

# The Circle Fund

Small Sums Make Big Change

A partnership between:



NatWest  
Group



“

*The Circle Fund helped me when no one else would*

- Survivor

”

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Impact report 2020-2023

# THIS REPORT

Through the Circle Fund, co-created with survivors, SafeLives and 137 frontline services have been able to provide vital support to more than 4000 survivors of domestic abuse.

This report outlines the impact of the funding, identifies the strengths of the process, and points the way to a new three year phase of the scheme in 2024, with the continued support of NatWest and a further donation of £1m.



**[The Circle Fund] helped me when no one else would.**

**This was the first trip we have had as a family and it was fabulous - so grateful for the help.**



NatWest Group



Ending domestic abuse

## THE PARTNERSHIP

Since 2019, the partnership between SafeLives and NatWest has been built upon shared objectives and values:

- Service and support aimed at everyone
- A keen focus on what works, with an ambition to create positive and sustainable system change
- UK wide

NatWest was the first bank in the UK to offer this level of financial support to survivors of domestic abuse.

The partnership has directly resulted in a SEVEN-FOLD increase in helping customers experiencing economic abuse.



**This fund has made a significant contribution toward victims becoming survivors of abuse, ending the cycle of abuse, and becoming independent.**

# TOGETHER: A TIMELINE

## 2019

Recognising that economic abuse impacts 1 in 6 women in the UK, NatWest asked SafeLives to provide support in developing and implementing improvements to how the bank responded to customers experiencing domestic and economic abuse. SafeLives, in collaboration with Surviving Economic Abuse, provided training for specialist customer-facing teams, alongside communications to raise awareness of the issue.

SafeLives, Surviving Economic Abuse and NatWest worked together on the '5 Signs of Economic Abuse' campaign for 2019's annual #16Days, which highlights violence against women. This was launched at the Houses of Parliament.

SafeLives' CEO Suzanne Jacob presented to the NatWest board, highlighting the fact that employees could be experiencing or indeed perpetrating domestic abuse and discussing what employers can do to support staff.

## 2020

NatWest launched a bank-wide review into coerced debt with the support of SafeLives.

NatWest donated £1 million to SafeLives to enable the charity to work with survivors and frontline domestic abuse services to co-create a fund to help victims of domestic abuse to safety and recovery.

SafeLives created a steering group of survivors and experts who met to design and create the fund.

**2021**

The Circle Fund is launched after a pilot with 9 services

**2022**

First report published on the impact of the fund, which at that time had supported 123 frontline services and distributed over £683k

**2023**

Concluding findings shared with NatWest and the decision to donate a further £1m

**2024**

Circle Fund renewed and impact celebrated with an event for survivors and services at the Houses of Parliament.



# THE CIRCLE FUND

In the summer of 2020, NatWest worked with SafeLives to donate £1 million to help victims and survivors of domestic and economic abuse, with a request for the charity to design a fund that, in a similar vein to the success of a scheme in Australia run by the National Australia Bank, would cut out the middleman and work simply, quickly and efficiently, recognising that many existing funding streams were limited and time-consuming to apply for.

## Key objectives:

- The fund to be spent creatively, in ways where it was most useful, or areas that weren't covered by other grants.
- The project was to support victims and survivors across the four UK nations.
- SafeLives wanted to ensure the money reached the widest number and range of people through an easily accessible scheme via a network of frontline services, particularly smaller, specialist services working in marginalised communities who might otherwise be under-served and seldom heard.

## The scheme would fund survivors in three particular areas:

1. **Crisis and intervention:** e.g. Paying for hotel rooms, travel costs to a refuge.
2. **Establishing Safety:** e.g. Relocation costs or safety devices/equipment.
3. **Recovery and Resilience:** e.g. Fixtures and fittings for the home, technology to access education and support.

