Approaches to funding individuals
A scoping study

Dr Asimina Vergou
April 2024

co op Foundation

Acknowledgements

Contents

Foreword

Co-operators have always been pioneers.

Since the days of the original Pioneers who came together in Rochdale in 1844, co-operators, the Co-operative Movement and the Co-operative Group have been at the forefront of innovative, ethical and impactful practice.

Be it giving women members the vote from the start in 1844 – 80 years ahead of their enfranchisement in British elections; the introduction of self-service stores – unknown in the UK until the Co-op launched them; or the development of Fairtrade goods, becoming the world's biggest convenience retailer of Fairtrade products, co-operators have always been at the leading edge of positive change – experimenting, learning what works and scaling it.

And it is that spirit that the Co-op Foundation launched our *Young Gamechangers Fund* – a £4.5m collaboration with the Foundation, the Co-op and the #iwill Fund.

Designed to give funding to the activists, campaigners, disrupters, leaders, social entrepreneurs and co-operators of the future, to enable them to deliver positive change in their communities.

The Foundation is proudly a learning organisation, and we knew that other funders had already innovated in funding individuals. So, before we launched *Gamechangers*, we strove to learn as much as we could about the works, successes and 'failures' of other organisations. This scoping study is the output of that learning exercise.

Co-operators are sharers, and we want other organisations – in the funding sector and beyond – to be able to take advantage of the findings from our research.

I could not be more grateful to the funders that gave generously of their time, insight, successes and challenges to produce this study. As in all sectors, it is in our collaborations that we maximise the impact that we have.

Together, we co-operate for a better world.

Nick Crofts
CEO
Co-op Foundation

Executive Summary

The Co-op Foundation is match-funding its first funding to individuals, the Young Gamechangers Fund (YGF) alongside the Co-op and the #iwill Fund. This scoping study was conducted between December 2022 and June 2023 to inform the development of YGF based on good practice and learning from other funds. The study reviewed 20 funding programmes and included desk-based research and interviews with 16 funding organisations.

Funders have a variety of aspirations and ambitions when funding individuals. They support individuals in hardship to better their lives, support the professional development of an individual to improve their practice or support social action by investing in individuals with great ideas to change their communities. Involving the people the funding targets in its design is important. Some funders consulted the individuals or developed a partnership and co-designed the fund with groups of individuals their fund was targeting; others delegated power to the individuals to design the fund.

To maximise the impact of the fund and avoid being inundated with applications, it is crucial to decide who the fund is for, i.e. the individual's profile, what stage in their career/life they are, and how developed their idea needs to be at the application stage.

Funding to individuals needs to embed diversity, equity and inclusion (DEI) principles by using appropriate language in all the communications, co-developed or reviewed by the individuals it is targeting and by collecting data about the background of the individuals. The data need to be collected through the applications to assess who the funding is reaching and who is missing.

The application process needs to be accessible, simple, one stage, with a limited number of questions, allowing applicants to submit it in various formats, from written (PDF, Word, PowerPoint) to video and voice notes and offering additional support for applicants with access needs.

A well-designed outreach needs to ensure the fund attracts applicants that the funder may not traditionally attract. This can include creating personas[1] to target the dissemination to relevant groups, working with partner organisations, involving a delivery partner, getting the groups that co-design the fund to disseminate it through their contacts, and reaching out to new networks. The most common assessment criteria for decision-making are DEI, particular individual characteristics/attributes, and the nature and quality of the individual's ideas. Some funders use participatory grant-making to decide the grants or get input from experts in their thematic areas.

Various risks are associated with funding to individuals, such as safeguarding, fraud, misspending the fund, how it fits with the individual's life and the pressure it can create on the grantee. Mitigation measures included training, check-ins with grant recipients, being flexible, and trusting as a funder. The funder also needs to be comfortable with some level of risk.

Working with a delivery partner with clear roles and responsibilities can help mitigate some of the risks and support the individuals in ways the funder's team may be unable to. Funder plus support is best put in place from the beginning of the fund and to be personalised based on a needs assessment. It can include training, pastoral care, mentoring or coaching, networking, peer learning and expert advice.

The monitoring of the funding should be light touch, with a one or two-stage process, i.e. mid and end-of-project reporting in a format that is not cumbersome to the grantee. Programme evaluation should capture both process and impact, from the start of the funding, used for the benefit of both the funder and the grant recipients to allow improving practices and to produce good quality evidence for influencing the wider funding sector on how they invest in individuals.

[1]Personas are fictional characters, created based on research to represent the different user types. They help to understand users' needs, experiences, behaviours and goals (Interaction Design Foundation, 2016).

1 Introduction

Grants to individuals have been long established to support people in need or people to develop their work in particular sectors, such as the arts. More recently, there has been an increased interest in funders who have traditionally funded organisations to directly support individuals, including young people, who strive to achieve social change. Under our strategy, 'Building Communities of the Future together', the Co-op Foundation has committed to investing in young people with direct funding. Young people are the leaders, innovators, co-operators, activists, entrepreneurs and organisers of the future. They will be crucial in creating future communities that are fair and built on co-operative values. As funding individuals is a new way of funding for the Foundation, we have set out to seek to learn from and co-operate with other funders that also invest in individuals. We also aspire our experiences to help the wider Co-op and funding sector learn more about the value of funding individual leaders, and how to do this in a co-operative way.

In 2023, the Co-op Foundation, in partnership with Co-op and the #iwill Fund, set up the £4,5M Young Gamechangers Fund (YGF). Funding up to £20k a year is given directly to young people aged 10 to 25 or organisations the young person has founded or is a member of. The fund targets young activists, campaigners, and co-operators who aim to make their communities fairer, safer, and more sustainable. The YGF is distributed through two delivery partners, with expertise in youth leadership and grants to individuals, Global Fund for Children and Restless Development.

This report presents the findings of a scoping study the Co-op Foundation conducted between December 2022 and June 2023 to inform the development of the YGF. We wanted to design our programme based on good practice and learning from existing funds offered to individuals in the UK and internationally. This report is also relevant to other funders seeking to give grants to individuals for the first time or who would like to improve their current practices.

We worked with our youth advisory panel on all sorts of different things, but primarily the #iwill Fund over a period of two to three years. We evaluated our work with the youth panel, and one of the findings we got back from that research was a real drive from the young people themselves to get money directly into the hands of young people. Those young people, those activists, those change makers… out there in the community doing the work, but don't have the support behind them, don't have the stability of a salary.

Virgin Money Foundation

1.1 Research questions

The key research questions that guided this study were developed by the Co-op Foundation Funding and Partnerships team and were:

Models of/approach to funding individual young people

- What does direct funding to individuals (especially young people) look like in other funders (application process, outreach/dissemination, decision making, level and duration of grant, monitoring, learning and evaluation)?

- What are examples of best practices in funding young people directly?

- How do we ensure we reach out to and support a diverse range of young people?

Risks

- What are the potential risks with funding individuals, particularly young people, and how can these be mitigated?

- What are common pitfalls when funding individuals?

Additional support to young people

- What preparation and support do young people need in addition to receiving a grant?

Delivery partner – funder relationship

- What do good examples of funder-delivery partner relationships look like?

Key learnings

- What are key learnings from other funders who fund individuals (young people in particular)?

Recommendations

- What key recommendations do other funders have for the Co-op Foundation and Co-op for giving funds to individuals?

1.2 Structure of the report

This report begins by explaining the drivers and models for funding individuals. It continues to describe key considerations and approaches to designing a fund for individuals and how to embed DEI principles. The application process, including eligibility criteria, outreach to identify potential applicants, what the funding is used for and how decisions are made are also laid out. The report then presents an analysis of how funding for individuals is being distributed, risks and mitigation strategies, how funders establish trusting relationships with individuals, how individuals are being supported through a funder plus model and the successes and challenges of working with a delivery partner. The report concludes by presenting approaches to monitoring, evaluation and learning and discussing the legacy of the funding to individuals.

2 Methodology

The study was carried out between December 2022 and June 2023 and included desk-based research of evaluation reports and websites of funding to individuals and funders' interviews. In total, 20 funding programmes were reviewed, and 16 funders were interviewed (see appendix 1).

YGF focuses on young people with a vision of changing their communities. It soon became apparent that only a few similar funding programmes exist that focus on supporting young people and their ideas/projects on how they can bring social change. For this reason, the research expanded its scope to include funding to individuals that focus on people of all ages and are not only for funding projects but could be to support individual's personal and professional development and to support individuals experiencing hardship to better their lives. The study used an existing categorisation of grants to individuals (360Giving, 2023) to analyse the funding programmes that were reviewed. The categorisation was developed by 360 Giving, a charity that helps organisations publish open, standardised grant data to improve charitable giving, in partnership with the Association of Charitable Organisations (ACF) and various funders. They have identified and categorised different purposes for which funders give grants to individuals ranging from supporting individuals in financial hardship and emergency/crisis situations to development opportunities and social action. In addition, 360 Giving has mapped what the funds are used for, ranging from unrestricted grants and grants for furniture and appliances, equipment and home adaptations to education and training and community projects.

Table 1 presents the funders included in this study, the purpose of their funds, and what they are used for (adopting the 360Giving categorisation). Eleven of the 20 funding programmes focus on social action/social justice, while eight support the individual's personal development (some also support social action at the same time). Four of the grants support individuals in a hardship situation.

Table 1: Purpose of the fund and what the fund is used for

Organisation	Name of the fund	Purpose of the funding	What the funding is used for
Glasspool	Essential Living Fund	Financial hardship	Furniture and appliances, equipment and home adaptations, essential items, clothing
Camden Giving	We make Camden	Social action	Community projects
Blagrave Trust and Centre for Knowledge Equity	Challenge and Change	Social justice/Personal and professional development	Unrestricted funding for community projects, travel and transport, education and training, equipment purchase
Youth Music	NextGen Fund	Development opportunity	Creative activities
Climate 2025 and Environmental Funders Network	Climate Activist Speaker Fund	Social action and development opportunity	Unrestricted funding/Travel and transport/Education and training/Community projects
Smallwood Trust	Grants to Individuals Programme	Financial stability and relief of hardship, employment pathways, housing needs, mental health and wellbeing	Furniture and appliances/Equipment and home adaptations/Devices and digital access/Utilities/Other housing related costs/Food and essential items/Clothing/Dept/travel and transport/health, care and wellbeing services/Education and training
Virgin Money Foundation	Young Change Makers Fellowship	Social action/Development opportunity	Education and training/Community projects/Travel and transport
Paul Hamlyn Foundation	Breakthrough Fund	Development opportunity	Unrestricted funding/Education and training/Creative activities/travel and transport
	Awards for Artists	Development opportunity	Unrestricted
	Ideas and pioneers Fund	Social action	Community projects
Buttle UK	Anchor programme	Violence or abuse, family breakup/emergency/crisis event/financial hardship	Health, care and wellbeing services/Education and training/Furniture and appliances, devices and digital access/Holiday and activity costs
	Chances for children	Financial hardship, mental health/family breakup/emergency/crisis event/Violence or abuse/livelihood/homelessness/	Furniture and appliances/Equipment and home adaptations/devices and digital access/utilities/other housing related costs/food and essential items/clothing/travel and transport/holiday and activity costs/health, care and wellbeing services/Education and training
The Churchill Fellowship	Churchill Fellowships	Development opportunity	Travel and transport/Education and training
	The Activate Fund	Social action	Community projects
Young Manchester	City of Social Action	Social Action	Community projects
The Savitri Trust	Love and Trust	Social Action	Unrestricted/Community projects
The Blue Thread	The Big Ideas Fund	Social Action	Community projects
The Movements Trust	Movement regranting service	Social Action	Unrestricted funding/Community projects
Big change	Big Education Challenge	Social Action	Community projects
Arts Council England	Developing your creative practice	Development opportunity	Travel and transport/Education and training/Creative activities

This study's primary data source was a set of semi-structured interviews with funders. The interviews included 18 members of staff from 16 funders of individuals. The staff members were all involved in developing and running the funding for individuals in their organisations. Their positions ranged from CEO, Directors and Heads to Programme leads, managers and an officer. Some interviewees had leadership positions with many other responsibilities across the organisation; some had their role dedicated to funding individuals, e.g. Head of Programme-Individuals. Others' roles focused on managing grants or grantee engagement and impact.

The interviewees were identified through desk-based research, snowballing and networking activities (e.g. attendance at the annual ACF conference). When asked to recommend other funders of individuals, many interviewees mentioned the Blagrave Trust, Virgin Money Foundation, and Buttle UK and to approach funders of the Arts as they have a more extended history and experience of funding individuals.

