

# LLOYDS BANK AND BANK OF SCOTLAND SOCIAL ENTREPRENEURS PROGRAMME

IN PARTNERSHIP WITH THE SCHOOL FOR SOCIAL ENTREPRENEURS AND BIG LOTTERY FUND

## PHASE 1 EVALUATION - SUMMARY REPORT

This impact evaluation was undertaken by the Centre for Local Economic Strategies (CLES). The report presents the findings and recommendations following Phase 1 of the Lloyds Banking Group Social Entrepreneurs Programme. The programme is in partnership with the School for Social Entrepreneurs and Big Lottery Fund.

### HEADLINE FINDINGS

- A well-managed programme providing consistent support to social entrepreneurs across the UK
- Offers a responsive and effective programme design which supports the development of both the individual social entrepreneur and their social enterprise
- Has helped to simulate job creation and volunteer engagement
- Reaches a diverse range of participants and geographical communities
- Played a significant role in sector contribution to social enterprise support

### 2012 - 2017



**1,349** social entrepreneurs supported.



**£6.9M** of Big Lottery Fund grants distributed directly to those leading change in their communities.



**1,303** Lloyds bank mentors involved in supporting social entrepreneurs.



**Over 1/3** of social enterprises operating in the most deprived communities in the UK.



**66%** is the estimated 5-year survival rate of SSE supported social enterprises. The equivalent UK business survival rate is 44.1%.



**328,113** people have benefited from the work of Phase 1 supported social enterprises.



**13,037** volunteers engaged to date.



**3,960** Full Time Equivalent (FTE) jobs created to date.



**1,182** enterprises estimated to remain operating from Phase 1.

# ABOUT THE PROGRAMME

## Launched in 2012, the Lloyds Banking Group Social Entrepreneurs Programme is an action learning programme supporting social entrepreneurs at Start Up and Scale Up level.

The Programme is delivered by a partnership of The School for Social Entrepreneurs (SSE), Lloyds Banking Group and the Big Lottery Fund with a total fund of £12.9m over 5 years. Nominet Trust also supported the programme in 2012/13.

Each year the Start Up programme has run in 12 localities across England and Scotland (varying slightly year by year) and the Scale Up programme has run in Liverpool and London. These programmes have been delivered by SSE's network of schools across the UK, accompanied

by support from Lloyds Banking Group mentors and Big Lottery Fund grants. The programme has drawn on a huge range of individuals and organisations who have supported the delivery of the learning programme as expert speakers and over 1,300 members of Lloyds Banking Group staff have mentored social entrepreneurs across the UK.

In addition to national partners, a number of local programme partners have been involved. Local match funding of £832,943 has been secured over the 5 years including from local authorities such as Cornwall Council, Bristol City Council, Bath and North East Somerset Council, Liverpool City Council, Wigan Council, Solihull Council and Birmingham City Council, as well as from Local Enterprise Partnerships (LEPS) such as Cornwall and Scilly Isles LEP, EU funds such as ERDF (European Regional Development Fund), and trust and foundation partners such as Barrow Cadbury Trust.

### START UP

Idea or project in place  
< 1 year old  
< £15k turnover

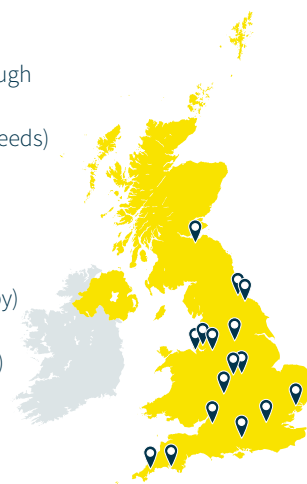
- Project is in the planning or piloting stages and getting ready to start
- 12 – 14 learning days, spread over a year
- Grant of £4,000
- Mentor from Lloyds Banking Group

### SCALE UP

Established organisation  
> 1 year old  
> £15k turnover

- Learn how to scale your organisation from a solid foundation to create even more impact
- 12 – 14 learning days, spread over a year
- Grant of £15,000
- Mentor from Lloyds Banking Group

