







#iwill Fund Learning Hub Evidence Workstream

Data Review 2 Dartington Service Design Lab March 2020

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Introduction

This is the second data review produced by the #iwill Fund Learning Hub. The purpose of these reviews is to synthesise the learning that is being generated and documented by the #iwill Fund and Match Funders with existing and emerging evidence outside the Fund. The scale and variety of youth social action supported by the #iwill Fund represents an unprecedented wave of activity. These data reviews seek to harness this activity to capture and disseminate valuable learning for the field.

This paper updates the #iwill Fund Learning Hub's answers to the Sector Evidence Plan questions, in light of the new evidence and data that has been generated by the #iwill Fund. In addition, this paper, and subsequent Data Reviews, will take a particular area of focus to examine in more depth. The #iwill Fund Learning Hub's first focus question is: **How are the opportunities** supported through the #iwill Fund enabling young people to take the lead in youth social action projects? We identify four ways in which this principle is being implemented.

- Young people are making decisions (on design and delivery) within projects to enable youth-led youth social action opportunities
- Match Funders make grants to projects run by young people
- Young people are **part of decisions to allocate funding** to organisations providing youth social action opportunities
- Young people are **involved in evaluating** youth social action opportunities









1. In focus: Youth leadership

1.1 Summary of learning

The #iwill Campaign quality principle of being 'youth-led' can be implemented at different levels: within youth social action opportunities, in entirely youth-led organisations, and at the level of grant governance, decision-making and evaluation. Within the #iwill Fund the most common way in which young people are able to lead youth social action opportunities is by making decisions and choices within a programme. Some opportunities enable young people to apply directly for funding, take a lead in assessing and deciding on funding applications or get involved in evaluation and research.

Funders with a commitment to supporting youth-led social action should consider how to adapt all of their processes to enable young people to be part of leadership and decision-making. The following sections provide real-life examples and detailed learning about how to do this. Our higher-level reflections suggest that in order to support youth leadership in social action:

- smaller scale funding may be required to support highly youth-led youth social action opportunities, as they are less likely to request, or be able to use, large grants;
- grant application processes should be adapted for and accessible to all young people, including marginalised groups, and;
- governance processes such as assessment meetings for funding applications need to consider young people's schedules.









1.2 Why is it important that youth social action opportunities are youth-led?

One of the #iwill Campaign's six principles for quality youth social action is that it should be youth-led. That means a youth social action opportunity should be led, owned and shaped by young people's needs, ideas and decision making.



The #iwill Fund brings together a group of Match Funders which is diverse in terms of values and approaches to funding. It is perhaps unsurprising that Match Funders and delivery organisations support young people to take the lead in youth social action opportunities for different reasons. Many funders and delivery organisations agree with the youth-led principle based on a mixture of some or all of these different reasons.

- First, there are rights-based reasons such as the view that young people should be able to lead social action because that ensures their right as children and young people to a voice in society. Related to this is the opportunity to improve the oucomes for the community by increasing the diversity of views and voices shaping social action opportunities.
- A second rationale is that enabling young people to lead social action may increase their likelihood of participating in civil society as they grow older.
- Third, giving young people the chance to lead youth social action opportunities is seen as a way of promoting good outcomes for young people including gaining and improving skills,









building self-efficacy and improving wellbeing through the feeling of being part of something meaningful and worthwhile. $^{\rm iii}$

 Finally, involving young people in decision about a youth social action opportunity may improve young people's experience because the opportunity will more closely reflect what they want to do and achieve.

Whatever the reason, or reasons, for which Match Funders and delivery organisations within the #iwill Fund adopt the youth-led principle it is clear from the data emerging from the Fund that the principle is being implemented in quite different ways across youth social action opportunities. The next section describes the ways in which opportunities supported through the #iwill Fund are youth-led, as well as setting out the challenges experienced along the way, and the solutions that funders and delivery organisations have found.

1.3 How are the opportunities supported through the #iwill Fund enabling young people to take the lead in youth social action?

