

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

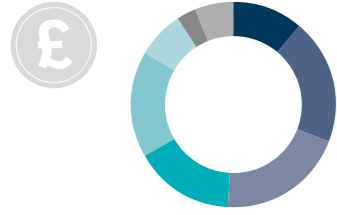
 **1,911**

### Jobs created

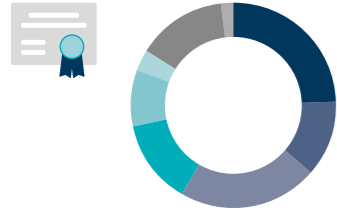
 **2,192**

### Regions by comparison

Value



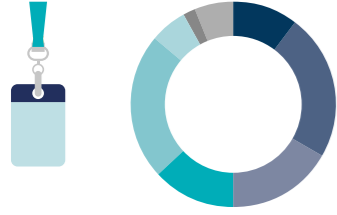
Qualifications



Beneficiaries



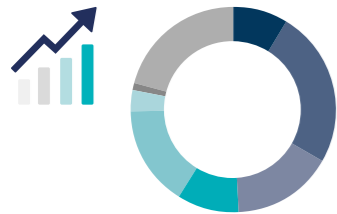
Into employment



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

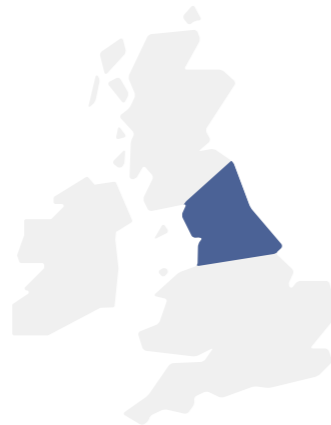
Northern Ireland



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

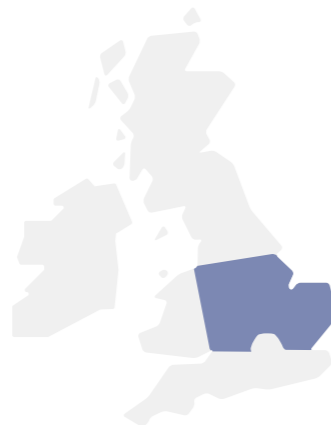
The Republic of Ireland



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.

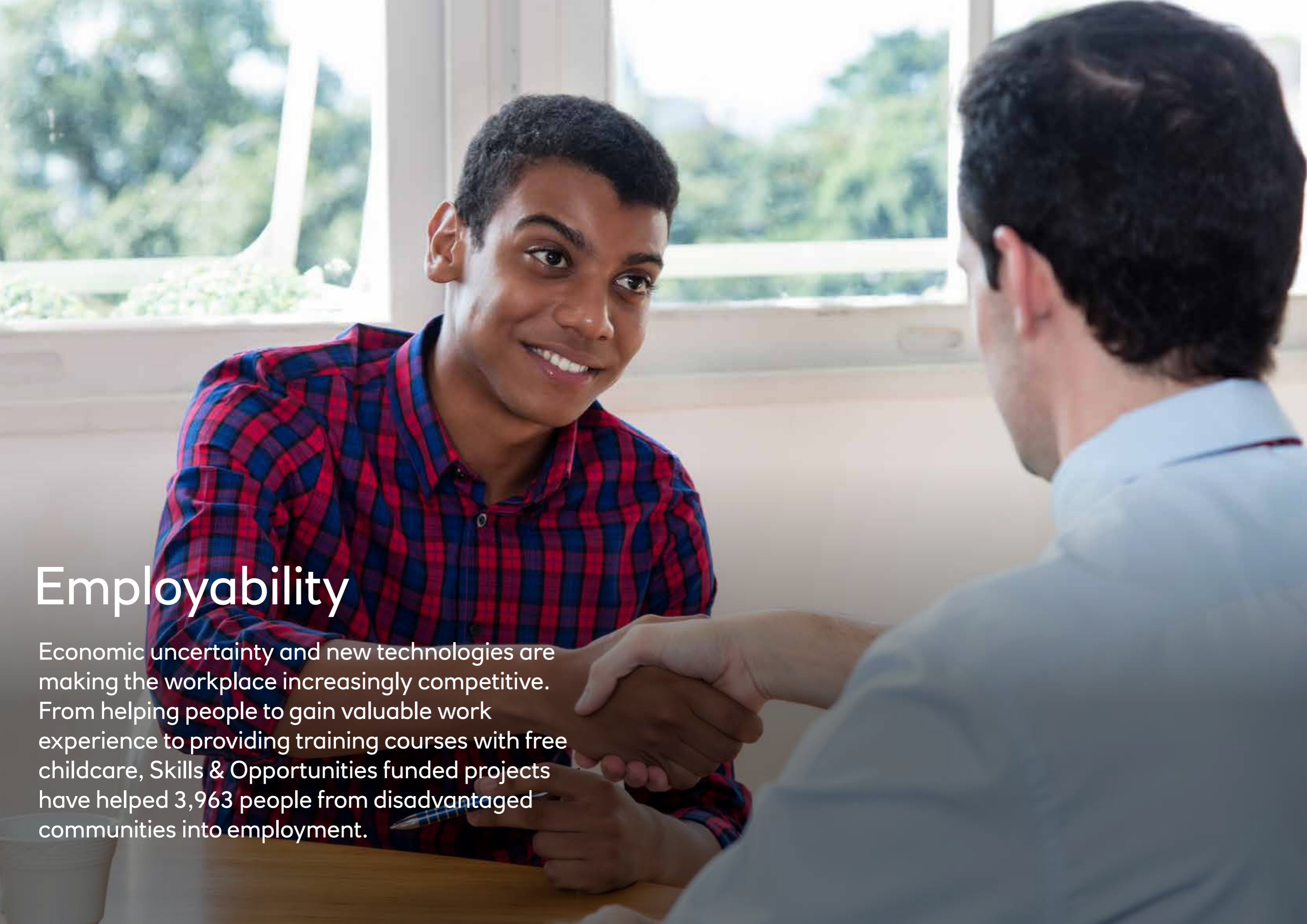
In total, ACE were able to provide support to 347 fuel poor and vulnerable households, enabling them to reduce energy and water bills, and obtaining essential household items for 19 families through accessing grants. Through carrying out benefit entitlement checks and support for benefit applications, 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](http://ulsterbankbackherbusiness.co.uk)
-  [www.rbsbackherbusiness.co.uk](http://www.rbsbackherbusiness.co.uk)
-  [www.natwestbackherbusiness.co.uk](http://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  
Beta 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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