- SSE Scotland** (Edinburgh)
- SSE North East** (Middlesbrough & Durham)
- SSE Yorkshire & Humber** (Leeds)
- SSE North West** (Liverpool, Salford & Wigan)
- SSE East** (Ipswich)
- SSE Midlands** (Birmingham, Coventry, Nottingham & Derby)
- SSE London** (London)
- SSE Hampshire** (Winchester)
- SSE Dartington** (Bristol & Plymouth)
- SSE Cornwall** (Truro)



## Big Lottery Fund

Supports people and communities to thrive, proudly awarding money raised by National Lottery players across the UK to charities and community organisations that are vibrant, diverse and active.

## Lloyds Banking Group

One of the largest Financial Services investors in UK communities has made commitments to address some of the big issues facing Britain, from improving skills and employability to tackling social disadvantage. This is set out in the Helping Britain Prosper plan.

## School for Social Entrepreneurs (SSE)

Helps people start up, scale and strengthen organisations that tackle social and environmental problems, supporting over 1000 people each year.

# AN INCLUSIVE PROGRAMME, DEVELOPING PERSONAL AND BUSINESS SKILLS

## PARTICIPANTS



**1,349** participants

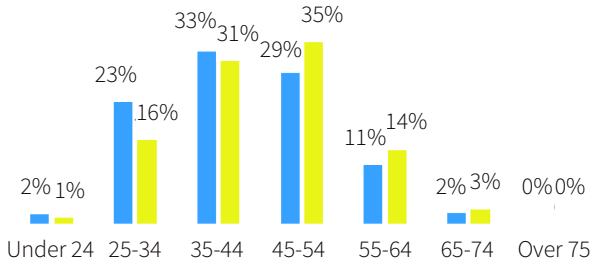
**86%** on Start Up (1,160)

**14%** on Scale Up (189)

**93%** overall completion rate

Start Up ●  
Scale Up ●

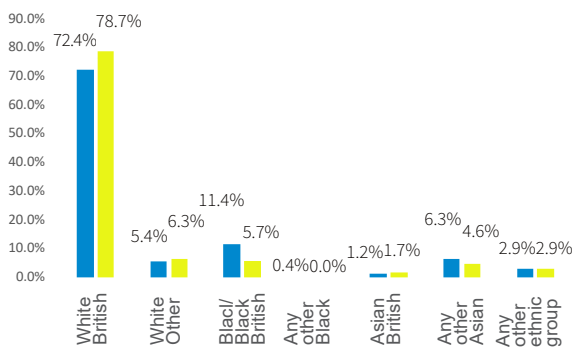
## AGE



## DISABILITY

**10%** of participants were disabled.

## ETHNICITY



## GENDER

Woman (including Trans woman)

Man (including Trans man)

