

Committees: Grants Committee of the Bridge House Estates Board Bridge House Estates Board	Date: 6 March 2023 27 March 2023
Subject: Alliance Partnership – Smallwood Trust (19321)	Public
Report of: Sacha Rose-Smith, Chief Funding Director	For Decision
Report Authors: Geraldine Page, Funding Director and Abi Sommers, Funding Manager	

Summary

This report requests funding of £864,283 over three and a half years be awarded to the Smallwood Trust [charity no: 205798] to establish the Women’s London Resilience Fund, a collaborative place-based grants programme to tackle the root causes of gendered poverty, identify approaches that can be scaled and help foster resilient community networks to transform social and economic outcomes for women. The Women’s Budget Group (WBG) has been engaged as a strategic partner and has carried out pre-inception phase analysis¹ and mapping² to identify the pilot London Boroughs for the programme Newham and Hackney. This consisted of analysing women’s economic and health-related inequalities, as well as an overview of the strength of the women’s sector.

The London Women’s Resilience Fund will award grants and provide support to two local partnerships in Newham and Hackney involving 15-20 civil society organisations that work with and for women, to challenge, reform and make change to the systems that cause women’s poverty in their geographical area. It is a place-based approach to systems change that will help strengthen civil society networks and partnerships in targeted communities and the Fund will be focused on women most vulnerable to poverty.

The programme will be co-designed³ in partnership with women’s local and community-based organisations and individuals with lived experience to design and deliver services that affect them. Smallwood Trust will be responsible for awarding and administering the grants during the lifetime of the project, and will manage the learning, research, and evaluation. All grants awarded as part of the project will be subject to Smallwood Trust established assessment processes. A payment schedule will be drawn up, allowing the funds to be paid to Smallwood Trust in instalments over the course of the 3.5 year grant commitment period.

Recommendations

It is recommended that the Grants Committee of the Bridge House Estates Board, in the discharge of functions for the City Corporation as Trustee of Bridge House Estates and solely in the charity’s best interests:

¹ [Womens Budget Group Local Authority Analysis](#)
² [Womens Budget Group Mapping Tables](#)
³ [Smallwood Trust Co-Design framework and principles](#)

- i) Endorse a grant of £864,283, as an Alliance Partnership, for onward approval by the Bridge House Estates Board, to the Smallwood Trust [charity no: 205798] for onward grant making as part of the London Women’s Resilience Fund.

It is recommended that the Bridge House Estates Board, in the discharge of functions for the City Corporation as Trustee of Bridge House Estates and solely in the charity’s best interests:

- i) Approve a grant of £864,283 as an Alliance Partnership, to the Smallwood Trust for London [charity no: 205798] (as per the terms endorsed by the Grants Committee).

Main Report

Background

1. This report seeks support for a recommendation to partner with Smallwood Trust, an established Funder with an excellent reputation for work focused on ending gendered poverty, enabling women to be financially resilient which is well aligned with City Bridge Trust’s (CBT) own funding strategy.
2. CBT has engaged in collaborative funding practices for much of its 25-year history – particularly, but not limited to, its support of London’s voluntary and community sector infrastructure. It has widely been agreed across the sector that collaborative funding approaches are required for a thriving civil society and should form a healthy part of the overall funding ecosystem.
3. At the Grants Committee meeting on 6 December 2021, the Committee agreed to earmark up to £15m toward a series of ‘Alliance Partnerships’ which would advance the mission and vision of the Bridging Divides Strategy. A further £3 million towards Alliance Partnerships was agreed at the Grants Committee on 26 September 2022. It was agreed that Alliance Partnerships would be awarded to established funders:
 - a. with a track record of delivering grant funding programmes, where the organisation’s primary aim (or primary aim within civil society) is funding;
 - b. for grant programmes which are in development, or recently begun, and which have a finite end point; and for,
 - c. initiatives which have involved significant scoping/evidence review work, where the funder has specialist knowledge of the funding theme/priority that is additional to CBT’s own reach.
 - d. The organisation receiving funds must be able to adequately restrict funding for onward distribution to work which benefits Londoners.
4. The proposal in this report meets the above criteria and, if approved, would see CBT strengthen its commitment to supporting some of the most disadvantaged Londoners through a partnership that will multiply the impact of the funding we have available. It

will be piloted in the London Boroughs of Newham and Hackney and the legacy of this alliance partnership initiative will include:

- a. Creation of local programme model(s) that can be expanded to reduce gendered poverty
- b. Local decision makers use a gender-lens to implement social and economic solutions
- c. Civil society networks, models of co-production and routes to influence power for smaller, grassroots organisations serving women are strengthened