All the funders are based in the UK, and most of the funding programmes support individuals and projects in the UK. Five of the 20 funding programmes support activities that can take place internationally, and three of these support individuals based outside the UK. The type of funders varied from family foundations, National Lottery Funders, and participatory grantmakers set up by Local Authorities to funders linked to corporations.

The aim of this study, the research questions and the semi-structured interview questions were developed by the Co-op Foundation's Funding and Partnerships team. During a workshop, team members brainstormed and discussed key questions that need to be answered to support the development and management of the fund to individuals. Members of the Funding and Partnerships team were also involved in interviewing other funders so they could hear first-hand the experiences and advice of the funders and reflect on the insights gained. This study's findings were presented internally to the Foundation team and the delivery partners of YGF.

Interviews were conducted through Microsoft Teams and lasted approximately 1 hour. All interviews were audio-recorded and transcribed. Interviewees signed consent forms that explained the aim of the research and that the data would be confidential and anonymised when presented in the report. The interviewees' names are not included in the report. When findings are based on data from published reports, this is made explicit using the appropriate references.

With only 16 interviews and desk-based research constrained by time, the findings cannot be regarded as representative of the whole sector and approaches to funding individuals. The research had practical limitations in terms of the available resources allocated and time restrictions.

The data were analysed using thematic analysis (Braun and Clark, 2006). The findings do not always represent strong themes that emerged across all the interviews but rather critical examples or quotes that illuminate particular issues that stand out and are useful for other funders to consider when they develop or look to improve their funding to individuals.

3 What do funders aspire to achieve by funding individuals?

Funders articulated their ambition to achieve change through their grants to individuals explicitly through their programme's aim and outcomes, often presented in a theory of change. Grants that supported individuals in hardship predominantly aimed to improve the resilience and stability of the individual, their emotional and social wellbeing and often their families too, including when they faced crisis situations.

Funders that supported an individual's professional development highlighted that they supported experimentation, risk-taking, and research and encouraged creativity so that practitioners could commit time and money to developing their practice. These funds aimed to support individuals who faced challenges in pursuing their development, such as "lack of sufficient finance, the matched funding required for other opportunities, the risk attached to development without a defined or guaranteed output, finding the time alongside paid employment, and a need to access to guidance and advice to progress their ideas" (SQW, 2022, p.33).

Funds that supported social action highlighted that they wanted to invest in individuals with great ideas to change their communities. Some funders emphasised that they wanted to support individuals with lived experience of the issues they wanted to address and those who usually wouldn't have access to funding and come from less privileged backgrounds.

This fund embraces and acknowledges that there are young people across England directly affected by injustices who are tirelessly working to speak out against those injustices. We also acknowledge that there are young change-makers who are working to see change in their environments but are doing so with little or no resources. The aim of the fund is to support young people who want to challenge and change unlawful laws, policies, practices, and cultures that have directly affected their lives and the communities they share those experiences with" (text drafted by young people and shared by Blagrave Trust on their website) (Blagrave Trust, 2023).

Funders also highlighted their ambition to bring change at different levels, i.e. individual, organisational, community, and wider systems change, e.g. through policy. They supported the individual as a recognition of their work, to develop their capacity and confidence to make their ideas a reality. By supporting the individual, ultimately, funders wanted to create better communities. The support often aimed to impact the organisations the individuals had established or were attached to.

Many funders talked about aspiring to achieve wider, systemic change by influencing the funding sector to consider and give more direct funding to individuals. Systemic change was also mentioned in relation to achieving advancement in policy and practice in sectors such as health, culture, environment, economy, and education.

For example, Youth Music wanted to diversify the music industries and increase innovation and creativity. They also wanted to change the charity and funding sector, encouraging more funders to consider funding young people directly, offering meaningful support to young creatives and improving the practice of grant giving.

Funders recognised that individuals could add innovative solutions to complex societal problems, whilst others recognised that individuals, including young people, already create change on a large scale. Still, often, they are not renumerated for all their work. A funder giving unrestricted funds mentioned that their small-scale funding aimed to give value and recognise the individual's work.

> Love trust grants with a very simple concept of donating small microgrants of £5000 that will be unrestricted to individuals really to give them value and recognition to say, "Look, we see what you're doing, and we appreciate it, and it's kind of like a financial hug"
>
> **The Savitri Trust**

Funders talked about the power imbalance between those holding the funding and making decisions and those taking action to change the world positively. Funding to individuals was trying to address that imbalance. It was highlighted that there was a lack of funding for movements and ideas at the early stage. Funders who supported individuals highlighted that the support would help the individual progress their ideas in a challenging environment with scarcity of funding and adapt to a fast-moving modern climate by providing funding, mentoring, and connections. It is indicative of the language funders used when they were describing the individuals they were looking to support: new leaders, young people with bold ideas to change, activists, campaigners, innovators, pioneers, change makers, individuals beyond the usual suspects, people who think differently, creative practitioners.

> The reason we started doing it is that Camden has particular missions that were well researched, and they're…collective goals that people in Camden want to get to by 2030. They are opportunities for young people, that everyone eats well every day, there's diversity of people in positions of power, and the estates are sustainable and creative. And they're quite difficult goals in the current world. In any case, they're difficult goals in any climate…The reason we're funding citizens is it's a recognition that there is no one organisation or funder or local authority or business that's going to be able to get to any of those goals. So the rationale in funding citizens is that we can plant a lot of seeds and sort of harness the creativity of Camden's communities in order to collectively reach those goals.
>
> **Camden Giving**

Grants to individuals, including young people, divert funding that would traditionally be given to organisations that support them and their communities. Some funders cautioned that there is a need to balance how the funding is allocated. Otherwise, there is a risk of damaging the resilience and financial stability of the infrastructure organisations and negatively impacting the people who benefit from their services. Young Manchester explained the importance of the role of youth infrastructure:

> [We awarded] £1K for the young people, £200 for the support organisation. The level of funding was considered small, but it was supposed to be part of a bigger support package/activity. … The £1000 grants…wouldn't have worked if the organisations that supported them didn't already exist, if young people weren't already meeting in youth clubs and having relationships with each other, where they could come together and have ideas or where you work with them. The £1000 is so small, and could only work to supplement activity that's already happening…The £1000 pot is like a little progression for young people to be able to have a small amount of funding and deliver a youth project themselves.
>
> **Young Manchester**

4 Models of funding

Some of the funders had adopted a more traditional approach to funding individuals, e.g., project funding, while others provided unrestricted funding, with no strings attached on how the funding would be spent. Only a few funders adopted a particular funding model, such as challenge prizes or fellowships (see Table 2 for some examples of funders and their approach).

Funders didn't always articulate what informed selecting a particular approach to funding individuals and whether they considered different options. It may have been that they were used as a funder to fund charities in a particular way and followed a similar approach when they switched to funding individuals. Some funders stated that their funding approach to individuals resulted from how their funding was developed and evolved over the years, whilst others mentioned that they adopted other funders' good practices. The aim of the funding programme and what the funder was trying to achieve are closely linked to some models of funding. For example, The Churchill Fellowships had adopted the fellowship approach. Fellowships (Johnson, 2019) are short-term funding opportunities for further study, research or professional development. The Churchill Fellowship "is open to UK adult citizens regardless of their background, qualifications, professional experience or age…Fellows are funded to research particular topics with practitioners anywhere in the world…The Fellowship offers inspiring individuals the funding, recognition and support to unlock their ideas and pursue a cause that is often their life's mission" (The Churchill Fellowship, 2024).

Big Change has adopted the challenge prizes approach. Challenge prizes offer a reward to an individual or group of individuals who can most effectively meet a defined challenge. It involves running a public competition and it aims to engage communities of innovators to solve a problem or challenge (Nesta, no date). As part of developing their funding, Big Change worked closely with their youth

Table 2: Different models of funding to individuals

Type/approach to funding	Funding programme	Funder
Project funding	Challenge and Change	Blagrave Trust and Centre for Knowledge Equity
	We make Camden	Camden Giving
Unrestricted funding	Awards for Artists	Arts Council England
	Love and Trust	The Savitri Trust
Fellowship	The Churchill Fellowships	The Churchill Fellowship
	Young Change Makers Fellowship	Virgin Money Foundation
Challenge prizes	Big Education Challenge	Big change

advisory board, hired an expert on challenges that used to work at Nesta, the UK's innovation agency for social good, and talked to other funders who had adopted the challenge prizes approach.

The Big Education Challenge was launched in 2022 and is a £1m prize fund that supports and rewards bold ideas with the potential to transform education and learning in the UK. The funding includes the Groundbreaker prize, which identifies, supports and rewards young people aged 18-25 with a bold idea or new project, and the Gamechangers prize, which identifies, supports and rewards individuals with a track record of leading innovative projects or approaches with tangible social impact. A number of finalists receive a smaller amount of funding and capacity building/wrap-around care over six months to develop their idea. Then, a smaller number of prize winners are selected and given a larger amount of funding to spend over 1-3 years.

Funders who aspire to start their grant-giving journey to individuals need to consider at the beginning of developing their grants and, based on what they aim to achieve if a particular funding model would be most appropriate to fulfil the aim and maximise the impact on the individual.

5 Designing the fund

Many of the funders interviewed were finishing a pilot of their first fund to individuals or had been running the fund for just a few years. Many funders emphasised the need to ensure how they distributed their funding aligned with the charity law. The Blagrave Trust and Centre for Knowledge Equity worked closely with a charity lawyer during the fund inception year who advised on what would be eligible to be funded from a young person's activities according to charity law. The Centre also sourced legal support and advice from their specialist network on the level of the funding so that young people on benefits would not be put at risk of losing these.

Funders, as part of the development phase, conducted in-house or commissioned external research to look at other funding for individuals so that they could design a distinct funding programme. In relation to the focus areas of the fund or the funding model, funders often involve expert advisors. For example, The Churchill Fellowship has formed an advisory council of subject specialists who help develop their programmes that address a particular topical issue or challenge in the UK and vary from arts, communities, and climate change to education in schools and children and young people. Blagrave Trust contacted the Centre for Knowledge Equity to collaborate with them as a funder partner due to their expertise in designing investment funds for systemic change through the Centre's equity-centred design approach and Equity Dilligence™ process.

Some funders mentioned that the idea of funding individuals came as part of their wider explorations of participatory grantmaking, trust-based philanthropy and a relational approach to grantmaking. Others emphasised that the idea came from the individuals, including young people, during listening sessions for how best to support them and design funding that met their needs rather than based on the funder's assumptions. The need for unrestricted funding was also emphasised during the listening and consultations with individuals.

For some funders giving grants to individuals was an evolution of other long-established funding approaches and their need to improve and innovate. For others giving grants to individuals directly was a new approach and they started with small-scale pilots, which were then scaled up. Smallwood Trust described how they staged the development of their grants to individuals. They distribute their grants through 29 partner organisations. Initially, they piloted a relationship with a few organisations and later ran an open funding round which invited 12 additional partners. They used their learning from the pilot and developed eligibility criteria for the organisations they were looking for. Smallwood give partners a small pot of money to give to individual women as well as a grant for the organisation's overheads/support worker costs to administer the programme.

When designing a fund, it is important to have clarity and succinctness of what the funding is for and create a golden thread that is coherent from a theory of change through the application process, the assessment criteria, and the evaluation outcomes. It might take time to create this, but it is important.

5.1 Involving young people in the design of the fund to individuals

Many of the funders involved a group of individuals who have lived experience of the issues the funding was trying to address in the design of the fund.

This study has adopted and adapted a range of participation frameworks, such as Arnstein's (1969) ladder of citizen's participation, Hart's (1992) Ladder of Children's participation, and Shier's (2001) pathways to participation, to analyse how funders involved young people and others in the development of their funds to individuals. Funders' approaches to involving individuals varied depending on the agency, control and power they were willing to give. Figure 1, illustrates the different levels of involvement identified in this scoping study.

Consultation refers to when young people have been asked to contribute to the design of the fund with their suggestions and ideas e.g. through focus groups and interviews. Still, they are not given opportunities to make the decisions.

Partnership refers to when young people are part of a funder-initiated process where they share decision-making power with the adults/funder.

Delegated power refers to when a funder delegates the majority of the design of the fund process to a group of young people. The funder offers, observes and supports the process and sets some boundaries/red lines in relation to the funding.

