one-to-one to use computers to make music and to share their work and their experiences through a blog. Other people can view the blog and comment on it so it becomes a forum for communication for parents and professionals working with the client. They have worked with 134 young people since November 2012 and report an 86% increase in confidence and 88% in self-determination following support.

The blog provides a means to create a positive digital narrative around people that allows them to be seen as successful in their own right rather than perceived as a ‘person with issues’. The sharing of this potentially helps to re-frame everyone’s perception of the person. As a by-product the blog also provides a rich source of qualitative evidence to demonstrate the difference Noise Solution makes to people’s lives and the evidence base for awarding level one and level two Arts Awards.

CREATING FLEXIBLE WORK OPPORTUNITIES FOR PEOPLE WITH DISABILITIES

In a highly competitive job market that does not always provide opportunities for flexible work or support people with additional needs, social enterprises can play an essential role in doing things differently.

Bruce Gunn – DNDP CIC (Delivered Next Day Personally)

Programme: Start up 2013/14

Business set up: 2012

Based in: Glasgow

Jobs created: 6 full time employees, 9 part-time, 2 volunteers

Beneficiaries: 55

Many disabled people are able to work and are searching for employment, but struggle to find a job. In many cases this is because employers are unable to provide adequate flexibility, or consider it to be risky to employ people with a disability. Having direct personal experience of this problem, founder Bruce Gunn set up DNDP CIC (Delivered Next Day Personally) with the aim of rethinking conventional working practices. The company works flexibly to accommodate the needs of disabled people, founded on the principles of acceptance and inclusivity.

ACTIVITIES

DNDP is a courier and mail delivery service. The organisation runs as a business, delivering letters and parcels for paying customers. Disabled people work for the company, either as employees or on a freelance basis, driving delivery vehicles and providing customer service.

IMPACT

DNDP has worked with 55 disabled people since its inception in December 2012. Of these 55:

- 15 people are still in employment with DNDP – the company now has three directors, five office based staff, an area driver manager, and 9 drivers/co-pilots
- 4 people have gone on to further education
- 5 have taken up employment at partner organisations
- 21 are now pursuing self-employment routes



“My experience at SSE has been fantastic – challenging at times – but very rewarding... having the peer support is fantastic, it is great hearing other people’s ideas.”

Bruce Gunn, DNDP

DNDP uses distant travelled questionnaires to assess the progress people make against key outcomes.

	START SCORE	END SCORE	CHANGE
CONFIDENCE	2.5	8.3	5.8
STRENGTHS	2.5	6.6	4.2
LEARNING AND DEVELOPMENT	2.2	6.3	4.1
TIME MANAGEMENT	3.5	7.7	4.1
CAREER GOALS	2.8	8.2	5.4
AMBITIONS	2.4	7.6	5.2
ATTITUDE	3.2	8.0	4.8
AVERAGE	2.7	7.5	4.8

La'Toyah Lewis, Rising Stars Cleaning Start Up 2013/14, Birmingham



Rising Stars Property Solutions CIC T/A Rising Stars Cleaning offers work experience, training and employment opportunities to disadvantaged groups. We do this by offering an Environmental and Commercial Cleaning and Clearance service.

“Being an ex-offender who has struggled to seek employment I understand how hard it can be to secure a job with that stigma attached to you. I started Rising Stars to provide opportunities not only to people like myself, but also to other disadvantaged groups such as lone parents, people with low skills and NEET young people because I wanted to help others who were in similar situations.”

36%
of SSE fellows identify people living with a disability as one of their main beneficiary groups.

34%
of fellows are addressing unemployment

Poku Osei, Babbasa Youth Empowerment Projects CIC Start Up 2013/14, Bristol



Babbasa is a Bristol-based social enterprise that supports the professional aspirations of young people, irrespective of their background. Projects include Empowered, Ask About Me and Bright Ideas, and they also deliver a range of professional services to third party agencies including event management, accredited training, mentoring schemes and recruitment services. Since being established:

- 341 young people report gaining new workplace skills and self-confidence through Babbasa activities.
- 29 young people have entered paid employment as a direct outcome of Babbasa support.
- 68 young people entered into volunteering and unpaid employment.
- 9 young people have successfully embarked upon self-employment with Babbasa support.



