



WOMEN THRIVE FUND

Impact Report

A partnership fund between
Rosa and Smallwood Trust

Published June 2023

ROSA

THE UK FUND FOR
WOMEN AND GIRLS

SMALLWOODTRUST

Enabling women to be financially resilient

Rosa and Smallwood Trust are immensely proud to have collaborated during the Covid crisis to deliver the Women Thrive Fund, rapidly distributing just under **£2 million** to the organisations that make the most difference to the lives of women and girls. With our joint expertise and reach, the fund supported **70 women's and girls' organisations** to deliver vital services across the UK. It also enabled **61 of these organisations to attract a combined total of £3.2 million of additional investment into the sector.**

With our track record of funding in this sector, we know the critical role these organisations play in supporting the most disadvantaged women and girls in the UK. With extremely limited resources, they have built the expertise, networks and trust required to help women and girls cope with the complex issues they face across their lives. The impact of this fund demonstrates the critical value and resilience of women's and girls' organisations.

Covid and the cost-of-living crisis have exacerbated existing inequalities and disproportionately impacted marginalised women and girls. These crises have dealt a colossal blow to women's and girls' mental health and financial resilience, putting the organisations that support them under increasing pressure, with demand for support soaring to unprecedented levels. Organisations led by and for Black and minoritised women and girls have often been at the sharpest end of the challenges organisations have faced.

The women and girls sector is in a perpetual funding crisis. The Women Thrive Fund is an important example of just how powerful funding to this sector can be. However, without appropriate recognition and sustainable investment, women's and girls' organisations will struggle to survive. The loss of these organisations will leave our communities significantly poorer by limiting options for women and girls in crisis.

The impact of the Women Thrive Fund shows that Rosa and Smallwood Trust have the expertise to invest in and support the women and girls sector, harnessing the incredible expertise and experience that holds so many lives together.

Rebecca Gill, Rosa

Paul Carbury, Smallwood Trust

The Women Thrive Fund

A partnership fund by Rosa and Smallwood Trust to support organisations working to improve the mental health and financial resilience of women and girls across the UK.

£1,992,444

awarded to organisations led by and for women and girls

£3.2m

additional funding leveraged for the women and girls sector

70

women's and girls' organisations funded

25,377

women and girls supported

65%

of grants awarded to organisations led by Black and minoritised women and girls

“We feel it is extremely positive to have two funders who prioritise funding for women and girls... To our knowledge there are no other funders who fund work around women and poverty and understand that women's experiences of poverty are shaped by gender inequality”.

Women's Health in South Tyneside, 2023

This report examines the impact of the Women Thrive Fund. The findings are drawn from data shared by Women Thrive Fund grantees through conversations and end of grant reports.

Funding Insights

Launched in February 2021, the Women Thrive Fund received an exceptionally high demand for funding. The breadth of applications highlighted the huge range of expertise across the women and girls sector and the severe funding gaps that persist. The high proportion of requests for funding to support women's and girls' mental health was striking. Organisations highlighted that women who had struggled with their mental health before the pandemic were now struggling more, and there was an urgent need for investment in high quality trauma-informed support. Many organisations shared concerns about the worsening mental health of women forced into poverty. This was particularly the case for Black and minoritised women.



of grantees reported that the fund had helped their organisation develop new systems or infrastructure



of grantees reported that the fund had enabled them to secure additional funding

665

applications

£17m+

requested

70

grants awarded

£1.99m

total awarded

£28.6k

average grant

How grants were awarded

We recognised it was critical to take a targeted approach to grant-making that would identify organisations supporting the UK's most vulnerable, disadvantaged and/or under-represented women and girls. It was also imperative that grants were made rapidly and flexibly.

