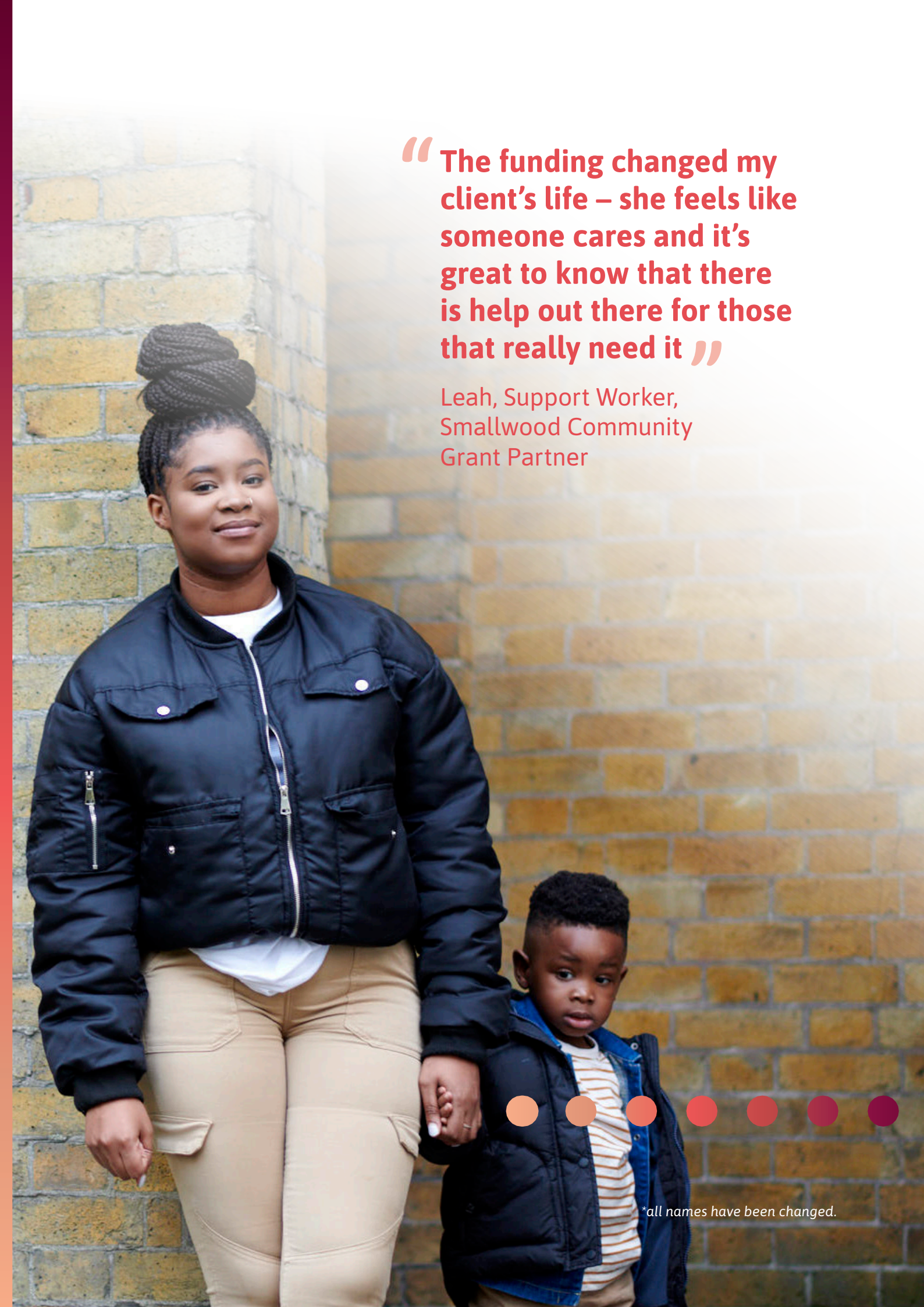


SMALLWOODTRUST

Enabling women to be financially resilient

**STRATEGIC
PLAN
2022-2024**





“ The funding changed my client’s life – she feels like someone cares and it’s great to know that there is help out there for those that really need it ”

Leah, Support Worker,
Smallwood Community
Grant Partner

**all names have been changed.*

Contents



Foreword	2
Theory of change and gender lens framework	4
Headline priorities 2022-2024	5
Measuring success against our headline priorities	7
Our approach to developing workable models	8
Case Study - The value of integrated partnership working	9
Enabling factors	10
What we will do – our role	13
Our grants	14
Building blocks towards our impact goals	16



Foreword

The Smallwood Trust has been helping women across the UK out of poverty for 135 years. Our programmes provide grant funding and support to enable women to become financially resilient and to ensure economic systems work for them rather than against them.