1.3.1 Young people are making decisions within projects.

Our analysis of data collected in the #iwill Fund Information Management System (IMS) reveal that by far the most common way in which the youth-led principle of youth social action is implemented at the level of an opportunity is that 'young people are given choices and decide what to do' (93.5% of opportunities where data available). However, we should not read too much into this observation due to the incomplete data in the IMS (41.9% of youth social action opportunities do not specify how they are youth-led), and the broad nature of this category.

How is the opportunity youth-led?	Opportunities	Proportion	excl. missing
Young people are given choices and	1768	54.4%	93.5%
decide what to do			
Not Known/Other	1361	41.9%	na
Young people are supporting other	93	2.9%	4.9%
young people to lead activity			
Young people are informing strategy	19	0.6%	1.0%
Young people are part of the	11	0.3%	0.6%
organisation governance			

Table 1. Source: #iwill Fund Information Management System. Data accessed: 10/02/20.

Young people can be given choices and empowered to make decision within youth social action opportunities in a variety of ways. Drawing on Manchester Metropolitan University's evaluation of the youth social action opportunities supported by Young Manchester^{iv}, and a recent report from the Housing Associations' Youth Network (HAYN)^v we have identified four ways in which young









people make decisions about, and within, projects. We hope to identify more, and uncover further detail, from future evaluations and reports.

1. Young people can choose the cause for which they take social action. Young people are often able to choose the cause their social action will address. Over 10% of youth social action opportunities recorded in the #iwill Fund Information Management System allow young people to address any cause they choose.

HAYN report that in all their youth social action programmes "it is the young people who decide both the issues to be addressed, and the way they want to go about addressing them." HAYN's Community ambassadors are able to decide their priority areas for the year and what they want to focus on, changes needed in their communities and how to send the message out in their communities/neighbourhoods.

"we can pick whatever [cause] we want... If it helps others and helps us and it's still fun, we all do it."

-Young Manchester participant

2. Young people can choose and/or implement activities within the project. Young people are given the chance to select the activities they do, or feed into the design of activities while participating in the programme.

"You give suggestions about the lines and inspire the directors in some way."

-Young Manchester participant

3. Young people can direct aspects of programmes. Some opportunities enable young people to lead discrete components of the programmes including warm-ups and short activities.

"Sometimes we will lead warm up, so we have been given the confidence to lead warm up. Or when we go in groups you can be classed as a leader in your little group to go over counts and stuff."

-Young Manchester participant

4. Young people help other young people take part in the social action opportunity. Young people can act as mentors to peers, or younger children. HAYN's Community Ambassadors have volunteered on a weekly basis with HAYN 'Mini Ambassadors' which has enabled them to take the lead in planning and delivering a range of activities with the younger children including games and sporting activities and delivering education about how to stay safe around a range of issues including emotional health and wellbeing and staying safe online. They have also acted as peer mentors to the younger children and supported them in their learning when Bright Futures have had outside providers coming in to deliver training. HAYN Community Ambassadors have also been running coaching sessions with other young people









in their communities in order to prevent anti-social behaviour and promote social inclusion and community cohesion.

Challenges and Actions

At present we are unable to report on the challenges that Match Funders and their grantees have faced when empowering young people to make decisions within youth social action opportunities. Match Funder returns tend not to report this level of programme detail and impact reports focus on outcomes not processes. As more learning continues to be generated by the #will Fund, we hope that more process-oriented evaluations at the programme level will be completed. This will enable us to share learning about how best to ensure youth social action opportunities are youth led.

1.3.2 Match Funders make grants to projects run by young people.

Some Match Funders within the #iwill Fund have established grant-making capacity to directly support social action by individual young people or organisations which are run by young people. In this model of youth leadership, young people apply directly to the Match Funder's grant-making team for financial support. Match Funders also support young people to lead social action by funding training and ongoing support during their social action.