## HOW THE FUND WORKED

- SafeLives aimed to reach up to 150 frontline services, offering Circle Fund grants of up to £2,500 each year to be spent directly in support of survivors.
- Grants for individual clients were capped at £500. However, services could apply for more than one grant per client per year.
- Applications were strongly encouraged from smaller organisations supporting communities who are marginalised, for example, because of their ethnicity, LGBTQ+ identity or disability.
- Grants were to be open and flexible, with only legal fees excluded from the Circle Fund.
- SafeLives' administration costs and expenses for developing and co-creating the project were capped at no more than 15% to ensure as much of the funding as possible was spent directly on grants.
- SafeLives issued funding directly to services for onward distribution to survivors.
- Services decided how to utilise the funding based on need, and could issue grants to survivors by bank transfer, in cash, via vouchers or prepaid cash cards. Services can also directly purchase goods or services for the client.
- This freedom meant that clients could access the fund quickly and safely, regardless of whether they have access to a bank account or debit card.
- These decisions were made by the service in conjunction with the client, to ensure survivors are treated with trust and dignity.
- Individual grants to survivors could be released by services in emergency cases within 24-48 hours. Other grants can be accessed over a longer period as needed.



**One of the easiest (and most beneficial) funds that we've ever had the pleasure of accessing**

*- service feedback*

## WHO HAS THE FUND REACHED?

137 frontline services across all four nations

£752,736 spent to date

86% of what has been given to services has now been spent with the remainder in the process of being distributed to survivors

Specialist services reached some of the most marginalised groups including LGBTQ+, Deaf, African and Caribbean heritage, Muslim and Arabic speaking, and South Asian communities

### Services by region:

- England - 72
- Scotland - 41
- Wales - 19
- Northern Ireland - 2



**The data reveals the acute needs of those accessing the fund.  
Often this is their only route to help when they require help the most.**

- 93% are female
- 63% have children in the home
- The majority are aged 25-34 (36%), followed by 35-44 (29%)
- 29% have outstanding debt
- 56% didn't know who they held a bank account with
- 62% are White British; 15% are Asian British; 7% are Black/African/Caribbean/Black British
- 15% are migrant victims, who have no recourse to public funds
- 96% could not apply for another fund



## HOW MUCH DID RECIPIENTS NEED?

**The majority of payments were under £250, many considerably less, supporting steps towards resilience and recovery. Transport to a refuge or secure new location and Ring doorbell systems were particularly common items purchased from the Circle Fund.**

- A woman in West Yorkshire, aged between 25-34, requested £3 to buy meat from a food pantry
- A woman in Bradford, aged between 20-24, requested £4.50 to travel to open a bank account
- A woman in Middlesbrough, aged between 20-24, requested £11 for a birth certificate
- A woman in Orkney, aged between 35-44, requested £30 to top up her electricity meter as her benefits were delayed
- A woman in Lancashire, aged 65+, requested £52.97 for new bedding
- A woman in Glasgow, aged between 45-54, requested £65 to buy new household items after securing a permanent tenancy
- A woman in Lancashire, aged between 25-34, requested £90.95 for crockery and cooking utensils
- A woman in South Gloucestershire, aged between 35-44, requested £100 towards the cost of fixing her car
- On behalf of a girl under 16 in West Wales, £150 was requested for animal therapy
- A woman in London, aged 35-44, requested £240 to buy food for her and her children

## A BACKDROP OF CRISIS - FROM COVID TO COST OF LIVING

The Circle Fund was vital to those it reached, the vast majority of whom could not access financial aid any other way. The fund had an urgency with the arrival of the Coronavirus pandemic, and more recently, has been able to respond to the ongoing cost of living crisis.

Against the backdrop of both of these potentially disastrous predicaments, and after years of austerity measures resulting in cuts to vital services, victims and survivors of abuse have been put under increasing financial pressures and therefore vulnerable to even greater harm from abusers.

Not only do these circumstances make some victims/survivors more isolated and dependent on abusers, reinforcing core tenets of how domestic abusers operate, but abusers are using these extreme circumstances to exert further control and manipulation.

## CASE STUDIES

### Sharon\*, 43, Glasgow

Sharon left her abusive partner six years ago. She experienced domestic and economic abuse. She has two children (10 and 16).

There are ongoing child contact issues with their father.

Sharon is in a financially precarious position. She hasn't been able to return to work due to the physical and emotional impact of the abuse. She has developed severe fibromyalgia, a long-term condition that causes pain all over the body.

As rising living costs have added further pressure, Sharon applied to the Scottish Welfare Fund for crisis assistance but was unsuccessful. She was experiencing extreme anxiety as she was increasingly struggling to feed her children. Previously, she had cooked batch meals on a budget, using a freezer which no longer worked. With the grant from the Circle Fund, Sharon has bought a new freezer and has filled her cupboards.