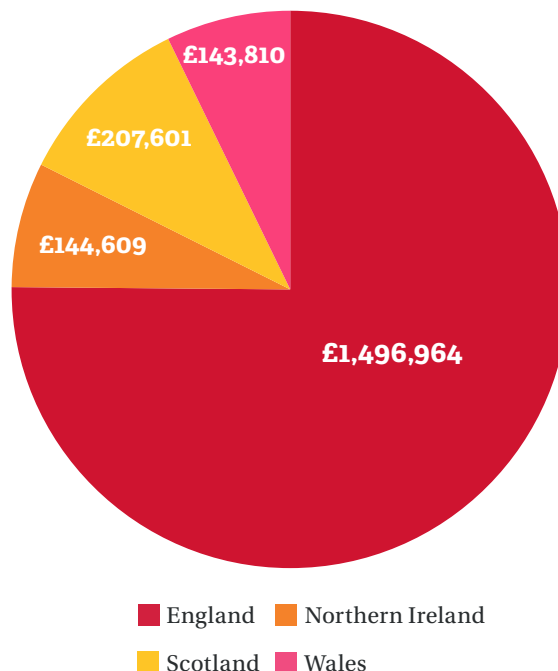
Drawing on our shared knowledge, we prioritised grassroots organisations led by and for women and girls where the need was greatest, including those operating in less economically resilient communities. Alongside this, we prioritised small organisations led by and for Black and minoritised women as we knew that, for these organisations, the pandemic had exasperated structural barriers that already existed in the funding sector.

What was funded

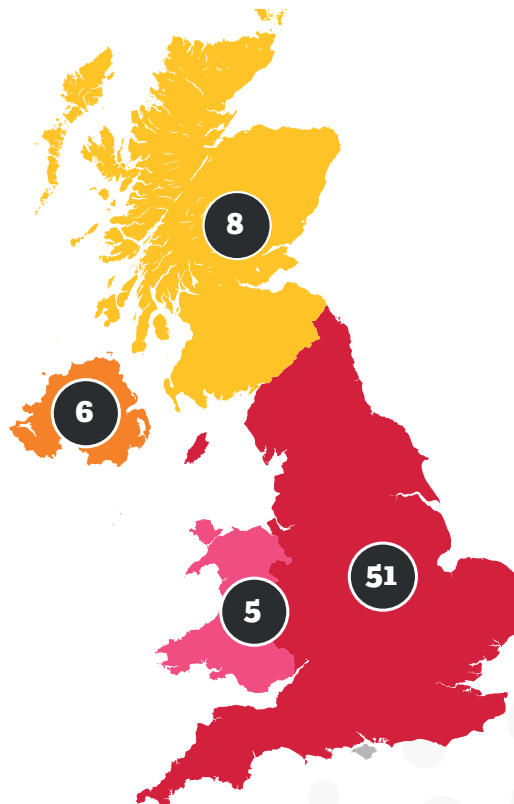
In August 2021, we awarded 70 grants of up to £40,000 for an 18-month period. In addition, we awarded grantees an extra 25% of their grant to help strengthen and sustain their organisations. See the final page of this report for a map of the grants awarded.

The funding was awarded across the UK's four nations. In total, we distributed just under £2 million, which included a contribution of £200,000 from Smallwood Trust. We were required by DCMS to distribute £1.49 million to England, £117,000 to Northern Ireland, £61,000 to Scotland and £116,000 to Wales. With Smallwood's contribution, we distributed the funding as follows, increasing the number of grants we were able to make in Northern Ireland, Scotland and Wales:

Amount awarded per nation



Number of grants per nation



The work of the 70 organisations funded is diverse and reflects the many inequalities which women and girls face throughout their lives and which were exacerbated by the pandemic. It highlights the UK women and girls sector’s collective reach and the vital role it plays in delivering essential support to some of the most marginalised groups of women and girls - from improving women’s employability skills to protecting women and girls from escalating violence and abuse.

“The provision of interpreters and community language women groups means that for many of our women, this is the only space they can speak honestly and clearly about their experiences in their first language”.

Refugee Women of Bristol, 2023

Many of the funded organisations work in the heart of communities and are able to swiftly connect women and girls to the right support. Often led by women with shared experiences, they have a deep understanding of the challenges women and girls face and prioritise providing holistic support often in partnership with other organisations.

