

A photograph showing three men in a workshop or training environment. One man in a purple shirt is leaning over a table, looking at a document. Another man in a tan jacket stands behind him, smiling. A third man with a beard and a blue plaid shirt is sitting at the table, also smiling and looking at the document. The background shows wooden beams and a bright window.

Helping people help themselves

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Preface

At RBS Group we aim to be trusted, respected and valued by our customers, shareholders and communities. Our flagship community programmes support our most important purpose: to serve customers well and help them succeed. Our focus is, primarily, on financial capability skills and supporting enterprise development – drawing on our core business capabilities in areas where we believe we can make the biggest difference.

Between May 2015 and December 2018, our Skills & Opportunities Fund distributed £2.5m each year to community organisations across the UK and the Republic of Ireland supporting projects that helped people from disadvantaged communities learn new skills, develop their financial capability or start a business.

Just over 4 years and £10m later, the final grants have been distributed and the Skills & Opportunities Fund has come to a close. I'd like to take this opportunity to celebrate all we've achieved together and thank everyone who played a part in the Fund's success: our employees; our delivery partners; the many organisations who applied, as well as who won funding; those who worked so hard to deliver the funded projects and participate in them; and, of course, the many members of the public who got behind the causes they believed in.

Helping people help themselves has always been the ethos behind the Fund. We know that empowering people to build more secure futures for themselves and their families helps build stronger communities for everyone. Although the Skills & Opportunities Fund has now come to an end, we will continue to support financial capability and enterprise opportunities with our wider community initiatives, including MoneySense, our flagship financial education programme for young people.

We have also recently launched a new enterprise social impact programme – Back her Business – which will support women to set up in business, with the goal of making gender imbalance among business leaders a thing of the past and help create an additional 65,000 new female-led businesses by 2025.

We will share the impact of Back her Business with you over the coming months. In the meantime, this Report provides an opportunity to reflect on some of the fantastic Skills & Opportunities Fund success stories of the past 4 years. Thank you once again for your support.



Ross McEwan
CEO, Royal Bank of Scotland Group

About the Report

This Report is in part an impact report, and in part a celebration of success. In it, we summarise the overall quantitative impact of the Skills & Opportunities Fund in the areas of enterprise and employability; education (including financial capability); and entrepreneurship; measured by qualifications achieved, numbers entering into employment, jobs created, and businesses started, as a result of the Fund.

In addition, the Report will touch on the wider benefits of the Fund to disadvantaged communities across the UK and the Republic of Ireland. It will share qualitative feedback from some of the 506 inspiring not-for-profit organisations and 148,064 individuals who have participated, allowing us to share in their stories, and also to understand some of the less tangible gains, such as the increased confidence of participants to tackle life's challenges.

Report content

In the opening section of this Report you will find:

- A preface from Ross McEwan, CEO, RBS Group
- A summary of what to expect in the Report
- An overview of the Fund
- An infographic summarising the impact of the Fund by region

This information helps set the remainder of the Report (the case studies and conclusion) in context.

Acknowledgements

Of course, we at the RBS Group cannot claim all the credit for the achievements highlighted in this Report, nor would we want to. At the end of the Report, you will find listed all the not-for-profit organisations that have played an integral role in making the Skills & Opportunities Fund such a success. To these organisations, as well as to the project participants, our project delivery partners and the members of the public who voted in their thousands, we cannot convey sufficient gratitude.

Reporting

At the outset of the programme, PNE were engaged to help establish and manage a robust reporting structure, capturing a pre-defined set of metrics, which form the basis for the statistical information in this Report.

This can be broken down at a brand, regional and organisational level by: amount funded; number of people reached; number of qualifications attained; number of people entering into employment; number of new jobs and number of new businesses started, as a result of the Fund.

In addition, as part of the application criteria, all funded organisations were asked to complete quarterly reporting pro-forma to enable tracking of longer-term project outcomes. The projects that received funding in December 2018 will continue to provide updates for up to 18 months, as the benefits for participants begin to manifest themselves.

About the Fund

Background

On 11 May 2015, we announced a new £2.5m annual Fund to provide opportunities in some of our most disadvantaged communities across the UK and the Republic of Ireland. Open to not-for-profit organisations, including charities, social enterprises, community groups and state-funded schools and colleges, the Fund was aimed at supporting projects that would help people to learn new skills, develop their financial capability or start a business. That Fund was the Skills & Opportunities Fund, helping people help themselves and contributing to stronger communities for everyone.

To administer the Fund, seven regions covering the UK and the Republic of Ireland were identified, with RBS Group Regional Boards setting priorities and overseeing a pre-defined allocation of funds for each region. Eligible organisations were invited to apply for individual grants of up to £35,000/€35,000, before regional shortlists were drawn up by each Board to be put to the public vote. Members of the public were then asked to cast one vote in each region, helping the Regional Boards to decide who the final winners were.

Launch stats

In the first ever round of the Skills & Opportunities Fund (R1 2015), we received **1,065** applications in total; shortlisted to **88** to be put to the public vote. Over **24,839** votes were received, with the hashtag *#skillsandopportunities* trending on Twitter*, before the final **42** winners were announced, sharing a total of £1.25m between them.

Almost 4 years and over £10m later, and we've learned a lot along the way, refining some of the logistics of the Fund as we've progressed, to help it resonate more with the different geographic audiences, and to align more closely with the bank's evolving goals. In 2016, we split the Fund into three branded strands: the NatWest Skills & Opportunities Fund in England and Wales; the Royal Bank of Scotland Skills & Opportunities Fund in Scotland and the Ulster Bank Skills & Opportunities Fund in Northern Ireland and the Republic of Ireland. (For the purposes of this document, however, we are measuring the impact of the overall Fund).