**Thank you so much for helping me move forward. I can now feed my family in the way they deserve again. It is such a relief.**

**Prisha\*, 31, London**

Prisha contacted a local frontline service, from the hospital. Her husband had beaten her so badly that she needed stitches on her eye. When she was discharged, Prisha decided to leave her husband and was moved into emergency accommodation in a hotel with her 18-month-old daughter

Prisha is in the UK on a Spousal Visa. This means that her husband is allowed to work but she is not. Consequently, she cannot access benefits or housing support.

Prisha had arrived at the hospital with nothing at all. Her social worker could not quickly release funds, and without the support of the Circle Fund, she would have had nothing.

The service gave Prisha £200 from the fund to pay for food, clothes and essential items for herself and her baby daughter. While waiting for other support to kick in, the grant offered stability and security, meaning that Prisha was less likely to return to her husband in the short term.

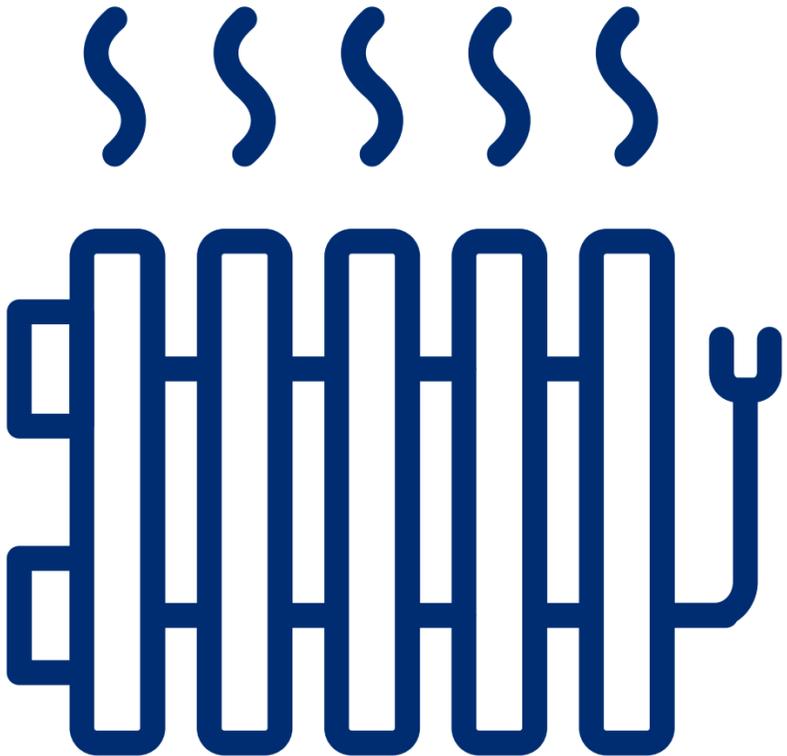


**Sue\*, 65, Denbighshire**

Sue is a victim of domestic violence and suffers from PTSD. She lives on a teacher’s pension and isn’t entitled to benefits. She has struggled with the cost of living crisis as energy prices have soared.

Sue contacted her local service as she hadn’t been able to afford a gas cylinder and therefore went without heating for two weeks. She had been wearing multiple layers of clothing in the house and going to bed early to avoid the cold.

With the Circle Fund, the service gave Sue the money to purchase a new gas cylinder.



**Amy\*, 30, Midlothian**

Amy had recently been assaulted by her partner. The assault took place on the date he was released from prison. Her home suffered substantial damage caused by her partner, including dents in walls and paint which had been thrown over her sofa, walls, doors and flooring. This was a combination of white and red paint, with the red paint, in particular, having hand marks smeared down her walls and cupboard doors.

It was very clear that this living environment was having a detrimental effect on her mental health and wellbeing. Amy spoke of wanting to purchase new flooring but did not have the funds. She stated that every time she came home from work, seeing the paint and damage to her home was a constant reminder of the abuse.

Thanks to the fund, Amy was provided with a payment towards flooring as well as wallpaper to cover her damaged walls. She has reflected that she is really happy to come home now and her home feels like a warm, safe space for her. She has also said that this had an immediate positive effect on her mental health.