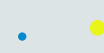
Transgender



66.7% 57.4%



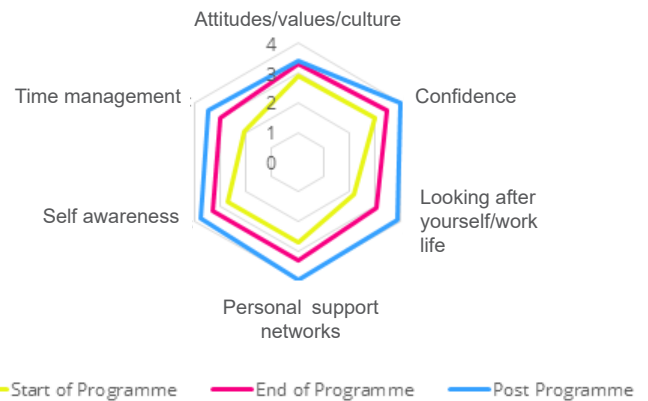
32.6% 40.4%



0.2% 2.1%

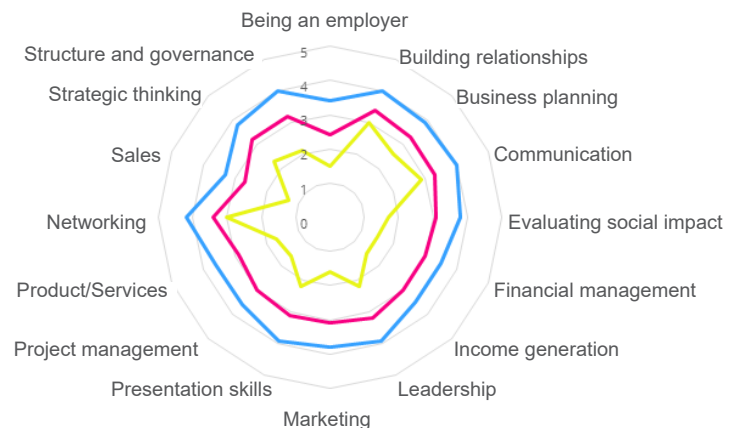
## SKILLS

### PERSONAL SKILLS



- Critical personal skills boosted: progress against 6 personal skills were measured at the start, end and post programme with positive growth recorded for all 6.
- Confidence is the highest rated personal skill by the end of the programme, and continues to grow post programme, growing by 16%. Time management and work life balance also continue to grow post programme, seeing a total growth of 28%.
- Social entrepreneurs across the UK, despite their entry point, demonstrate similar development in their personal skills highlighting the value of a national programme of learning.

### BUSINESS SKILLS



- Vital business skills boosted during programme year: progress against 16 key business skills were measured at the start, end and post programme with positive growth recorded for all 16.
- Variations in skills sets at entry point are smoothed out, so all social entrepreneurs leave with similar business skills
- Skills for growing an enterprise continue to grow post programme

# DEVELOPING ECONOMICALLY SUSTAINABLE BUSINESS MODELS

**The programme supports social entrepreneurs to embed social value within their business from the outset alongside developing an economically sustainable business model. This enables them to support themselves financially, build the sustainability of their organisation, and achieve social impact.**

## Legal structure

The legal structures of enterprises have been tracked over time. For Start Up participants, 49% of businesses had no legal structure at the outset, however by the end of the programme of support, all enterprises (100%) had decided on and settled their legal structure.

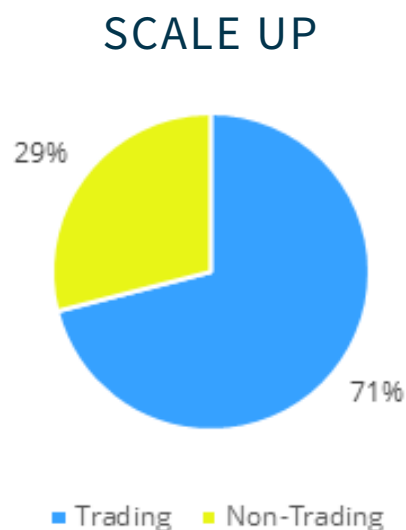
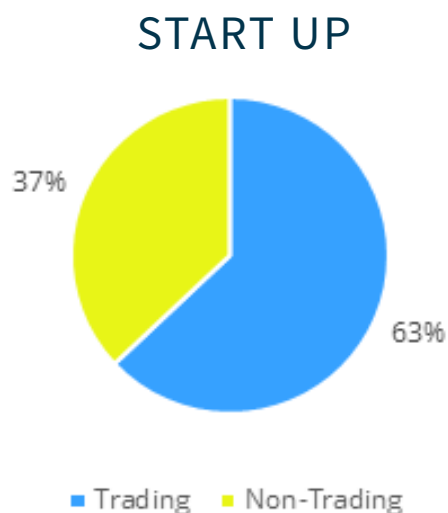
## Enterprise survival rate

Based on 1,250 participants completing the Start Up and Scale Up programmes, combined with 5-year survival rates which suggest that 66% of SSE supported enterprises are still operating after 5 years, we estimate that the Phase 1 programme has created 1,182 enterprises which have survived until 2018, with 1,006 from the Start Up programme and 176 from the Scale Up programme. The equivalent UK five-year business survival rate is 44.1%.