PREVENTING HOMELESSNESS AMONG YOUNG CARE LEAVERS

Your Own Place founder, Rebecca White, contributes to this objective by tackling the issue of homelessness among young people leaving the care system.

Young people who leave home early, for whatever reason, are often less prepared for independence, can find it difficult to manage their money and budget, and may face barriers to employment. This can put them at housing risk. Your Own Place intervenes early to address these issues and prevent youth homelessness becoming a reality.

Rebecca White – Your Own Place

Programme: Start up 2013/14

Business set up: 2013

Based in: Norfolk

Jobs created: 1 full time employee, 1 part-time, 36 volunteers

Beneficiaries supported in last year: 110

ACTIVITIES

At the core of Your Own Place is delivery of Tenancy and Independent Living Skills (TILS) training. This services includes tenancy workshops, tenancy 1 to 1, tenancy mentoring, employability workshops, consultancy and train the trainer support.

Through these activities the aim is to achieve the following target outcomes:

- Successfully sustained tenancies for first-time tenants who may need a bit of support along the way
- Decreased evictions and abandonment
- Increased money skills and confidence

- Improved life skills – managing time, decision making, problem solving, staying safe.

IMPACT

Following involvement in the tenancy skills workshop and employability courses, Your Own Place’s beneficiaries have achieved the following outcomes:

- 99% improved Tenancy and Independent Living skills
- 25% average increase in knowledge of debt and APR
- 66% average improvement in employability confidence
- 25% moved into work.

These outcomes have been achieved for young people facing disadvantages, 75% of whom are vulnerably housed, 25% are young people not in employment or training, and 79% are in care or leaving the care system in Norfolk.

“For a lot of people it was not what they thought. I thought it would be more directional and would tell people what to do. I prefer the way SSE do it – it provides examples and headspace. Whenever I was there, I would always go away with a huge list of things to do. The course gave me time to think about what to do and the staff facilitated the thinking around it. Then it’s up to the fellows to take responsibility for their own learning.”

Rebecca White, Your Own Place

51% of fellows are providing services and activities to support vulnerable people

Frankie Graham, Betknowmore Start Up 2014/15, London

Betknowmore UK is a gambling support service which provides support and education services to address problematic issues caused by gambling. It was set up by its founder Frankie Graham after recovery from a gambling addiction which lasted almost 20 years.

Betknowmore has only been running since 2014 but through their support hubs has already directly supported over 50 people, plus hundreds more through online and social media platforms. They are beginning the journey of measuring their impact, informed by their ongoing work and the findings from their pilot which shows gambling is more than about losing money - whilst 100% of participants reported gambling 60% or more of their income and being in financial difficulty, 100% also reported issues around mental health and 60% reported cross addiction or regular use of substances/alcohol.

Their key message is that gambling is not just about losing money – there is a ripple effect. It has an impact on the mental, physical and emotional wellbeing of the individual, as well as their family, friends and employers. If gambling becomes pathological it effects on average 10 other people.



Daniel Robinson, Peloton Liverpool Start Up 2014/15, Liverpool

The Peloton project is an innovative intervention aimed primarily at people in contact with the Criminal Justice System and those at risk of offending behaviour. It offers personal and social development, on the programme and beyond, with the aim of creating more mindful, skilled and healthy people.

The project begins by supporting the maintenance of Liverpool's bike share scheme, the biggest in the UK outside of London. Beyond this participants are encouraged to join Peloton's recycling project. This project utilises unwanted children's bikes and revives them for donation to those who don't have the means to buy bikes. Those children who receive bikes are taught how to maintain the bike and are asked to return them when they are no longer required or unsuitable. Over 250 people have so far been referred to the project, 1 has been employed full time and a further 6 have received ad-hoc employment.

Peloton's next step is the creation of a distinct project that increases the employability and opportunities in the cycling industry for women in contact with the Criminal Justice System.



CONNECTING PEOPLE AND COMMUNITIES

Alchemy Arts works within local communities helping to build skills, friendships and an environment for individuals to thrive. For them, issues of loneliness, isolation, intolerance, and misunderstanding between communities are best addressed through the use of drama and other art forms.