Half of the UK population are female – therefore our approach not only matters for individual women, enabling them to thrive economically and overcome financially stressful events, it is also critical for the UK economy.

However, we have arrived at a critical moment. The COVID-19 pandemic has sent economic and social shockwaves across the globe. Women on low incomes were already struggling with multiple inter-locking disadvantages that kept or pushed them into poverty and the pandemic has exacerbated the situation for many.

We responded to this crisis by tripling our grant expenditure from £1.4m in 2019 to £4.5m in 2020 and over the past five years we have supported a growing 'eco-system' of funding to individuals, service delivery organisations and policy and influencing activities. Yet, there is still a long tail of financial uncertainty for many women.

To this end, the Board have agreed to make an additional £5m available from our expendable endowment over the next three years to supplement the annual income from our investments and any external funds that we secure. This will enable the Trust to continue to award grants at an increased rate, helping women respond to the ongoing financial aftershocks of the pandemic and emerging crises such as

increased fuel and household costs, the uncertain job market for many and ongoing caring responsibilities.

Over the next three years, we will continue to meet the immediate needs of women faced with financial insecurity, but we will also put an increasing focus on tackling the root causes of gendered poverty, acting as a catalyst and convener to fund and facilitate programmes that enable local communities to develop their own solutions to reducing gendered poverty. We will aim to link these local solutions and share innovative practice with national policy and infrastructure activities – including strengthening local and national infrastructure where it meets our strategy.

We will aim to be a trusted partner working together to achieve economic justice for women. We are interested in devolving power through our grant-making by building on the work already started through our community grant partnerships. We also believe that a combination of lived, learned and professional experience will be crucial to us accomplishing our goals.

“ Partnership working will be even more vital in tackling gendered poverty in the future ”

Paul Carbury, Chief Executive of the Smallwood Trust



To achieve our ambitions, we will also invest in our people and infrastructure so that we can work alongside communities to support them to improve economic and social outcomes for women. This strategy is an extension of our increased learning, programme data, comprehensive feedback and knowledge from the organisations we fund, and the lived experience of women in poverty over the past five years.

Though we will continue to significantly increase the funding available from our own investments, we will be open to co-funding and developing initiatives with other funders and stakeholders. This learning approach chimes with our ambitions to help shift more power to local communities and women with lived experience.

The last 24 months has taught us that we will have to remain flexible, nimble, responsive and focused within our strategic framework. Finally, we know that organisations working with women are very aware of how systems can make women's poverty worse, but that they often do not have the time or capacity to push for change.

We will support these organisations in their core work and also look to identify and adopt models from other sectors when they have the potential to meet our mission. We believe by working together in this way, we can transform the lives of many more women.

The Smallwood Trust Board

D'Arcy Myers (Chair), Maureen Margrie (Vice-Chair), Rachael Bailey, Catherine Hine, Dr Ambreen Shah, Faeza Vaid MBE

Chief Executive: Paul Carbury

December 2021



Theory of change and gender-lens framework

We have developed and refined our theory of change and gender-lens framework. We will measure our progress towards these longer-term goals:

The problem

UK Poverty is gendered. Women are more likely to live in poverty than men. Women’s poverty is largely explained by the unequal position of women in society which is exacerbated by caring status, ethnicity, health, age, sexuality, gender and disability. Systems such as the labour market, the design of social security and the role of paid and unpaid care all contribute to gendered poverty.

Without a gender lens, existing gender inequalities are reinforced and the root causes of gendered poverty persist.

Priority groups

The Smallwood Trust aims to make change for women 18+ in or at risk of poverty and the organisations that support these women. We will use intersectional analysis to ensure that we work alongside women and groups who will benefit the most from our funding.