Young London Inspired: Small Grants Programme

In partnership with Thrive LDN, Team London is offering grants to community groups and charities to promote good mental health and emotional wellbeing in young people. The grants help volunteer projects for young Londoners disproportionately affected by mental health problems, such as those within the criminal justice system or young refugees or asylum seekers. This programme also includes a microgrants strand delivered by London Youth where young people can directly apply for microgrants of up to £400.vii

Paul Hamlyn Foundation & Esmée Fairbairn Foundation: Act for Change Fund

Act for Change Fund has considered applications for grant funding submitted by young people who lead youth social action organisations. However, the Fund recognises that its grant-making process currently make it harder to support very small organisations, even when they are youth-led.

Challenges	Actions
Enabling applications from	London Youth (contracted by Team London) have
young people. It can be	 increased the window of time in which young
challenging to ensure young	people can apply for microgrants
people know about the funding	
opportunity and want to apply.	









Ensuring the application process is inclusive. The way

young people apply, and the way funding is provided, can create barriers for marginalised young people.

London Youth (contracted by Team London) have

- included a flexible application process with the option of applying online or over the phone
- Held developmental phone calls with young people who were unsuccessful to encourage future applications

Act for Change Fund have

 learned it could support those with additional needs and disabled people to make applications by reflecting on the distinctive needs of organisations that support them.

Providing the right funding structures for highly youth-led organisations. Funders could not always reconcile small and young organisations' requests for larger sums of money.

Act for Change Fund have

 been learning what forms of youth-led work might be commensurate with particular grants sizes: e.g. seed money for early starters, non-constituted organisations.

Team London have

 already been providing smaller grant (microgrants) to support young people's own social action.

1.3.3 Young people are part of decisions to allocate funding to organisations providing youth social action opportunities.

The principle that youth social action should be youth-led is also implemented at the level of funding decisions. Some Match Funders involve young people in their grant-making decisions. The #iwill Fund Leadership Board, which makes decisions on which organisations to match fund, includes three young people which constitutes half of the decision-makers on the board. It is most common for young people to be involved in an advisory capacity rather than having a formal decision-making role such as a vote or a veto. Below are details from two recent Match Funder reports.

Co-operative Foundation: Youth Advisory Group

Since launching their #iwill Fund programme, young people have had the opportunity to feed into the Co-op Foundation's assessment of applications through participation in assessment panels. The Co-op Foundation are now developing young people's involvement across their whole youth programme by establishing a Youth Advisory Group, with support from Youth Focus North West. The group of young people, aged 13 to 18 years old, will feed into the whole funding cycle process including planning as well as informing funding decisions.^{ix}

Virgin Money Foundation: Youth Advisory Panel

Virgin Money Foundation's youth panel assesses all shortlisted applications and a member of the panel attends each assessment visit and talks directly to the organisation and young people applying. They then attend the adult funding recommendations panel and share their view on the









applications. Virgin Money Foundation report that, "sometimes they [the youth panel members] wholeheartedly disagree with our views and we work hard to come to a consensus." The youth panel members have the right of veto over any application and it has been used.x

We recommend the Youth Advisory Panel Evaluation Video as a rich source of ideas and learning: https://vimeo.com/365795339.

Challenges	Actions
Giving young people a decisive role in the process. How can we get beyond a 'tick box' exercise and share real power with young people? Designing a process that works	 Virgin Money Foundation have granted members of their youth advisory panel a veto over all funding allocations; established a role for panel members attending site visits and talking directly to applicants. Co-op Foundation have run workshops with young
for young people. The way young people are part of decision-making needs to work for them.	 young people prefer to have applications shared with them through a short verbal presentation or video, rather than paperwork; young people would like to be rewarded for their time with food vouchers, money or certificates; young people care most about the level of youth voice in a project. Virgin Money Foundation have a regular recruitment process as young people will move on from the Panel for a variety of reasons; commissioned a young people's charity to run the panel because of their experience supporting young people; emphasised the importance of being flexible about when Panel meetings are held to fit young people's schedules.xi
Enabling young people to work together in the decision-making process. Youth panels require collaboration between the young people who are part of them.	Protected time for members of the Youth Advisory Panel to get to know each other.