Citizen control refers to when young people self-organise, raise the funding and design the fund from the beginning without the support or sharing decision-making with another funder.

The ladder offers a framework to help bring a critical perspective on young people's participation and to help funders rethink how they work with young people. The ladder is about the degree to which adults and funders afford or enable young people to participate. Similarly to Hart's (2008) suggestion, the ladder is not intended to be used as a tool for
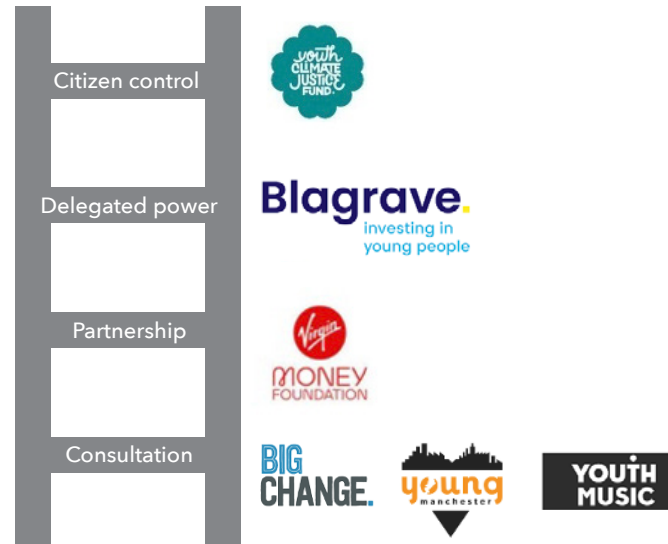

Figure 1: Different forms of youth participation in designing funds for individuals

evaluating work with young people but rather as a reflective practice tool that provides the language to explore ways of working with young people. It shouldn't be assumed that the upper levels of the ladder are superior to the ones beneath. It shouldn't be implied that funders should always support young people to operate on the 'highest' rungs of the ladder, but it is important to be transparent from the start to the young people regarding what form of participation they will be engaged in and why. It is important that young people have a clear understanding and expectations for how their voice will influence the funding programme.

Youth Music, Young Manchester, Big Change, and Buttle UK consulted groups of young people, experts and other stakeholders and their views informed the design of their funds. Youth Music ran workshops with young people whilst Young Manchester talked to their young ambassadors and young people supported

with their funding in the past. The views of young people informed the application process, the size and aim of the grant and the grant agreement and improved the accessibility of the funding and the language that was used to communicate it.

To ensure the fund is not designed from an adult perspective, it is important to factor in sufficient time to talk and consult young people, present them with options and choices of how the fund could look like and get young people's views on which ones would meet better their needs and ambitions.

Virgin Money Foundation created a partnership between an expert in youth participation, community organising and leadership development and a group of youth advisors for the Young Change Makers fund. They co-designed the fund and fundraised as a partnership. This is an example where there is a sharing of power.

So what we did is we sat down with the youth advisors and said if we were to do this, what would this look like? And that's when the young Change Makers Fellowship was born really and we piloted a little bit of work through the #iwill Take Action Fund where we'd funded organisations to take on a young person in sort of an apprentice model, but our funding paid their salaries for them to be able to develop something, and so we sort of tried that out, but the youth advisors were like "No, no, no, we need to get money into the hands of young people so they could lead this directly". We were like "Okay", so we basically sat down and did blue sky thinking "What does this look like?" And there was a huge array of ideas and some of it we thought was doable.

Virgin Money Foundation

There was one example of a funder that adopted a delegated power model throughout the funding programme, from its design to decision-making. Working closely with the Centre for Knowledge Equity the Blagrave Trust formed a group of three young advisors with experience in campaigning and social change work. The young advisers led nearly all decisions about the initial design of the fund, including its name, the language used in all communications (including the Blagrave Trust website), the outreach approach, the application process, accompanying guidelines for young people applying and the support offered to the grant recipients.

Some key learnings for when a funder delegates power to a group of individuals to design the fund include:

• provide the group with red lines and boundaries from the start that they can't derive from e.g. regarding legal restrictions, how the funding needs to align with the charity law, safeguarding, considerations regarding the focus of the fund, level of funding, and age range of grant recipients.

• the advisors need to be aware of the power they hold as decision-makers in the process and to wield it sensitively

• ensure there is an equity-centred approach to the fund design process

• provide appropriate training to equip the advisors to make informed decisions, e.g. training on the broader funding landscape and anti-oppression work.

The excerpt below explains in detail how Blagrave Trust, in collaboration with their funder partner Centre for Knowledge Equity (CfKE), delegated power to young people to design the fund. It also describes in detail the CfKE's role in supporting the young people throughout the period of designing the fund.

"Through their equity-centred design approach, CfKE worked with the young advisors (YA) to understand their learning and engagement styles. This involved co-creating processes to explore and share ideas and to reach consensus on key decisions. This included: planning design sessions with outlines of activities and agendas shared pre-sessions, summary records of discussions to lead into the next design cycle, sharing live working documents to allow thoughts to be shared by YAs following design sessions as further ideas emerged, and summary updates ahead of each session. It also meant creating the opportunity for YAs to share thoughts via 1:1 calls between sessions or via voice notes if that was easier for them. Early in the design sessions, the YAs agreed that they wanted to fund young changemakers working on the hard edges of injustice…To help the YA with thinking this through, CfKE shared their Equity Diligence™ framework, which included questions the YAs could pose themselves as they tried to think through who they meant by 'young changemakers working on the hard edges of injustice' and those 'who had little access to funding'. They turned then again to the framework when they were deciding on how to design the application process so that it was accessible, equitable and inclusive to all" (Blagrave and Centre for Knowledge Equity, 2022, p. 32).

Notably in the funders included in this scoping study there was no example of a 'citizen control' approach where the fund was initiated and designed solely by a group of people representative of the grant recipients. An example of such a fund, which wasn't included in this study because it is in its initial stages of development, is the Youth Climate Justice Fund (2024). It is a youth-to-youth funding and support mechanism for youth-led climate justice movements, capacity building and campaigning worldwide. The fund is designed and led by global youth climate leaders including members of the U.N. Secretary General's youth advisory group. The young people leading this initiative highlight that the fund will be able to rapidly and effectively deliver mission-critical funding where it is most needed because youth leaders themselves will lead it.

Funders facilitate the participation of young people in different ways. Some funders commission an external organisation/consultancy to run the advisory panels, whilst others reported having a dedicated role in-house to engage with the groups that will be giving input in the design of the funds. Buttle UK explained the role of their co-production manager:

> We've recruited a Co production manager who is putting in place an advisory network of parents and referrers and a youth group. We can be working with both those groups to keep testing ourselves: Is what we're doing the best thing? Are we doing it in the best way? Could we be doing things differently?
>
> **Buttle UK**

5.2 Level and duration of the funding and background of the individuals

The funding levels and the duration varied depending on the purpose of the fund, the background/time in the life and career of the individual and benchmarking across other similar funding and identifying gaps (see Table 3).

Most of the funds targeting individuals in financial hardship were providing relatively lower-level funding (up to £2,500), which was meant to be spent within a few months up to a year. Smaller grants for individuals who experienced hardship and small social action grants were part of the larger support that the individuals received and were not considered significant to achieve transformational impact in isolation.

Funders supporting social action provided funds ranging from £1,000 to £15,000 for up to 1 year. The Activate Fund from The Churchill Fellowships provided up to £30,000 for up to 24 months, and the Big Change provided up to £200,000 for up to 3 years as part of their prize model of funding.

Funding that targeted the personal/professional development of the individuals varied from £2,000-£300,000, with the higher-level funds having up to 6 years duration and being linked to an organisation.

Table 3: Level of funding, duration and age of grantee

Organisation	Name of the fund	Level of funding per individual	Duration of the fund	Age of grantee
Glasspool	Essential Living Fund	Average £300, one off funding	A few months	Any
Camden Giving	We make Camden	Up to £2,000 and can apply for up to 2 grants	1 year	Over 18
Blagrave Trust and Centre for Knowledge Equity	Challenge and Change	£2,000–£10,000	1 year	18–25
Youth Music	NextGen Fund	£2,500	1 year with possibility of extension	18–25 or 26–30 if disabled
Climate 2025 and Environmental Funders Network	Climate Activist Speaker Fund	£3,000–£5,000	6 months–1year	Under 35
Smallwood Trust	Grants to Individuals Programme	Up to £1,000 s	One-off or split into monthly instalments	Women 18 and older
Virgin Money Foundation	Young Change Makers Fellowship	Up to £10,000 project funding and up to £5,000 travel budget	6 months possibly extending to 12 months in the future	18–26
Paul Hamlyn Foundation	Breakthrough Fund	£150,000–£360,000	3–6 years	Over 18
	Awards for Artists	£60,000	3 years	Over 18
	Ideas and pioneers Fund	£15,000	Up to 18 months	Over 18. The fund also supports partnerships or teams and people in small organisations-up to five people
Buttle UK	Anchor programme	£2,000	Up to 1 year	Families with children under 5 and older
	Chances for children	£2,400	8–12 weeks and up to 6 months	2-18 if they live with their families or under 20 if they live independently
The Churchill Fellowship	Churchill Fellowships	Calculated on a case by case basis. Fellowships carried out through travel have historically tended to be awarded between £6,000–10,000	Up to 15 months including report submission	Over 18
	The Activate Fund	£30,000	24 months	Over 18
Young Manchester	City of Social Action	£1,000	4 months	10–25
The Savitri Trust	Love and Trust	£5,000	1 year	18–35
The Blue Thread	The Big Ideas Fund	£3,000	1 year	16–25
The Movements Trust	Movement regranting service	£5,000–£77,000 Majority £1,000–£10,000	1 year	Over 18
Big change	Big Education Challenge	Groundbreaker prize: 10 finalists, £10,000 each for 6 months, grand prize winner £50,000 for up to 3 years, 2 second prize winners £25,000 Gamechanger Prize:5 finalists £50,000 for 6 months, grand prize winner £200,000 for 3 years, one runner up £150,000 and the other runner up £50,000	6 months for 15 finalists and then 1-3 years bigger grant for 6 prize winners	Groundbreaker Prize: 18-25 Gamechanger Prize: over 18
Arts Council England	Developing your creative practice	£2,000–£12,000	1 year	Over 18

The level of the funding for social action and development of the individual was influenced by whether the fund was targeting individuals early in their careers/development or more experienced individuals and whether the ideas supported were early in their development or more fully developed.

Funders emphasised the importance of spending time during the design period of a fund to reflect on who their funding programme is best for and defining the type of individual they want to support. This would enable the fund to communicate who the funding is for and who isn't for so that they don't get inundated with applications of individuals who are not eligible but also identify if they need to provide capacity-building support alongside the grant or even the application stage. Findings from the evaluation of funding programmes indicated the need for clearer guidance and definitions of the background of the individual/point in their career that they want to target (e.g. Ikoku, 2020).

Through discussions with the Centre for Knowledge Equity, the Blagrave Trust identified three profiles of young people when they were developing their funding approach. They wanted to understand whom they could potentially support and whether they had capacity or the team with the appropriate background to support them. The three-profile approach was inspired by the Lived Experience Leadership report (Sandhu, 2019). 'Aspiring' are the young people for whom activism and social justice work are new, but they have an idea. 'Emergent' are the young people with some social justice experience, e.g., through a youth club. 'Established' are young people who have founded their own charities with paid staff, led by young people. The Challenge and Change funding aimed to support emergent change-makers addressing social injustices who may not have set themselves up as a CIC or charity.

Some funders were very keen to support ideas at an early stage, recognising that there was a gap in funding at that stage. They also recognised that funding can be 'catalytic, enabling new ideas to get off the ground' The Blue Thread.

> Ideas and Pioneers is an open fund, and you can get up to 15,000 pounds. And the sort of thinking behind it is about supporting ideas at a very kind of early stage. And that's what we recognised: there is not much funding for that moment, before it becomes a project or a sort of fully fledged prototype. And when it's in that phase where you think this is a really good idea but you need some resources to move it forward.
>
> Paul Hamlyn Foundation

Also importantly, funding programmes that supported social action and provided the highest levels of funding to individuals such as the Breakthrough Fund (£250,000–£300,000) and the Big Change (£200,000) were aimed to create transformational impact.