We also refined and simplified the initial project criteria from: education, employability, enterprise and entrepreneurship, to enterprise and financial capability, in line with the key strategic areas where we, as a bank, believe we have the greatest power to make a difference.

The final round

We opened the final round of the Skills & Opportunities Fund (R2 2018) for applications in September 2018. Over **501** organisations applied, with a shortlist of **101** drawn up to go forward for the public vote. An impressive **23,225** votes were cast, helping to decide the final **52** winners, who shared a total of **£1,323,724.60** between them, bringing the overall amount issued by the Fund to **£10,000,923.68**

Helping people help themselves in disadvantaged communities across the UK and the Republic of Ireland... a summary of who the Fund helped and what was achieved.

The Skills & Opportunities Fund focused on helping people help themselves. It did this by awarding grants of up to £35,000/€35,000 to charities, community groups, social enterprises and state-funded schools and colleges to launch or extend projects helping people in disadvantaged communities to gain qualifications, find employment or start a business.

Rounds completed

 **8**

Applications made

 **7,248**

Votes cast

 **221,314**

How we helped

Value of funding awarded

 **£10 million**


Qualifications

 **16,760**

Beneficiaries

 **148,064**

Into employment

 **3,963**

Businesses started

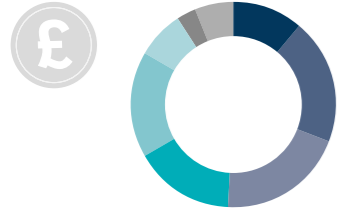
 **1,911**

Jobs created

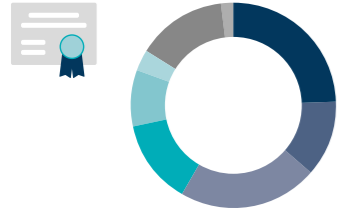
 **2,192**

Regions by comparison

Value



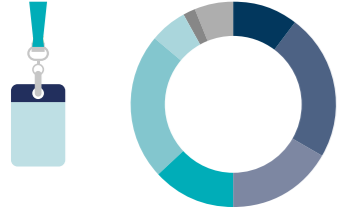
Qualifications



Beneficiaries



Into employment



Businesses started



Jobs created



Royal Bank of Scotland

Scotland



Value:
£1,122,957
Qualifications:
4,116
Beneficiaries:
26,279
Into employment:
402
Businesses started:
131
Jobs created:
194

NatWest

South West & Wales



Value:
£1,601,460.68
Qualifications:
2,234
Beneficiaries:
25,307
Into employment:
497
Businesses started:
209
Jobs created:
212

Ulster Bank

Northern Ireland



Value:
£289,612.50
Qualifications:
2,358
Beneficiaries:
5,642
Into employment:
67
Businesses started:
18
Jobs created:
26

NatWest

North



Value:
£1,999,999.79
Qualifications:
2,023
Beneficiaries:
38,538
Into employment:
878
Businesses started:
450
Jobs created:
539

NatWest

London



Value:
£1,723,375.43
Qualifications:
1,466
Beneficiaries:
17,627
Into employment:
875
Businesses started:
319
Jobs created:
343

Ulster Bank

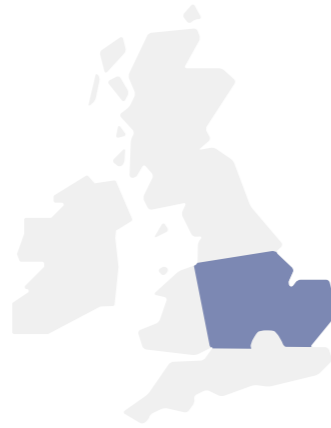
The Republic of Ireland



Value:
£594,425.92
Qualifications:
323
Beneficiaries:
4,220
Into employment:
233
Businesses started:
429
Jobs created:
452

NatWest

Midlands & East England



Value:
£1,962,467.76
Qualifications:
3,678
Beneficiaries:
20,765
Into employment:
637
Businesses started:
298
Jobs created:
350

NatWest

South East



Value:
£706,624.57
Qualifications:
562
Beneficiaries:
9,686
Into employment:
228
Businesses started:
57
Jobs created:
76

Disadvantaged communities

By funding projects that help people from disadvantaged communities learn new skills, develop their financial capability or start a business, the Skills & Opportunities Fund has provided access to opportunities in some of the most disadvantaged communities in the UK and the Republic of Ireland.

But what do we mean by disadvantaged?

Disadvantage can take many forms. However, for the purposes of this report, the term 'disadvantaged' refers to both disadvantaged groups (see definition below) and geographical communities considered as disadvantaged according to their position on indices of multiple deprivation, which are ranked by postcode.

Disadvantaged groups are described by the [European Institute for Gender Equality](#) as:

“Groups of persons that experience a higher risk of poverty, social exclusion, discrimination and violence than the general population, including, but not limited to, ethnic minorities, migrants, people with disabilities, isolated elderly people and children. It should be noted though that the vulnerability to discrimination and marginalisation is a consequence of social, cultural, economic and political conditions and not inherent to certain groups or persons.”

The 'State of the Nation 2017: Social Mobility in Great Britain' report, published by the Social Mobility Commission in November 2017, noted that: **“The chances of someone from a disadvantaged background getting on in life is closely linked to where they grow up and choose to make a life for themselves. There is a stark social mobility postcode lottery in our country today.”**

In many cases, for those facing disadvantage, difficulties can quickly multiply. For example, a recent report highlighted that it is often, “the least qualified adults, who tend to miss out on job-boosting training and education, compounding the difficulties even further.” This in turn, can lead to a cycle of deprivation, which continues from generation to generation.