Strategic Mission

To find solutions to the root causes of gendered poverty so that:

- 1. UK women are free from poverty and have a sustainable and secure financial future**
- 2. Future generations of UK women less likely to live in poverty**
- 3. UK women live in a society that equally values their contribution**

Outcomes

The changes that we think will contribute to our longer-term goals are:

For women	For organisations	For society
Women have opportunities and power to improve their standards of living and fulfil their potential	There are thriving, accessible and supportive community networks for women	Decision-makers work to end gendered poverty and undertake impact assessments of their decisions that affect women
Women have the confidence, tools, skills and support to overcome financially stressful events	Civil society works in collaboration with the public and private sectors to end gendered poverty	Women with lived experience of gendered poverty have an equal voice with others when decisions are made that affect womens lives
Women feel able to manage their finances well	Organisations have access to the information, skills and resources required to provide sustainable services for women	The economy works to end, not exacerbate, gendered poverty
Women are empowered to make changes to systems of gendered poverty	The voices of those seeking to tackle gendered poverty and its root causes are amplified	Economic stimulus packages serve women

Headline priorities 2022-2024

We will aim to support as many women as possible, however we also want to build on our previous work to have a deeper impact. Therefore over the next three years we will prioritise the following three changes to help reduce gendered poverty:



1. Target our funding to women who are most at risk of poverty, enabling them to have more power, opportunity and skills to thrive and become financially resilient



2. Develop workable place-based models that tackle the root causes of gendered poverty and have the potential to scale or be adopted elsewhere



3. Support accessible and sustainable networks for women enabling them to be empowered and have agency within their local communities

In numbers



Help
50,000

women to access
Smallwood Trust
funded programmes



Spend at least
£8 million

in grant funding, support and
sharing learning from Smallwood
Trust's endowment funds, also
working in partnership with other
funders to support our goals



Support
2,000

organisations led by and
serving women, across our
grant-making and capability
building activities

“ This grant made such a difference to me and my 6-year-old son. It enabled me to feel less anxious and to be able to feed us and pay bills. ”

Smallwood grant recipient

“ Me and my children had nothing as we had to leave our home due to domestic violence, and the grant helped us move into new accommodation and buy household items ”

Alison, Smallwood grant recipient



**all names have been changed.*



Measuring success against our headline priorities



1. Target our funding to women who are most at risk of poverty, enabling them to have more power, opportunity and skills to thrive and become financially resilient

- We will continue to address the immediate needs of women, aligned to our founding mission, through grants to individuals and frontline delivery partners, amplifying their lived experience to influence wider transformational change
- Women who access our funds and programmes will report improved outcomes in mental health and well-being, financial resilience, housing stability, employability and life skills
- Women with lived experience and women's sector organisations will co-lead on the development of new programmes and help strengthen existing ones



2. Develop workable place-based models that tackle the root causes of gendered poverty and have the potential to scale or be adopted elsewhere

- We will work with at least three local place-based partnerships to challenge, reform and improve systems that contribute to gendered poverty
- We will seek to influence and strengthen the links between local solutions and national policy
- We will work in partnership with other funders and stakeholders to identify and define collaborative opportunities that can contribute to place-based change
- We will take a 'test and learn' approach to this funding and share learning of what works and what doesn't with other local, regional and national decision-makers and stakeholders