About Smallwood Trust

5. Smallwood Trust is an independent charitable foundation which aims to tackle gendered poverty and its root causes, enabling women to be financially resilient and improve their social and emotional wellbeing. It was established in 1886 as the Society for the Assistance of Ladies in Reduced Circumstances and changed its name to the Smallwood Trust in 2017. The Smallwood Trust funds voluntary and community groups, as well as individuals. Between 2017 and 2021 it made 3,075 grants, to individuals and organisations, and distributed £11.2 million. with 56,000 beneficiaries supported through Smallwood funded programmes In 2022 Smallwood Trust won the grant-making and funding category at the Charity Awards.
6. Smallwood Trust released its new three-year strategic plan in 2022. This plan outlines Smallwood Trust's aims to build on its previous work by targeting funding at women who are most at risk of poverty, developing workable place-based models to tackle the root causes of gendered poverty, and support accessible and sustainable networks for women. The proposed funding reflects all three priorities.
7. Smallwood Trust is a national charity which makes grants across the UK. CBT and Smallwood Trust have mutually beneficial areas of expertise; CBT can share its geographically focused knowledge whilst benefitting from the Smallwood Trust's experience of tackling gendered poverty.
8. Smallwood Trust would deliver the London Women's Resilience Fund and administer the funds, therefore if the recommendation to contribute is agreed, the grant would be payable to Smallwood Trust. CBT have a track record of this kind of arrangement with other funders. Smallwood Trust also have a track record of administering funds for external funders such as:
 - a. Women's Sector Resilience Fund Phase 2 to support networks of by and for women's organisations to make changes to systems that cause gendered poverty in their local area (Coventry, Manchester, and Birmingham),
 - b. Women Thrive Fund for the by and for women's sector delivered in partnership with Rosa UK. This was funded by the Tampon Tax Fund (UK wide)

- c. Women's Sector Resilience Fund to support by and for women's organisations through the COVID-crisis (England wide, funded by DCMS)⁴
- d. COVID-19 Frontline Women's Fund to support smaller women's orgs with turnovers of less than £250k (average was £70k) through the COVID-crisis (England wide, funded by TNLCF).

About The UK Women's Budget Group (WBG): Strategic Partner

- 9. WBG is a network of over 1000 leading academic researchers, policy analysts and activists from women's organisations set up in 1989 to analyse UK government economic policy for its impact on women and to promote policies that will increase gender equality. It produces academically robust analysis of the gender and wider intersectional impact of economic policy to influence policy discussions and promote gender equal policy outcomes. In addition, it works to build the capacity of individuals and organisations both in the UK and internationally to analyse economic policy for its equality impact and work for policies that will increase equality.
- 10. WBG has supported the pre-inception phase research for this project and will act as a strategic partner for the Fund providing economic and research advice throughout the project, both on a strategic level and for the hubs themselves.

About the London Women's Resilience Fund

- 11. Evidence has shown that women have a higher risk of poverty than men when poverty is measured on a household basis in the conventional way.⁵ Although gender inequalities do not map directly on to poverty, they do affect poverty risks such as low pay, caring responsibilities, and the acquisition of skills.⁶ Women in London may also experience several inequalities which intersect with and compound gender inequalities. For example, black and minoritized women's socioeconomic position makes them more susceptible to poverty.⁷
- 12. The combined impact of the COVID-19 pandemic and subsequent cost pressures from rising demand and high inflation has compounded gendered poverty risks. Women often have lower levels of savings and wealth than men which reduces their resilience to financial crisis. Particular groups of women are likely to be disproportionately impacted by the ongoing crises, including black and minoritized women, disabled women, single mothers, victims of domestic violence and/or abuse, and women with no recourse to public funds.⁸

⁴ [Women's Sector Resilience Fund: Final Report](#)

⁵ [The Female Face of Poverty 2018](#)

⁶ [Poverty through a Gendered Lens 2014](#)

⁷ [The Female Face of Poverty 2018](#)

⁸ [WBG: The cost crisis: A gendered analysis 2022](#)