*\*names have been changed*

## WHY THE CIRCLE FUND WORKS

- The fund was established by a steering committee of services and survivors, alongside SafeLives. It is designed by those with the greatest understanding of the needs of victims and survivors.
- The speed with which survivors can access the funds is extremely significant. In many cases, this has been essential to them not having to return to an abusive partner and provide safety and food to their children. It has allowed stability in their most precarious moments.
- From books and a haircut to a personal alarm and emergency accommodation, there is a freedom with the fund that ensures different people are supported in the right way, at the right time.
- The fund has been under continuous review to ensure funds are administered most effectively. Some changes were made midpoint in the administration process to streamline the process.

## FEEDBACK FROM SERVICE STAFF

- *“Reporting and administration was simple but efficient. Guidelines were very clear, and the broad remit was incredibly refreshing. Being able to assess applications ourselves and use our discretion was a huge benefit, both to clients and the organisation. Having the money already available meant that we were able to get funds to clients almost immediately via direct transfer, and make a difference very quickly to those who needed it most. In a world where financial assistance often requires extensive form-filling and weeks of waiting for those most in need, the Circle Fund made a huge difference.”*
- *“The biggest impact has been enabling clients to feel safer in their own homes and therefore not needing refuge space. Clients have been able to access safety items really speedily which is great for keeping the impact of resurfacing trauma at bay and for emotional recovery to continue rather than being halted or set back.”*
- *“Being able to create positive outcomes for clients quickly and efficiently has supported the service to strengthen its support model. The fund allowed staff to meet urgent needs immediately and this has a significant positive impact on staff morale and mental wellbeing.”*



**This fund has made a significant contribution toward victims becoming survivors of abuse, ending the cycle of abuse, and becoming independent.**

## THEMES EMERGING FROM THE DATA

The legacy of COVID-19 and the cost of living crisis: Since the inception of the Circle Fund, victims and survivors of domestic abuse and the services that support them have faced unprecedented challenges.

First came a global pandemic and the testing reality of government-mandated lockdowns.

Subsequently, as individuals and organisations have tried to recover, they have faced financial and personal depletion.

This has now been met with rising living costs, especially food inflation, which has led to increased levels of personal debt, potential homelessness and a struggle to manage a basic existence.

These crises have highlighted how isolated and vulnerable victims are, both to further harm and financial precarity. The Circle fund has been a vital lifeline to thousands.

Small sums make a huge difference. The data shows that £250 can change someone's life, especially when we ask people what they need instead of deciding for them.

The most vulnerable seldom have access to other funds. 96% of applicants could not receive funds in any other way. Some don't speak English, some are fearful of contacting police or frontline support services due to immigration status. Some require total anonymity for safety reasons.

These individuals - and their children - are extremely isolated and often financially dependent on the perpetrators.

The fund has also had an extremely positive impact on staff in frontline services. It has empowered staff on the ground to make decisions and to offer help that has direct and immediate impact which has been very rewarding, as well as alleviating growing pressures on services during the cost of living crisis.

The dignity of cash and trusting survivors to use the money most beneficially to them reinforces feelings of agency and control.

The fund recognises the different stages of life after abuse. Alongside emergency provisions, there is equal focus on positively rebuilding a life and maintaining a feeling of safety.

## NEXT STEPS

**SafeLives is delighted to be continuing the fund with a further £1m donation from NatWest with the same focus, drawing on lessons learned. We will:**

- Continue to work with many of the services already taking part, offering longer term grants to allow for better planning plus more support with learning, evaluation and reporting
- Maintain our focus on reaching the most marginalised communities, reaching out to further specialist services, to ensure we are continuing to address gaps and that the fund is known about by those who need it most
- Continue to streamline the distribution of the fund to support the vital work of service providers
- Build long-term influencing goals, drawing on what we've learnt about the impact of the fund, including increasing awareness of the reality for victims/survivors, ensuring victims/survivors of domestic abuse remain part of a broader conversation around the impact of the cost of living crisis, and underlining how significant direct cash transfers are as a means to quickly and effectively support survivors in a variety of ways