## Income from trading

Following completion of the programme, most SSE fellows operate with a blend of finance. On average, around two-thirds (63%) of income was generated by trading with just over one third (37%) coming from non-trading sources for Start Up fellows. For Scale Up fellows, 71% was from trading and 21% from non-trading sources.

## Trading income





# SOCIAL ENTERPRISE EXAMPLES FROM THE PROGRAMME

## MSMISSMRS – SSE SCOTLAND

Sylvia was frustrated by the gaps in support for women, especially around life skills and informed empowerment. After being raised in care, leaving school with no education and having a child just before she was 16, Sylvia understood the importance of helping women and girls make empowered, informed decisions.

Based around building self-esteem and improving self-care and wellbeing, Sylvia established MsMissMrs to offer a recovery programme for women called Get Set,

and a preventative education programme; Get Set for Girls. Since their inception, MsMissMrs have helped over 340 women and 87 girls. One beneficiary reported that 'in many ways it saved me from total meltdown. It's taught me you can always change your life through your own empowerment.'

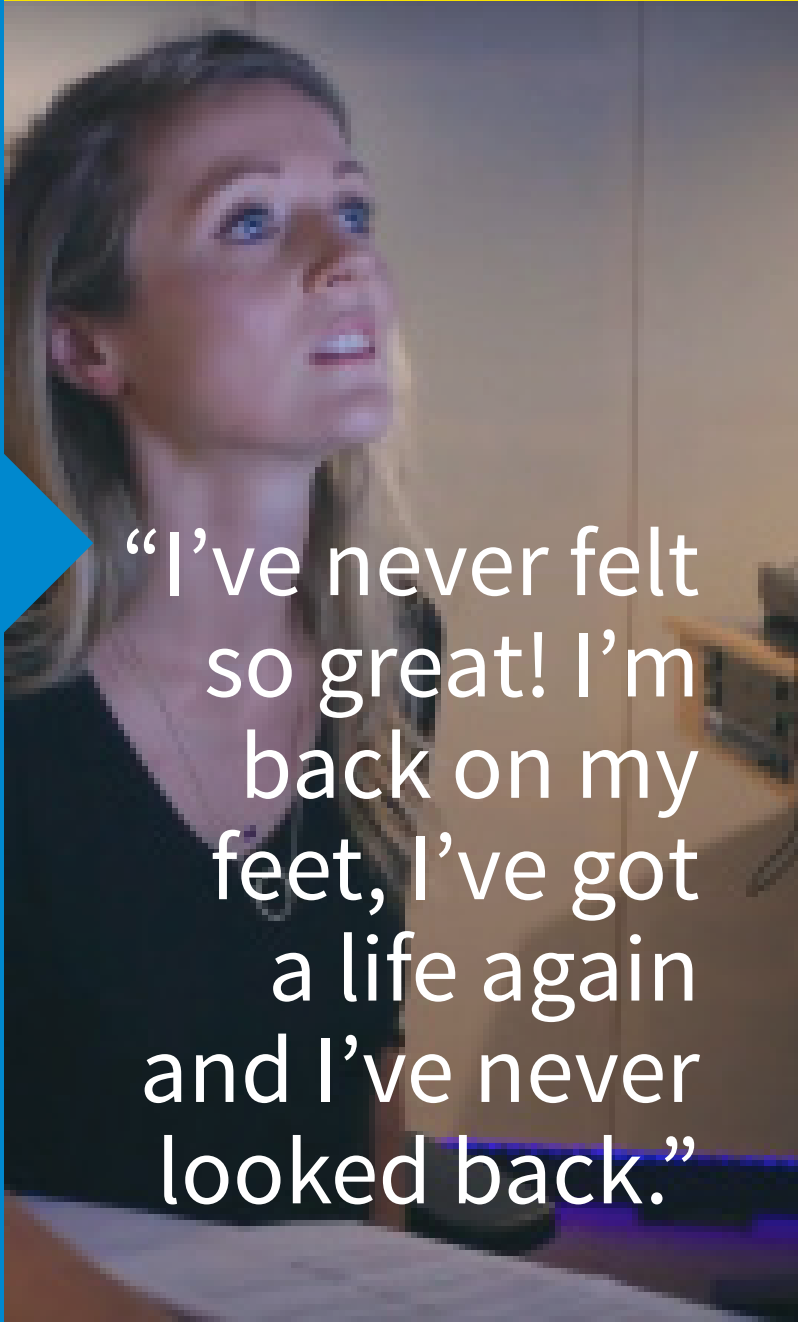
'Setting up a social enterprise can be isolating and draining to have to constantly fight for buy-in from people. Being with a cohort of people who understood what I was doing and why was great.'

