

Royal London Changemakers Programme 2022



Application guidance notes



school for
social
entrepreneurs



ROYAL
LONDON

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These guidance notes are for the Royal London Changemakers Programme, ran in partnership with The School for Social Entrepreneurs (SSE). SSE manage the recruitment and learning for this programme, working closely with Royal London

Important information for applicants

Due to the Covid-19 pandemic, our recruitment process is fully online, including applications and interviews.

The learning programme is planned to be in the form of blended learning, but primarily virtual. There may be some face-to-face sessions if this is beneficial and possible, such as a two-day residential. This is, of course, subject to the situation and government restrictions. We have trialed online learning successfully with our existing programmes and can support you in accessing our online services. We have adapted our programmes to support social entrepreneurs through these difficult times and will work with you on recovery, resilience, and rebuilding.

Accessibility and our commitment to inclusion

We recognise that discrimination of all sorts infiltrates every part of our society, and we are working hard to counter that wherever we find it. To that end, we actively encourage applications from people of all faiths, races, gender identities, sexual orientations, **economic circumstances and backgrounds, as well as those from disabled communities**. No educational qualifications are needed to join our programmes.

We want our programmes to be as accessible as possible.

If you require reasonable adjustments, including financial support, in order to take part in an interview or to participate in the programme due to a disability, caring responsibilities or any other reason, you will be able to provide details in the application form or contact us by phone or email to discuss further.

If this document is formatted in a way that is not accessible to you, please email [Marta Zukowska applications@sse.org.uk](mailto:Marta.Zukowska@sse.org.uk) or call us on 020 089 9120 so we can share an accessible version.

Inclusion at SSE: questions at the end of the application form

At the end of the application form, you will be redirected to complete an additional form. This asks you for information that helps us better understand who we attract to our programmes. You don't have to answer this section, but it will help us become a more inclusive organisation if you do.

We care about diversity and inclusion in every aspect of our work and beyond. We care about the students we recruit, the content of our programmes, the way they are delivered, and the people delivering them. We are also committed to learning and assessing our progress. We cannot assess our progress unless we collect this data.

Please be assured that your completion of this additional form is not tied to your application in any way and is separated from each application we receive. We want a fairer society, we want to be inclusive, and we want to fight bias at every step. We'd be really grateful if you could spare the time – thank you.

The Royal London Changemakers Programme

Royal London Changemakers Programme, in partnership with the School for Social Entrepreneurs and Year Here, aims to find innovative solutions to 1) build people's financial resilience or 2) enable a fair and inclusive transition to net zero.

Working with Royal London, SSE are seeking **10 forward-thinking leaders**, who have an ambition to grow their venture and scale their impact. They will have the chance to join this programme of long-term support and funding, to develop a relationship with a key, committed mutual partner, and to support systematic change.

The programme will include:

- a **£20,000 grant** in the first 12 months, dependent on your size and needs. There will also be an opportunity to pitch for further funding in the second year of the programme.
- a **package of support** over 2 years, including learning sessions with other Changemakers, action learning sets and one to one consultancy.
- the chance to **collaborate and build a relationship** with Royal London to mutually work on their two core purpose areas.

Remember to apply in time!

The deadline for applications is **1pm on Tuesday 17th May 2022**

Apply here: <https://salesforce.123formbuilder.com/form-6110569/>

“ Its a great programme focused on disrupting inequalities in our financial and social system. There is so much amazing support, fantastic changemakers, and expert mentors and trainers. ”

Jerry During
Money a+e

Is this programme for you?

This could be the right programme for you if:

- You are the leader of a social enterprise working to build financial resilience in society.
- OR You are the leader of a social enterprise working to enable a **fair** and **inclusive** transition to net zero.
- You have an innovative and scalable solution – an improvement on an existing model or a new idea.
- You are working towards sustainability through trading, and you are ambitious about growing and expanding your impact and would like the chance to collaborate with a leading mutual to help your solution to scale and grow.