Helping people help themselves

We believe everyone should have the chance to succeed in life, irrespective of who they are, where they come from, or the disadvantages they face; as do the 446 grassroots community organisations we have worked with to make a difference through the Skills & Opportunities Fund. The expertise of these organisations and the input of the public vote has been essential in making sure that we have helped to create opportunities where they were most needed.

The borough of Tower Hamlets is a case in point. It is the highest ranking area on the index of multiple deprivation in England, and the reality of day-to-day life for many residents is brought into sharp contrast by its proximity to Canary Wharf, where the skyline is dominated by the headquarters of numerous global investment banks.

Not-for-profit organisation and Skills & Opportunities Fund grant recipients First Love Foundation (read more overleaf) are doing amazing work in Tower Hamlets to help sustain residents through periods of crisis, while also supporting them towards building rewarding long-term futures beyond subsistence.



First Love Foundation



Organisation: First Love Foundation

Project: Enabling lives

Funding round: R2 2016

Region: London

Amount funded: £35,000

First Love Foundation exist to ensure that no one in Tower Hamlets has to face crisis alone and to help break the cycle of poverty. They have helped thousands of people to live transformed lives: rapidly resolving short-term crises; providing emergency food donations and high-quality welfare and housing benefit advice at the point of need. In the longer-term, they restore income; help build resilience and improve wellbeing, enabling people to achieve their long-term aspiration of living sustainable lives, with employment and without reliance on charitable food support.

Enabling Lives, a planned employability skills programme, was initially identified to receive a Skills & Opportunities Fund grant in 2016. However, against a backdrop of

widespread changes to the way that benefits were being delivered at this time, the grant ultimately allowed the organisation to respond to increased financial crises and demand for financial literacy support within the Tower Hamlets community.

In total, the First Love Foundation was able to support 1,789 people thanks to the funding, providing crisis support and enabling them to access support via one-to-one sessions and workshops on how to manage their finances effectively and avoid common pitfalls.

The Foundation's support for vulnerable groups was a catalyst to developing greater financial resilience within the Tower Hamlets community. Another positive outcome of the project has been that the Foundation has gone on to work with local government to provide insight into the barriers their clients face. It is their hope that this will help to improve the way that services are delivered in future, relieving pressures on third-sector organisations across the region.

The Foundation continues to work closely with us at RBS Group, with staff from NatWest City branches regularly contributing to fundraising events and volunteering at crisis centres. Local CEO, NatWest, Samuel Okafor, is also a Trustee of the charity.

“That first step through the foodbank door is the hardest step that you'll ever make but it's the best step you'll ever make because it's the best support, the best network and the best advice.”

So far, the project has supported:

1,789
beneficiaries

4
people into employment



Enterprise and Entrepreneurialism

Small businesses represent around 50% of total private employment in the UK. As the UK's biggest supporter of SMEs, we understand the wider benefits that successful entrepreneurs can bring – including a much-needed economic boost to disadvantaged communities. From beauticians to breweries, the Skills & Opportunities Fund has helped to get over 1,911 businesses off the ground.



Saheliya



Lewisham MenCap



Organisation: Saheliya
Project: Pathway to Self-employment
Funding Round: R1 2016
Region: Scotland
Amount of funding: £27,400

Saheliya is an Edinburgh-based specialist mental health and wellbeing support organisation for black and minority ethnic (BME) women and girls aged 12-plus in the Edinburgh and Glasgow areas. Saheliya was set up in 1992 to provide a range of services to BME women suffering trauma and mental health issues; resulting from their lived experiences of discrimination, exclusion, traumatic migration or refugee journeys compounded by gender-based abuses.

Pathway to Self-employment, a partnership project between Saheliya and Cre8te, delivered a mix of group and one-to-one sessions, focused on developing women's business

planning, financial management and IT skills, as well as confidence and language skills, with a view to supporting them to progress into self-employment. Participants also had the opportunity to gain feedback on their business plans and gain access to start-up funding. Further inspiration came in the form of visits from local entrepreneurs.

In total, 53 women took part in the programme, gaining not only business skills, but also valuable life skills and increased confidence. Saheliya staff commented that felt the biggest overall success was the fact that eight of the women taking part had already started their own businesses, with a further seven in the process of developing their ventures. An additional 11 participants have entered employment as a result of the course, and nine have achieved qualifications.

One of the project workers commented: "I have never met a more inspirational group of women, many have come through major trauma as asylum seekers, others are survivors of female genital mutilation (FGM) or domestic abuse, but they all had the determination to better themselves and become financially independent – it was a privilege to work with them all."

"I didn't know anything about how you open up a business before starting the course but I really enjoyed finding out and want to do this in the future."

So far, the project has supported:

- 53** women in total, who have reported an increase in confidence
- 11** women into employment
- 8** women to start their own businesses
- 9** women to gain qualifications



Organisation: Lewisham Mencap
Project: Ignition Brewery
Funding round: 2015
Region: London
Amount funded: £19,440

Lewisham Mencap work with people with a learning disability to change laws, challenge prejudice and support them to live their lives as they choose. Everything they do is about valuing and supporting people with a learning disability, and their families and carers.

Ignition, a vibrant and ambitious start-up micro-brewery, got off the ground in 2015 thanks to a grant from the Skills & Opportunities Fund. Under the guidance of an expert brewer, the project has managed to create a sustainable, not-for-profit company within 3 years and has helped others to replicate the business model in Norfolk and Plymouth.