It was set up by founder Adil Mohammed Javed following a successful career in the arts and media industry. His own journey and experiences led him to establish Alchemy Arts, bringing together his performing arts experience with a strong social mission.

Adil Javed – Alchemy Arts

Programme: Start up 2013/14

Business set up: 2012

Based in: Manchester

Jobs created: 2 full time employee, 3 part-time, 4 volunteers

Beneficiaries supported in last year: 180

ACTIVITIES

Alchemy Arts regularly brings together groups of people helping them create plays and short films on issues such as racism, gun and gang crime, domestic abuse, drugs, mental health, cultural identity and underage drinking. Current and recent projects include:

- Dementia does not discriminate – capturing people’s memories
- Her Say – empowering women and girls

- The Forgotten Soldiers - the contribution of Muslim soldiers in the two World Wars
- Healthy Minds, Healthy Bodies – Addiction and The Cultural Stigma

“Innovation has always been at the heart of our work, we are always looking for innovative, new and creative ways to address and support individuals’ mental health and wellbeing. We understand that people are unique and everyone has their own individual learning style and so with our arts projects we are creating a space for people to explore, learn and grow in their own time in their own way and through this model we have seen some amazing results.” Adil Javed, Alchemy Arts



58%
of fellows are
addressing social
isolation

53%
of fellows
are promoting
community
cohesion

“I would recommend the programme to other social entrepreneurs because it just literally takes you to the next level. Everyone was really nice and friendly and there was a great sense of warmth in the room. We met people who are ex SSE students who came in and shared their learning. You see their journey and see how far they’ve come and that they were actually once where you are, and so it fills you with a bit more confidence.” **Adil Javed, Alchemy Arts**

IMPACT

Over the last 12 months Alchemy Arts has worked with over 180 people. 90% of participants are from a Black or Minority Ethnic background, approximately 10% are refugees or asylum seekers, with 80% classed as living in a deprived geographical area.

The nature of the services and support provided by Alchemy Arts means that capturing quantitative data about the outcomes achieved is less effective as a methodology than for other social enterprises, and it is less able to demonstrate the real impact of the work taking place. For Alchemy Arts the qualitative evidence they bring together about the difference they are making to the lives of people and communities is what helps tell their impact story. The examples shown are testimonies of a sample of the participants involved in different areas of Alchemy Arts' work since 2013, some of whom are now volunteers or employees of the organisation.



"After my wife died I was left alone. I don't have many friends and my family live far away....my wife had Dementia and I had no idea what to do. If this project was happening then I could have understood my wife's condition better"

"Overcoming my anxieties and stress during the years has been a difficult battle mentally and physically. Since being involved with Alchemy, I have become more open to exploring myself and being able to express my ideas freely in a supportive and understanding environment. The greatest part of working with Alchemy Arts is the real 'human' aspects of being part of the team and how equal and relaxed it can be."

"Alchemy supported me through my most difficult and darkest times, by being able to get involved in their various arts projects I was able to overcome my addiction as well as stay strong through the negative stigma in our community. The projects gave me focus, ambition and a goal to reach for"

"I have been volunteering at Alchemy Arts for 4 years and I have accomplished more than I ever thought possible. With the support I have received I have been able to overcome my anxiety, boost my self-esteem and greatly improved my mental health and wellbeing. It has also given me the opportunity to find paid employment and undertake training which will give me a second chance at finding a career."

Joanne Mason, The Vision Foundation Start Up 2014/15, Leeds

The Vision Foundation is a support network for families of visually impaired children and young adults. Motivated by the lack of available information and peer support when her daughter was diagnosed with a condition affecting her vision, founder Joanne Mason set up the project to encourage social interaction, reduce isolation, and widen opportunities for families in the Barnsley area.

“I believe the knowledge, support and network from the Lloyds Bank Social Entrepreneurs Programme has been a fantastic source to enable The Vision Foundation to grow.” Joanne Mason, The Vision Foundation



Victoria Beebee, VoxSkool Start Up 2014/15, Hampshire

Victoria Beebee had a professional career in the music industry before developing VoxSkool and sharing her skills more widely. Through group singing and 1:1 support from ages 5 upwards, VoxSkool aims to tackle isolation, depression, anxiety, and build confidence. VoxSkool is working with the elderly and dementia sufferer's using music and singing as medicine for the brain.