> The size of grants help to underwrite the Fund'sambitions for transformational impact and the intention to bring about developments that would not otherwise be achieved. They also help to set a fair wind behind grantees as they push towards the visions they seek.
>
> Breakthrough Fund, Paul Hamlyn Foundation

One of the funders, supporting movements, emphasised that there is a gap in funds distributed to movements between £10,000–£35,000 and most often, the grants are below £3,000. This comment aligns with what this scoping research found by looking across different types of grants to individuals (although the scoping study cannot be regarded as representative). The majority were granted below £10,000–£15,000

When a social action/development opportunity funding targets individuals with an idea in their early stages, the initial funding is usually relatively small (lower risk). It is often attached with capacity building/funder plus support and may include follow-up funding. The Virgin Money Foundation's Young Change Makers Fellowship programme looked 'to support young people who came from the communities that needed our support the most' and young people who hadn't been on a leadership journey before. The individuals received £10,000 to launch their idea, they were also offered up to £5,000 for travel costs to learn from others (adopting the approach of the Churchill Fellowship) and additional capacity-building support for six months. Young people who had an idea at the early stages of development received support pre-application. At the end of the programme/funding they had set a small amount of funding as fellowship additional grants.

A few funders mentioned adjusting the level or duration of their funding based on evaluation of pilots or evaluation of their established funding programmes or based on their experience during the delivery of the fund.

Most funders who made adjustments increased the funds or considered extending the period the funding could be spent. Funders recognised that the needs of the individuals were higher than they originally anticipated, which was the main reason for increasing the funds. For example Camden Giving with their We Make Camden funding support residents or community groups 'who have great ideas for their communities'. After receiving feedback, they increased the funding from £1,500 to £2,000. Only one funder, stated that they reduced the level of their funding to reflect the focus on ideas rather than fully developed projects.

When the fund first started, we gave grants of up to £30,000. However, at that level of support we were getting applications that were too developed. Subsequently, we revised the upper limit of the initial grant to a maximum of £15,000, which is a better reflection of the early idea space that we are trying to support.

Paul Hamlyn Foundation

Funders thinking of extending the fund's duration recognised after piloting their funding programme that some activities took longer to implement and the shorter funding programme duration was putting pressure on the individuals. For example, the Virgin Money Foundation reflected that they were considering extending their Young Change Makers Fellowship to 8–12 months because they found that the 6-month pilot was too intense. They also suggested that giving longer-term funding for young people e.g. for three years could be beneficial especially if they are just starting to set up their project or an organisation and need security. However, they cautioned that long-term funding may also be daunting for some young people if they don't have a fully developed vision of what they want to achieve in 3 years.

> For some young people [three years funding] would be an 'incredible' opportunity whilst for some others it may be daunting because they might not yet know what they want to be doing in three years, and they might be a social activist that's trying to create a change that they wanna see. And you know, in three years it might be: 'I said Ohh going off to uni or getting a different job... Quite a lot of the young changemakers we work with might not be running exactly the initiative they set up now. They might be doing something different in three years' time, but that's OK from our perspective because what we're doing is setting them on a trajectory. But equally, I think depending on the age range that you're working with, if you think about some of them being 24, 25, 26, they might be really already quite established and what they want to do and three year funding, as I say, would just give them a huge amount of security and would be an amazing thing.
>
> **Virgin Money Foundation**

Having a fixed duration/time limit for funding, e.g., 12 months, is useful for young people. Blagrave Trust commented that for some young people 12 months is too long whilst for others it's not long enough. Having the timeframe for spending the grant is useful so that the funder can discuss the budget and the project activities with the recipient.

Most of the funders stated that they were flexible with extending the duration of the funding e.g. from few months up to a year as a response to the individual needing more time to finish their project activities or as a response to an individual's circumstances that might have changed. Funders with significantly large grants reported extending the funding up to 3 years.

Funders' willingness to be flexible aligns with one of the eight commitments many funders have signed up as part of IVAR's open and trusting grant-making community. One of the commitments is calling funders to respond flexibly to grantees' changing priorities and needs and making the funding as flexible as possible (IVAR, 2021). Flexibility in terms of the grant size, timescales and how the fund has been used influenced the success of the Breakthrough Fund according to its interim evaluation.

"Some elements of the Fund's approach – such as the size of the grants, the leverage they can offer, the flexibility on timescales and use of the grant, the ability to consider additional grants later on in the process, and the engaged support offered through the relationship with grantees – are proving critical in varying ways to its success" (Tyndall, 2012, p.3).

5.3 Age range of the target grant recipients

The scoping study reviewed 20 funding programmes from 16 funders. Nine of the 20 funding programmes were dedicated to young people (see Table 3). Most youth-focused funding went to young people over 18 and usually between 18–25/26 years old. One funder mentioned that they didn't give the social action funding, e.g. to 14-year-olds for legal reasons. Another funder extended the age range of 18-25 to 26-30 if the young people were disabled. In addition, the Climate Activist Speaker Fund gave funding to individuals under 35.

The findings of this scoping study cannot be considered representative of the whole funding sector; however, they indicate that funding to young people for social action tends to be directed to older young people, and there is a gap in the age range between 10–18. Only The Big Ideas Fund included young people from 16–25. More importantly, Young Manchester's funding City of Social Action was the only funding that supported 10–25-year-olds. The funding was given to organisations rather than directly to the individual, but it was then dispersed based on the individual's needs and ambition of their social action project.

6 What the funding is used for

Depending on the fund's aims, the grant can be spent on various activities and equipment, etc. (see Table 1). Funders who were supporting individuals in hardship situations specified that their funding could be spent on a range of activities and items to support them with their essential living expenses and needs (e.g. furniture, home appliances, food, clothing), education (e.g. school uniform, laptop, wi-fi, tuition), their mental health and wellbeing (e.g. social, sport and leisure activities), employment (e.g. interview clothes, travel costs, training courses, childcare), financial stability e.g. cash grants for debt relief and legal assistance.

Funders who funded individuals with a community project idea specified that the funding could be used for their project activities, including website costs but also for costs to set up to become a more formal entity. Funders who supported the professional/personal development of the individual offered funding that could be used for training, mentoring, networking, marketing and buying equipment and business development, research, and testing new ideas/experimenting.

Funders emphasised that it was important for the individuals to include staff time for themselves in their application. For example, Youth Music offers up to £2,500 grants to young musicians (see Youth Music, no date). In their application guidance they required applicants to include in their budget a minimum of £500 for their staff time to enable them to have the time to deliver the project, e.g. if they had to take time off from other work. Another funder reported that men mostly included their staff time in the project budget for their social action grants, whilst female applicants tended not to include staff time/costs. The funder was looking to address that gender imbalance. They cautioned that funders may accidentally create a 'gender pay gap'.

> We're by far funding more women than men, and trying to get better data on the pay gap within our grants. But before looking at the data, I'd be quite confident in saying of the smaller group of men they are more likely to be paying themselves through it. So I think we've accidentally created a scenario where there's quite a significant gender pay gap within it. And I think there's sort of an assumption that community work is women's work and doing that for free is better. People are sometimes a bit offended when our funding officer says, "why don't you pay yourself for doing this work?" "No, I'm doing this as part of my faith. I'm doing this as part of something I want to do for my community. Of course, I won't accept money for it." So I think we've sort of unintentionally creating this gap.
>
> **Camden Giving**

Some funders had dedicated funding for travel. Funders who supported social action had dedicated budgets for travel, aiming to support individuals to learn from others. The Churchill Fellowship had a long-standing commitment and the majority of their funds are dedicated for travel. Virgin Money Foundation adopted Churchill's fellowship approach and allocated £5,000 to travel for their Young Change Makers Fellowship programme.

When giving unrestricted funding the individuals decided on what to spend the grant e.g. salary, childcare costs, travel, buying equipment, internet data etc. as long as it supported the work they are doing that is aligned with the funder's charitable objectives.

> Taking some learning from things like The Churchill Fellowship and others that we've known, we wanted to give them the opportunity to go and learn from other people that might be doing something similar in a different context. So we put a travel bursary alongside the grant…. we allocated £5,000 per young change maker.
>
> **Virgin Money Foundation**

7 Diversity, Equity and Inclusion

All the funders interviewed articulated a strong belief and ambition to ensure their funding to individuals adhered to DEI principles. Funders considered DEI from the development phase of their funding and in different aspects of the funding cycle, from the application stage and the outreach to the decision-making process.

7.1 Language for communications

Using appropriate language when funders communicate with their applicants and grantees is crucial. Buttle UK highlighted that they use the term grant recipients rather than 'beneficiaries'. Blagrave Trust explained that they don't use the terms 'marginalised' or 'disadvantaged' when referring to the young people they want to support. Young people working on the design of the fund identified the most appropriate language and crafted the term: 'young people who face most social injustice'. They also avoided using the term activist to ensure they could relate to more young people. It was critical to work with young advisors who would advise on language and outreach and use their network to disseminate the funding.

"We learned that to hand power over to young people and meet them where they are in their change-making journeys, we need young people to help us understand how a fund needs to speak to them. Adult-led language and jargon does nothing to attract and gain trust of young changemakers who feel disconnected from the funding and youth sectors" (Blagrave and Centre for Knowledge Equity, 2022, p.32).

Blagrave Trust contacted the Centre for Knowledge Equity to explore the viability of establishing a fund for young people. As a funder partner, the Centre for Knowledge Equity, brought their equity-centred design expertise and their expertise in supporting fund design processes led by and for change-makers with lived experience. Both organisations worked together to develop a planning approach that adhered to Justice, Equity, Diversity and Inclusion (JEDI) principles and went onto delegate power to young people to design the fund.

Some funders talked about having staff with the language skills relevant to the communities they would like to reach out to. For example, Camden Giving made their funding accessible to the Somali community thanks to the Somali-speaking member of their staff who translated the funding information to them.

Some funders paid particular attention to the language they used and refocused their coms and how they articulated their fund to attract a wider range of applicants. They also considered on-granting as an option for reaching out to applicants who had never applied and wouldn't usually relate to a funder.

Some funders are very explicit in their communications that they want to prioritise applications from under-represented and under-funded groups and those who would not receive funding from other sources. They emphasise in their communications that they will put additional support at the application stage and during the project delivery to ensure that the fund is accessible for all. Three funders who are particularly good at making this explicit in their communications are The Churchill Fellowship, Arts Council England and Youth Music. Indicatively, The Churchill Fellowship, in their application guidance, explain: "The Fellowship is open to every adult UK citizen to apply, regardless of background, age, professional experience, or qualifications. We encourage applications from people who are disabled, who are neurodiverse, who have mental health problems, or who are from under-served communities. We prioritise people who would be less likely to receive funding from other sources and who have lived experience of the issues that they want to explore. We recognise that some people may need additional support to apply for and complete a Churchill Fellowship. We will make reasonable adjustments to meet your needs and encourage you to contact us…so that we can discuss how we can support you to apply. Should you be successful, we will also support you to be able to carry out a Fellowship (e.g. pay for the cost of someone to travel with you)" (The Churchill Fellowship, 2023, p.5).

7.2 Monitoring diversity and setting quotas

Some funders were setting DEI targets for their processes, continuously collecting data at the application stage and monitoring the individuals who access their funding and from which communities they come and identify gaps. It is important to ensure that funders explain sufficiently the reasons for asking their applicants to share their personal data without making them feel that they will be judged.

For place-based funders, this means looking at the population characteristics of their community and comparing them against the individuals who get the funding. Other funders identify quotas they want to reach in their pool of successful applicants and use these in the assessment process. Monitoring the diversity of applicants, including successful applicants, allows a funder to try and fill the gaps in diversity and address any imbalances in subsequent rounds. One funder mentioned that they realised that in their first round of funding, they funded 15 university-educated young people. For their second round, they deliberately prioritised funding a further 15 young people with no university background to ensure they had a more diverse cohort. Another funder mentioned that they use the Joseph Rowntree Foundation's minimum income standards calculator, to identify the people who need the support the most. If someone receives benefits, they automatically meet the income criteria. Funders who monitor the background of the individuals they fund over the years can identify trends and look at the diversity of their grant recipients in the long term. One funder commented:

> The Movements Trust's analysis of its first year in operations showed 45% of movements supported are BAME-led and 50% are women-led - that's the direction we want to continue to go in. At the moment, it's continually through partnerships.
>
> **The Movements Trust**

Evaluation of the Ideas and Pioneers fund highlighted how the programme failed to achieve diversity in the background of applicants, and that it is important to clarify the nature and type of diversity from the start.