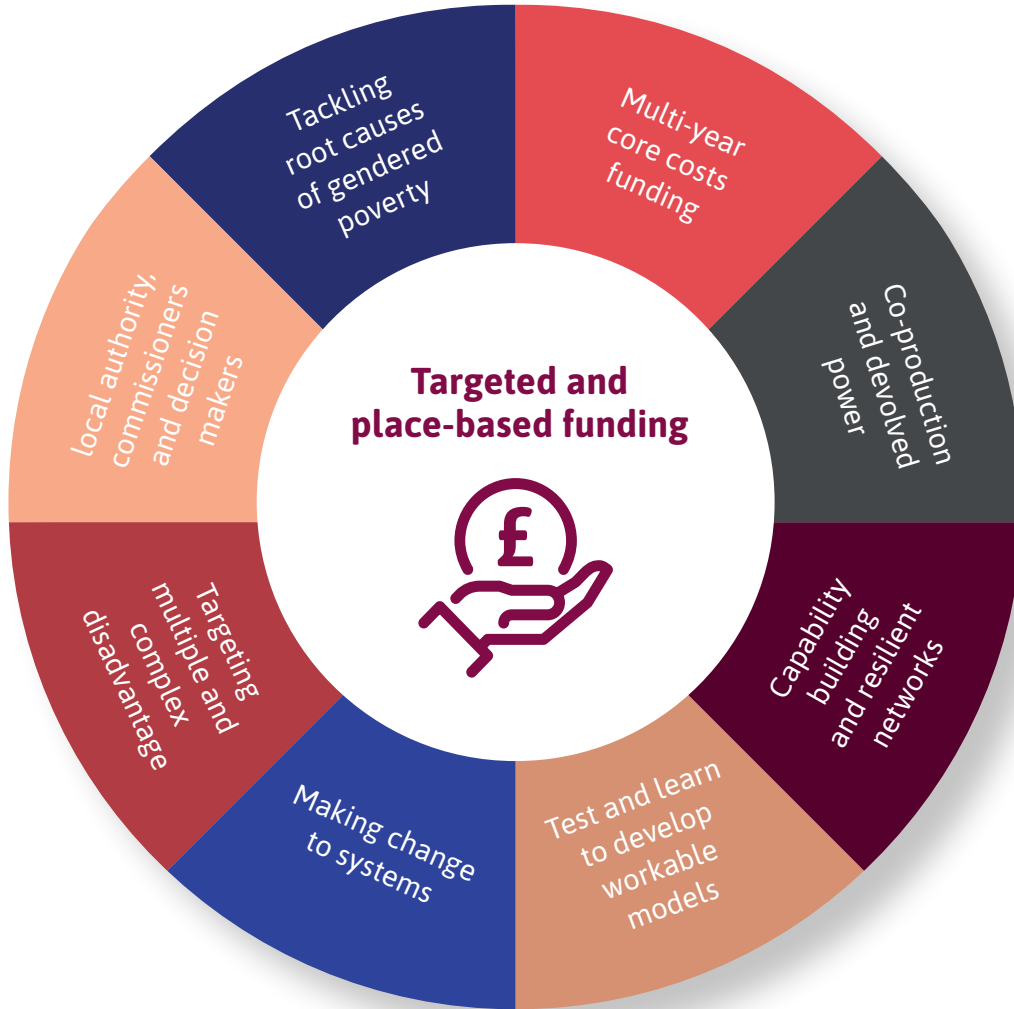


3. Support accessible and sustainable networks for women enabling them to be empowered and have agency within their local communities

- We will continue to develop and expand our community grant partnerships, devolving power to local organisations to award grants and provide support to individual women
- We will co-develop a capability building programme in partnership with our organisational delivery partners, enabling them to share learning and access practical organisational development resources
- We will invest in Smallwood's staff and processes to support the ongoing sustainability of resilient networks for women and the women's sector

Our approach to developing workable models

Programme Components



Foundations

- Amplifying lived experience to influence structural change
- Knowledge, data, research and learning
- Portfolio of fundable organisations and programmes
- Links / facilitation to national policy organisations

The value of integrated partnership working

Case study

There is an established need for specialised services, particularly in relation to violence, abuse and mental health, and an emerging evidence base on the benefits that gender-sensitive services can bring. The aim of the Coventry Women's Partnership is to improve outcomes for vulnerable women locally by providing a more joined-up, needs-led service across five women's organisations. The project was a three-year pilot funded by the Smallwood Trust and co-ordinated by the Women's Budget Group.

Women reported substantial – and statistically significant – improvements in their mental health, physical health, relationships, finances, debt, legal status and housing. Service staff also reported that increased collaboration, more effective referrals and greater knowledge of partner services had improved the quality of services and, as a result, also outcomes for women.

Just Economics evaluation of the Coventry Women's Partnership which has now been funded for a further three years.

COVENTRY
women's
PARTNERSHIP
Supporting Women - Connecting Services



Enabling factors

Governance

The Board will ensure that all programmes will be aligned with the Trust’s mission and impact goals.

The Board have adopted the Charity Governance Code which sets out seven principles for good governance practice for charities in England and Wales. Each year the Board will agree an action plan and development programme to support our governance.

The Board have implemented a Board Shadowing Programme to provide women with lived experience of poverty the opportunity to gain valuable insights into our Board’s operations as well as to achieve one of our key objectives of giving women with lived experience a voice in discussions and decisions about gendered poverty.

Equity, diversity and inclusion (EDI)

We will develop and publish an EDI Action Plan to strengthen our funding practices, policies and procedures, so we can be even more intentionally inclusive in our approach.