'I feel relief and happier every time we meet as a group for singing with VoxSkool and Victoria. Some of us never had an education in Nepal, so this is wonderful for us.' Nepalese singing group, Winchester 2015.

“My father looks forward to this group the most out of everything on offer here - he loves it!” The Ridings Care Home, Fleet



ENCOURAGING ENTERPRISING BEHAVIOURS FROM AN EARLY AGE

Organisations who tackle education and skills issues do so in a variety of ways. For Enabling Enterprise, the secret to closing the education gap and unlocking future potential lies in building young students' entrepreneurship and leadership skills. They specifically target schools located in areas of deprivation.

Tom Ravenscroft – Enabling Enterprise

Programme: Scale up 2012/13

Business set up: 2009

Based in: Birmingham, Manchester and London (originally started in London)

Jobs created: 21 people across 3 locations

Beneficiaries supported in last year: 45,830 students in the year, 1,790 teachers across 178 schools in partnership with 97 employer partners (2015)

ACTIVITIES

Enabling Enterprise provides three core activities: regular enterprise lessons that teach 8 key enterprise skills; one-off challenge days with students to help them apply their skills to a unique challenge; and visits to partner employers to link students' skills development to the real world. Enabling Enterprise also provide support to teachers. It aims to achieve the following target outcomes:

- students are equipped with the skills, experiences and aspirations to succeed
- students become more effective learners and progress towards high achievement in education

- teachers recognise the importance of entrepreneurship and leadership skills and better understand their students

IMPACT

Enabling Enterprise worked with employers and educators to identify the key skills and competencies that make the difference to pupils' performance and lay the foundations for longer-term success. Eight skill areas were identified and tracked as part of the programme. More recently, Enabling Enterprise has started to corroborate student feedback with teacher assessments of progress. Data for 2015 is shown below.