# APPENDIX - LIST OF CIRCLE FUND FRONTLINE SERVICES

## England

Adira	Fylde Coast Women's Aid	Oasis Aquila Housing	Victim Support, London Homicide Service
Al Hasaniya Moroccan Women's Project	Hersana	Oasis Domestic Abuse	Voices
Amour Destine	Home Connections Lettings	Pan London	West Mercia Women's Aid
Anah Project	Home-Start East Sussex	Pandora Project	Preston Road Women's Centre
Ashiana Network	IKWRO women's Rights Organisation	Pennine Domestic Abuse Partnership Ltd	Women's Aid Leicestershire Ltd
Aurora New Dawn	Karma Nirvana	Peterborough Women's Aid	Women Centre Halifax
Bambu	Leeway Domestic Violence & Abuse Service	Phoebe Centre	Zinthiya Ganeshpanchan Trust
Basis Yorkshire	LGBTIQ+ Outside Community	Sign Health	
Berkshire Women's Aid	Living without Abuse	Sistah Space	
Birmingham and Solihull Women's Aid	Manchester Women's Aid	Southern Domestic Abuse Service	
Birmingham LGBT	Money Advice and Community	South Shropshire Domestic Violence Service	
Black Country Women's Aid	My Sister's Place	Swale Action to End Domestic Abuse	
Bradford Cyrenians Ltd	Naz and Matt Foundation	The Bridge Project	
Brighton & Hove LGBT	NE Lincolnshire Women's Aid	The Dash Charity	
Brighton DASS	New Era Domestic Abuse Services	The First Step Ltd	
EDAN Lincs	Newport City Council	The Magpie Project	
Fortalice Limited	Next Link	The Sharan Project	
Foundation UK	North Devon Against Domestic Abuse	The You Trust	
FREE2BYou	Nottinghamshire Women's Aid	The Vavengers	

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## Wales

Carmarthen Domestic Abuse Services  
 Domestic Abuse Safety Unit NTH Wales  
 Stori Cymru  
 Victim Support Gwent  
 RCT County Borough Council  
 Shetland Women's Aid  
 West Wales Domestic Abuse Service

## Northern Ireland

Cithrah Foundation  
 La Dolce Vita

## Scotland

ABDN Cyrenians  
 Advocacy Service Aberdeen  
 Central Advocacy Partners  
 Committed to Ending Abuse  
 Domestic Abuse Advocacy and Support Service  
 Dundee Women's Aid  
 Dumfriesshire and Stewartry Women's Aid East  
 Dunbartonshire Women's Aid SCIO  
 East Lothian Council  
 Fife Council General Fund  
 GCC FIN (Glasgow City Council)  
 Glasgow Women's Aid  
 Grampian Women's Aid  
 Kingdom Abuse Survivors  
 Lochaber Women's Aid  
 Medics Against Violence  
 Midlothian Council (Caledonian Project)  
 Moray Women's Aid  
 Motherwell and District Women's Aid  
 NAC General Income  
 Positive Changes Scotland CIC  
 Renfrewshire Women's Aid SCIO  
 Resilience Learning Partnership  
 Shakti (Women's Aid)  
 South Ayrshire Women's Aid  
 The DAISY Project  
 The Manda Centre  
 Wellbeing Scotland  
 West Lothian Council  
 West Lothian Women's Aid  
 Women's Aid South Lanarkshire and East Renfrewshire  
 Women's Aid Orkney  
 Women and Children First (Renfrewshire Council)

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Small Sums Make Big Change  
January 2024

A partnership between:



NatWest  
Group



## ABOUT SAFELIVES

We are SafeLives, the UK-wide charity dedicated to ending domestic abuse, for everyone and for good. And why do we say ‘for good’? Because we want to stop it before it starts. And if it does start, we want a response that provides long-term, wraparound support to decrease the chance it will happen again.

We work with organisations across the UK to transform the response to domestic abuse. We want what you would want for your best friend. We listen to survivors, putting their voices at the heart of our thinking. We look at the whole picture for each individual and family to get the right help at the right time, to make families everywhere safe and well.

Together, we can end domestic abuse.

Charity no: 1106864  
Scottish charity no: SCO48291  
Company no: 5203237  
Contact: [info@safelives.org.uk](mailto:info@safelives.org.uk)



Donate - Help us change lives

Domestic abuse is not acceptable, not inevitable, and together we can make it stop. For everyone. For good. With your support we know we can end domestic abuse, for good

To support SafeLives’ work donate via the QR code or by visiting [safelives.org.uk/donate](https://safelives.org.uk/donate)

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