

Impact Review 2018



For a future without poverty

TOYNBEE
HALL



Thank you to the many organisations, trusts and generous individuals who have supported our work this year.

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Sarah Squires
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Stuart Errington
Theresa Fagan
Trudy Watt
Valerie Burt
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William Steel

and all the other generous individuals who supported us.

We are grateful to those that have supported our redevelopment project

Below: The newly renovated Lecture Hall and new entrance



Jemimah's story



“I started out as a Money Mentor at a point in my life when my financial future had become unclear. I went from being employed full-time to being made redundant and losing my job. As a parent to two young children this was particularly worrying and the financial strain affected my health. On Toynbee

Hall's Money Mentors course I learned basic money management skills, budgeting, supermarket tricks, and how to do an income and expenditure calculation, which greatly improved my confidence and gave me the ability to better control not only my finances but my life too.

Money Mentors gave me the passion to share my knowledge with family and friends and help them improve their own situations. Since successfully completing the Money Mentors course I have gone on to do advice work with charities in my local community and achieved a qualification in Information, Advice or Guidance. Then this summer, Toynbee Hall gave me the opportunity to train to become a Money Mentor Trainer myself.

Toynbee Hall has given me an amazing chance; independence, confidence, resources and the ability to teach Money Mentors. This is a brilliant project, well invested in changing the future of the local community and helping those that need the support and help most. It's helping them to help themselves and extend that help to the wider community too!”

Jemimah (Money Mentor and Money Trainer), Tower Hamlets.

At Toynbee Hall we are all about stories like Jemimah's. Throughout our history we've seen first-hand the difference committed individuals like her can make to the community they live in, and we are determined to continue to provide opportunities for people to make that contribution. By listening to people aged from 12 to 101 and using what they tell us to shape what we do, we've supported people like Jemimah to drive change in their communities and create opportunities for themselves. All our services are built upon the experiences of the people who use them.

Jemimah is one of thousands of people who have worked with Toynbee Hall over the last year to make their communities in East London and beyond a fairer place. We hope you enjoy reading this report about the impact of the work we've done, in partnership with individuals, communities and other organisations over the last year and how this has helped transform lives.

Above: Money Mentors being awarded their qualifications at a graduation ceremony

How our work impacts on individuals

"I just can't fault them, they are so helpful, and remain open and welcoming when I come back for advice on different things. It's a great service. I don't know where I'd be without it."

Arthur, City Advice client

Providing trusted advice in times of crisis

Our advice services provide debt, legal and specialist support in Tower Hamlets, the City of London and across London six days a week thanks to the help we receive from our qualified, expert advisors supported by volunteers. Each year we look at how to adapt to the different challenges and needs that we see.

Since the introduction of *Universal Credit*, we have seen an increase in people asking us for help managing rent or council tax debts, rather than the more traditional forms of debt, such as loans or credit cards. Now, as many as 38% of debt clients seen across Tower Hamlets are behind on their Council Tax, becoming the most common debt type. This carries serious repercussions such as the threat of bailiffs, homelessness or even imprisonment.

This was the case for one family that came in who found themselves at serious risk of homelessness after receiving a letter from the bailiff due to rent and council tax arrears of over £5000. They could not read, write or speak English, rendering them unable to argue their case alone. With our help they were able to successfully request a hold on council tax payments and get them the financial support they were entitled to for their children. It provided

Below: Capitalise partners sharing knowledge at the 2018 Capitalise Conference.



great relief for the time being and we worked with them on a longer-term basis, to help them build financial resilience and avoid falling into serious debt again. Our advice helps individuals with complex situations and often in times of crisis to avert extremely traumatic consequences.

Some names in this report have been changed to protect people's privacy.

"The legal advice and help was essential to my issue being resolved. The team were very understanding. I am a single mum with no one to depend on and the legal team were there in my time of need."

Zoe, Free Legal Advice Centre Client.

Opportunities for older people

Tower Hamlets is an incredibly vibrant area with high levels of wealth, yet around half of all older people in the borough live in 'income deprived households', a rate three times higher than the national average of 16%¹. This level of exclusion can lead to social isolation and physical inactivity which can cause health and wellbeing problems.