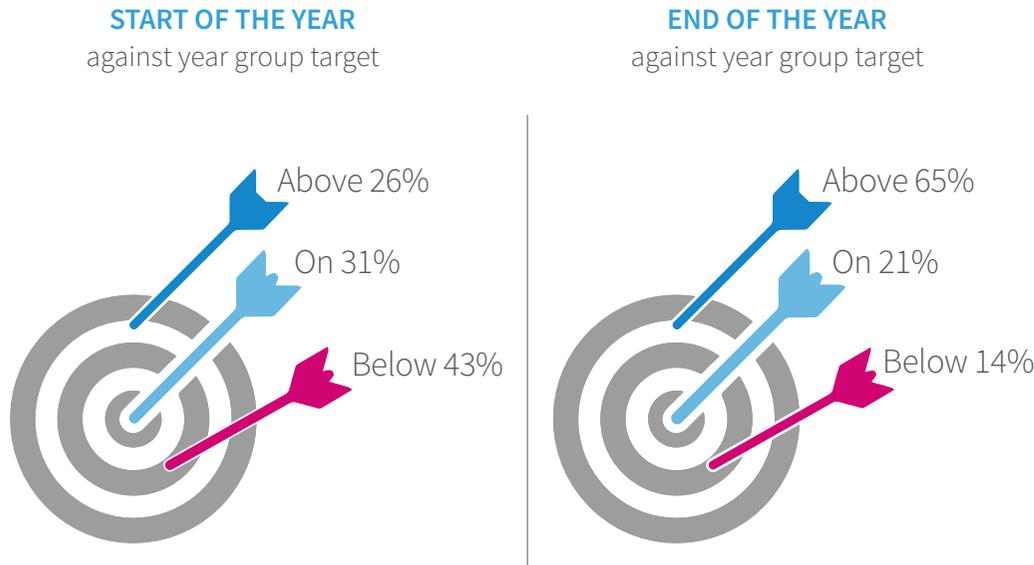


57% of fellows are working to improve education and learning opportunities

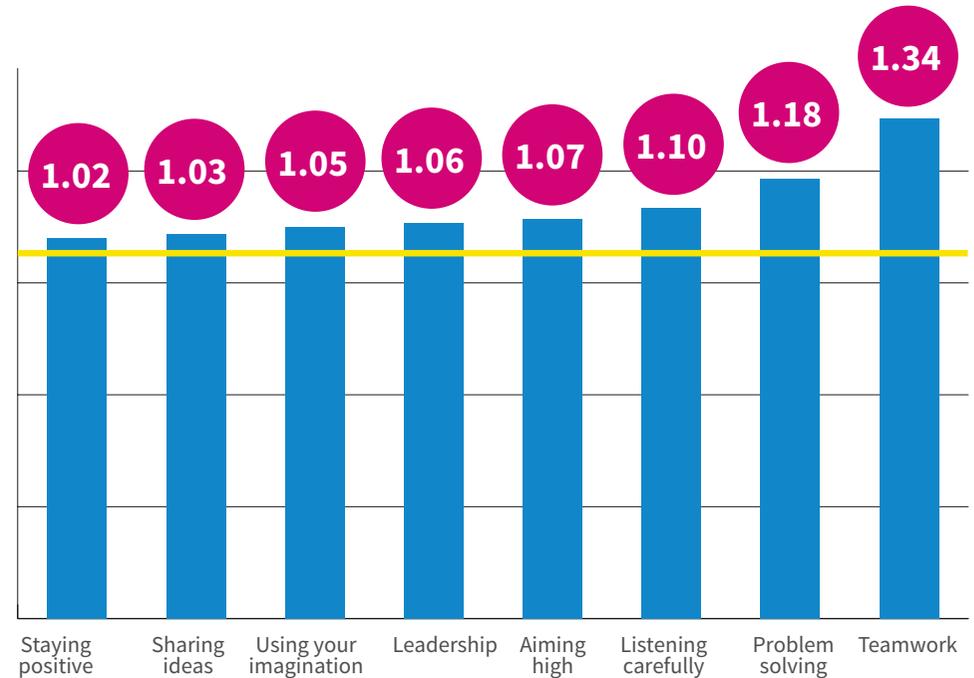
“SSE has been incredibly useful. It helped me feel less alone as I started working on my idea. Having access to such a wide network of peers and like-minded people was very powerful and motivating. While I knew about business, I didn't know much about entrepreneurship; in that sense, the witness sessions were particularly useful to find out the realities of entrepreneurship and building up a sense of the sector.”

**Tom Ravenscroft,
Enabling Enterprise**

Indicator 1: **86%** on or above target for their skills trajectory compared to 57% at the start of the year



Indicator 2: average **1.1** increase in skill levels among 8 core skills needed as a trajectory for future success



Indicator 3: **96%** of teachers see progress in their students' skill levels they attribute to the Enabling Enterprise programme



Nikki Markham, Battling On CIC
Start Up 2014/15, Cornwall



Battling On supports members of the British Armed Forces struggling to adjust to civilian life. One of their flagship community projects is the Young People Peer Mentoring programme, a project designed to utilise the skills of ex-service personnel to engage disadvantaged young people.

“Battling On worked with disengaged young people in years 8 and 9. 87% of the young people we worked with went on to achieve not only a full vocational qualification but passed their Maths and English qualifications. All of the young people achieved positive outcomes in some way e.g. further training or apprenticeships. None of the young people re-offended whilst on programme.”

Philip Benson, Xing Education
Scale Up 2013/14, Liverpool



Xing Education helps young people develop business and employability skills through delivering a schools programme which enables students to set up a low cost smoothie bar. From initial set up Xing Education now have 20 franchises in schools, colleges and community centres across the UK, all fully run and managed by young people.

“We've learnt to make decisions between ourselves. We don't wait for teachers to tell us what to do, we're the management.” Student, aged 15

“The experience has been fantastic for all students involved. They have taken part in the whole process from the beginning by choosing their flavours, designing their marketing, deciding on a pricing strategy and then actually making and serving the product.” Teacher, Head of Business

5 A community of social entrepreneurs achieving social impact

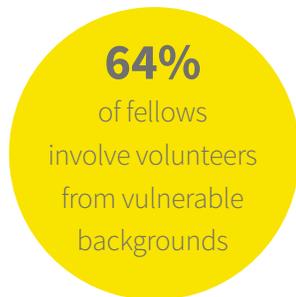
The scale and national reach of the Lloyds Bank and Bank of Scotland Social Entrepreneurs Programme means that the programme is not only supporting individuals to bring about change; it is helping to build a community of social entrepreneurs committed to improving society over the long term.