The project provides long-term supported employment and/or training for 10 people with learning disabilities. It has also opened its own taproom – a community space in Lewisham – where more than 2,000 people have visited to enjoy their beer where it is brewed or to hold and attend events. The brewery has gone from strength to strength since launch and now offers a brewing and packing service to other breweries to create additional income and jobs. Their mantra is: 'More beer, more jobs'.

"I love working at the brewery and Ignition has really changed my life. Before, I didn't have much to do, but now I come to work, I represent the company at other breweries and I sell our beer. It's been a joy and I love it."

So far, the project has supported:

- 10** people so far, who have all benefited from increased confidence
- 1** business launch, which includes a brewery and a taproom
- 2** others to create breweries following the same model in Norfolk and Plymouth

A woman with long blonde hair is looking at a laptop screen. Another person's hand is pointing at the screen. The background is a plain wall.

Financial Capability

At RBS Group, supporting financial capability goes beyond delivering fair products and great service; it is a key strand of our overall Community Programme. Being financially capable means: managing money well day-to-day; planning and saving for the future; preparing for the future and unexpected events; and using credit well but avoiding unmanageable debt.*

In the UK, many currently struggle to manage money well, with far-reaching consequences for individuals, families and society.

* 'Financial Capability Strategy for the UK'



Faithworks
Wessex



ACE (Action in Caerau & Ely)



Organisation: Faithworks Wessex

Project: Money Matters

Funding round: R2 2016

Region: South West and Wales (South West)

Amount funded: £30,000

Faithworks Wessex inspires, supports and equips people on their journey out of isolation and poverty, and into a place where they have hope for the future. They deliver practical projects and befriending to address relational, physical and financial poverty across and beyond the Bournemouth/Poole/Christchurch conurbation, helping people to 'live life to the full'.

Money Matters, the project they received funding for, was designed to bring financial hope to those in crisis, as well as increased knowledge to prevent future crises.

The charity runs a Community Money Advice Centre, part of a national network regulated by the Financial Conduct Authority. They not only provided face-to-face budget coaching and debt advice to help people out of debt, but also ran a series of targeted 'Making the Most of your Money' sessions for students and those in vulnerable situations, such as ex-offenders, older people etc.

According to Alistair Doxat-Purser, Chief Executive of Faithworks Wessex: "Many people locally are facing growing challenges in managing their finances, especially as house prices are so high in the area compared to average salaries."

One woman was referred to the service by a Macmillan Nurse after the death of her husband just 2 months previously. A simple 'fact find' to identify the future income and expenditure she would now face, allowed the organisation to find ways to help her become debt-free within 12 months.

"You have no idea of the burden this has lifted from me."

So far, the project has supported:

1,652
people who have benefitted from increased financial knowledge

1,009
people whose confidence with managing money has increased

2,060
young people (up to the age of 30)

2,391
people in total



Organisation: ACE (Action in Caerau & Ely)

Project: Breaking the cycle

Funding round: R2 2017

Region: South West and Wales (South West)

ACE (Action in Caerau & Ely) support city-wide regeneration initiatives making positive changes in communities throughout Cardiff. The organisation also runs the Dusty Forge, a community centre, where they work with local people to fight poverty and exclusion. Their Skills & Opportunities Fund grant enabled the charity to extend their reach across the city and focus on supporting people in fuel and food poverty, while also building financial skills and confidence.

Breaking the Cycle is run in partnership with Fareshare and Cardiff Foodbank. A Skills & Opportunities Fund grant allowed the project to provide low-income families in crisis with tailored support to build their financial capability skills.

The project was run alongside a dedicated employability support project also run from the Dusty Forge.

ACE developed and delivered a programme of one-to-one support and group sessions for 150 vulnerable participants, focusing on financial literacy skills such as creating budgets and opening current and savings accounts with a Credit Union. They also worked with a team of volunteers to provide ongoing support for participants.