Local older people have taken control of the activity programme in our *Wellbeing Centre*. At their request we've extended the opening hours of the centre which holds a range of social and wellbeing activities, opening every Saturday and some evenings to enable everyone to be able to access our free activities and age well.

Through listening to what users want, we also now hold free weekly ballet classes with the English National Ballet, and hold a crafts sessions which has resulted in some of our visitors selling their own handmade products.

"I so much like this project because ... I met different people and I have learned how to deal with people with different characters. ... I'm feeling comfortable and happy more than I used to be. So I'm happy."

Doris, Peer Action Researcher.

We've also been training older people to become social researchers in their communities. We asked them to find out what the needs are of older people in Tower Hamlets as part of a peer action research project to find community led solutions to the problems older people face. This project has been transformational for the researchers themselves who have seen their confidence and skills increase. Later in this report, you will read some of the findings from their research, which will shape the delivery of our older people's projects.

Our new advice and wellbeing centre is nearing completion as we continue to redevelop our estate. Once open in 2019, we'll be able to support up to 6,000 more individuals each year.

"I have increased my confidence through this project. Now I am usually the first person to do something. My family are very proud of me."

Primla, Peer Action Researcher.

Below: Wellbeing Centre Yoga class.
Bottom: Wellbeing Centre Singing class.



¹ Tower Hamlets Council, undated. Deprivation in Tower Hamlets Analysis of the 2015 Indices of Deprivation data. Available from: <https://www.towerhamlets.gov.uk>



Impact on communities

Skills sharing networks of money-savvy families

"Now I am successfully saving money into a piggybank to go towards my emergency fund. My emergency fund will cover me for things like unexpected bills and repairs to household items. I now feel confident to share all I have learned to my family, friends and community."

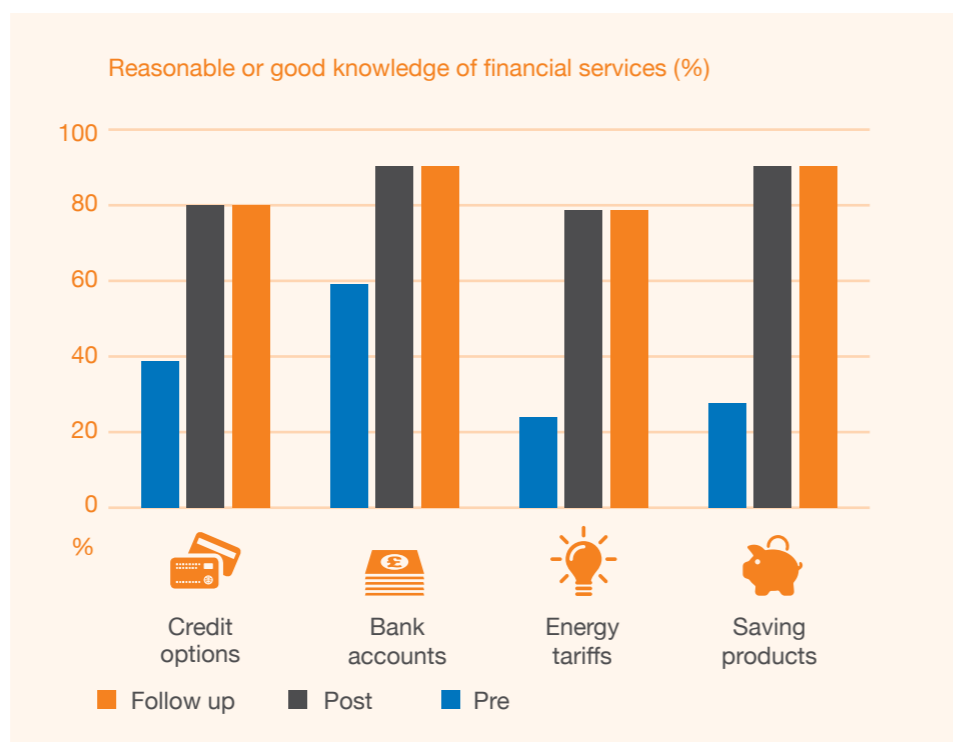
Patricia (Money Mentor, Hammersmith).