SOCIAL WELLBEING

In this section we present an overview of the contribution fellows from Years 1-3 of the programme are having on the social wellbeing, economic prosperity, and environmental sustainability of communities.

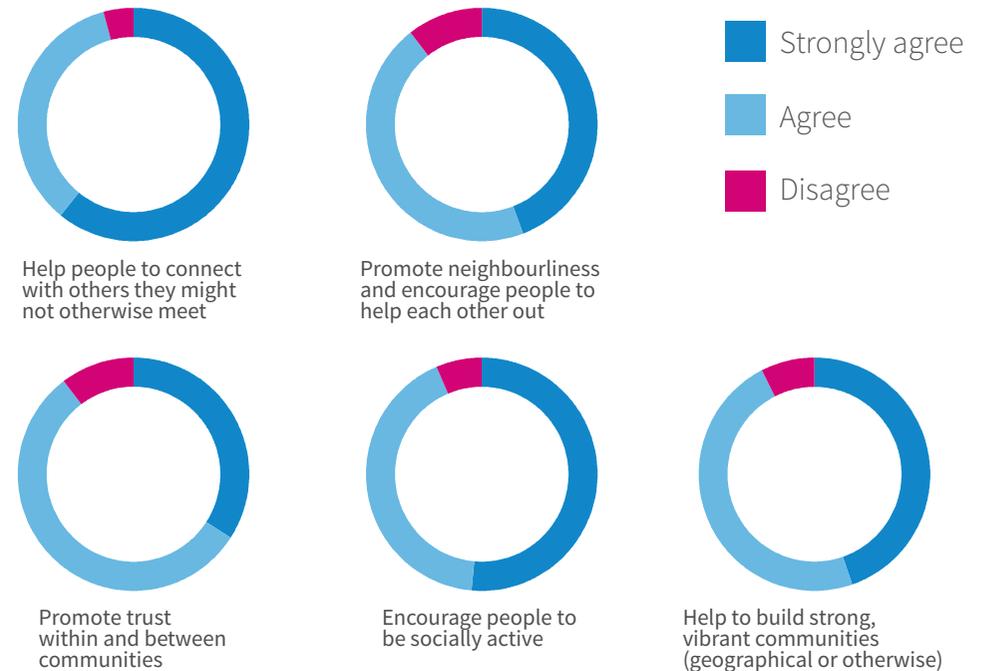
Volunteering

Many fellows recruit volunteers from the local community to support their organisations. By doing so they bring benefits to the business and help support local residents, including those whose may be considered vulnerable due to their circumstances. Each fellow works with an average of 11 volunteers.



Social capital

Looking across a number of key indicators of social capital it is clear that fellows' impact extends beyond having a direct impact on their beneficiaries. Social entrepreneurs who graduate from the Lloyds Bank and Bank of Scotland Social Entrepreneurs Programme are helping to build stronger communities.



Working with people

One of the ways in which SSE has a ripple effect in relation to its social impact is through enabling fellows to mirror the underlying approach of the programme in the way they run their organisations. For example, by being needs led, valuing people’s personal and lived experiences, and building people’s capabilities for long-term benefit.

91% of fellows take an asset based approach to the way they run their organisation, drawing on people’s strengths to help them find solutions to their problems

87% of fellows give people the opportunity to be involved in decision making in relation to their organisation

67% of fellows involve beneficiaries in the running of their organisation

Abi Billinghamurst, Abianda Scale Up 2013/14, London

Abianda is a social enterprise that works with young women affected by gangs and the professionals that support them.

“Gang-affected young women who use our services are trained as young trainers and co-deliver our training products to professionals on a paid basis. Young women who use our services also sit on our Young Women’s Business Advisory Group. They meet monthly and make decisions about the trajectory of the business, informing what opportunities and new services/projects for young women are developed.”