"The Fund is, however, falling short of its aspirations with respect to the background of its applicants. It would be helpful to agree on the nature and type of diversity the Fund wishes to attract, noting that stakeholders want to see more young people, those from BAME and working-class backgrounds, being reached. In addition, panel members want to see the Fund support more people who would be overlooked by other funders due to a lack of track record" (Ikoku, 2020, p.10).

A range of changes were made to the Ideas and Pioneers fund when it re-opened post-Covid. These led to a tangible increase in applicants and grantees from Black, Asian and other groups that experience racism and those under 30.

7.3 Strategic focus on DEI

A funder can best ensure that their fund to individuals is built on DEI principles and that their grant recipients are also diverse when they commit to DEI in their strategy as an organisation. Arts Council England is an organisation that has, over the years, made notable progress in how they commit to DEI, and this is evident in their current 'Let's Create'

strategy (Arts Council England, 2020). The evaluation of Developing Your Creative Practice demonstrates how DEI is embedded in the fund (SQW, 2022). DEI was a priority during the fund design, application, and selection process. Moreover, the funder provides access support to individuals from diverse backgrounds for applying and during the grant period. The support includes providing application guidance in other formats such as British Sign Language (BSL), Braille, Easy Read and Large Print, paying for a support worker, BSL applications, helping manage the project, and helping make the project accessible. Notably, other funders in this scoping study referenced asking Arts Council England for advice on DEI and how to make their funding more accessible.

"Let's Create establishes the need for Arts Council England to support diversity within the creative and cultural workforce. The importance of this is recognised by those involved in the development and delivery of DYCP, and the guidance includes a commitment to funding a broad range of 'individuals and geographical areas. Decision Panels take these factors into account when making their funding decisions" (SQW, 2022, p.8–9).

8 Application process

Many funders, especially the ones that were funding young people and the ones that were giving small grants emphasised the importance of having a simple application process.

8.1 Application questions

A key aspect of a simple application process is asking individuals a small number of questions. Most of the funding programmes reviewed included application questions focused on the following:

- What is the problem or the positive change the individual wants to resolve/achieve

- How the project will help to solve the issue identified or create change

- Motivations and interests to pursue the particular idea or project

- Lived experience related to the project idea

- Need for the funding, what is the plan of activities and how the funding will be spent

- Personal information e.g. age, background, place where they live

Feedback from interviewees highlighted that it was important to include application questions on what the actual project or campaign will be, to determine how applicants plan to use the money. Otherwise, lack of information will result in extending the time to process the applications.

The involvement of young people in the funding's design often resulted in the funding being more authentic and equitable to the young people they were trying to reach. For example, for Blagrave's Challenge and Change fund the young advisors emphasised that they wanted the application process to focus on the positive change the young person aspired to achieve rather than their personal story, which is what they considered the youth sector tended to encourage and expect. The young advisors

also designed the simple accessible application process and chose not to compel young people to provide personal data they did not wish to share. Although the successful applicants praised the application process, some of the choices made had implications for other stages of the fund. "The simplicity and breadth of the questions made it more challenging and time-consuming for the Blagrave team to sift applications and for young advisors to select the successful applicants". In addition, not asking applicants to provide their personal data e.g. race, disability, class, level of education, etc., meant that the funder could not analyse who the fund was reaching, inform better their shortlisting and how to extend reach for future iterations (see Blagrave and Centre for Knowledge Equity, 2022, p.15 and 41). Therefore, it is important when people with lived experience are involved in designing funding programmes to understand funding processes and the implications of their choices.

8.2 Application stages

The majority of the funding programmes had a one-stage application. Only three had a two-stage process involving an application in written or other format followed by an interview. One funder included in the process applicants completing an online quiz to determine eligibility, followed by completing the one-stage application.

Some funders had adopted a nomination process rather than an open application. One of the reasons for adopting such an approach was to avoid many applications being submitted to a funder with limited capacity. To avoid being overwhelmed with applications, other funders close their funding portal when it reached a certain number of applications.

8.3 Clarity of the project plan at the application stage

Some funders emphasised prioritising the individual's idea and project potential rather than requesting detailed project outcomes and budget.

"Nominees were assessed not on the strength or detail of their plans but on the compelling nature of their vision within its wider context; their personal track record and qualities, the apparent timeliness and need for support of this kind; its potential transformational impact for both the individual and organisation concerned; and their awareness of and readiness for the challenges ahead. There was no requirement to propose predefined outcomes and related methods of measuring these" (Tyndall, 2012, p.15).

On the other hand, applicants were encouraged to be as specific as possible in their application if a funding programme was competitive.

"DYCP is a very competitive programme. Whilst some periods of development can have unclear outcomes, the strongest applications have been able to demonstrate a clear plan of who they want to work with, what they will do and how they will be significantly better at what they do by the end" (Arts Council England, no date).

A funder reported that they would go back to the young applicants if they felt they needed further clarifications or refinement of the application.

8.4 Support pre-application

Funding teams or dedicated outreach staff offered application stage support for some programmes. Other funders acknowledged that charities were providing that support to the young people, and it is important to find a way to remunerate charity staff's time for this.

Support at the pre-application stage included:

- Running online sessions that stimulated project ideas provided more information about the sector and how to budget and on other themes identified during previous funding rounds.

- Supporting the individual in finding a host organisation to apply with (if that was a requirement)

- 1-1 calls with the funding team for applicants to ask about their funding idea or the application process

- Needs assessments with the individuals and 1-1 support to complete the application. This was the process often followed by the organisations that supported individuals in hardship to access funding. They would often also submit the application on behalf of the individual.

8.5 Application format

Many funders encouraged the applicants to apply in whatever application format would suit them, e.g., written (word, PowerPoint or PDF), images, video or any other way they thought best to tell their story. A few funders had as the only option to apply by submitting a traditional written format application. Evaluation of their application process indicated that individuals would have preferred to have the option of other forms. However, there may be a challenge around how to judge applications fairly in different formats. Being transparent about the assessment criteria at the application stage has been highlighted (Ikoku, 2020).

8.6 Accessibility support

Most of the funders mentioned in their application guidance and website that they would offer additional support to applicants with accessibility needs and some dedicated additional funding to this. Other ways to improve the accessibility of the application apart from allowing alternative application formats are to provide more helpful information through "case studies, video guidance, a standalone common mistakes factsheet…and a clearer support offer for neurodivergent applicants" (SQW, 2022, p.52).

Youth Music highlighted a higher demand for access support, and the funder has successfully attracted more disabled individuals applying for the fund. The access costs are judged on a case basis depending on the person's needs, which has implications for the available grant budget. For this reason, Youth Music used evidence of the need for this support and secured funding from another funder to cover the access costs.

8.7 Eligibility criteria for the grantees

In the development phase of a funding programme, funders identified the profile of the individuals they were targeting to support (see section on the development of the fund). It was equally important to articulate this in the application process and the eligibility criteria. Theory of change was noted as a useful tool for developing the eligibility criteria for the fund and the application form. One funder explains the importance of having clear criteria and linking these with the ToC of the fund:

The [eligibility] criteria flow from our ToC. The application flows from the criteria. It's all a golden thread all the way through it. We've done a lot of work on that in the last few years… And every year, we're like, 'Where's the line on this?' And what's gonna get funded and what isn't going to get funded. I think that's hard in any grant organisation but much harder in individual grant giving, so getting your criteria clear is important.

Buttle UK

The following list (see Table 4) indicates the eligibility criteria most often included in the application guidance.

Table 4: Most common eligibility criteria for funding to individuals

Eligibility criteria
Age
If the applicant is on benefits
If the applicant has recently experienced hardship/crisis
Residency/place where the individual lives
Citizenship
Location of the project
Stage in the career and activity of the individual/years of professional experience (e.g. emerging, aspiring, established activist)
Having a UK bank account
If they were previous applicants of the same fund
Individuals who do not already occupy a position of power
Individuals based in lower socioeconomic communities
Individuals who are able to commit time
Passion for developing their idea and skills
Not qualifications but ability to demonstrate knowledge of the subject through personal or professional experience

8.8 Evaluation insight on improving the application process

Process evaluation of a funding programme is important for providing insights on how the funder can improve their practice. The following excerpt presents a range of recommendations for the Ideas and Pioneers' fund to improve their application process, especially by increasing clarity.

"Clarifying the diversity that the Fund wishes to see amongst its pioneers will enable marketing and messaging to align appropriately. The application process should be reviewed to focus more on identifying the qualities and attributes demonstrated by successful pioneers, focusing on the written application with the video application used to enhance understanding of the application. Pre-application workshops may improve the quality of applications from those less used to submitting them, increasing representation among the groups assessing the applications and developing how the diversity of applicants are monitored would also add value to existing processes" (Ikoku, 2020, p.11).

9 Outreach

Most funders noted that they would disseminate funding opportunities through their existing networks. They work with partner organisations to reach out to communities and encourage applicants from diverse backgrounds. Many interviewees mentioned that they were in the process of reaching out to new organisations, networks, and partners who have a range of contacts they haven't reached out to before. Knowledge experts who support funders in developing the focus areas of funds also do outreach to their networks and groups they are connected to (see Table 5).

Table 5: Overview of most common outreach channels

Outreach channels
Through partner organisations communications. Partners that have networks with individuals who are eligible for the fund and individuals who wouldn't usually connect to the funder, or partner organisations that are led by people of the same profile the fund is targeting.
Through knowledge partners, experts in particular thematic areas who help develop the focus of the areas and do outreach to their networks and groups
Through networks' communications, e.g. Lived experience movement https://lexmovement.org/
Funder's website, social media (Instagram, Twitter, Facebook), newsletter, Q&A webinar
Word of mouth (friends, family, colleagues, peers)

Some funders, especially those who fund individuals in hardship, do outreach through delivery organisations that provide other services to the grant recipients. They make sure the organisations work with the groups they want to reach or are led by the people they want to reach. For example, Smallwood Trust ensures they work with delivery organisations that are led by black and minoritised women or working with those groups of women. Some funders reported reviewing the organisations they partner with to ensure they represent a diverse range of people.

Other funders, especially those who give funding through a place-based approach, attend community events to reach out to communities usually underrepresented in their funding, or they visit local places where people go as part of their everyday life activities rather than wait for people to reach out to them. Camden Giving will visit barber shops in the community to approach young men who may be interested in the funding. Funders operating at the national level and wanting to diversify their applicants emphasised the need to build relationships with grassroots organisations nationwide.

Other funders were more strategic with their communications and articulated a higher-level intentional communications plan that they put in place during the design of their fund. That indicated the commitment of the funders to ensure diversity within their funding applications pool and their successful group of applicants. One funder shared how they used personas for their outreach. They looked at the different personas they tried to reach and found out what didn't work. In the beginning they relied on organisations and individuals they already worked with and they set longer-term DEI targets. They wanted to ensure they had a really good diverse pool of people from different racial identities, abilities, geographic regions, and levels and areas of expertise. In decision-making, they will moderate their finalists and closely monitor who's missing.

It is also important that funders reach the groups of individuals that meet their funding criteria and avoid getting applications from non-eligible organisations and individuals. The young advisors who designed Challenge and Change emphasised that they didn't want a funder-led launch for the fund as they had concerns this would result in adult-led or larger youth-led organisations populating the application pool and receiving a high number of applications for a small investment pot.

10 Decision-making process

Deciding on the individuals awarded grants involves setting assessment criteria, forming and facilitating a decision-making panel, determining the number of grants and notifying the applicants.

10.1 Assessment criteria

Three assessment criteria were common amongst many of the funders interviewed.

DEI: Funders emphasised that when making decisions, they wanted to ensure that the group of funded individuals came from different backgrounds and locations and represented different disciplines, art forms, etc., and ways of working (depending on the nature of the funding). Some funders created quotas in their decision-making process to ensure they funded a certain number of individuals within each thematic area they were focusing their funding. Many funders emphasised that they wanted to prioritise individuals who may face discrimination, e.g. because of gender, race, disability, location or other characteristics and individuals who may not get funding from other sources.

Attributes of the individual: Funders emphasised that they were looking for individuals with particular characteristics indicating their potential, such as creativity, entrepreneurship, ambition, vision, and being driven and focused on bringing change.

Great ideas: Funders highlighted that they were looking to fund ideas that were ambitious, innovative, creative, and exciting.