280
people from across London became accredited Money Mentors this year

24
Money Mentors are now trained and employed to teach the course and will deliver at least
20
courses across London in 2019

53%
increase in the number of mentors who reported planning for expected events like holidays and unexpected events such as job-loss

Knowledge of financial products and services, such as credit options and energy tariffs, increased by at least
33%



Financial services often aren't targeted towards people with lower incomes which can leave them with a lack of options and feeling financially excluded. The Community Money Mentors programme builds people's money management skills and knowledge of financial services. This is having a wider impact in communities who are now becoming more financially resilient and better able to cope with unexpected costs through budgeting techniques and finding ways to put away some savings within limited budgets.

This year the 20,000th person received support from a trained Money Mentor. Since 2012 our mentors have worked with partner organisations to increase

skills and access to information about how to get the best out of financial systems, by sharing what they learned with people in their local communities.



Senior Money Mentors group session.



Young people on Make It! build a play cave.

A lasting legacy for young people in East London

This year we asked the young people what they wanted in their community and they told us that Tower Hamlets needs more inspiring, outdoor play facilities that are widely available. They also felt that more should be done to promote a healthy lifestyle.

They decided they wanted to crowdfund to build a caving experience at Mile End Adventure Park. With the help of the *Build-Up Foundation*, the young people designed, built and decorated the cave in just one week and it is now freely available to children across Tower Hamlets, leaving a legacy that will benefit the community.

"I've learned to push myself even further, and not saying 'no' to things that are out of my comfort zone"

Namra, Make it! Student.

"It's great to see them all at the start and at the finish in terms of their leadership, communication skills, generally getting involved... A lot of the soft skills that they develop, they don't develop inside the classroom. They can only get that through doing these experiences."

Carl Kemp – Enrichment Manager, Employability and Sport – George Green's School.

This was part of our youth mentoring project *Make it!*, which in 2017/18, expanded to work with 6 schools. *Make it!* engages young people aged 12-14 in confidence building activities to develop critical thinking skills and increase community engagement. By looking at each student as an individual and focusing on their strengths, we have seen real positive changes in the young people. This was demonstrated when the students lead their own outdoor activity project with 360 Year 6 pupils to help ease their transition to secondary school.

Next year we will be looking to build on the success of *Make it!* and shape a new offer that is steered by young people to empower them to tackle the main issues affecting them locally.



Make It! student shows his leadership skills helping a year 6 pupil.



£1m
of professional training
and support for credit unions
throughout the UK,
provided by the
Barclays Credit
Union Programme

Above: Sian Williams and Micheal Sheen take questions at the Designing Financial Services Conference

Breaking down the barriers people face

Building partnerships and giving people a voice to drive system change

The experience of people like Jemimah is too often ignored by local and national policy makers. We strive to build that experience and learning into our work with our partners to challenge inequalities, locally here in East London and further afield.

This includes ensuring people have access to some of the most basic financial services, such as creating a bank account or accessing affordable credit. This year we have worked with *Lloyds Bank*, helping them to understand the needs of the significant number of people without a bank account. Thanks to these insights we are now working with the banks to help them create more financially inclusive products, building trust with those consumers who currently won't or can't engage.

We know that many people face huge challenges around credit: many can't access funds through safe and low cost routes; and have built up debts to

payday loan companies or rent to buy stores. It is vital we help find solutions to these issues.

This was our fourth year in partnership with *Barclays* and this year's *Credit Union Programme* has provided £1m of professional training and support for credit unions throughout the UK.

In partnership with *Coventry University*, we've listened to people who've been forced to look for payday loans, to understand the implications of recent regulations. This research shows the resilience of people and communities – but also that they have been forced to turn to friends and family, or go without

Towards the end of
2018,
the Government announced plans to pilot a 'no-interest loans' scheme – advocated for by *Toynbee Hall* and others who submitted evidence to the Treasury

basic essentials, if they can't access credit. The learning from this work will be vital in creating a stronger, fairer system to provide finance.

Outside of London we've developed a strong partnership with the *End High Cost Credit Alliance*, and have been working directly with *Tai Tarian Housing Association* and its communities in South Wales to shape a community based response to debt and high cost credit.

Improving financial health through the use of technology

"It's not easy to get honest feedback on your business proposition from your target customer group, and talking to the Money Mentors really helped with that. I got some very useful insights about how to make my product look and feel more positive for them."

Financial Health Fellow.

We have partnered with the *Financial Innovation Lab* to support the best innovations from social enterprises with products and services designed for people on low incomes, to improve their financial health.