13. The London Women's Resilience Fund is aimed at addressing gendered poverty with a specific focus on building flexibility and capacity within local communities and increasing the power of the women's sector to create sustainable change. This supports recommendations made in *Routes to power & influence for UK women's organisations Report 2022*⁹. Commissioned by a group of Funders to better understand the scope & reach of the existing national, regional & local infrastructure serving the women's voluntary & community sector.
14. The London Women's Resilience Fund will take a collaborative place-based approach piloted in two London Borough's Newham and Hackney. It will directly resource existing or emerging networks of women-led organisations to challenge, reform and make change to the systems that cause women's poverty in their area. The networks will support women united in terms of geography and the issues they face.
15. Renaisi defines place-based change as "a long-term approach to identifying, understanding, and addressing social issues. It uses a recognised area to draw in and lock in resources, expertise, and experience. Most importantly it values the contribution of all actors, and the relationships between them, not just the traditional holders of power in civil society and enables everyone to play to their strengths. These factors give place-based work the potential to have an impact across different parts of a local system and create more sustainable change than other interventions might."¹⁰
16. Smallwood Trust has already piloted a successful networking approach in Coventry¹¹ and has recently started projects in multiple areas of the UK where it has existing partnerships.
17. The London Women's Resilience Fund will directly resource existing or emerging networks of women-led organisations across the pilot London boroughs of Newham and Hackney. To select the pilot areas Strategic partner Women's Budget Group (WBG) carried out analysis measuring levels of pockets of deprivation at a local level using key metrics including Indices of Multiple deprivation and Income deprivation affecting children Index of all London Borough's. Using this and data on Smallwood Trust investment in London and CBT funded work with women's organisations per London Borough, this developed a short list of four London Boroughs: Barking and Dagenham, Brent, Hackney, and Newham.
18. The four shortlisted boroughs all scored particularly poorly on key headline measures such as poverty, child poverty and deprivation. Women's and children's poverty are inextricably linked¹² and thus, channeling funding to the women's sector in these boroughs would be justifiable. Specific female economic challenges in shortlisted

⁹ [Routes to power and influence for UK women's organisations 2022](#)

¹⁰ [Renaisi – What is Placed-Based Change?](#)

¹¹ [Just Economics – Coventry Women's Project Partnership 2020](#)

¹² [Women's Budget Group - Women's and Children's poverty: making the links 2005](#)

boroughs were also identified, for example high rates of economic activity, high unemployment, and low earnings. It is likely that targeted interventions aimed at alleviating these economic challenges would contribute not only towards increased gender equality, but towards a lowering of overall poverty and child poverty rates. Finally, shortlisted boroughs tended to perform poorly on key health indicators, for example life expectancy, daily activities limited due to poor health and infant mortality. This is expected due to an established link between poverty, deprivation, and poor health¹³ and provides further justification for funding the women's sector in these areas. There is also a body of evidence linking poverty to increasing the risk of mental health problems as both can be both a causal factor and a consequence of mental ill health, *Poverty and Mental Health; Joseph Rowntree Foundation 2016*¹⁴

19. The two recommended pilot boroughs agreed are Hackney and Newham. Hackney has a particularly active women's sector with specific support for a range of ethnicities and lone parents. Newham has a strong cost of living focus and track record in providing practical support e.g., housing. The women's sector in Hackney and Newham would be conducive to establishing women's hubs and delivering the programme outcomes. Both Boroughs have very high levels of child poverty and infant mortality and lone parent households which are overwhelmingly led by women. Women in both face a range of significant economic and health related challenges compounded by social and demographic factors within the Boroughs.
20. The Women's London Resilience Fund will resource two programme 'hubs' which will take a participatory approach to building a co-designed grants programme. Each 'hub' will be allocated £325,000 in grant funds to be delivered over a 36-month period based on the programme model plus £5,000 each of co-design costs during the inception phase. Hubs will be in London boroughs Newham and Hackney and will be targeted at ward and adjacent ward areas. They will be formed of groups of by and for community-based women's organisations and services with incomes of less than c.£500k. Hubs would support informal referral pathways and working relationships to promote new voices, strengthen alliances, and pilot new ideas to tackle the root causes of gendered poverty on the hyper-local level.
21. An open application process for funding will be instigated with proposals expected to work towards the following outcomes:
 - a. Women are empowered to make changes to systems that cause gendered poverty.
 - b. Women have opportunities and power and a secure financial future.
 - c. There are thriving, accessible and supportive community networks for women.
 - d. Local civil society networks and partnerships are more resilient and have access to the information, skills and resources required to provide sustainable services for women.

¹³ [The King's Fund – What are Health Inequalities 2020](#)

¹⁴ [Poverty and Mental Health; Joseph Rowntree Foundation](#)

- e. Decision-makers work to end gendered poverty and collaborate with women on decisions that affect them.
- f. Economic systems work for women rather than against them.

22. The London Women's Resilience Fund will award three and a half years of funding including core organisational and network coordination costs to help give women-led organisations and their leadership the space and time to collaborate on approaches to local system change. Recommendations for grant amounts will be informed by the local partnership hubs and assessments of Smallwood Trust Officers made on a case-by-case basis.