The table below provides a snapshot of just some of the work supported through the fund and the overlapping outcomes:

Supporting improved mental health	Supporting improved mental health & financial resilience	Supporting improved financial resilience
Wellbeing activities, including self-care and creative workshops	Specialist support for survivors of economic abuse	Community based savings groups
Supportive women-only spaces such as befriending and social groups	Employment and skills development programmes, including peer mentoring	Managing finances and budgeting workshops
Trauma-informed support to respond to the mental health needs of refugee and asylum-seeking women	Practical and emotional support for survivors of domestic abuse	Financial rights workshops
Mental health awareness work	Support accessing welfare entitlements in community languages	Leadership support activities

Stronger Organisations

A driving principle of the Women Thrive Fund was our shared commitment to strengthening women's and girls' organisations. Investing in organisational development, capacity building and peer learning benefits the women and girls sector as it strengthens organisations delivering critical work.

We awarded organisations an additional 25% of their grant request to fund new work that would help build their organisations for the future.

£370,847

total sustainability grants awarded

"Aurora has developed new organisational strategies and designed methods of evaluation. Members have created a strong decision-making steering group that meet monthly".

Aurora Trinity Collective (Refugee and Asylum Seekers Collective), Cardiff, 2023

"I want to say a massive thanks to Rosa and Smallwood Trust, particularly for that element of the grant that was helping to strengthen our organisation. It's hard to find that type of fund that supports both core costs and project costs."

Waterside Women's Centre, Londonderry, 2023

Examples of how organisations used the sustainability funding:

- strengthening governing policies and procedures
- improving data collection methods and evaluation
- freeing up CEO time to focus on strategic leadership
- training to develop specialist skills e.g. trauma-informed support
- increasing participation work to better respond to women's and girls' needs
- strengthening leadership e.g. trustee recruitment and training
- working towards sector quality marks
- building online presence

Feedback from grantees highlights how the additional investment helped almost all organisations to build capacity.

98% of organisations reported that the Women Thrive Fund had helped their organisation develop new systems or infrastructure with 69% reporting the support had made a significant difference in this area.

"It encouraged us to improve our structural aspects like policy remodelling, increasing governing board members and the launch of our website. It made us feel big enough for professional changes."

Lighthouse, London, 2023 (collective), Cardiff, 2023

The Women Thrive Fund helped to generate significant investment in the women and girls sector. Support from the fund helped 61 women's and girls' organisations collectively secure £3.2m additional funding.

90% of grantees reported that support from the fund had helped them to access new funding and/or build new relationships with funders. 61 of the 70 awarded organisations told us that the fund had enabled them to secure additional funding totalling £3.2m.

"The Women Thrive Fund enabled us to produce a Theory of Change document and development strategy which supported us to raise £210,000 from The National Lottery Community Fund Growing Great Ideas programme and £120,000 from Tudor Trust".

Community Led Action and Savings Support, Manchester, 2023

Organisations described how the fund's support had strengthened their ability to evidence the impact of their work and bring in new funds. Others felt that being a recipient of the Women Thrive Fund had increased their credibility in the eyes of other funders - again resulting in new funding.

"The work [supported by] the Women Thrive Fund meant that we were recognised within the wider community and awarded £30,000 of unrestricted funding from the London Impact Awards"

Middle Eastern Women and Society Organisation, London, 2023

As part of the fund, we also coordinated a variety of training and networking activities to help galvanise and build the women and girls sector. Connections with like-minded organisations were seen as a valuable component of this work.

Women Thrive Fund training and webinars: Safeguarding, Networking, Measuring Impact, Good Governance and Supporting Volunteers

Organisations welcomed the opportunity to interact with sister organisations to exchange key learnings as well as shared challenges. Grantees spoke positively about the breadth of training events coordinated from 'safeguarding' to 'measuring impact', which built capacity and again strengthened ties within the sector.

71% of organisations reported that the Women Thrive Fund had helped to significantly increase their opportunities to access training and/or peer learning.