## REFORM RADIO – SSE NORTH WEST

Sam is one of three Directors at Reform Radio. Whilst he was unemployed during the recession following the financial crash, Sam undertook a voluntary work placement in London, which he found very rewarding. When he moved up to Manchester and looked for something similar, he couldn't find anything like it. As a result him and two friends decided to pilot a social enterprise which used the framework of an online radio station to support young adults into employment.

Reform Radio delivers employment and creative workshops and traineeships alongside genuine opportunities to develop and practice new skills within its industry standard radio station, based in Old Granada Studios. The station has developed many partners in the media industry, such as within the BBC in nearby MediaCityUK. It has won several prestigious industry awards, such as from online streaming platform Mixcloud and the Audio & Radio Industry Awards [ARIAs].

'Previously when I felt down I felt suicidal. I still have times when I feel down, but now I just feel like I want to go on holiday... which is a lot more normal!'



“I’ve never felt so great! I’m back on my feet, I’ve got a life again and I’ve never looked back.”

## GLOBAL MUSIC VISIONS – SSE HAMPSHIRE

Global Music Visions (GMV) is a CIC based in Portsmouth that inspires blind, visually impaired and disabled people to make music through music software or playing instruments. David Shervill founded the organisation due to the frustration he experienced during his time in music education and aims to ensure that visually impaired people have accessible provision. They offer music workshops for beginners – groups or individuals, and more personalised help with recording work for individual or group projects. GMV has three main aims:

- To bring the benefits of music to as many blind, visually impaired, and disabled children and adults as possible, by using computer music software technology;
- Work alongside able-bodied people to promote inclusivity;
- Remove the stigma surrounding disability, break down the barriers that prevent equality and inclusion, and create new opportunities based on a person's ability, and their ideas.

‘Fun, encouraging, humbling,  
confidence building – wonderful!’

## URBAN GROWTH LEARNING GARDENS – SSE LONDON

Urban Growth Learning Gardens is social enterprise based in the London Borough of Lambeth, which seeks to improve the health and wellbeing of Lambeth and wider London residents through developing, nurturing, maintaining and growing urban gardens. Set up in 2014 by Bruno Lacey, the organisation focuses upon both maintaining urban gardens and through training vulnerable communities about the importance of a green environment for social wellbeing.

The gardens are at the heart of the community and have helped to ‘educate and change lives’ by knowing what the community want and need. Bruno’s involvement in the SSE Start Up and Scale Up programmes has also enabled the gardens to become more stable as a business, and helped him and the employees see how they can be impactful across a range of outcomes.

‘I was involved with both the Start Up and Scale Up programmes, and really valued all the skills I was able to develop on them both.’

## THE FEED – SSE EAST

The Feed is a social enterprise catering business and market stall in Norwich. They help people who have experienced homelessness, helping people access long term housing, training and employment.

They also work with adults who have a support need which is a barrier to employment, education or training. This includes people who have histories of drug and alcohol addiction, mental health problems and offending histories.

Not everyone who completes their courses goes to work in the food industry - but they are given confidence and skills to realise they have control over their future. Over the course of the next year they have plans to put a further 100 people through various types of catering courses, from bread making to barista skills!