23. Some of the London Women's Resilience Fund budget will be used to provide "funder plus" style support such as access to facilitation to help networks to collaborate effectively, capacity building workshops, and access to support to strengthen work with local government, commissioners, and other decision makers. Support with monitoring, evaluation and learning will also be offered.

Budget and timeline

24. The Local Resilience Fund will be a three-and-a-half-year programme which includes a six-month inception phase and a 36-month delivery phase. The Inception Phase would start in July 2023 and the delivery phase would run between January 2024 and December 2026.

25. Smallwood Trust has committed £195,000 to this programme, which includes £150,000 grant funding towards the partnerships at the end of your grant in year 5, as part of the longer-term sustainability of the hubs and £45,000 in programme support costs.

Item	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	TOTAL	CBT REQUEST
Grant payments to organisations	£10,000	£216,666	£216,667	£216,667		£660,000	£660,000
Sustainability funding (ST Contribution)					£150,000	£150,000	£0
Programme staffing and management	£20,400	£41,616	£42,864	£45,007		£149,887	£149,887
Strategic Partner	£13,200	£13,464	£13,732	£14,000		£54,396	£54,396
Funder Plus support services and facilitated networks (ST Contribution)	£3,000	£6,000	£6,000	£6,000	£6,000	£27,000	£0
Learning and dissemination (ST Contribution)		£3,000	£5,000	£10,000		£18,000	£0
TOTAL	£46,600	£280,746	£284,263	£291,674	£156,000	£1,059,283	£864,283

Impact Measurement

26. The Women's London Resilience Fund will have its own learning programme funded by Smallwood Trust. It will take a test and learn approach with ongoing learning and evaluation that will be disseminated internally and externally throughout the programme, every six months. A final report would be published in Spring 2027. In October 2022 Smallwood Trust commenced its Gendered Poverty Learning Programme¹⁵ which the Women's London Resilience Fund would become a partner of. This work is funded for three years by The National Lottery Community Fund (TNLCF) providing £500k of capacity building support.

Financial information

27. As an endowed grant-maker the financial review of the Smallwood Trust, as the grant holder, considers its broader ability to meet its grant-making aims. Audited accounts for the year ended 31st December 2021 show a strong balance sheet with total funds of £35m. Of this, £25m was permanent endowment and £10m was expendable endowment. Of the expendable endowment, the charity agreed to use £5m as a "Stabilisation Fund" to cover annual budget shortfalls if investment gains/fundraising returns are insufficient.

28. In 2019, following a major review of the Smallwood Trust's charitable objectives and the use of the endowment to meet those objectives, trustees agreed to increase levels of grant spend. This followed over 20 years of superior investment gains. Draft

¹⁵ [Smallwood Gendered Poverty Learning Programme](#)

accounts for 2022 show a drop in the endowment of £5m due to a combination of investment losses and expenditure from the Stabilisation Fund. Despite this, the Trust wishes to maintain increased grant giving levels subject to risk management measures. As a standard risk management measure, the higher spend is subject to approval by trustees at each Board meeting in light of endowment value movements. The Smallwood Trust's trustees view short term market movements as inevitable, and investments are managed on a long-term basis.

Year end as at 31 December	2021	2022	2023
	Signed Accounts £	Draft Accounts £	Budget £
Income & expenditure:			
Income	2,088,055	1,508,209	2,845,000
Expenditure	(4,188,626)	(3,102,712)	(4,565,000)
Investment gains/(losses)	2,901,606	(2,948,638)	1,000,000
Surplus/(deficit)	801,035	(4,543,141)	(720,000)
Reserves:			
Total endowed	35,000,000	30,212,329	29,668,362
Total restricted	208,080	257,690	352,690
Total unrestricted	76,113	271,033	0
Total funds	35,284,193	30,741,052	30,021,052

Conclusion

29. CBT's funding collaborations regularly achieve more than the sum of their parts as, amongst other things, they provide opportunities for greater expertise to be harnessed; for learning to be shared; and for the sector to see funders support their work and raise their issues through unity of voice. The Women's London Resilience Fund not only meets the mission and vision of CBT well, it also embodies CBT's PACIER values¹⁶, in particular advancing efforts to continue to strengthen our funding in progressive, collaborative, inclusive, and representative ways. This Alliance Partnership creates a multiplying effect, with CBT funding not only benefitting the ultimate onward grant recipients, but also supporting the work of a trusted expert fellow funder and potentially helping to leverage further support.

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¹⁶ PACIER = Progressive, Adaptive, Collaborative, Environmentally Responsible, Representative.