1.3.4 Young people are involved in evaluating youth social action opportunities.

Some Match Funders have implemented the principle of youth leadership in evaluation and research around youth social action. Manchester Metropolitan University have recruited Young Social Action Researchers to evaluate the youth social action opportunities supported by Young Manchester. The Co-op Foundation have commissioned 7 'co-research projects' where young









people were trained as researchers and explored the connections between youth social action and loneliness.

Young Manchester: Young Social Action Researchers

Manchester Metropolitan University's decision to involve young people in the design and delivery of its evaluation of Young Manchester's youth social action programmes is informed by a commitment to youth work, participatory research, the #iwill social action principals and upholding children and young people's rights to have a say in things that matter to and affect them.

The Young Social Action Researchers helped to co-develop the participatory research tools used in workshops with youth social action providers in order to produce case studies. They received training and mentoring in research and leadership and earned two AQA qualifications.

Ten young people were recruited, from five Young Manchester Lead Partners. They are aged between thirteen and twenty-three years and come from different parts of Manchester. Eight identify as female, and two as male. Three come from BAME communities.^{xii}

Co-operative Foundation: Co-research projects

Co-op Foundation have awarded grants to existing partner organisations to deliver co-research projects aimed at exploring the connection between engaging in youth social action and loneliness. All co-research projects were assessed at a 'co-assessment panel', consisting of a 50/50 split of adults and young people who all have either expertise or interest in social action, loneliness or research. This is an evolution of Co-op Foundation's previous panels (see above).^{xiii}

Challenges	Actions
Ensure young people have the	Manchester Metropolitan University's Centre for Youth
skills to meaningfully participate in	Studies (contracted by Young Manchester) provided
the evaluation.	training and mentoring for young people in research and
	leadership, which led to them earning two AQA
	qualifications.

2. What is youth social action?

A summary of our learning on this question prior to this review can be found in Appendix 1.

2.1 What has the #iwill Fund funded?

The Information Management System allows us to paint an emerging picture of what has been funded. Volunteering (50% of funded opportunities) is the most common form of youth social action supported through the #iwill Fund, followed by tutoring, coaching or mentoring (16%) and helping to improve the local area (16%). Campaigning currently represents a small proportion of









funded activity (6%). Over half (58%) of youth social action opportunities in the #iwill Fund portfolio are delivered in community settings while a fifth (22%) are delivered through schools.

The vast majority of #iwill-funded youth social action opportunities are directed towards a specific cause (88%) and the most popular causes are Education & Learning (45%) and People & Communities (39%).

2.2 Our emerging typology

The Learning Hub's paper <u>'Towards a Typology of Youth Social Action'</u> reviews definitions and typologies of youth social action, and begins to build an evidence-based picture of the different types of youth social action being supported by the #iwill Fund.

3. What does youth social action do?

A summary of our learning on this question prior to this review can be found in Appendix 1.

3.1 A framework for the benefits of youth social action

In our paper <u>on the community impact of youth social action</u>, the #iwill Fund Learning Hub set out a framework for thinking different kinds of benefit for young people and communities. We identified five kinds of potential benefit from youth social action opportunities.

- 1. **Young person**. Young people benefit directly from participating in the youth social action. Our paper on outcomes for young people identified four major categories: (i) socio-emotional or character outcomes, (ii) civic or societal outcomes, (iii) employment outcomes (iv) education outcomes.
- 2. **Organisational**. Organisations that provide youth social action opportunities can benefit directly from the activity, e.g. young volunteers free up capacity for paid staff.
- 3. **Community**. Benefits may accrue to a community directly from the social action young people are engaged in, e.g. the local community may benefit from young people regenerating a park area, or people may benefit from volunteering undertaken by a young person.
- 4. **Reflexive**. Young people belong to communities. Any benefits that accrue to their communities may also benefit the young person individually, e.g. young people can also enjoy the regenerated park.
- 5. **Societal**. Young people continue to belong to communities as they grow up. Some of the benefits that accrue to young people directly from youth social action participation may be beneficial for the societies in which they live, e.g. young people may become more active citizens.