"The opportunity to attend the Women Thrive Fund sessions have been really useful for [our] Project Coordinator. Capacity to find or fund training sessions is limited due to working 8 hours per week, so having a funder to proactively offer these networking and upskilling opportunities is really beneficial."

Glendale Women's Café, Glasgow, 2023

Ocean Women's Association

The Women Thrive Fund helped to build the capacity of small women's and girls' organisations that are often uniquely placed to reach women most in need. Here we take a closer look at this in action:

Founded on the Ocean housing estate in Tower Hamlets, Ocean Women Association supports older Bangladeshi women who face stark inequalities in health, education and social integration. Its work is delivered by its Director and Founder, Shahida Choudhury, and a team of dedicated female volunteers rooted in the community. It includes rights-based advice and guidance; language and social support.

The pandemic hit Ocean Women's Association particularly hard - restrictions brought its 10-year gardening project at Stepney City Farm to an abrupt end which in turn exacerbated the isolation felt by many of the women it supports. Ocean Women's Association responded quickly by setting up a telephone befriending scheme with Covid-response funding. But as it emerged from the pandemic, the Association recognised it urgently needed an injection of resources to consolidate new and previous activities.

Ocean Women's Association turned to the Women Thrive Fund for help to re-establish projects and build its capacity. With funding awarded, the team commissioned much-needed fundraising support and developed a long-term strategic plan. They also accessed many of the Women Thrive Fund's training and networking opportunities, which connected them to like-minded women's and girls' organisations and increased their confidence to develop and expand their support.

With the help of the Women Thrive Fund, Ocean Women's Association's culturally sensitive wellbeing activities have supported improved mental health for 158 Bangladeshi women.

Here Shahida Choudhury, reflects on the difference the Women Thrive Fund's holistic support has made:

“Our organisation probably would have closed if we hadn't got the Women Thrive funding. The funding has helped [us] to secure a five-year National Lottery Reaching Communities grant worth £151,372. [Through the fund's] networking and training, we have benefitted hugely... Now we are in a position where connections are happening. The Women Thrive Fund has given Ocean Women's Association a voice.”

Shahida Choudhury, Ocean Women's Association, London, 2023

Women Empowering Women

Mental health

The women and girls sector is underpinned by the building and maintaining of strong and healthy relationships, which in turn support wellbeing and good mental health. By recognising the importance of relationships in women's and girls' lives, organisations form networks of support and enable women and girls to seek out peer-led help.

96% of grantees reported that women's and girls' mental health and/or wellbeing had significantly improved as a result of the support provided by Women Thrive Fund grantees.

Being heard

Many organisations used Women Thrive Fund funding to build connections between women in safe and supportive spaces where they felt valued and heard. From women-only befriending groups to culturally sensitive counselling; organisations supported women and girls to talk openly without fear of judgement.

Women and girls reported the positive impact this had on their mental health such as feeling empowered and becoming better able to cope with life's challenges.

A significant number of organisations supported women and girls who had suffered life-changing trauma and abuse. Coming from contexts of isolation and distrust, women and girls described the importance of being listened to and believed. As trusted members of their communities, these organisations reach the most marginalised women and girls who find it challenging to engage with mainstream providers. These organisations are frequently described as 'like a second home' by the women and girls they support.

"The session is more than sewing. So good to have space to talk. This is good for my mental health"

'Sew and Grow' participant, Rise, Brighton, 2023

"Inspire have become like my family because we share good times and bad times, but normally good times! I am always trying to learn new things and they also have something new to try"

'Dare to change' participant, Inspire Women Oldham, 2023

Self-care

Recognising that women and girls needed space for themselves to recover from the pandemic, organisations coordinated activities that promoted self-care and nurtured wellbeing. From exercise

and meditation sessions to creative workshops, these helped to counter women's and girls' feelings of 'burn out' following months of lockdowns and provided essential opportunities for women and girls to socialise again.

Women's Voices

For Deaf-initely Women in Derby, an organisation that brings deaf, blind and hard of hearing women together, the fund helped them to run a peer support network that nurtured women's wellbeing and reduced social isolation.