‘I’ve never felt so great! I’m back on my feet, I’ve got a life again and I’ve never looked back.’

## BODEEWORX – SSE CORNWALL

Bodeeworx is a community interest company which is passionate about delivering bespoke, mobile, inclusive health & fitness in rural Cornish communities. This is through small group community sessions, one to one personal training, exercise referral and health management. Bodeeworx provide services in areas where there is limited or no provision and for groups that are not well served, such as those with learning disabilities, autism, and Asperger's syndrome. There is also a volunteer led walk/jog/run social group club called Trotters - which meets across the PL26 postcode area, and is supported by the Run Together national scheme. Working with smaller groups means that Bodeeworx can offer more individual attention to clients by adapting exercises to ensure they are appropriate for their needs, health conditions and disabilities. This approach makes many activities as inclusive and accessible as possible so a diverse range of community members can enjoy them.

‘The feeling of achievement is amazing. The way Sarah has made the exercises inclusive for my disability makes me feel part of the group, I look forward to Thursday mornings! – long-term beneficiary of fitness classes’



“It got us off the ground, without a doubt we would have floundered without it.”

## LOVE BREAD – SSE YORK- SHIRE & NORTH EAST

Inspired by a visit to a local co-operative bakery, Carole decided to set up her own bakery, LoveBread. Starting the bakery in a local school's kitchens, the enterprise has grown steadily for the past five years and bakes six times a week.

In October 2017, LoveBread joined forces with youth organisation #iwill, to open an innovative pay-as-you-feel community cafe with all donations going to a charity chosen by the team. Young people aged between 10 and 20 run all aspects of the café, including baking and serving.

LoveBread is not only giving young people the opportunity to volunteer – increasing their skills, confidence and experience of work – but local charities are benefitting from donations. Furthermore, the café itself is a community space for local people to spend time. There's even a regular Knit & Natter group!

‘I had no idea what I was doing, but I loved it, that sense of being immersed and meeting people in the same boat as you... It got us off the ground, without a doubt we would have floundered without it’.



## INNOVATING MINDS – SSE MIDLANDS

Innovating Minds, founded by Asha Patel, provides accessible psychological support for young people in education, training and employment and seeks to bring relief and happiness.

Having grown up working in her parents' shop, Asha Patel had a shrewdness for business but knew she wanted to effect social good, rather than focusing solely on turnover and profit margins. After becoming frustrated in her career as a clinical psychologist, Asha decided to join the SSE Start Up programme.

Since then, Innovating Minds have delivered over £236,000 of Social Value and have seen a Social Return on Investment of £4.32 for every £1 spent. They have reached 1,137 young people, 470 education staff, and 1,465 parents and caregivers, and have created 3 full time jobs, 3 volunteering positions and 2 student psychology placements.


‘There was nothing more I could have asked for from SSE, and setting up as a social enterprise was ideal: the more business driven a social enterprise is, the more social good it can do!’

## DANGEROUS DADS – SSE DARTINGTON

Dangerous Dads has been running activities for fathers and their children for over a decade. Founder Ian Blackwell established a group in Totnes, and then the Dangerous Dads Network in 2013. The Network, which is a social enterprise was set up with the purpose of helping other people set up groups in their area and now comprises over 20 groups across the UK and internationally. Dangerous Dads groups run regular, fun activities for fathers and male carers with children of all ages, both daughters and sons.

The groups aim to provide a space for fathers and their children to develop their relationships and enjoy their time together. Much of the activity at the groups is focussed on spending time outdoors and learning through doing. Dad Dancing is a favourite activity for many and has become an internet sensation! The groups operate on an independent basis, but the DadFest events bring together people from across the UK and have proved very popular.

‘It’s priceless for me as a single dad’.



“There was nothing more I could have asked for from SSE, and setting up as a social enterprise was ideal.”

# GENERATING FURTHER MOMENTUM AND IMPACT

## RECOMMENDATIONS FROM THE PHASE 1 EVALUATION:

### 1. **Develop programme frameworks and tools to guide learning outcomes, monitoring and evaluation**

To evidence the true impacts of the programme beyond the entrepreneur, we would recommend developing a more comprehensive framework, and accompanying tools, to capture the wide range of impacts on enterprises and within local communities.