3.2 Early insights from the #iwill Fund

In this section we present some emerging findings from the #iwill Fund against the five outcomes listed above. We include here only findings that have been reported since the most recent Data Review was published in November 2019. A summary of our learning on outcomes prior to this review can be found in Appendix 1.







Outcomes for Young People	New evidence in the last quarter	Further questions to consider/points to note
Socio-emotional	Early insights from a peer-research evaluation of Young Manchester 's programmes show young people reporting benefits in terms of	These outcomes are based on qualitative interviews with young participants. It should be noted that this is a small-scale study.
	A survey of participants in the Team London Young Ambassadors programme compared their scores on the Warwick Edinburgh short scale for wellbeing with the national average and found Overall scores in line with national average.	Survey data collects a snapshot and not pre-post measures so attributing differences to participation in the programme requires strong assumptions. Data are collected only for young people who chose to take part in the survey.
Civic – societal	Early insights from a peer-research evaluation of Young Manchester 's programmes show young people reporting benefits in terms of	Case study method carried out with young peer-researchers. It should be noted that this is a small-scale study.
	Of the young people on Virgin Money Foundation's Youth Advisory Panel 100% self-reported improved decision making skills 85% improved knowledge of social action 71% improved confidence 57% improved communication skills 57% improved planning skills 57% improved team working skills	Questions only asked following programme so no pre-post comparison.
Employment	No studies identified in th	
Education	No studies identified in this period	

Outcomes for Community	New evidence in the last quarter	Further questions to consider/points to note
Community Benefit	No studies identified in this period	
Societal Benefit	No studies identified in this period	
Reflexive Benefit	No studies identified in this period	
Organisational Benefit	No studies identified in this period	









The findings we report here are in line with previous Data Reviews. They are encouraging but are not methodologically robust, and therefore cannot be relied upon as measures of impact. It is notable that we have not received new findings on community benefit since the last Data Review. Again this is consistent with previous Data Reviews and reflective of some of the challenges around measuring community benefit that the #iwill Fund Learning Hub identified in our paper on the community impact of youth social action. Our community benefit paper also makes recommendations for Match Funders and delivery organisations who would like to deepen their understanding of their community impact.

We anticipate a lot more findings will be reported by Match Funders against socio-emotional and wellbeing outcomes for young people. Based on our analysis of Match Funder evaluation plans we expect them to be fewer findings against the other categories of young people's outcomes, and across community benefit, and we would welcome newer Match Funders investigating the latter in particular.

5. How do we support youth social action for all?

A summary of our learning on this question prior to this review can be found in Appendix 1.

4.1 Background

Our paper on the <u>socio-economic participation gap in youth social action</u> sets out the data on the fact that young people from lower-income backgrounds are less likely to participate in social action. It also lays out the external evidence about what drives, and can help close, this gap.

Alongside closing the socio-economic participation gap, the #iwill Fund aims up support younger children (less than 14 years of age) into social action. A mixed-methods study by the Jubilee Centre for Character and Virtues found that young people with a habit of service – young people who repeatedly take part in social action – are likely to have first got involved in service before the age of 10.¹ Enabling more children to take part in social action at an earlier age may be an effective strategy to increase the number of young people who repeatedly do social action. A habit of service may be a mechanism that ensures young people transition from one youth social action opportunity to the next.

4.2 Reach of the #iwill Fund: Socio-economics and age

The #iwill Fund investment driver of engaging (which covers recruitment, retention, completion, and transition) more young people from lower socio-economic groups to participate in youth social action has translated into an increase in the number of social action opportunities taking place in the most deprived postcodes in the UK.