ECONOMIC PROSPERITY

Social entrepreneurs, and the social enterprises and organisations they run, make an important contribution to the local, regional and national economy. It is not unusual for social entrepreneurs to support economic development by creating local employment opportunities, reinvesting profits, or doing business with other social enterprises. SSE fellows are no exception.



Each fellows creates an average of **2.3 jobs**. Looking at organisations who employ two or more people (either full-time or part-time) it is clear that the majority (84%) of employees are recruited from the local labour market. In addition, almost three-fifths (59%) of fellows recruit people who are typically disadvantaged in the labour market.



ENVIRONMENTAL SUSTAINABILITY

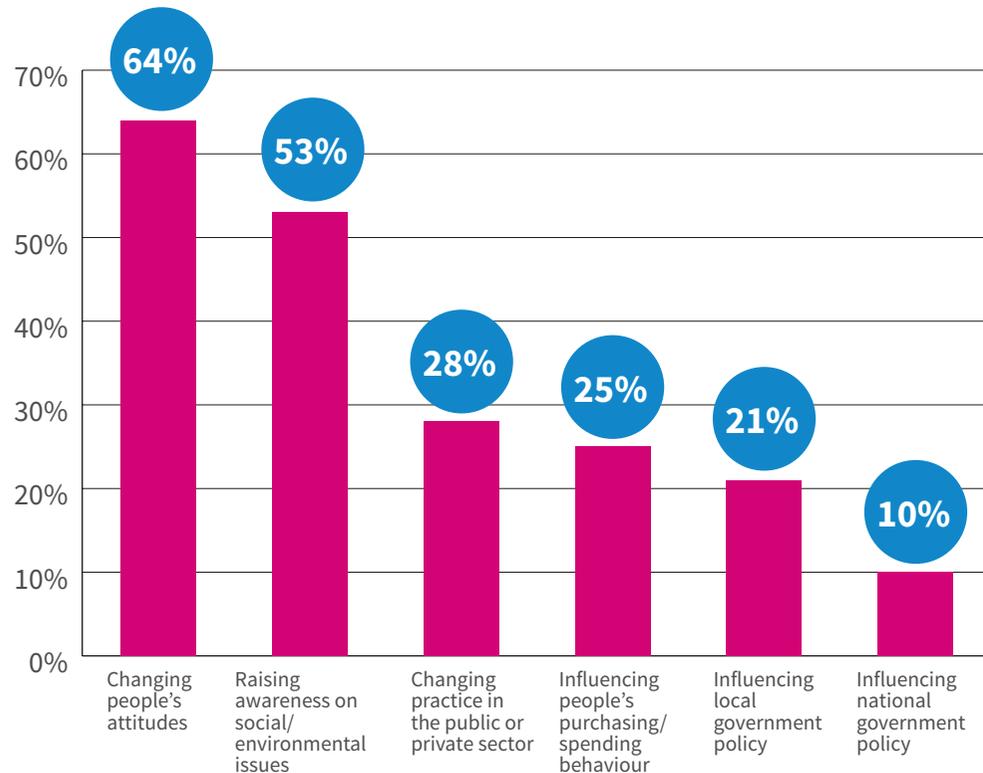
25% of fellows from Years 1-3 of the programme identify protecting the environment as one of their main organisational objectives.



69% of fellows actively aim to minimise their organisation's environmental impact.

INFLUENCING SOCIETY

Alongside supporting beneficiaries and communities through their day to day work many fellows aim to have a longer term influence on how society is organised and the opportunities available to people. The findings from the survey indicate the different ways in which fellows achieve this.



Jerry During, Money A+E Start-Up 2012/13, London

Money A+E provide simple, accessible, independent and effective money advice & education across England & Wales. "Our peer to peer programme approach has been used in Lambeth Council's Financial Resilience Strategy as a means of helping people cope with money challenges in the borough.

Our listening and campaigning work with other organisations on Pay Day lenders helped to bring about a regulatory Financial Conduct Authority cap on the total cost of credit.

Our training programme helps learners look more sensibly at themselves as consumers and how they spend their money. The well-being of those facing money challenges who took part in our Money Champion training changed from around just 53% before our training to just over 95% at the end."

When consulted as part of the interim evaluation of the programme, almost **90%** of Fellows positively attributed their impact on beneficiaries and local communities to the SSE programme.