Through the Financial Health Fellowship, the designers worked alongside *Money Mentors* like Jemimah, listening to their feedback as they research and develop their products. The designers now have improved knowledge of the *Poverty Premium* and the needs of people in poor financial health and have business

models aligned with social value. Products developed during the fellowship include a social network that enables tenants to save and a new short term credit card specifically for parents

In the next year we will be further developing our own technology to learn more about people's experiences, and have secured a grant from *City Bridge Trust* to pilot work giving those who come to us for debt advice the chance to work alongside entrepreneurs to create new products.

"Talking through the products we have been developing with the Money Mentors was really great for us. We honed a number of features in direct response to their input."

Financial Health Fellow.

Below: Money Mentor Trainer Shirina leading a session.



The impact on our services – what we've learned

For our services to be as effective as possible, we need to be told how they could be better and share this with our partners. There is no-one better placed to tell us what needs to be done to improve our services than the people that use them.

The Fairer Finance panel, made up of 23 local people, who had all sought debt advice at some point in their lives, came together to develop a set of principles for trustworthy debt advice which we are embedding into our service.

They told us that advice services must:

1. Be independent and on my side
2. Be visible and easy to find
3. Be approachable and clear
4. Provide an expert advisor
5. Ensure continuity from advisors
6. Help me to break the cycle from my own personal debt
7. Have a wider impact and challenge the causes of debt



Above: 7 Principles for Trustworthy Debt Advice campaign material.

Left: Older People's Peer Action Research Project



"The advice I received changed my life...But it wasn't seamless, in fact sometimes advisors promised things they couldn't deliver, or didn't follow up in the way they said they would. Trust is so important for people like me when seeking advice, and small things make the difference."

Suresh, Member of the Fairer Finance Panel



We will be investing time and energy to ensure our services meet the expectations of those who use it. By sharing this and working with our debt advice partners, these principles will ensure that wherever you are in London, you are able to access quality, socially connected advice when you need it.

Empowering older people to become researchers in their communities allowed us to find out the genuine needs of older people. We now know that the most pressing concerns for older people in Tower Hamlets are safety, access to information about services, becoming digitally active and their role in shaping their community.

This project will be a springboard for further peer action research to give older people a greater say in their local area and in light of these findings, have begun a new project that offers friendship to an increasingly more isolated and lonely part of the older population by connecting them with new people.



Above: The Lecture Hall hosts the Peer Action Research findings launch.

Empowering communities and inspiring the next generation

"Austerity, uncertainty and ineffective policy and practice keep too many people in poverty. We won't accept this, and work every day to challenge and change it."

Over 130 years ago, Toynbee Hall was established in the East End of London to try and address the huge social challenges of the day: housing; employment and access to justice.

It is shocking that in many ways, despite huge growth in our economy, and more than a century of social and economic change, these problems still exist for many people in our community.

As this report shows, this year we've focused more on learning from the lived experience of those we work with – both to shape and improve the work we do, and to influence the world around us.

In order to keep learning and keep innovating, 2018 has seen us reach the first significant milestone in our ambitious plan to renew, modernize and open up our place and space within the community – so that it can be a place of inspiration, support and social action for local people.

In an era when redevelopment and physical changes to communities is having such a profound impact, we want to create a space for everyone – whether they are coming for advice; to learn about the history and get involved in community activities; or just have a place where they can come and meet people and have fun.

In June we reopened our historic Grade II listed Halls which are now an incredible asset both for our organisation and wider community. Part funded by the Heritage Lottery Fund, we will now use this space to deliver a series of heritage learning programmes. There's a permanent history exhibition open to the public, and many civil society groups are already taking advantage of our space – generating ideas and energy, and a funding stream for us. All of this will strengthen our work, our links in the community and inform our future project design. We hope this will inspire a new generation of social activists to drive social change in their communities.



Austerity, uncertainty and ineffective policy and practice keep too many people in poverty. We won't accept this, and work every day to challenge and change it. I hope this report has given you a flavour of how we are trying to do this, along with very many partners. And I want to give a huge and heartfelt thank you to so many valued friends, supporters and volunteers without whom we wouldn't be able to do any of it.

Jim Minton
Chief Executive



Help us create a future without poverty

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