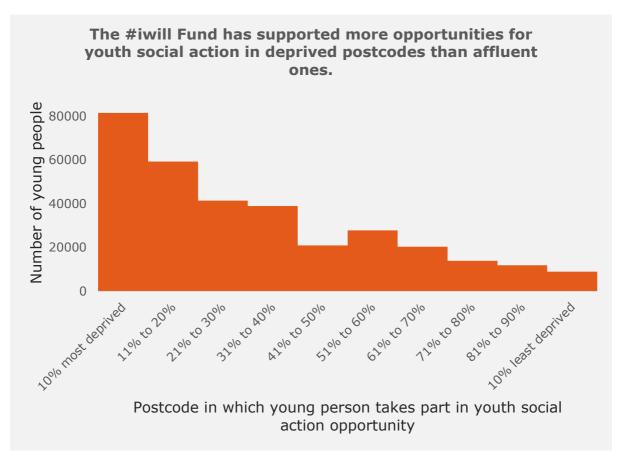
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¹ Arthur, J. et al (2017). *A Habit of Service: The factors that sustain service in young people*. Birmingham: The Jubilee Centre for Character and Virtues.







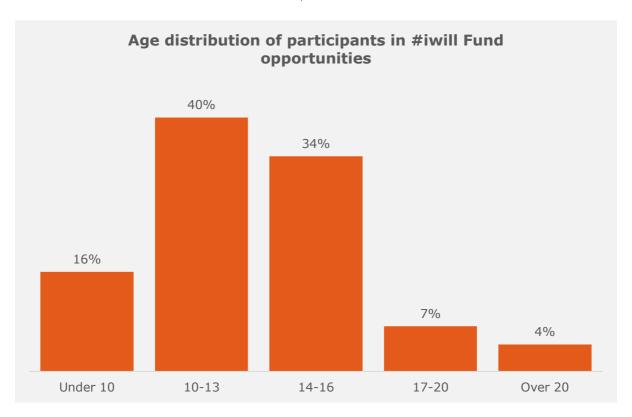


Just over half of the youth social action opportunities supported through the #iwill Fund have been for children younger than 14. However, the vast majority of opportunities supported through the Fund have been for children and young people of secondary school age (between 10 and 16 years old). In light of the Jubilee Centre's finding that a habit of service is associated with first engaging in service before the age of 10, the #iwill Fund might seek to do more to provide engaging opportunities for children in primary schools.









5. How can we support quality youth social action?

A summary of our learning on this question prior to this review can be found in Appendix 1.

In this Data Review we have focused on the #iwill Campaign principle that quality youth social action is youth-led. At this time, we do not have anything more to add on this question but note that further insights on supporting quality youth social action from the #iwill Fund Learning Hub's Impact Accelerator will be published before the next Data Review.









Appendix 1. Summary of Evidence Plan Questions

The #iwill Fund Learning Hub exists to harness the evidence and learning generated by the wave of youth social action opportunities supported through the #iwill Fund. Our Data Review papers synthesise the learning and evidence from within, and external to, the #iwill Fund through the lens of our Strategic Evidence Plan questions. The Learning Hub developed the questions in consultation with stakeholders in the #iwill Fund – Match Funders, their evaluation partners, and the Leadership Board.

The boxes below summarise our emerging answers to the Strategic Evidence Plan questions. These answers are based on previous Data Reviews and are updated here in light of new evidence and data that has been generated by the #iwill Fund since the most recent Review. New content appears in **bold**.

What is youth social action?

- Is there a useful typology of youth social action that can cover both the nature and aims of an activity?
- What kinds of youth social action have been supported through the #iwill Fund?
 - Youth social action is a deliberately broad term, and new. One result is that some grantees do not understand what is meant by the terms 'social action' and 'youth-led'. This implies a need to promote a shared understanding of these terms for that delivery organisations can develop viable youth social action proposition for funding.
 - The most common way in which young people are able to lead youth social
 action opportunities is by making decisions and choices within the programme.
 Some opportunities enable young people to apply directly for funding, take a
 lead in assessing funding applications or get involved in evaluation and
 research.
 - Youth social action is best understood by considering a range of typologies that highlight different features of the practice.
 - An emerging 'evidence-based' typology is being developed from the #iwill Fund Information Management System, which helps us to be more precise with recommendations around outcomes and quality.
 - The Information Management System also allows us to build a (developing) picture of the opportunities being supported by the #iwill Fund.