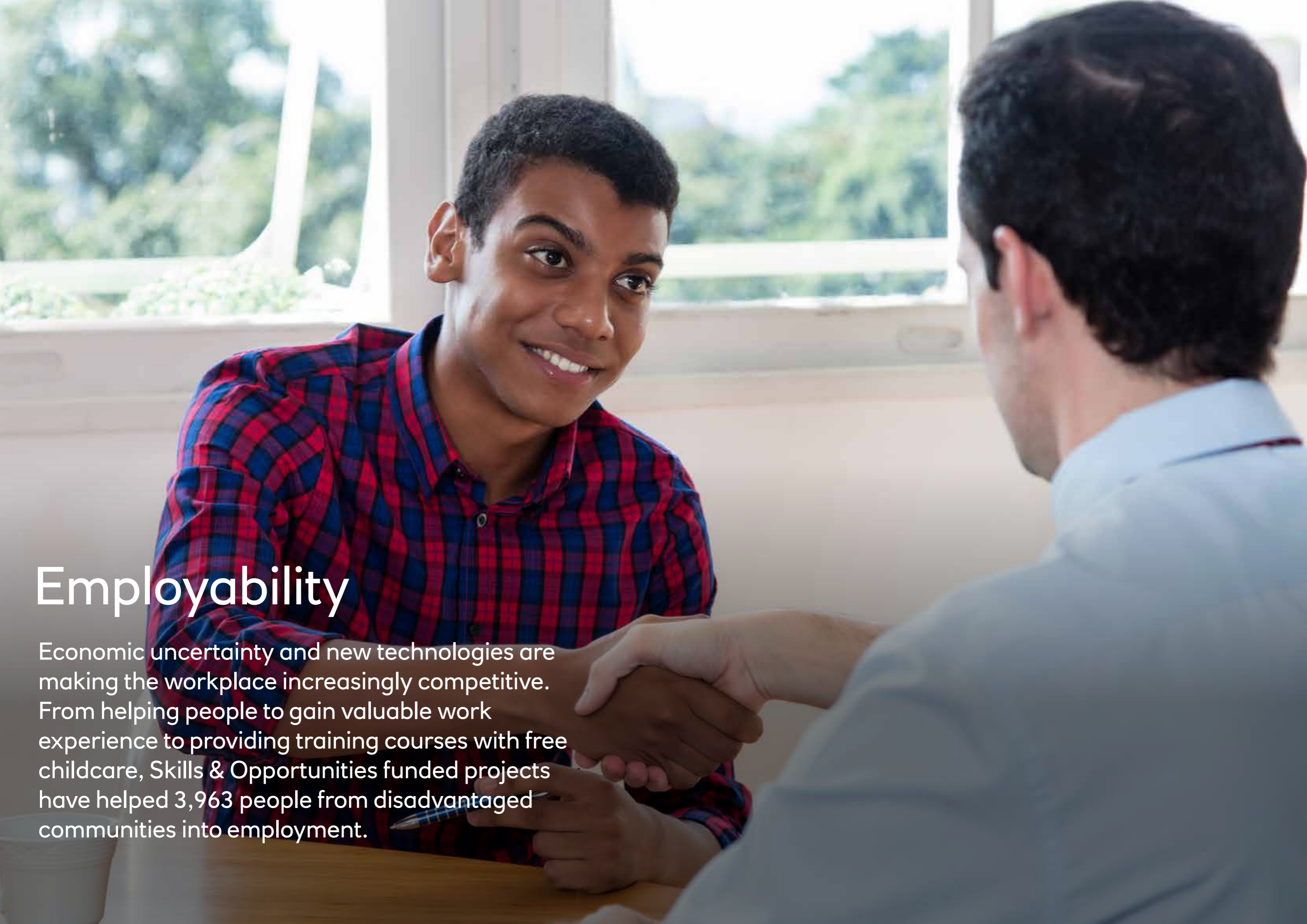
Services provided included regular drop-ins providing information and advice on benefits, budgeting, and reducing energy costs, home visits and workshops with groups. The charity also worked to provide budgeting support to Remploy clients at their office in the city centre.

In total, ACE were able to provide support to 347 fuel poor and vulnerable households, enabling them to reduce energy and water bills, and obtaining essential household items for 19 families through accessing grants. Through carrying out benefit entitlement checks and support for benefit applications, they also enabled vulnerable households to increase their annual household income by an estimated £101,417.

"I now have hope, before I had no hope. Things will get better, I know that now."

So far, the project has supported:

178
people in total, who have benefitted from increased financial knowledge



Employability

Economic uncertainty and new technologies are making the workplace increasingly competitive. From helping people to gain valuable work experience to providing training courses with free childcare, Skills & Opportunities funded projects have helped 3,963 people from disadvantaged communities into employment.



CineMagic



Rural Community Council Of Essex



Organisation: CineMagic
Project: Grace and Goliath
Funding round: 2017
Region: Northern Ireland
Amount funded: £5,000

CineMagic is a young people's charity, established in Belfast, committed to maximising the impact and reach of film, television and digital technologies to educate, motivate and inspire young people, particularly from disadvantaged areas and backgrounds.

Grace and Goliath, a unique film-making programme, empowered a crew of 37 young trainees aged 18-25 to gain industry standard experience and skills with the help of their Skills & Opportunities Fund grant, while helping to produce Cinemagic's second feature film, a comedy of the same name ('Grace and Goliath'). The initiative gave the trainees valuable experience, allowing them to pursue careers in the film and media industry – and giving them their first credit on a feature film.

Trainees were given Industry Masterclasses in Ulster Bank, Belfast over 3 days and were then trained in pre-production by film industry professionals, receiving hands-on experience and mentoring over a month-long film shoot.

As a result of the project, participants now each have a visual example of their work to support them to pursue careers in the creative sector and a number of the young people have set up their own projects and are continuing to work together on various productions.

The film premiered in Northern Ireland in October 2018 to much critical acclaim and aired on BBC2 NI in December 2018.

“A very practical traineeship brilliant in giving you first-hand experience working in the industry and the opportunity to be mentored by top industry professionals.”

So far, the project has supported:

37 trainees from Northern Ireland

11 international trainees

5 premiere events in Belfast, Dublin, London, New York and Los Angeles

80% of trainees involved to secure jobs, further training/education or internships within the industry



Organisation: Rural Community Council of Essex
Project: Abberton Rural Training Project
Funding round: 2015
Region: Midlands and East
Amount funded: £32,000

The Rural Community Council of Essex (RCCE) provides help to rural communities across Essex, addressing isolation, boosting opportunities for employment and education and assisting vulnerable adults. Essex may seem a wealthy county but there is a lot of poverty and deprivation, particularly in rural communities, which have extra challenges due to inadequate or costly public transport, isolation and lack of infrastructure.

The Abberton Rural Training Project focused on education and jobs skills for the long-term unemployed, with the aim of helping those in isolated areas and with additional needs, to gain the confidence to get into work. Their Skills & Opportunities Fund grant provided tutors, food and transport, as well as covering administration costs.

The benefits for participants have been numerous: increased confidence and self-esteem; as well as directly regaining employment or starting to look positively at the prospect of employment, perhaps through volunteering or further education.

Some participants had been isolated for up to 20 years. Often the first step was giving them the confidence to travel from their home. To encourage this, RCCE provided mini buses and free transport from across Mid- and North Essex.