“For the last 15 years I have lived and worked in Derby without any link to the deaf community, I found this very isolating and lonely, especially after having my children and only knowing hearing people.

My mental health slowly declined over the years and then plummeted during the pandemic, due to not feeling included, or even seen, within my local community. I had gotten so bad that I would dread the thought of going outside and would frequently have anxiety attacks followed by deep bouts of depression. I felt like I was being suffocated and squashed in a life I didn't want to live.

So, when I was informed by a colleague about one of the 'sign & chat' social meets, I jumped at the chance to go! This was the best decision that I had made in years! There, I met Deaf-initely Women's Social Connector Coordinator and her lovely freelance workers and volunteers, as well as other deaf, hard of hearing and deaf-blind women. They all made me feel very welcome and for the first time in years, I felt like I belonged. So much so, that I chose to also become a volunteer social connector and join the team on their mission! I helped run further 'sign and chat' groups and got to interact and help many more women, just like they had helped me. Just being able to chat to other women, who have experienced similar life battles as I have and who understood basic deaf awareness, improved my mental wellbeing immensely. Since then I have gone on to leave my role at Asda and join Deaf-initely women as their family support connector. Finally, I began to look forward to leaving the house and going to work, the anxiety attacks have diminished and I am happy on a day to day basis. I feel included, seen, understood and empowered to live my life independently and I felt like I could finally breathe again. I felt free!

I am extremely grateful for the new friends and colleagues I have gained, as well as my new lease on life!”

Service user of Deaf-initely Women, 2023

Women Empowering Women

Financial resilience

99% of grantees reported that The Women Thrive Fund had supported their organisation to help women and girls improve their financial resilience, with 66% stating women and girls' financial resilience had improved a lot.

"100% of participants now feel more confident about managing their finances. They know how to be aware of illegal money lenders and how to manage debt".

Laamiga, London, 2023

Immediate assistance

A number of organisations worked in partnership with agencies such as local food banks and the citizen's advice bureau to support women facing acute financial hardship. In some cases, advocacy workers coordinated debt resolution or helped women to secure emergency financial support for essentials. In other settings,

organisations coordinated money management workshops or disseminated information to help women understand their financial rights.

Organisations also used funding to support women to navigate the welfare system. In particular, grassroots women's organisations worked in community languages to help some of the most marginalised women access financial entitlements. This helped reduce women's anxiety around finances and helped a number of women gain the confidence to represent themselves in meetings with statutory agencies.

Developing skills

A notable number of organisations used Women Thrive Fund funding to deliver employability training or education programmes to help women access the workplace. These reached women facing multiple barriers to employment, from caring responsibilities and low self-esteem to language skills and reduced support networks.

"I've realised that I have more to offer than I thought and my confidence has grown because of it. I also have more practical tasks I can do inspired by the course which has helped my applications."

**ScotWomenSkills participant,
YWCA Scotland, 2023**

Championing women's and girls' capabilities is very often at the heart of this work and we saw how recognition from others, whether through mentoring or group support, increased women's and girls' sense of self-worth and optimism for the future.

Women's Voices

The Women Thrive Fund helped Community Led Action and Savings Support in Manchester to sustain and develop its women-led savings groups, which meet to share ideas and strategies for reducing poverty in their neighbourhoods.

These groups act as valuable support networks and have helped women like Sarah (name changed to provide anonymity) increase their savings, confidence and aspirations for the future.

“When I first met someone from [savings group] I was going through a difficult time. I had just left a violent relationship and I was being prosecuted for shoplifting. I was having to move house with my four children and they were all having a hard time as well. [Savings group] got me through it...It was nerve wracking at first...I'd never done anything like this. Everyone was really easy to get along with, they weren't judgemental, and everyone had their own issues going on.

Not long after that, I started volunteering and they were able to give me character references. When you get done for something like that it makes you feel bad about yourself, but they put their trust in me - to hold the money and manage stalls at sales and that really helped. We were able to use the money from table rentals to go on trips... the first one we went on I was able to take all four kids to Scotland. This was the first time I'd been away with the kids on my own. My abusive partner had ruined our previous holidays.