Rather than be prescriptive around the specific types of venture we would like to work with, we are looking for applicants with great ideas and new solutions, and that are open to collaborating with Royal London to drive change across these two key areas.

Financial resilience

Developing innovative and impactful ways of building people's financial resilience across the UK and Ireland.

Examples could include, but aren't limited to, building financial resilience through:

- **Access:** Supporting access to financial services, such as savings, insurance and pensions, for people who are financially excluded.
- **Technology:** Creating new technological solutions to enable marginalised people to improve their financial situation.
- **Planning:** Finding innovative ways of helping people with planning for life shocks, such as end of life planning.
- **Financial education for adults:** Developing new ways of supporting people to understand their finances, that directly help to build resilience. *(Note: whilst we recognise work in schools is also important, but are not likely to fund organisations that are only or primarily working with younger children)*
- **Employment:** Innovative new solutions to lift financially vulnerable groups into long term financial security through providing a secure income with additional support to build financial resilience
- **Changing systems:** Campaigning for fair solutions to financial exclusion, for example, through fairer pensions, funeral costs, insurance and business practices.

A fair and inclusive transition to net zero (a Just Transition*)

The concept of Just Transition aims to ensure that social issues are considered in moving to a low carbon economy. Rapid climate action to limit global warming is needed. A Just Transition ensures this climate action also supports an inclusive economy and avoids increasing existing injustices or creating new ones. In simple terms, ensuring that the people affected are taken into account.

Developing innovative and original ways to enable anyone - whether an organisation, community or individuals - to engage in the societal impact of the move to net zero, to ensure the benefits are shared equally across society (enabling a 'Just Transition').

Examples could include:

- **Creating new solutions, or adapt existing solutions to ensure a fair outcome:**

Solutions could:

- Pivot or expand existing environmental or social solutions and innovations to include a Just Transition approach - to enable both people and nature to thrive
- Support those working with particularly vulnerable communities: working to educate/upskill charities, local authorities or other organisations who are supporting communities at risk of being negatively impacted by the move to net zero, to better support them towards a Just Transition
- Tackle systemic issues
- Increase intergenerational or cross-cultural group engagement with the issue
- **Creating sustainable economic opportunities:** Helping to direct investment (resource, time, money) to support the transition. This could include enabling the development of new industry, access to, or training for, green jobs, supporting with 'greening' all jobs, organisations or industries, or supporting those affected by the transition, to reskill or retrain.
- **Building resilient communities:** By bringing together communities to enable civic engagement, co-creation and diverse stakeholder voices to advocate, innovate or steer local or global solutions.
- **Enabling green tech and sustainable design and infrastructure:** Tackling energy and retrofit challenges, including tackling fuel poverty and energy efficiency, and cost challenges of these, re-imagining urban and rural infrastructure, and design including 'greening' buildings and communities, and alternative innovations. These should enable an inclusive outcome for the most vulnerable to access solutions.
- **Enabling knowledge, access and mainstreaming:** Ensuring that the concept of just transition is understood, enabling engagement with it, tackling eco-anxiety, showcasing innovation, and working with organisations like insurance, water, and retail, to identify new solutions and incentives to support the move to net zero. This can include supporting with lifestyle changes that also incorporate positive impact on Just Transition.

You can look at our first cohort here. Please note Just Transition is a new area that we are looking for in 2022. If you are unsure, please speak to us directly applications@sse.org.uk

About Royal London

“Royal London is the UK’s largest mutual life insurance, pensions and investment company. As a mutual, protecting and supporting their customers, people, and wider society is at the heart of all that we do and our social impact work aims to drive meaningful change for wider society on our two purpose impact areas - helping build financial resilience, and moving fairly to a sustainable world.

We know that in the UK over 11 million people have less than £100 savings to fall back on, and over 4-6 million people will face a serious income shock each year.