There was a variation in the level of knowledge, experience and skills funders were looking for and the level of detail they were looking for in the plans an individual had to bring their idea to life. For example, some funders were looking to fund individuals with great ideas but not necessarily detailed project plans at the application stage. Other funders sought to support individuals with a track record in creating change in their community who submitted realistic, achievable project plans. This variation between different funders was reflected on many occasions in the level of funding, whether the funding was looking to support individuals at the early stage of their careers and the funder's appetite for risk. The excerpt below demonstrates an example of a funder that assessed applications in relation to previous experience, the individual's understanding of their community and whether they are based in the community they want to change.

Making explicit the assessment criteria at the point of application is important for the individuals who apply to ensure transparency and to avoid feelings that the funding is going to people the funder is already connected to (see SQW, 2022).

In terms of criteria, what we were looking at was what previous experience they had, what they've done so far in terms of trying to create change and their local community. We wanted them to tell us about their community, their understanding of that community, its strengths as well as its challenges. We assessed the proposals based on the ambitions of their plans and whether thought through and achievable, they were… We internally also looked at stuff around IMD to ensure that we were looking at it regarding their postcode…And making sure that we were supporting people based in those communities because, for us, it's all about local change in local communities, making sure that we can support individuals that will go on to create that change.

Virgin Money Foundation

29

10.2 Decision-making panel

Who decides which individuals will be awarded funding demonstrates the funder's desire and commitment to shift power, valuing lived experience and knowledge expertise. Some of the funders interviewed are committed to participatory grantmaking and ensured they gave the power of making funding decisions to a group of people with relevant lived experience. Others involved people with lived experience and previous grantees in advisory groups that were part of a more extensive decision-making panel. One funder reflected that they are thinking of changing how they make funding decisions and involving more people with lived experience. Another funder stated that they involved different experts in the application assessment process. Still, the funder made the final decision rather than handing over the power to others. The excerpt below showcases a funder who strongly believes people with lived experience can make better decisions and has completely shifted decision-making power to a group of community members.

When involving young people in decision-making panels, it is important to factor in that it takes longer to make the decisions. Young people need time to read through, understand the applications, and facilitate discussions. It has been reported that panels with young people can have high expectations and scrutiny of the applications of young people's projects and require additional, more detailed information. It would be helpful in these situations to discuss with the decision-making panel what could be realistic expectations when judging applications of young people who apply as individuals and how much they can achieve within the allocated budget and timeframe.

A funder needs to consider the time available the decision-making panel has for reviewing applications. Designing a clear, straightforward decision-making process at the outset in a format that would help present the information in an accessible way will allow the panel to make their decisions more efficiently. It is also important that members of the decision-making panel are from a range of backgrounds, experiences, expertise, and interests and hold diverse perspectives related to the breadth of scope of the fund.

10.3 Deciding the number of the grants/recipients

Funders decide the number of grant recipients based on the quality of applications/potential of projects, the number of submitted applications, the level of the grants, the overall amount of funding available and, in some cases, the capacity of the funding team. One funder explained that due to the high number and high quality of applications, the participatory grantmaking panel decided to award slightly less funding to more individuals (30 instead of 20). On the other hand, another funder reported that initially, they had available unrestricted funding for 20 individuals. Still, they decided to fund only nine because they didn't have the capacity to give more funds in a relational way.

10.4 Providing feedback to unsuccessful applicants

Giving feedback to unsuccessful applicants, especially if the number of applications was high, might be challenging for a funder with limited capacity. However, there are benefits for both the individual applicants and the funder when providing feedback. Less experienced applicants can learn from the feedback. All unsuccessful applicants can get an indication of whether to reapply or not, which can have a positive impact on the future number and quality of applications. If feedback to individual applications is not possible for practical reasons, alternatives are offering cohort-wide feedback on common mistakes and using feedback statements to applicants based on a list of pre-defined reasons (see SQW, 2022).

Decisions on who receives funding and support are made by a panel of Camden residents from across the borough who have diverse experiences of Camden, with the panel of Camden residents supported by a partnership between Camden Council and Camden Giving. The community panel that awards these grants value the experience of people who have faced inequalities in Camden because they have faced them themselves.

Camden Giving

11 Dispersal of the funds, risks and different approaches

Dispersing the funding to the individual was an issue that funders explored in depth at the set-up of the fund, and it was one of the biggest concerns related to risks and safeguarding. The method the funders chose to disperse the funds depended on their risk tolerance.

Below is a list of the different approaches to dispersing the funding:

- Direct payment to an individual's account

- Payment is made through an online platform such as the Open Collective, which enables communities to collect and disperse money transparently. Many of the funders interviewed mentioned Open Collective even if they weren't using it for their funds.

- Through delivery partners who already had a relationship with the individual. For example, a funder supporting individuals in hardship dispersed funding through pre-paid cards, QPay, issued to the frontline workers who would pay for the needs of the individuals and their families.

- Purchase of equipment, furniture, and appliances directly from suppliers or direct payments for travel through travel agents on behalf of the individual. This often enabled securing better rates for the purchases.

- Through setting up a separate entity to distribute the funding through making direct payments as much as possible.

- Through fiscal hosting services, such as [The Social Change Nest CIC](#) i.e. an organisation that welcomes others to operate through their structure, so that projects can use the host's legal entity and bank account instead of setting up their own.

Funders who give money directly to an individual's account will do this in instalments, giving a percentage of the money upfront at the beginning of the project and sometimes withholding a small amount of funding at the end, e.g. 10% upon sumbission of their final report. One funder supporting youth social action mentioned requesting the young people to report monthly their spending, including their time and provide a budget for next month as part of releasing the funds. Young people receive training and guidance on the process during the induction. Some funders requested individuals to keep receipts in their records or submit these to the funder. This was considered very resource-heavy for the funder who was checking the receipts. Only two funders provided unrestricted funding. One of them explained that they gave the funding to the individual's bank account in one or two instalments and didn't request any evidence on how the funding would be spent.

A funder supporting women in crisis situations emphasised that they wouldn't make the payments into a joint account in case the woman was in an abusive relationship and there was a risk of misspending the grant.

Although many of the interviewees emphasised the importance and ambition to have in place a simple process for the individual to access the funding, in practice, many of the approaches demonstrated processes that may be cumbersome for the grant recipient e.g. having to report all the project activities and submit receipts but also for the funder e.g. having to check a large number of small expenses receipts. Some funders were reviewing aspects of their processes e.g. whether they would request and check receipts from their grant recipients in the future.

12 Risks and mitigation strategies

Funding to individuals seemed to have triggered more risk concerns for funders as opposed to funding organisations. Some funders had a higher tolerance for risk than others, only sometimes associated with the level of funds given. Funders who emphasised the importance of trusting relationships also highlighted having check-ins with the individuals and regular open communications so that the individual would feel supported and could report incidents that needed attention. Having a risk register reviewed periodically by the funding team and reflecting on the funding approach were two activities mentioned for mitigating risk in general. Many funders mentioned building internal structures and adhering to wider organisational risk policies from the start, which may cause delays in delivering the funding in the short term but result in all stakeholders feeling reassured.

Some funders explained that the higher tolerance to risk came from the board of trustees who had particular backgrounds e.g. young trustees, and trustees with experience in leadership development. Other funders mentioned that being attached to a corporation or having to report to other funders made them less tolerant of risk. Some of the most referenced risks and their mitigation strategies are listed below:

12.1 Safeguarding

Safeguarding was one of the major risks identified when funding individuals linked to ensuring the individual's project was delivered safely for the participants and the individual wasn't put at risk during the project delivery. Many of the funders' teams were trained on safeguarding, had safeguarding leads and champions, had organisational safeguarding policies, supported individuals to develop their own safeguarding policies and provided them with safeguarding training, had a safeguarding consultant in place to answer any questions, and ensured individuals were DBS checked where appropriate. Funders who were not comfortable or didn't have enough experience with safeguarding worked with delivery partners.

12.2 Fraud and misspending the fund

The issue of fraud was of particular concern for many of the funders. Funders completed their due diligence before notifying a successful applicant and signing the grant agreement. The process usually involved identification and bank detail checks e.g. using online systems such as the GBG online screening product ID3global. Some funders requested references.

Another concern regarding fraud was the possibility of the funding being misspent. Funders had a variety of views on whether they wanted individuals to keep and send receipts as proof of how the funding was spent. Some funders emphasised that they operate on the principle of trust, similar to when they fund organisations and don't require receipts. Only a few funders reported that funding had been misspent on rare occasions. They asked individuals to return the grant, or some accepted that even if the fund was spent on other activities, that would still benefit the individual and didn't ask for a refund. Other concerns included the individual being harassed by others wanting to take advantage of their grant or funding being misspent because it was given to a member of the family to look after. Some funders decided not to give the funding directly to individuals but to host organisations/delivery partners who make payments on behalf of the individuals. Another mitigation measure was to give the money through pre-paid cards that could be deactivated if a misspent was detected. A funder clarified in the induction packs and during a call at the beginning of the fund that it is the individual's responsibility to ensure the funding is spent well.

12.3 Funding not being spent on charitable purposes

Funders expressed their concern that when the funding goes to individuals to use it, the money must be used for charitable purposes and public benefit. Individuals may not always understand what 'charitable purpose' means. Mitigation measures included charity law training for grant recipients and the funding teams to understand what the funding can be spent on and what 'charitable purpose' means. Funders also spent a lot of time communicating and checking in with their grant recipients so that they would have an open conversation on how the funding was spent.

12.4 How the grant fits with the life of the individual

It was emphasised that as the funding goes to an individual, there is a risk of the individual changing their life aspirations and ambition and not wanting to deliver the project anymore or changing circumstances diverting them from delivering the project. For example, if the individual had health problems, they were going on parental leave or were carers of other family members. That was a risk funders accepted and mentioned that they had to be flexible, e.g., extending the grant period when needed.

12.5 Pressure on the individual because of receiving a fund

It was widely acknowledged that giving a grant to an individual can create pressure, especially regarding managing the project's budget. Some funders had anticipated this and provided training on finances and budget management delivered by the funding team or external consultants. Moreover, some grantees may not have realised the impact that working on a grant would have on their lives. It has been reported that some individual grantees "had really struggled to manage the demands of the work as well as earning enough to sustain themselves…some may not have embarked on their endeavour had they been more aware of what to expect" (Ikoku, 2020, p.9). Mitigation measures for managing stress included wellbeing training/mental health awareness courses and support during the fund provided by external organisations.

12.6 Financial implications of the fund on the individual

Giving grants directly into an individual's bank account may have financial implications, including tax implications, negative impact on benefits or impact on loans. It is important to have a conversation with the individual on how they would like to receive the funds, including how many instalments they want, and explore different ways of framing the grant, e.g., donation or gift. It is important to involve lawyers in this process so that any approach is legal. Other mitigation measures were giving the funding through a fiscal host or an organisation the individual is linked to.

12.7 Power dynamic between the funder and the grant recipient

Funders need to be mindful of power dynamics in their interactions with grant recipients. For example, grant recipients may feel obliged to attend learning events organised by the funder or to contribute to publicity activities for the funder. The funder with their behaviour and communications needs to ensure they don't put pressure on the individuals.

12.8 Project failing

The risk of the project not achieving its intended outcomes, stopping or failing, was acknowledged. Mitigation measures were providing the individuals with additional support and capacity building during the grant. Many of the funders interviewed were aware of and accepted the risk, especially when the levels of the funds were low. One funder who gave large funding to individuals explained that they were offsetting the risk by the strength of the individuals and the visions supported, by creating stability with the sizeable grants and being flexible and engaged. They were also committing significant financial support early in the project cycle to allow grantees' thinking to form in more detail later.

13 Building a trusting relationship

Being a flexible funder and having a relational approach were two characteristics that most of the funders highlighted. The background of the funder team was considered important for creating a trusting relationship with the individuals. A funder that supports young people highlighted that the youth work background of their team helped with trust-building relationships with the young grantees who do not feel they are talking to a 'scary funder'.

Funders expressed their commitment to supporting and engaging with the individual and their work. Adopting a 'relational type of funder' means funders spend time getting to know the individual from the beginning of the grant, understand better the needs they have to progress their ideas, and put support or signpost them accordingly. There is evidence that when a funder provides engaged support and builds a trusting relationship with their grant recipients, they contribute to the success of the funding (Tyndall, 2012).

Flexibility was also highlighted as an important factor in managing grants to individuals. Having developed a trusting relationship with the individual enables the grantee to feel less intimidated and share more openly challenges and needs for changes in the grant terms, e.g., how the funding can be spent or duration. One of the funders to individuals highlighted that their funding supports individuals to bring change in sectors that are also changing. Hence, this may require the individuals to change their project plans accordingly.