Over time I began to take on more of an organising role then we started the savings group. I'm not very good at saving but through the savings group I started to save for the kids' birthdays, Christmas and trips away as a family. It was a really good way to get better at saving money, but it was also just about being involved and being with everybody once a week. It made me feel better about myself.

[Becoming a committee member] and a leader in Community Savers built my confidence to develop new ideas for our group. We are thinking about adapting a Social Supermarket model and we're developing a new community space. Now I can go to new groups and communities, to talk to people about savings and help teach students, and all sorts of things!”

Sarah, service user of Community Led Action and Savings Support, Manchester, 2023

Rosa and Smallwood Trust

A thriving partnership

As leading funders of the UK women and girls sector, we strive to be responsive, collaborative grant makers that put women and girls at the heart of our practice.

Delivering the Women Thrive Fund in partnership gave us a number of strategic advantages, including a wider reach, complementary learning and a stronger collective voice. Here we reflect on the strengths of this work:

- Working together signalled to the women's and girls sector that we understand its critical value and are committed to championing its work.
- Our distinct but complementary networks meant we were able to reach a much larger, diverse group of women's and girls' organisations than we would have done on our own.
- Designing the fund in collaboration allowed us to combine our expertise and strengthen our respective grant-making practices: we were able to better reach organisations that frequently miss out on more mainstream funding to larger, race and gender-neutral organisations, develop accessible application and reporting forms and provide grantees with flexible, responsive support.
- Working in partnership meant grantees had access to a wide range of cross-sector networking and training opportunities while benefitting from a single, trusted point of contact.

"Our experience as a Women Thrive Fund grantee has been completely positive. We have appreciated the close working relationship with our grant manager without this being intrusive. The reporting, which is usually overwhelming, is supportive and at a sensible level...Without the Fund we would not have been able to develop the specialist and intense support services that the women in the Women for Refugee Women network need. But the important thing for us is that you have trusted us to get on with it".

Women for Refugee Women, London, 2023

100%

of organisations valued the Women Thrive Fund's support and had a positive experience as a grantee

Challenges Ahead

Concerns around the cost-of-living crisis and financial stability were repeatedly shared with us by grantees. Still recovering from the pandemic, many organisations are now facing new surges in demand and are worried about funding shortfalls that lie ahead.

Over a third of grantees reported that the cost-of-living crisis is now a major challenge both for their organisation and the women and girls they work with.

Through our conversations with grantees, we heard how the cost-of-living crisis is causing an alarming ripple effect across the women and girls sector:

- Increased challenges recruiting volunteers due to almost everyone feeling the rising cost of day to day living.
- Rising demand for mental health support.
- Difficulties securing funding now that Covid-19 grants have ended.
- Challenges to match other sectors' salary offers, causing staff shortages.
- The rising cost of essentials such as food and energy is pushing women and girls further into poverty.
- Organisations supporting women asylum seekers and refugees are seeing a stark reduction in legal aid support.

"We are hearing how abusers are using the cost-of-living crisis as a tool for abuse."

Surviving Economic Abuse, UK-wide, 2023

"Our rising energy bills are concerning. They have risen significantly over the last 12 months, increasing our overheads by almost 65%."

WOMEN'STEC, Belfast, 2023

"Women are telling us they can't heat their houses or buy adequate food for their families."