6 Continuing the journey

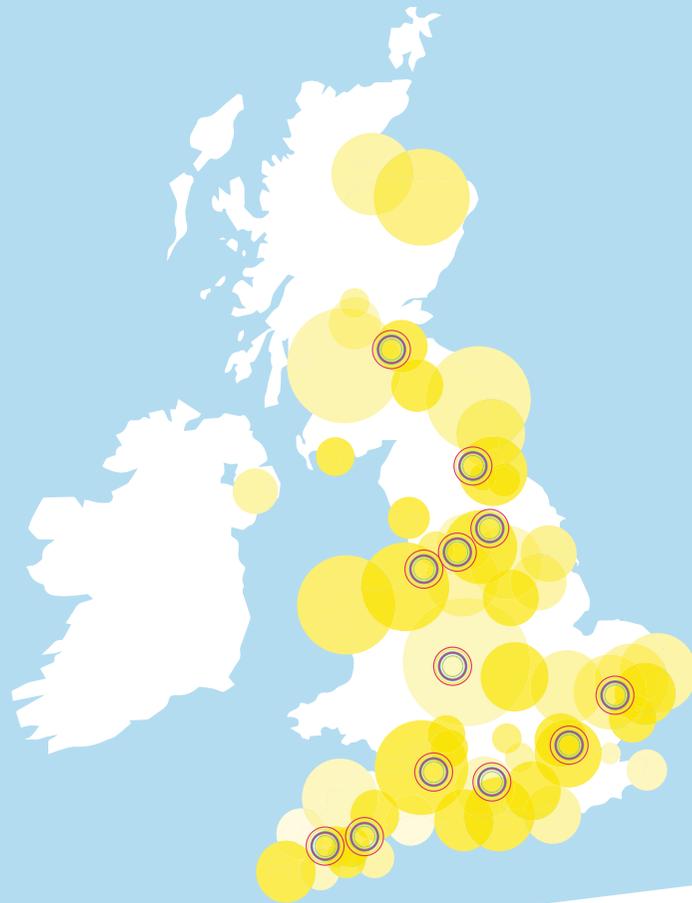
Applicants to the Lloyds Bank and Bank of Scotland Social Entrepreneurs Programme are selected on the basis of their understanding of the social need they seek to address, their passion and commitment to creating positive change for people and communities, and their potential to achieve this in a sustainable way.

This review demonstrates the achievements of those recruited onto the programme during its first three years. Focusing on the social impact of the programme, realised through the 700+ social entrepreneurs who have graduated to date, it provides clear evidence of the difference being made to the lives of individuals' and to communities located throughout the UK.

The breadth of social issues addressed, and its national reach, are key strengths of the programme. It is a needs-led programme, privileging the involvement of people who are best placed to understand the social change they seek to bring about and to lead that change, equipping them to do so.

Many of the social entrepreneurs supported by the programme are still early stage in the development of their organisations. At both Start Up and Scale Up level, it will be important to explore how the positive trends observed to date track over the remainder of the programme. The School for Social Entrepreneurs plans to carry this work forward as part of its ongoing monitoring activity and independent evaluation of the programme over its remaining two years, and beyond.





SSE locations



Social entrepreneurs

Written by: Investing for Good and CAN Invest

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Special thanks to: all of the social entrepreneurs who gave up their time to complete the survey and participate in case study research as part of this review.

School for Social Entrepreneurs
2nd Floor
The Fire Station
139 Tooley Street
London SE1 2HZ

T: 020 7089 9120

E: office@sse.org.uk

W: www.the-see.org

Registered charity number 1085465

“The Lloyds Bank and Bank of Scotland Social Entrepreneurs Programme is one of a kind. It has been designed to empower social entrepreneurs to take action and uses an innovative learning approach, focused on real world issues and practices. The success of this unique programme is clearly apparent throughout this report as the findings highlight the breadth and depth of impact that fellows are having in communities throughout the UK.”

Sarah Moreau, Head of Impact Advisory, Investing for Good
Rohan Martyres, Head of Impact and Investment Strategy, CAN Invest

 **Poached Creative**

Designed by Poached Creative, a social enterprise communications agency and fellow of the School for Social Entrepreneurs.

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