What does youth social action do?

- Which positive outcomes have been shown to be promoted by youth social action for young people, children and communities?
- Can we say there are types or features of youth social action which increase chances of outcomes?
 - In general, the evidence base for the impact of youth social action on young people's outcomes is in the early stages of development.









- Particular areas of confidence, however, are around employment skills and civic and political engagement, where evidence suggests that youth social action can be effective in promoting positive outcomes.
- We cannot conclude from the evidence to date that participation in youth social action improves attainment in educational assessments, although there is some evidence it can affect non-attainment outcomes such as teamwork and self-confidence.
- Early insights from opportunities supported by the #iwill Fund suggest that youth social action may be able to promote young people's wellbeing by helping young people to find meaning in their life and actions.
- The evidence base for the community benefit of youth social action is underdeveloped relative to other potential benefits.

How do we support youth social action for all?

- How do we reach children and young people from backgrounds known to be less likely to participate?
- How do we engage children and young people younger than 14?
- How do we initiate youth social action in 'cold spots' (geographies/sectors/ institutions), and how can youth social action activity be sustained?
- How do we support children and young people to transition between youth social action opportunities?
 - In 2018, 40% of young people (10-20 years old) from the most affluent backgrounds took part in some form of social action compared with 30% of the least affluent.
 - The #iwill Fund has supported more youth social action opportunities in deprived postcodes than affluent ones.
 - The most common engagement strategy the Match Funders report supporting is targeted universalism, which appears to be an effective way of reaching young people from lower socio-economic groups.
 - Charitable funders and delivery organisations that seek to close the socio-economic gap must be conscious of the fact that it is due to self-reinforcing patterns of behaviour and therefore requires an intentional response that is implemented consistently and with sufficient resource.

How can we support quality youth social action?

- What can we say about the strengths and weaknesses of youth social action providers in aggregate?
- What do we know about how to support youth social action providers to improve?
 - Shared quality improvement challenges for the field include managing and monitoring implementation fidelity, measuring impact and learning from this and sharing learning across the field.
 - Organisations within the Impact Accelerator benefitted from support to integrate youth social action into their theory of change, and to define what is 'core' and 'flex' within their programmes.
 - The #iwill Campaign quality principle of youth-led opportunities can be implemented at different levels. Funders with a commitment to supporting youth-led social action should consider how to adapt all of their processes to enable young people to be part of leadership and decision-making.









ⁱ E.g. Manchester Metropolitan University (July 2019) *Evaluation of Young Manchester Youth and Play Fund: YSARs Programme Update Summary.* Internal Document.

- ii E.g. UK Youth (July 2019) EMPOWHER Cohort One Impact Report. Internal Document.
- iii E.g. Dartington Service Design Lab (July 2019) *Youth Social Action and Outcomes for Young People*. #iwill Fund Learning
- iv Manchester Metropolitan University (July 2019)
- ^v HAYN (2020) *Volunteering Academy Mid Year Report (Year 2)*. Internal Document.
- vi HAYN (2020)
- vii Young London Inspired (December 2019) #iwill Fund Report 3. Internal document.
- viii Act for Change Fund (February 2020) Report for The National Lottery Community Fund. Internal Document.
- ix Co-operative Foundation (September 2019) #iwill / National Lottery Community Fund Reporting: Full Year Report. Internal Document.
- * Virgin Money Foundation (February 2020) *Report to the National Lottery Community Fund on the Virgin Money foundation #iwill Take Action programme Year Two.* Internal Document.
- xi Rachel Kyle-Barclay (2019) Youth Advisory Panel Thoughts and Reflections. Accessed: 11/02/20.

https://virginmoneyfoundation.org.uk/blog/youth-advisory-panel-thoughts-and-reflections.html

- xii Manchester Metropolitan University (July 2019)
- xiii Co-operative Foundation (September 2019). Internal Document.