Participants took part in training woodland management, horticulture, carpentry, textiles and crafts, as well as in life and job skills. They also received access to mentoring and advice on self-employment and any benefits that they may have been entitled to.

“The funding has enabled us to provide skills courses for people who are long-term unemployed to help rebuild their confidence, life and work skills, and career prospects.”

So far, the project has supported:

53 people in total (15 of them aged under 30)

1 business start-up

2 full-time jobs to be created

14 part-time jobs to be created

39 qualifications to be achieved



Education

The Fair Education Alliance highlights, in its latest Report Card,* that: “Large gaps between the most advantaged and least advantaged students still remain...Small gaps at primary school level grow... leaving poorer students playing catch up for the rest of their lives.” In this light, the attainment of over 16,760 qualifications by participants in Skills & Opportunities funded projects is all the more impressive – and crucial.



Early Learning Initiative
National College Of Ireland



NYBEP



Early Learning Initiative
National College of Ireland

Organisation: National College of Ireland's Early Learning Initiative
Project: Financial Literacy Programme
Funding round: R2 2017
Region: The Republic of Ireland
Amount funded: €10,000

The National College of Ireland's Early Learning Initiative was developed to address the specific problem of educational disadvantage in marginalised communities. Substantial research indicates that early learning is the foundation for all subsequent learning. The organisation aims to break the generational cycle of poverty through provision, from birth, of an integrated programme of activities, training and support for children, parents and educators.

The Financial Literacy Programme is a successful primary school literacy programme run in after-school clubs and public libraries within disadvantaged communities in inner city Dublin.

After-school clubs are safe places where participation in after-school programmes can make a huge difference in academic and social achievements, as well as providing health benefits. Skills & Opportunities funding enabled the organisation to reach four additional after-school clubs – equating to a further 412 children aged 4-12 – who were furthest behind with maths.

Vast differences exist in the mathematical knowledge of children when they begin school. Unfortunately, those who are among the least advanced of their class remain so throughout their schooling and often give up on mathematics, as their parents don't have the knowledge to help them. On leaving school, lack of mathematical knowledge and financial literacy can then hinder future employment prospects.

Through intervening at an early age, the Financial Literacy Programme aims to break this cycle.

Moving forward, the organisation will be working to establish a co-ordinated training plan for after-school services to help them continue to implement the Programme in a more self-sufficient manner.

“We are grateful for the opportunity to give our children the skills they need to succeed in the real world.”

So far, the project has supported:

88
people in total (81 of them aged under 30)



Organisation: NYBEP
Project: Successful Financial Futures
Round of funding: R2 2016 & R2 2018
Region: North
Amount funded: £20,000

NYBEP (North Yorkshire Business and Education Partnership), has been operating for 23 years and works across Yorkshire and the North-East of England.

Successful Financial Futures is aimed at helping young people to acquire the skills and knowledge that prepare them for the workplace and inspire them to plan for and achieve a successful future.

Their Skills & Opportunities Fund grant allowed NYBEP to pilot this fast-paced programme consisting of three financial modules that increased the

financial awareness and management skills of young people in schools in the more deprived areas of York, North Yorkshire and the East Riding.

In total, the project benefitted 2,000 young people from 10 schools and engaged local businesses, including support from NatWest to directly support students involved in the pilot.

“We are really pleased to receive this funding from NatWest. NYBEP already works extensively bringing schools and employers together to improve the career and employment prospects of young people.”


So far, the project has supported:

5,204
people in total, who have benefitted from increased financial capability, enterprise skills and confidence

Conclusion

When we launched the Skills & Opportunities Fund back in May 2015 with the objective of helping people from disadvantaged communities learn new skills, develop their financial capability or start a business, we anticipated there would be a high level of demand. We could not have predicted however, just how great that level of demand would be, nor the scale of the difference that the Fund would go on to make, through the projects enabled.

In partnership with 506 inspiring not-for-profit organisations, RBS Group employees and the general public, in the last 4 years, the Fund has distributed over £10m and supported over 148,064 individuals, as well as their wider communities, leading to:

 Over **16,760**
people attaining qualifications

 Over **6,009**
new jobs being created

 **1,911**
new businesses




 **113,371**
people reporting increased confidence

The success of the Skills & Opportunities Fund is in huge part testament to the 506 not-for-profit organisations who work tirelessly to support people in some of our most disadvantaged communities. Over the 4 years that the Fund operated, we were privileged to get to know many of the organisations well and see their work at first hand. Many of our staff continue to volunteer their time and expertise to support these great causes.

Most of all, the Fund has been a true testament to what can be achieved when people can access the skills and opportunities to help themselves, building more secure futures and in turn, stronger communities. A huge thank you to the 148,064 participants who have taken the opportunities provided and run with them, providing inspiration to those around them. We hope this is just the first chapter of many in your success stories.

Future focus

With the Skills & Opportunities Fund now at an end, our community focus now turns towards providing much-needed opportunities for female entrepreneurs to flourish. Back Her Business launched in April and you can find out all about the programme here:

-  ulsterbankbackherbusiness.co.uk
-  www.rbsbackherbusiness.co.uk
-  www.natwestbackherbusiness.co.uk



Acknowledgements

To create this report, we gathered data and case studies from across the bank, our partners and funded organisations. Thank you to everyone involved in helping us to record the numbers and share some of the many stories of determination and success that the Skills & Opportunities Fund has played a part in. We also want to thank Sterling Creative, for helping us to bring all the information together into this report and for their communications support for the Fund throughout its lifetime; Project North East (PNE) for managing our grants process; measurement and funded organisations; and John Brown Media for creating and managing the Skills & Opportunities Fund website. Finally, thank you to all the inspiring organisations we've worked with who have helped the benefits of the Skills & Opportunities Fund to reach individuals and communities facing disadvantage across the UK, helping them to help themselves.