Our work as an organisation on equity, diversity and inclusion is about ensuring we have a culture (which includes Board members, staff, consultants and any volunteers) that encourages people of all backgrounds and experiences to feel they have a key role in delivering our mission. We believe that by having a diverse organisation we will be able to meet our objective of reducing gendered poverty more effectively.

Organisational development

We will invest in our culture, knowledge, systems and skills and build our own capability to deliver on our plans.

This investment will include improved data and learning, increased support to funded organisations and identification of innovative models that can be adapted for Smallwood’s mission.

All of our staff will be valued equally and represent the women we serve. We will spend time and resources in defining and understanding what diversity means for the Trust and look at developing digital solutions to enable the grant-making process to be more inclusive and efficient, reducing bureaucracy for applicants.

Partnership, collaboration and lived expertise

Partnership will be a key feature of the Strategic Plan and will include:

- Co-production and participatory grant-making with women with lived experience of poverty
- Working alongside organisations led by and serving women to co-design and implement new initiatives
- Co-funding and working with other funders who share common goals
- Engagement with other stakeholders to support longer-term systems change that benefits women such as local government, commissioners and government departments, where appropriate, to further our mission

Evaluation, learning and insight

We will commit to a culture of continuous learning and improvement, working in the open to exchange knowledge and support change with local and national partners.

For each year of the strategic plan we will publish an Impact and Learning Report that will highlight progress towards our Headline Priorities and longer-term goals. This will include publishing data on how we are reaching women who are most at risk to poverty.

We will aim to ‘live our values’ and develop mechanisms to be accountable to women with lived experience.

We will actively seek learning and insights from others and, where appropriate, integrate innovative ideas from other sectors into our grant-making programmes.

Investment strategy

The Board wish to support an increase in the grant-making from our own investments over the period of this strategic plan to help meet the need and demand and to help more women out of poverty.

The Board have agreed to create a ‘Stabilisation Fund’ of initially £5 million from the expendable endowment to allow the Trust to increase its grant expenditure and/or to cover any shortfall in investment income. This will enable the Trust to have an annual grants and support budget of c.£2.7 million excluding external or partnership funds secured.

The Board will explore how we could develop a more mission-related approach to the management of our investments.





The funding has had a massive impact on our organisation. We would not have survived this challenging period without it. We were able to maintain our existing mental health and support services but also deal with an over 300% increase in the number of service users we supported. Thanks to this funding, we have safeguarded over 300 women that we would not have been able to support otherwise.

Bushra, Director, women's community organisation

If you could see the smile on my face and the pressure the grant has taken away from me you would begin to understand that if I had not been given the opportunity to apply for a grant, I would have to sell sex into the darkest hours of the night, often not making enough to pay for a sofa so I would be street homeless. For that I am so grateful, and also that I have a safe place that is mine.

Sharon, Smallwood grant recipient



**all names have been changed.*

What we will do – our role and our grants

Our role

The Smallwood Trust has a clear and defined role by providing gender-focused funding, including cash grants to women to support their financial resilience. While there are numerous other funders that give grants and support to women, we are one of only a few that adopt a gender-lens with our grant-making. We are in a unique position of operating across a number of sectors including the women's sector, the wider funding and policy sector and with links to the private and statutory sectors. We will aim to build and use our funding and influence across all these sectors.

We will contribute to finding solutions to the root causes of gendered poverty by:

Developing grant programmes that:

- Help to develop inclusive local economies that value care and ensure that women don't face poverty, discrimination or violence
- Contribute to the transformation of the economic safety / empowerment of women
- Disrupt gendered poverty through business models that drive change and collaboration between civil society and other parts of society and the economy
- Amplify the voice and influence of those seeking to tackle gendered poverty and its root causes

Supporting our delivery partners through:

- Developing an open and trusting relationship with them
- Fostering collaboration **between civil society and other parts of society and the economy**
- Providing flexible and targeted funding which is needs-led, responsive and timely
- Acting as a **catalyst for change** by incubating, investing and accelerating promising projects, people and institutions working on solutions to end gendered poverty
- **Building the capability** of delivery partners to ensure their organisations are robust and effective
- Encouraging **innovation** and taking calculated risks in what we fund

Learning from our work through:

- **Shifting power** to the women and organisations closest to the problem and designing our programmes with women with **lived experience** of gendered poverty
- Identifying good practice, **embedding learning and sharing** it with others
- **Convening, connecting and collaborating** with likeminded stakeholders
- Being held accountable by our delivery partners and other stakeholders
- Adapting, learning from and scaling piloted models
- Collaborating to understand the systems that perpetuate gendered poverty

Our grants

All of our grant funding is directed at supporting women in or at risk of poverty to overcome adversity and build a confident, positive and secure future.