We also know that reaching net zero will have potentially positive and negative social impacts, including job changes and losses, and impacts on local communities, and that these impacts won’t be shared equally in society.

As a major pensions and investment company, we contribute to our customers’ long-term financial resilience by helping them to save for their retirement. In addition, through our various protection products and services, we support customers to build their financial confidence and resilience, cushioning the financial impact on them and their families if they are unable to work due to illness or injury, suffer a serious illness, or die.

Our interest in addressing financial resilience is not simply commercial. When Royal London reviewed its strategy last year, we identified ‘helping people build financial resilience’ as one of our key ‘purposes’, along with the second purpose impact area, ‘moving fairly to a sustainable world’. Both are fundamental to our approach as a mutual.

We believe there is more to be done to ensure everyone can build the resilience and capacity to withstand unexpected life events, and we are eager to find new and better ways to protect people, communities, and wider society.”

Eligibility

Can I apply?

You should be able to answer “YES” to the following questions:

- Are you a **leader of a social enterprise** working to build 1) build people’s financial resilience or 2) enable a **fair** and **inclusive** transition to net zero?
- Do you plan to do this through **finding long term solutions**?
- Do you have **an innovative and scalable solution** – an improvement on an existing model or a new idea?
- Are you working towards **sustainability through trading**?
- Are you looking to **grow and expand** your impact?
- Would you like the chance **to collaborate with a leading mutual** to help your solution to scale and grow?
- Has your venture been **active for at least one year**, even if you were not yet able to trade?
- Do you have a **business model** that has some evidence that it can work, even if it’s in the early stages?
- Are you and the majority of the population you serve **based in the UK and Ireland**?
- Does your venture have a **governing document** in place? It may be a company, a charity that trades, unincorporated body etc – but it must have a governing document, such as a set of rules, articles or a constitution.
- Is your venture set up for **primarily social purposes**? Your venture must be set up for social purposes. This means it should have an object or social purpose clause in the governing document, which identifies the venture as having primarily social purposes.

We also require that private benefit is restricted for three years, so that only private benefit necessary for your activities is paid, such as paying reasonable salaries. Your organisation may already have an asset lock, which restricts the use of assets on winding up, and a clause restricting distribution of profits. If you do not have this, we can discuss ways of structuring the grant to restrict private benefit. If you’re not sure about this or don’t have this yet, but want to apply, please talk to us.

“ I was really keen to get to know a corporate. Its been really good for me to get to know Royal London’s work, and the fact that they are so enthusiastic about supporting us is great ”

Jane Binnion
The Growing Club

The programme at a glance

Action Learning Sets

You will work in a small group with a trained facilitator to help you find ways of overcoming the stumbling blocks, dilemmas and other problems that your social venture faces.

Witness sessions

Entrepreneurs share their experience and discuss the secrets of their success. You will be able to listen, learn and question them to help you examine and find meaning in your own social venture.

Grant

A £20,000 grant that will help you grow and scale your social venture.

Peer support

You will bring your experience and skills to the group and learn from the skills and experience of the other members. The network of likeminded people will provide vital support to enable to to develop your venture.

Expert sessions & one to one support

Through questioning, observing and listening to experts, both in a group and one to one, you will improve your abilities in financial management, income generation, business planning, sales and marketing, managing people, partnering and other essential skills.

In addition to tailored learning from the School for Social Entrepreneurs, you will get a unique opportunity to access additional pro bono support:



Royal London support:

- Pro Bono Legal Support
- A Royal London Sponsor
- Consultancy from Royal London Volunteer teams
- An openness to further collaborate and support where needed.

The programme in more detail

The learning support package

- You will receive a learning support package over two years - including four peer group learning days (held primarily virtually), four Action Learning Sets (held virtually) and a tailor-made package of one-to-one consultancy and training events, based on your needs.
- You can find out more about SSE’s approach to learning and Action Learning Sets [here](#).
- You must commit to and attend the learning programme to access the grant.