IVAR's survey of charities' funding experience showed similar evidence of the value of a funder being flexible and developing a trusting relationship. Charities reported that as a result of the funding relationship they are able to be more successful in their activities by meeting their community's needs, planning more effectively, being more agile when changing needs and being more honest about what is working and what isn't (see Firth et al., 2022).

It is important that funders are explicit to the grantees about what their role is and the purpose of their interactions. For example, if they have catch-up monitoring calls to clarify that these are not mentoring sessions, although the funding team can signpost the grantees to other support. Funders mentioned the need to set boundaries and maintain a professional relationship. Funding individuals may create a dynamic where the funder feels personal responsibility and develops a pastoral care attitude, which differs from funding an organisation. Funders need to be aware of this dynamic and 'know how to manage it'. A funder reflected that they didn't

feel they had experience and skills in-house around pastoral support and worked deliberately with a delivery partner who could provide this. The excerpt below demonstrates how a funder that supports individuals needs to consider their role carefully and make it distinctive from being an organisation that delivers services.

> We need to…play a safeguarding role around being the funder…we are a funding body, not a delivery body. Although there's this constant conversation that we have internally about, like, 'ohh we are actually delivering now, we are actually talking to young people on the phone', 'we're doing all these things we never were previously'. We have to be quite clear [that] there is still a boundary there. Where do we draw the line? You know, in conversations with young people, you have to be able to say 'Actually, that's not for me, and I'm kind of signpost you on to… mental health support… financial literacy support, whatever it might be…you have to be quite clear about where you stop, because otherwise you end up becoming a youth work organisation.
>
> **Youth Music**

> We've been trying to build the fund around feedback from those we previously funded. And one of the things that is the biggest value that we hear most consistently is that we've been flexible, and like allow folks to just, you know, change and sort of like adopt new strategies that they think will likely create their change better.
>
> **Big Change**

14 Skills, knowledge and experience in the funder's team

Having the right skills, knowledge and experience in the funding team is important for managing the grant and the funding relationship and supporting the grant recipients. Some funders who didn't necessarily have the right skills from the beginning outsourced some parts of the work to delivery partners, employed new staff, or developed their skills as the work progressed, adopting a 'learning by practice' attitude and consulting experts when needed.

While bringing experts to support the development of the funding might be necessary, e.g., with expertise in the thematic area of the fund, organisations suggested the need for the funding managers to have the technical expertise going forward. It is also important to have in place a team with funding programme management skills and knowledge (e.g. on application management systems, due diligence, managing budgets and finance). Restructuring the team that initially built the funding programme might also be necessary as the funding programme changes from its pilot phase into scaling up and being established.

Some funders who gave funds to young people highlighted the need for staff that were also young, had background similar to the grant recipients, and had youth work experience, project and services design, digital communications and facilitation skills. They also found they attracted new colleagues to their team because they were motivated to work with young people.

The importance of the funding team having a background and lived experience similar to the people the fund supports was emphasised so that the power imbalances can be minimised, assuming that the funding team will be better able to relate to the individuals and meet their needs.

Some funders, including place-based funders, emphasised the importance of soft skills such as patience, being good with people (people's skills), self-awareness of how they exercise power, understanding of campaigning and community organising and language/translation skills if they were targeting a particular ethnic community.

Many funders mentioned essential knowledge and a good understanding of safeguarding. Many of the funders stated that they had organised safeguarding training for the funding team.

Funders who work with individuals who experience hardship mentioned that their teams had social work and frontline services experience so that they have credibility and understand and can review the applications.

Networking and strategy skills were suggested so that funders can learn from other funders' examples, develop best practices policies and thinking about where to go in the future for supporting individuals. Impact and evaluation expertise was considered necessary, especially for co-deciding with the grant recipients' outcomes for monitoring the grant and allowing flexibility with what was being delivered.

Trustees with a finance and fundraising background, experience in movements, legal expertise and working for a charity were also deemed needed to provide oversight regarding risk management and the process.

> We already have strong lived experience on our Board but are also actively recruiting for greater diversity and lived expertise in our team. If, as funders, we wish to embrace new ways of working, then we will need to be open to new skills, too.
>
> **Blagrave Trust**

15 Capacity building/funder plus

Capacity building, often called funder plus, is a term used by funders to indicate the additional support they offer to their grant recipients in addition to the funding (IVAR, 2021). This study identified funder-plus support that ranged from training, networking and peer learning to expert advice, coaching and mentoring. Some funders planned a full programme of capacity building, as part of developing the fund. Other funders provided support based on the emerging needs of the grantees during the fund delivery. The onboarding period was a good time to connect to the grant recipients and identify through a needs assessment if and what capacity-building support would be useful for them. It was recommended to provide an information pack at the start with details on the funding programme and the available support, and a bank of resources to access when they wanted to. In the event that funders could not put in place the support needed, they signposted the individuals to relevant providers.

In the Annex, Table 7 summarises the themes of the support this study identified and indicative examples of professionals/organisations that were cited as providers.

The timeliness and relevance of support is also important. Evaluation of a funding programme suggested that for some grantees, some elements of the support were offered either too late or too soon (see Ikoku, 2020).

Support was often provided or organised by a dedicated member of the funding team, or by a delivery partner or offered through different organisations e.g. by professionals in the field or people with lived experiences, including young people. Some funders were putting support not only for the individuals that were funded but also for the organisations that hosted them e.g. for leadership and strategy development and fundraising.

15.1 Training

Providing training with influential, engaging and creative trainers was a type of support often referenced by funders. This study identified the following list of training topics that were offered across the reviewed funding programmes:

- Wellbeing and self-care courses and sessions
- Financial training and budgeting
- Project management
- Charity law introduction
- Safeguarding
- Communications including social media
- Digital skills
- Fundraising
- Developing your strategy
- Systems change
- Running a campaign and advocacy
- Leadership skills
- How to set up your charity/social enterprise
- Monitoring and evaluation

Support such as safeguarding, understanding budgeting and charity law were often offered at the beginning of the grant. Evaluation and fundraising were the least offered topics indicating a gap funders need to address. The grant recipients need to attract further funding in the future. Putting the individuals in touch with other funders and having sufficient evidence of impact is critical for attracting future funds.

Sometimes, not many individuals attended training sessions even if they had identified they needed support on the particular topics. Funders still felt it was important to organise the training and recorded the sessions for individuals who couldn't attend and for future grant recipients. YouTube was mentioned as a successful platform for sharing these sessions.

15.2 Expert advice and lived experience sessions

Funders acknowledged that the individuals needed personalised support to answer queries and advice on particular aspects of their projects, and they put in place expert support e.g Pro bono legal advice, safeguarding advice, and specialised advice depending on the focus of the project.

Experts were commissioned to deliver training and knowledge sharing sessions. Still, it was also very impactful to organise sessions where individuals with lived experience e.g. of setting up a charity, campaigning, successful entrepreneurs would come and talk about their journey to the grant recipients to inspire them but also to make them feel related and that they can achieve similar impact.

15.3 Peer learning and networking

Grant recipients strongly expressed their need to meet with each other, with a preference for face-to-face interactions. They often work in isolation, and when they meet as a cohort they can share learning and challenges, connect and identify opportunities to work together. Some funders offered residential events (at the beginning or later during the grant's life) that were highly valued. When designing residential events accessibility should be considered e.g. for disabled individuals and people with caring responsibilities. Other funders were organising an annual face-to-face gathering.

Designing accordingly the application process of funding to individuals (not on a rolling basis) is crucial for creating a cohort of young people in each round of funding for peer learning and support. Peer learning was also enabled by using a platform for ongoing communications e.g. teams or slack, by sharing a newsletter and through Action Learning.

Networking support often expanded beyond the cohort of the grantees. It included external networks, organisations, individuals with lived experience, and funders they could continue connecting after the end of the grant period.

15.4 Coaching, mentoring and pastoral care

Many funders mentioned offering personalised support through coaching, mentoring and pastoral care. In some cases, a dedicated member of the funding team was providing pastoral care, keeping in touch and supported the individual to progress their project when needed. Others had partnered with an external delivery organisation to provide coaching and mentoring or with lived experience leaders.

A corporate funder had mobilised their staff across the organisation with expertise in different fields who mentored their young grantees. The next excerpt demonstrates that putting the support in place required a lot of time and energy but resulted in being very successful.

> I think we did a lot of work internally in getting colleagues to understand the programme. What was brilliant was actually to make the fellowship programme… the area in which we've probably been more successful in terms of colleague engagement…I think the reason for that is because there is an individual that they can get to know the story of and really get behind in a way that they feel once removed when it's an organisation that we're funding …It took a lot of going along to team calls, sitting in town halls and joining our company's welcome event… talking about why we were doing it. But we ended up with more volunteers than we could match in the end.
>
> **Virgin Money Foundation**

16 Working with a delivery partner

Many of the funders were giving their funds in collaboration with a delivery partner, which was an organisation or an individual/consultant. The role of the delivery partner varied e.g. from providing pastoral support, assessing the individuals' needs, providing mentoring or coaching, training and networking, disseminating the fund, distributing the funding and monitoring and evaluation.

Interviewees identified many benefits of working with the delivery partner, including the delivery partner having expertise and more experience in safeguarding, pastoral support, providing capacity building, communicating to and reaching individuals that the funder wasn't connected to, better knowledge of the community on the ground, the delivery partner already providing holistic support to the individual, ability to manage finances and distribute the funds more flexibly to the individuals. For example, Glasspool receives applications from frontline community support organisations on behalf of their service users; and their grants contribute to a wider package of support for individuals in financial hardship.

> Funders are experts in giving funds but not delivering services hence, it's better to work with a delivery partner who has a direct relationship with the individuals, can build trust and has better knowledge on the ground.
>
> **Glasspool**

Only one of the funders interviewed, a place-based funder, commented that they have created a separate entity to give the grants to individuals to avoid risk and to potentially offer the entity as a vehicle for others to give funding to individuals. Moreover, the funder's team is from the community they serve and understands the issues the community faces; they felt that an external delivery partner wouldn't add value to their well-established relationships with the people they want to support.

> We're very grassroots as an organisationalready. So actually … there isn't another partner that could do it [deliver the funding] as well as we could be doing it ourselves anyway…. It doesn't make sense to bring in an external partner that will be inevitably further removed from the community than we are.
>
> **Funder**

Funders who had already worked with a delivery partner shared a range of lessons learnt:

- when working with a delivery partner it is important to build on work they already do and that they have the capacity, including time, to do the work or the budget to hire additional staff.

- funders need to establish continuous communications with the delivery partner and be open when matters arise

- funders should not cause any damage to the delivery partner, for example, by rushing them to deliver at a speed

- funders should choose their delivery partner based on their expertise in the focus area of their fund rather than work with organisations they already have a trusting relationship with

- funders need to be mindful of power dynamics with all their partners and to clarify whether the relationship is a partnership or a commissioned work delivered on the funders' terms. Some funders had a loose arrangement with their delivery partners, whilst others put in place a memorandum of understanding, a grant agreement or a contract. The Blagrave Trust and Centre for Knowledge Equity put in place a partnership contract from the outset of their relationship. The Centre ensured points of accountability and power analysis and reflection were included throughout the partnership at a leadership level.

"Sense-checking the power you hold as a funder throughout is vital. The reality is that we are often making decisions to align with our internal needs e.g., staff changes, organisational deadlines etc. These decisions can have a knock-on effect for partners and collaborators, and it is important to plan, and allow space for reflection and adaption alongside all partners involved" (Blagrave and Centre for Knowledge Equity, 2022, p.21).

- it is important to define from the start the roles and responsibilities between the funder and the delivery partner and communicate to the grantees who is their main point of contact for what purposes.

- when selecting the delivery partner it is important for the funder to get a feel of how and whether they will be able to develop a trusting relationship. Working with a delivery partner involves developing a more personal relationship.

> How does this [delivery] partner make you feel? …Do you feel like energised?…Because we want to be robust, [and ensure]… good value for money…it's really easy to downplay … like what the energy feels like. But … this is someone you're gonna need to trust, someone… who's supposed to … make your life easier, not harder…Pay attention to that gut feeling maybe more than you would … put into…[the] scoring criteria…I'd rate that..the highest…after value for money.
>
> **Big Change**

17 Monitoring

> I think originally in the planning we wanted to make the monitoring proportionate to the size of the fund, the size of project and also aware that if it's young people that are directly filling in that monitoring, that also needs to be accessible to them as well.
>
> **Young Manchester**

Funders and young people involved in the design of funding to individuals were clear that the monitoring and reporting need to be light touch. Some indicative monitoring data include grantee characteristics, project costs, length, focus, information on the types of activities delivered and the outcomes achieved. It is also important that the collected data are used to inform decision-making, to monitor programme reach and coverage and better understand what is being funded and its short-term impact (see SQW, 2022).