Refugee Women of Bristol, 2023

Grantee List

No.	Organisation Name	Location	Total Grant
1	Chinese Women in Peterborough	Peterborough	£18,750
2	Fair Treatment for the Women of Wales (FTWW)	Wales	£18,750
3	Inspiring Futures Partnership CIC (Inspire Women Oldham)	Oldham	£18,750
4	Account3	Tower Hamlets	£48,750
5	The Angelou Centre	Newcastle upon Tyne	£49,998
6	Coventry Panaghar Project	Coventry	£49,973
7	Deaf-initely Women	Derby	£43,068
8	Derry Well Women	Derry and Strabane	£25,259
9	Diversity Matters North West	Tameside	£50,000
10	Falls Women's Centre	Belfast	£25,828
11	Getaway Girls	Leeds	£48,316
12	Happy Baby Community	London	£49,662
13	Humraaz Support Services	Blackburn with Darwen	£33,355
14	KairosWWT	Coventry	£50,000
15	Kanlungan Filipino Consortium	Hackney	£49,270
16	Laamiga	Camden	£18,347
17	RISE	Brighton and Hove	£49,081
18	Shakti Women's Aid	City of Edinburgh	£50,000
19	Shama Womens Centre	Leicester	£48,427
20	Surviving Economic Abuse	London	£50,000
21	Tees Valley Inclusion Project encompassing the Halo Project Charity	Middlesbrough	£47,125
22	Tyneside Women's Health	Gateshead	£42,475

No.	Organisation Name	Location	Total Grant
23	Venus Charity	Sefton	£50,000
24	Women Connect First	Cardiff	£48,052
25	Women for Refugee Women	Islington	£50,000
26	Women's Health in South Tyneside	South Tyneside	£48,550
27	Women's Resource Centre	London	£50,000
28	Women's Support Project	Glasgow City	£32,141
29	WOMEN'STEC	Belfast	£38,022
30	YWCA Scotland	Glasgow City	£36,332
31	4Wings Northwest CIC	Liverpool	£18,524
32	Alliance for Choice Belfast	Belfast	£18,750
33	Apna Haq	Rotherham	£18,750
34	Aurora Trinity Collective	Cardiff	£9,156
35	Baobab Women's Project C.I.C.	Birmingham	£18,750
36	Carmarthen Domestic Abuse Services	Carmarthenshire	£49,177
37	Community Led Action and Savings Support	Manchester	£18,750
38	Deaf Ethnic Women Association	Islington	£18,750
39	Empower Women for Change	Glasgow City	£18,750
40	The Glendale Women's Cafe	Glasgow City	£18,750
41	Hayaat Women Trust	Cardiff	£18,675
42	Hull Sisters	Kingston upon Hull, City of	£18,750
43	Lerato community initiative	Lambeth	£12,872
44	Lesbian Immigration Support Group	Manchester	£15,917
45	Lighthouse – supporting women through stormy times	Hackney	£18,750
46	LoveWell UK	Bristol	£18,750
47	Middle Eastern Women and Society Organisation	Islington	£18,750

No.	Organisation Name	Location	Total Grant
48	MumsAid	Greenwich	£28,450
49	Ocean Women's Association	Tower Hamlets	£17,765
50	Pendle Women's Forum	Pendle	£18,698
51	Positive Changes (Scotland) CIC	Stirling	£17,932
52	Rainbow Muslim Women's Group	Falkirk	£16,750
53	Refugee Women of Bristol	Bristol	£18,750
54	Rising Girl	Birmingham	£18,740
55	Roj Women's Association	Haringey	£18,750
56	Roshni Birmingham	Birmingham	£18,750
57	Safety4Sisters	Manchester	£18,067
58	Sandwell African Women Association	Sandwell	£15,000
59	SHAPE	Birmingham	£15,000
60	Sister System	Haringey	£18,661
61	Sunbeams London Ltd	Hackney	£18,557
62	Teen Action	Hackney	£18,750
63	Ubuntu Women Shelter	Glasgow City	£16,406
64	Voice of Domestic Workers	Westminster	£18,326
65	WAST – Women Asylum Seekers Together	Manchester	£18,750
66	Waterside Women's Centre	Derry and Strabane	£18,000
67	Wish	Tower Hamlets	£18,750
68	Women Today North East	Middlesbrough	£17,240
69	Women's and Families Resource Centre	Wolverhampton	£18,750
70	Women's Information Northern Ireland	Belfast	£18,750



**THE UK FUND FOR
WOMEN AND GIRLS**

Registered Charity No: 1124856



SMALLWOODTRUST

Enabling women to be financially resilient

Registered Charity No: 205798



**The fund was delivered in partnership
with Rosa and Smallwood Trust**

The report was produced by
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