The grant

- We are offering a grant of £20,000 over 12 months. The grant will be paid in the first year, with the possibility of pitching for further funding in the second year.
- The grant will be paid in two instalments, with 80% up front and 20% after nine months. The second payment will be dependent on you attending the learning programme.
- The grant can be used to support your learning and the development of your venture. It can be used to cover your salary costs to support you while you are on the learning programme, or to support you to work “on”, rather than “in” your venture, to enable it to grow. You may want to use it to develop your business or pilot new work. We try to be flexible with grants, so if you submit a budget at the beginning, but need to change that as the venture develops, we will work with you on that.
- Apply for what you need. It will not affect how we make the initial assessment of your application. If we like your venture and want to support you, we may offer you more or less than you ask for, depending on the range of applications and the fit with our programme.

What can I spend the grant on?

Our intention is to be flexible as possible about how you spend the grant, but your grant must be used to support your learning and to put that learning into practice through developing your venture.

You can use your grant towards items such as:	We cannot fund any of the following:
Your salary or staff salaries to support you to attend the programme or to support the development of your venture	Private benefit that is not “incidental” (see FAQs)
Developing new products or services	Assets over £1,000 in value, including refurbishment of buildings or purchase of vehicles unless agreed with us
Marketing and publicity: e.g. developing a website to support your trading	Work that has taken place before the grant was awarded
Travel and subsistence costs, including for attending the programme	Costs associated with the application or interview
Supplementary training for yourself or others, directly relevant to your venture	Expenditure outside the UK and Ireland, except as agreed with us
Other costs that you can show are relevant to developing your venture or putting your learning into practice	Anything that would create religious or ethnic discord or would support illegal activities

How do I apply?

Apply online by 1 pm, Tuesday 17th May 2022

Before starting the application, please save the following documents (if they are available) in the file name format below so they are ready to upload for the application. These will likely include:

Document type	File name format
your most recent annual accounts	FirstnameSurnameAccounts.doc
governing document	FirstnameSurnameGoverningDocument.doc
income & expenditure	FirstnameSurnameIncome&Expenditure.doc
income projections	FirstnameSurnameIncomeProjections.doc
documents about your impact and work (optional)	FirstnameSurnameImpactReport.doc

- Go to <https://salesforce.123formbuilder.com/form-6110569/>
- Click the link for Royal London Changemakers Programme page and click the “Apply now” button.
- You can save your application and return to it at a later date. Just click “Save for later”, and you will be given a unique link to return to your application. Remember to save this link.
- When you’ve completed all the questions, click “Preview” to review your application, then click “submit”. You will be redirected to our equalities monitoring form and you will also receive a copy of your application by an email from 123 Formbuilder. Check your junk folder if you can't find the email.

If you have any problems, contact Marta Zukowska on applications@sse.org.uk or 0207 089 9120.

Please don't submit your application after 1pm on Tuesday 17th May 2022 as it will not be considered. Under exceptional circumstances, we may give approval to submit your application late. You need to call or email programme manager Marta Zukowska on applications@sse.org.uk or 0207 089 9120 to discuss this, ahead of the deadline.

“ The process and opportunity to discuss challenges was pivotal for us as we are in the process of our first hire. Working with SSE has made that so much easier. ”

Ebony Walters
Rose Tinted Financial

Timeline

1. 29th March-17th May: Application

Apply online at: <https://salesforce.123formbuilder.com/form-6110569/>

The deadline for applications is **1pm on Tuesday 17th May 2022**.

If you have any difficulties with the application form, please do contact us.

2. May/June: Assessment

Once we've received your application, we will undertake an initial assessment, and shortlist applicants for interview. If you're accepted to the next stage, you'll be invited to attend an online information session and online interview, before the end of June.