Scotland

Aberdeen Foyer
Airdrie Citizens Advice Bureau
Amina Muslim Women's Resource Center
Auchinleck Community Development Initiative
Ayr Gaiety Partnership
Banchory & District Initiative Ltd
Cantraybridge College
Career Ready (previously Career Academies UK)
Ceteris (Scotland) Ltd.
Co-operative College
Craigowl Communities
Deafblind Scotland
Drum Riding for the Disabled, Edinburgh (Drum RDA)
FetLor Youth Club
Forth Community Resource Centre Steering Group
Glasgow Bike Station (registered as Glasgow Bike Shed Ltd)
Glasgow East Women's Aid
Glasgow Film Theatre
Granton Youth Centre
Grassmarket Community Project
GrowBiz (Enterprising Eastern Perthshire Ltd)
Haven Products
Islay & Jura Community Enterprises Ltd
Kidz-Eco CIC
Milan
Move On
Ocean Youth Trust Scotland
Options in Life
Orkney College
Outfit Moray
Paws for Progress CIC
Perth & Kinross Business Community Support Group
PKAVS Minority Communities Hub
Saheliya

Sanday Development Trust
SmartSTEMS
Stirling District Citizens Advice Bureau Ltd
The Langholm Initiative
The Libertie Project Limited
The Marie Trust
The New Tannahill Centre
Tribe Party
Wigtown Festival Company
Young Enterprise Scotland

North

16-2-25 advice advocacy action
AALFY Ltd
Action for Business Ltd
Age UK South Lakeland
Agent Academy
Ahead Partnership
AIM Education
Alpha House Calderdale
Antz Junction
Basecamp Liverpool Ltd
Better Leeds Communities
Bolton Lads and Girls Club Limited
Breckfield Centre
Bubble Enterprises CIC
Bury Society For Blind and Partially Sighted People
Calderdale Wellbeing (Healthy Minds)
Carlisle Youth Zone
Castle Morpeth Disability Association Centre 63
Chester Voluntary Action
Citizens Advice Derbyshire Districts
Cleveland Youth Association / Shape Training
Community Action Northumberland
Dance Syndrome
Darlington Credit Union
Emmaus Sheffield

Endeavour
Enterprise Bridge CIC
Farnworth Baptist Church
Firvale Community Hub
Fourth Action
GIPSIL (Gipton Supported Independent Living Ltd)
Groundwork Manchester Salford Stockport Tameside & Trafford
Groundwork Oldham & Rochdale
Groundwork South Yorkshire
Halle Concerts Society
Hull Truck Theatre Technical Summer School
izi Life Foundation
Inter Madrassah Organisation
Involve Northwest
Knowsley Disability Concern
Learning Partnerships
Leeds Community Foundation
Mahdlo Youth Zone
Mind the Gap
Mustard Tree

National Enterprise Company
North East Business and Innovation Centre Limited
North Lancs Enterprise
North Tyneside VODA
Northumberland Community Development Company
NYBEP Ltd
Oasis Academy Don Valley
Oasis Community Hub: Oldham
One Ark
Ouseburn Farm Charity Ltd
Participate Projects
People and Drugs Ltd (Silx Teen Bar)
QED Foundation
Safe in Tees Valley
Salford Red Devils Foundation
SELNET (Social Enterprise Lancashire Network)
Skills to Shine
Social Enterprise Network (SEN)
Social Enterprise Solutions (UK) CIC
Specialist Autism Services
St Andrew's Community Network
St George's Community Centre
StreetLife
Sustainable Enterprise Strategies
The Lord Mayor of Manchester's Charity Appeal Trust
The Millin Charity
The Oasis Centre
The Well Communities CIC
The Women's Organisation Ltd
Voluntary and Community Action Trafford
Whirlow Hall Farm Trust

Midlands & East

Aaina Community Hub
Access to Business
Amirah Giving Ltd
Anglia Care Trust
Asian Sports Foundation
Aspiring Futures CIC
Aston Performing Arts Academy Ltd
Bangladesh Women's Association
BeatFreecs
Birmingham Disability Resource Centre
Bita Pathway
Brakes Automotive Repair and Training Limited
Business Enterprise Support Limited (BES)
Cambridge and District Citizens Advice Bureau
CASE (Co-operative and Social Enterprise)
Charnwood 20:20
Churchfield Caravan Project
Citizens Advice East Staffordshire
Citizens Advice North Oxfordshire & South Northamptonshire
Colbea
Communities Inc
Community Recording Studio
Coventry and Warwickshire Co-operative Development Agency
Coventry and Warwickshire Reinvestment Trust
DIAL Basildon & South Essex
Dosh Financial Advocacy
Dudley District Citizens Advice Bureaux
Eastern Enterprise Hub
Eden-Rose Coppice Trust
Enterprise CUBE
EVE Trades CIC
Form the Future CIC
Future Projects
Glascote Academy
Heart of England Forest Ltd
Insider Access Ltd
iSE (Initiative for Social Entrepreneurs)
Jobs Education & Training (JET)
Kaine Management Ltd
KeyRing
King's Arms Project
Lets All Eat CIC
MK Snap
Mumpreneurs MK
Nottingham Community and Voluntary Service (NCVS)
NWES World of Work
POW Nottingham
Rural Action Derbyshire
Rural Community Council of Essex
Sikh Nari Manch UK
Skilled and Ready
Soft Touch Arts
South Staffordshire Work Clubs
Sport 4 Life UK
Staffordshire Chambers of Commerce & Industry Ltd
Start Up Enterprise Partnership Ltd