### 2. **Develop internal roles to support impact measurement**

To complement recent investment in internal monitoring and evaluation capacity we recommend those who develop strong personal relationships with participants (e.g. Learning Managers, Grant Managers) are encouraged to play a stronger role in supporting post programme monitoring and impact measurement.

### 3. **Improve pre and post programme support**

Peer relationships are already strong but a pre and post programme social event could help to further strengthen cohort relationships from the outset and develop stronger peer support networks for social entrepreneurs as they move forward after the learning programme.

### 4. **Reframe mentoring offer**

A series of resources are in development to develop the mentoring offer including new written guides and videos which can help manage expectations and enable both the mentor and mentee to get the most possible from the experience. We recommend also embedding a needs-based approach to the mentoring so that there are specific matches around attracting funding, accountancy or human resources for example.

### 5. **Grow the movement and communicate the evidence**

Through the programme SSE has built an extensive community of social entrepreneurs and a growing evidence base of social and economic change in communities up and down the country. There is now an opportunity for SSE to work collaboratively with partners to more effectively leverage this and support transition to an economy for the benefit of all.

# THE NEXT PHASE

**Building on the success of the Phase 1 programme the Lloyds Banking Group Social Entrepreneurs Programme is continuing to operate for a further 5 year period (2017-2022). This continues the partnership between Lloyds Banking Group, Big Lottery Fund and School for Social Entrepreneurs.**

The Phase 2 programme is operating across the UK and now offers an action learning programme, with grants and mentoring support, for social entrepreneurs at 3 stages of development: Start Up, Trade Up and Scale Up.

The learning programme continues and builds on the elements driving programme impact and enterprise development over the first five years: shared cohort based learning experience, a focus on the entrepreneur as well as the enterprise, ongoing inclusion of witnesses, experts and Action Learning Sets as part of programme delivery and mentoring matches with Lloyds Bank and Bank of Scotland employees.

The Start Up programme is accompanied by a conventional grant. The Trade Up and Scale Up programmes are accompanied by a Match Trading™ grant.

Approximately 500 small to mid-sized social ventures will be participating in a learning programme with Match Trading grants as part of the Phase 2 Lloyds Banking Group Social Entrepreneurs Programme. In addition, SSE has established a Match Trading Taskforce, bringing together 21 organisations, with an interest in learning and supporting its future development ([www.matchtrading.com](http://www.matchtrading.com)).

## MATCH TRADING

is an innovation in grant-funding created by the School for Social Entrepreneurs to incentivise growth through trading. Match Trading is grant-funding that pound-for-pound matches an increase in trading income and rewards sales growth for social entrepreneurs operating in challenging markets. It was first piloted with 19 social entrepreneurs, alongside a new Trade Up learning programme, during Phase 1 (2015-16).



# FIND OUT MORE

## BIG LOTTERY FUND

Supports people and communities to thrive, proudly awarding money raised by National Lottery players across the UK to charities and community organisations that are vibrant, diverse and active.

[www.tnlcommunityfund.org.uk](http://www.tnlcommunityfund.org.uk) | @TNLComFund



## LLOYDS BANKING GROUP

One of the largest Financial Services investors in UK communities has made commitments to address some of the big issues facing Britain, from improving skills and employability to tackling social disadvantage. This is set out in the Helping Britain Prosper plan.

[www.lloydsbankinggroup.com](http://www.lloydsbankinggroup.com) | @AskLloydsBank



## SCHOOL FOR SOCIAL ENTREPRENEURS

Helps people start up, scale and strengthen organisations that tackle social and environmental problems, supporting over 1000 people each year.

[www.the-sse.org](http://www.the-sse.org) | @SchSocEnt



Written by: Centre for Local Economic Strategies (CLES)

CLES, the UK's leading, independent think and do tank realising progressive economics for people and place.