3. July: Selection

We will work with Royal London to make the final selection of applicants in July, and we aim to let you know the outcome by the end of July. If you're successful, we'll make you a grant offer and finalise the paperwork.

4. August: Introductory Session

A chance to learn more about the programme and meet the Royal London team.

5. September: The programme begins!

The programme starts in September 2022.

Key contact details

If you need advice on your application, contact us on 0207 089 9120 or by email to [Marta Zukowska applications@sse.org.uk](mailto:applications@sse.org.uk)

Complaints

If you wish to make a complaint about any aspect the programme, please see our **Complaints Procedure**.

Appendix: FAQs

What will working with Royal London be like?

With over 150 years spent helping people building financial resilience, Royal London are committed to using this experience to support those on the Changemakers Programme to strengthen and accelerate your impact. This includes:

- Engagement with their people and networks, in a way that is helpful, guided by you - this could include those in product development, insight, research or marketing.
- Support from Royal London colleague, in the form of pro-bono, mentorship, coaching or volunteering to help you reach your goals
- Support to incorporate a lived experience voice into your products and services, if needed, through funding, workshops and access to their expert partners, Turn2us, guided by you. And an openness to other requests for support.
- Further opportunities for collaboration with programme partner Year Here.

Royal London recognises that the insight that you will have on financial resilience, and a Just Transition will be invaluable. They ask that changemakers are open to sharing learning, collaborating where possible, and approaching Royal London about any further partnership ideas and opportunities that can develop this agenda.

By working with Royal London, you will have a chance to expand your reach and visibility through Royal London communication channels. Royal London will run a campaign to announce programme participants, look to engage press and bring your stories to life, through their brand throughout the programme.

I'm not sure about the legal structure requirements?

We realise this is complicated and can be a block to some ventures. If you are not sure if your legal structure will fit our requirements, please contact us and have a chat.

Can we apply if we're a charity?

Some social enterprises are charities that trade. Charities are welcome to apply, if they are trading, and want to develop their trading further. We will consider charities if they are working towards becoming sustainable through trading.

What happens if I cease to be linked to the venture that has the grant?

The programme is specifically for you as a social entrepreneur and leader of the organisation you are developing. There is a requirement that you remain a leader of that venture during the grant period. If you fail to do so, or you cease to be associated with the venture that receives the grant, both any unspent grant and the learning programme may be withdrawn.

What if I have particular needs which may prevent me from fully taking part in the learning programme?

If you have any particular needs or there are any barriers that may prevent you from taking part in the programme, do talk to us about this. We are keen to enable people with disabilities and other access issues to come to our programmes.

There is a separate small fund held by Royal London to enable students who have particular needs to access the programme. This will be negotiated individually with participants. If you do have specific needs and are concerned about this, please contact us to discuss.

What happens if my social enterprise will work with children, young people or vulnerable adults?

Children means any child or young person under 18. Vulnerable adult means anyone in a vulnerable situation, including people who are receiving counselling, social work support, health or personal care, assistance with finances or shopping because of age, illness or disability, or transport to day centres, etc.

In order to receive a grant, you will be required to show that you are following good practice on safeguarding children and vulnerable adults, including having an up-to-date safeguarding policy and procedure in place, which includes getting enhanced checks for people who require them.

Why are you asking about private benefit?

We know that there may be private benefits associated with your work – for example, you may pay salaries to individuals or commission private companies to do work. You may also pay dividends on shares. However, because this money is charitable, we must ensure that the grant is used for the public benefit and any private benefit is incidental – i.e. necessary to fulfil the social purpose of your venture.

Sometimes, payments are necessary for the work of the venture e.g. paying staff to deliver the work of the venture, but if your venture does provide private benefit beyond this to some individuals, we may restrict the grant to ensure that the grant is used solely for the benefit of the public. For example, the grant cannot be used to pay dividends to private individuals.

What about other requirements?

You must be complying with legal standards and good practice.

If you are providing financial services, you must comply with relevant laws and regulation, and have appropriate registrations in place.