Acknowledgements

Startup Now
The Breakaway Foundation
The Carers Centre Leicester, Leicestershire & Rutland
The Disability Resource Centre
The Mighty Creatives
The Signpost to Polish Success (SPS)
The SWEET Project Ltd
The Y (Leicester YMCA)
Tudor Grange Academy
Urban Devotion Birmingham
Walsall College
Wavemaker Stoke
Wintercomfort for the homeless
Wolverhampton Citizens Advice Bureaux
Worktree
Yellow Submarine
YMCA Bedfordshire
YMCA Birmingham
Your Own Place CIC
Youth Shelter

South West & Wales

1625 Independent People
Access Dorset
ACE
Achievement for All
Age UK Berkshire
Art Shape
Aspire to Be
Assisting Berkshire Children
Babbasa Youth Empowerment Projects CIC
BAWSO
Bodster Equine Assisted Learning CIC
Caerphilly People First
Cardiff City FC Foundation
Citizens Advice Rhondda Cynon Taff
City Gate Church
Clean Slate Training & Employment
Community Action Isle of Wight
Cornwall Marine Network Ltd.
Cornwall Rural Community Charity
Curo Choice
Disability Can Do
EBP South Ltd
Education Through Expeditions
Edventure Frame CIC
Faithworks Wessex
Ffotogallery
Food is Fun CIC
Gower College Swansea
Groundwork North Wales
Groundwork Wales
Heads Up
Headway Salisbury and South Wiltshire
High Tech Bristol and Bath CIC
I Can Do That CIC
John Hampden Grammar School
Julian House
Keep Wales Tidy
Key4Life
Knowle West Media Centre
Launchpad Reading
Learning Links

Manage Money Wales CIC
NewLink Wales
No Limits (South)
North Somerset Enterprise Agency LTD
One Community
Plymouth Food Bank
Prime Theatre (formerly Sixth Sense Theatre)
Purple Shoots Business Lending Limited
Reach for the Sky CIC
Shaping Portsmouth
Simply Do CIC
Smart Savings South West CIC
Somerset Youth Volunteering Network
South Bristol Consortium for Young People
St David's Catholic College
Swindon Advocacy Movement
TechSPARK
The Creativity Centre Educational Trust
The Footprints Project
Tomorrow's People
Unloc
Vi-Ability
Welsh Women's Aid
West Devon Business Information Point Ltd
Women's Rape and Sexual Abuse Centre (WRSAC)
Young Enterprise (Cardiff)
Young Gloucestershire
Youth Cymru
Youth Options

London

15billionebp
31 Tower Hamlets Squadron Air Training Corps
A New Direction
ABACEI
Action West London
Age UK East London
Age UK Lewisham and Southwark
Albert & Friends Instant Circus
Artchoke Trust
Attend
Autus
Bermondsey Community Kitchen
Beyond Food Foundation
Blue Bermondsey Business Improvement District
Bootstrap
Business Education Events
C4WS Homeless Project
Cardboard Citizens
Chain Reaction
Construction Youth Trust
Dagenham Bangladeshi Women & Children's Association
East Potential
Fashion Awareness Direct
First Love Foundation
Hackney Play Association
Hatch Enterprise
IARS International Institute
Inspirational Youth

Inspire!
Islington People's Rights
Kitchenette Karts
Lewisham Mencap
London Sports Trust
London Wildlife Trust
London Youth Support Trust
Nucleus Community Action
Petit Miracles
Portobello Business Centre
Prisoners Abroad
School Food Matters
Settle Support
Somali Integration & Development Association (SIDA)
Streets of Growth
The AHOY Centre
The ClementJames Centre
The Hackney Pirates
The House of St Barnabas
The Mary Ward Legal Centre
The Royal Society for Blind Children
The Winchester Project
Tower Hamlets Education Business Partnership
Training Link
Urban Development
West Lea School
West London Mission
WISE Youth Trust
Young and Inspired
Young Lewisham Project

Northern Ireland

Ballybeen Women's Centre
Ballycastle Town Market C.I.C (Naturally North Coast & Glens)
Ballymena Business Centre
Causeway Enterprise Agency
Cinemagic
Co-operation Ireland
Dungannon Enterprise Centre
Flourish NI
La Dolce Vita Project
Lenadoon Community Forum
MACS Supporting Children and Young People
NDDO Limited
Sentinus
St Joseph's PS Slate Street
West Bann Development
Work West (West Belfast Development Trust)
Young Enterprise Northern Ireland
Youth Action Northern Ireland
YouthBank International

Republic of Ireland

An Cosan
CELT - Centre for Environmental Living & Training
Citywise Education
Culture Connect
Daisyhouse Housing Association
Dress for Success Dublin
EPIC

GIY
Good Shepherd Cork
Inner City Enterprise.(ICE)
Innovate Dublin
Irish Girl Guides
Irish Youth Foundation (IYF)
Jobcare
Longford Women's Link
National College of Ireland, Early Learning Initiative
National Youth Federation t/a Youth Work Ireland
NCAD Access Programme
North Leitrim Mens Group
Partas
Quality Matters
Roscommon Women's Network
Sligo Volunteer Centre
Southside Partnership DLR CLG
Spina Bifida Hydrocephalus Ireland
St John of God School - Island Bridge
Suas Educational Development
WALK PEER Programme
Walkinstown Greenhills Resource Centre

If you would like to contact us about the contents of the report, or if you have any questions about our support for enterprise, please email:
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