We are open to distributing funds on behalf of others where there are common goals. Below are examples of our grant programmes with a summary of how they will support progress towards our headline priorities.

“ The grant helped me out when I needed it the most and when no one else would. I can never express my gratitude enough. Although I have a long long way to go, the Smallwood grant has at least managed to keep a roof over my head for now. Thank you ”

Smallwood grant recipient

Grants to individuals

Providing targeted small grants to individual women who are facing crisis, poverty and destitution to help pay for essential needs such as housing costs, priority debt, loss of income and other financial shocks to help them get back on their feet.



Place-based funding

Developing and working closely with partnerships of organisations united by geography, enabling them to build capability within local communities to change local systems that cause gendered poverty.



Funding for frontline service delivery organisations

Supporting women’s sector organisations to build their capability to sustain vital frontline services.



Community grant partnerships

Working with frontline women’s organisations to distribute grants to individuals on our behalf, shifting the power for decision making to those directly supporting women in poverty.



Developing replicable models and sharing learning

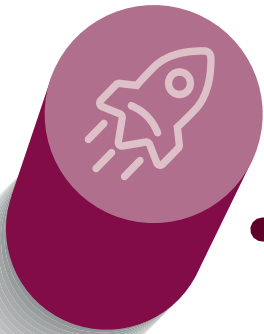
Developing replicable models and funding other initiatives that have the potential to influence local and national decision makers to adopt programmes that help reduce gendered poverty.



Funding to strengthen and link national infrastructure and policy initiatives with local solutions and vice versa.

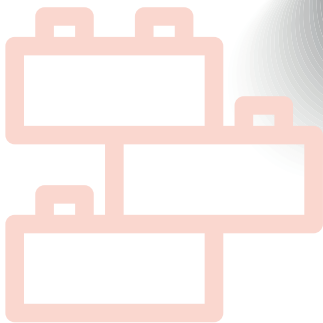


Building blocks towards our longer-term goals



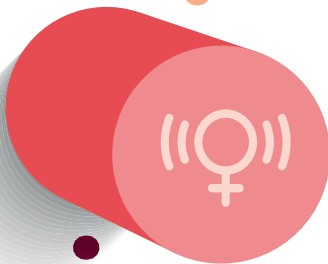
System transformation

Providing catalytic funding and support to test, develop and scale workable programme models that create a more gender-equal economy.



Supporting partners to develop a gender-lens approach

Working with, partnering, sharing learning and bringing together various agencies, institutions, organisations, local and national government to continuously explore good practice and ways to encourage replication and scaling of ideas and solutions that tackle gendered poverty.



Flexible funding to improve social and economic outcomes for women

Providing multi-year funding and capability building support to enable vital services to be sustained and potential solutions to gendered poverty to be identified and adopted.



Resilient communities and networks

Centring lived experience to support the development and building of resilient and accessible networks for women and to support local community groups who are relevant to, and informed by, the lived experience of the women they serve.

“ The grant from Smallwood helped me keep my home and put food on the table for my daughter ”

Frankie, Smallwood grant recipient



**all names have been changed.*

“ We are thrilled to see the Domestic Abuse Bill finally gain Royal Assent and become law. We want to pay tribute to all the victim survivors who bravely shared their experiences and the organisations who worked tirelessly to make this bill better. We are particularly pleased to see economic abuse named and defined in the definition of domestic abuse, bringing this devastating form of abuse into plain sight. The post-separation abuse amendment will also strengthen the bill, protecting victim-survivors from ongoing coercion and control after leaving an abuser, when such behaviour commonly escalates. ”

Nicola Sharp-Jeffs, CEO, Surviving Economic Abuse

Smallwood funded a policy officer and experts by experience programme to support their work on the Bill

STRATEGIC
PLAN
2022-2024

SMALLWOODTRUST

Enabling women to be financially resilient

Our Royal Patron: Her Majesty The Queen



01684 574645



info@smallwoodtrust.org.uk



www.smallwoodtrust.org.uk



Lancaster House, 25 Hornyold Road, Malvern WR14 1QQ United Kingdom

Smallwood Trust is registered in England & Wales under charity number 205798.