You must ensure that health and safety standards are met to protect yourselves and others involved in your activities.

You are also responsible for ensuring that you have any insurance (e.g. contents, public liability insurance, employer's liability insurance, professional indemnity, etc.) that is required for your activities.

You must also ensure that your venture is acting within the law and that it has relevant approvals, permissions, licenses, and carries out any criminal records checks, required by law.

If you are providing therapeutic counselling services, you must be able to demonstrate that you are properly trained and supervised, e.g. through membership of an appropriate body.

You will also be required have an equal opportunities policy in place.

If the grant is used to pay salaries, your organisation is responsible for tax and national insurance, including employer's national insurance, which is paid over and above the salary. Please ensure you have budgeted for this.

Can I apply for this programme if I have criminal convictions?

Previous SSE fellows have included people who have criminal convictions, some of whom have used their experience to make a difference to the lives of ex-offenders. You do not need to let us know about previous convictions unless they are relevant to your application.

If you have unspent convictions for fraud or convictions which may affect your ability to run your venture, including working with children, young people or adults who are vulnerable, you must let us know. We may undertake checks during the course of the application assessment.

Can I apply if I have already been on a School for Social Entrepreneurs programme?

In general, you are welcome to apply if you have previously had training and support from the School for Social Entrepreneurs, but not if you are currently on a long-duration programme. The start date for this programme is September 2022. If you are on a programme that is ending in or before autumn 2022, you are welcome to apply.

What about Data Protection?

The School for Social Entrepreneurs is committed to protecting your personal information and acting in line with your rights under data protections laws and will treat all data in accordance with our **Data Protection Policy**.

SSE will collect and use personal information provided by you in this form or separately, or which we otherwise lawfully obtain about you. We may use this information for;

- processing your application and managing the selection process for the programme
- conducting due diligence on you and your organisation as part of that process

This includes contacting you about the workshop or programme which you are applying for by phone or email.

If your application is successful, we may also use your information for:

- managing your participation in the Programme
- managing your grant claims and payments
- matching you with a mentor
- monitoring your progress and the impact of the programme
- sharing and promoting your story and the story of your venture
- other lawful reasons

We may share your information with Royal London for monitoring and reporting purposes. They will also only use your information for the reasons outlined above.

Further details, including how we share your information and your rights relating to our use of your information, can be found under our Data Protection Notice, a copy of which is available here: <https://www.the-sse.org/your-data>.

Do I need to answer the Equal Opportunities questions?

We ask you to provide your Equal Opportunities details. You are not required to give these, and you can select the 'Opt Out' box. However, it is helpful for our future development and marketing that you provide this information. It can also help us to identify ways in which we can provide specific support to those who need it, for example applicants who may require additional support to attend interviews or participate fully in the programme.

What is SSE's most recent Covid-19 messaging?

We know that the last year has been particularly challenging for many of you. Now the government has published their route map for easing restrictions, we're sharing our thinking and planning for what this means: for SSE, our students and SSE fellows.

What does the easing of restrictions mean for programme delivery?

- We will continue to deliver all our programmes in the form of blended learning – some session on face-to-face basis, while the UK government allow it, and most online.
- We are continuously developing our learning offer and working out the right mix of online and offline learning at SSE.
- We want to provide relevant, meaningful learning content to help you meet the challenges that you face now. Please let your learning manager know how SSE can best support you, or if you're having any issues with accessing our support.

What we've learnt at SSE

We have learnt an incredible amount over the past year about what is possible. Like many of you, we've learnt about the challenges too.

As a learning organisation, we have taken this experience into our future planning and decided that online learning will continue to be a key part of the SSE offer. We also recognise the value and benefits of meeting each other in person. We'll be consulting the SSE community about the right balance for the months and years to come.



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We're happy to provide your documents in a different format, such as Braille, large print or audio, just ask us when you get in touch.

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