Most of the funding programmes had a two-stage monitoring process, including an interim check-in e.g. in six months and an annual report linked to the final payment. The questions for the final report were shared at the beginning of the grant. One funder emphasised that they share their flexible monitoring and reporting requirements at the application stage. For the funders that had developed a trusting relationship with the grant recipient, there was a more continuous sharing of information e.g. through WhatsApp with live updates of activities and through capturing the grantees' social media activity. Only a few funders mentioned making the monitoring and reporting accessible e.g. to neurodiverse grantees by arranging a call and keeping notes from the monitoring call or writing the final report for them. Some funders only required a light touch final report recognising that the grantees are individuals and not a charity. If the individual was linked to a host organisation it was often the organisation that was responsible for submitting the monitoring form/final

reporting. The monitoring forms were written in a way that the individual grantee could complete if they wanted to.

Funders explained that the onus of the monitoring should be on the funder rather than the grant recipient e.g. by doing phone check-ins instead of asking for the submission of monitoring forms. The example of monitoring questions below is from Youth Music, who organise monitoring calls every six months and send the questions to the grantees in advance.
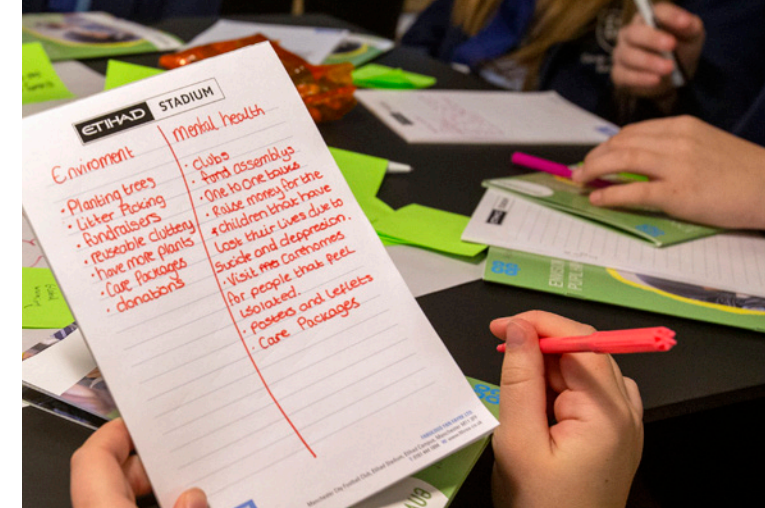
Monitoring call questions from Youth Music

1. What have you delivered so far?

■ Are they on schedule? Do they need to make any changes to their project dates?

■ Are there any upcoming releases or events you can share with our communications team?

2. What's going well?

■ In what ways is project helping them develop?

i. Creative Development

ii. Professional Development

iii. Collaboration with other grantees

iv. Have you engaged in any of the additional workshop content if applicable?

3. Have there been any challenges, and can Youth Music help?

■ Do they have any safeguarding concerns – financial management/collaborations?

■ If applicable, how have they found access support e.g PA/Captioning?

4. How much of your grant have you spent?

■ Do they need to make any changes to their budget?

5. Have you looked at the final report form you'll need to complete at the end of your project?

■ Do they need to make any changes to their final reporting date?

6. Agreed actions and next steps

It has been suggested that funders discuss with their grant recipients how they would like to capture and report data about their project in a way that will help them rather than sidetrack them from progressing their activities. Some grantees acknowledged that reporting has helped them to reflect on their work and their achievements and helped during discussions with other funders to receive further funding (see Blagrave and Centre for Knowledge Equity, 2022).

More creative ways of monitoring and sharing learning, that have been reported as useful to the grantees, were voice notes, videos, and workshops. A funder mentioned that they would bring the grant recipients together every 3-4 months to share their progress but also learn from each other. They wanted to "create a supportive environment for everyone to develop and grow". Another funder employed a person to capture partners' stories and journeys along the way as a measure to reduce formal reporting and showcasing the ongoing work of the individuals.

Questions for the final reporting were focused on describing what activities were delivered, what challenges individuals encountered and what changes they made, what difference their project achieved, any partnerships they formed, whether their experience informed what they will do in the future and if they have applied for any other grants. Next is an example of the final reporting the Blagrave Trust shared with recipients of the Challenge and Change fund, designed by young people. This is an example of how the questions can be written in a simple, friendly language and include justification for why the funder collects the information.

Reporting questions for end-of-project report/evaluation from Challenge and Change

1. Please describe what you did with this grant. We are hoping to understand how you spent the funding and if this differed from what you initially told us about in your application.

2. What have you challenged and changed?

3. What difference has your project made to you and/or the people you worked with?

4. Do you hope to continue this work? What are your plans for the future?

5. What positive changes do you think are yet to come as a result of your work?

6. Please tell us about any partnerships you formed or built on while carrying out your work.

7. Describe any difficulties, setbacks or challenges you experienced along the way. How did you navigate these?

8. How will your experience over the past year inform the way you work and what you do in future?

9. Has the process of securing this grant enabled you to successfully apply for funds from other sources or generate your own funds?

10. Please tell us anything else you would like us to know about your project that has not already been covered – e.g., were there any unexpected outcomes?

18 Evaluating impact of funding to individuals

Many funding programmes reviewed how they evaluated their impact overall and looked at improving their evaluation methodology. Programme evaluations at the pilot phase of funding to individuals were often focused on proving the concept of the fund and improving future rounds. Very few funders had planned their programme evaluation from the start as part of the design phase, and very few funders mentioned that they would co-design their programme evaluation with their stakeholders, such as young advisors, their delivery partners or their grant recipients. Often, evaluation was considered implicitly as a process being done on the grantees rather than in collaboration with them. Blagrave Trust and the Centre for Knowledge Equity highlighted the need to democratise the process and work with the young people they fund to define impact and how they measure it.

"Learning, impact, and what success means to us may mean something different to young changemakers. We need to create the space to learn what impact means, and how best to think about and assess effectiveness from the lens of young people" (Blagrave and Centre for Knowledge Equity, 2022, p.21).

Often, funders would initially conduct the evaluation internally, focusing on their funding process. As their programme was getting more established, they were commissioning external evaluations to look at both the process and impact or to explore deeper challenges or some issues of interest they had identified through their internal evaluation. Below is an example of how a funder refined their evaluation approach over time.

Virgin Money Foundation for their Young Change Makers Fellowship as part of evaluating their fund they collected data internally by recording the one-to-one grantee meetings with their delivery partner who provided pastoral care. They also collected feedback through surveys from events and a residential, and the young people's learning reports from travel

experiences. The survey data were collated and shared with the board of trustees who were interested in the social value generated by investing in an individual's development. As the programme was new, the evidence collection was regular and used to improve the fund.

An external evaluator was brought in to evaluate the pilot towards the end of the 1st round of funding. The evaluation looked at what worked, what didn't work and what they would change. The evaluation included interviewing all stakeholders involved in the design and running the fund and the young grant recipients. Photovoice has also been used for the 2nd cohort of grantees to capture evidence where they see they were achieving particular outcomes. The external evaluation also helped to refine the theory of change.

Process and impact programme evaluation would usually cover the development, application, and implementation of the funding, funder plus support, the overall approach of the fund and whether the programme achieved its intended outcomes. Fewer funders evaluated their application process and collected feedback from both successful applicants and unsuccessful applicants which led to improving their application process.
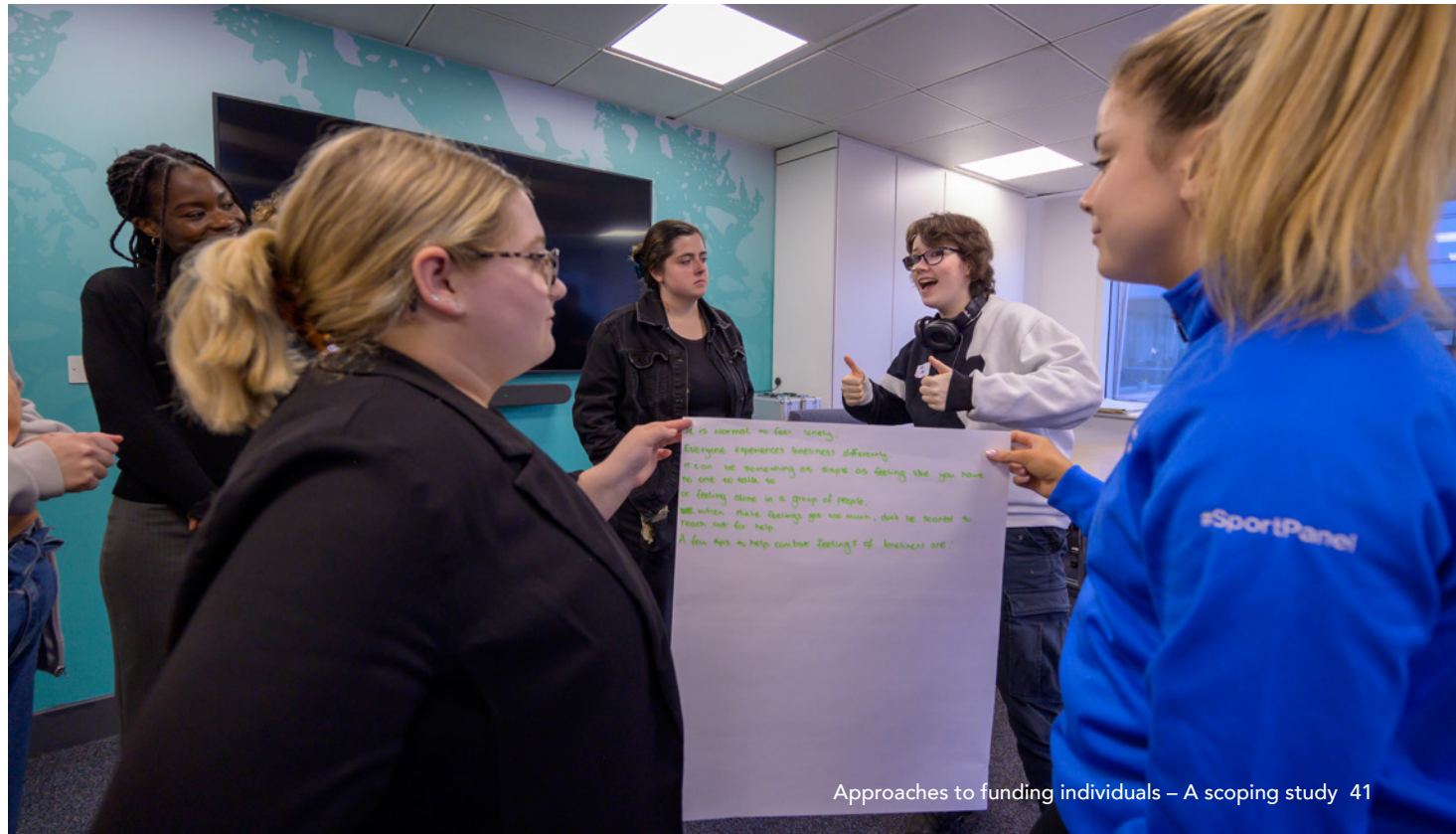
Funders were looking at impact at different levels i.e. individual level, including the individual's personal and professional development, project success/idea scale-up, community level and systems change.

Many of the programmes had a theory of change, which was used to create the programme evaluation framework. Most of the funders have followed a mixed-method approach in their programme evaluation that included quantitative and qualitative data collection methods. Case studies were only mentioned a few times as a preferred approach. Most referenced methods included a review of application and monitoring forms, dedicated grantee surveys with closed and open questions, one-to-one interviews and focus groups with the grantees and others in their network e.g. support workers and their families. One funder reported a dip in grant recipients responding to their evaluation survey and piloted using phone or online interviews instead, which would have also provided more in-depth data. Some funders were experimenting with more creative evaluation methods such as photovoice.

Only a few more established programmes have a longitudinal approach to evaluation. Churchill Fellowship surveyed the grantees 1,3, 5, and 10 years post grant, and the Breakthrough fund follows up the individuals 2 years after the funding ends with interviews and where relevant with the organisations they were linked to.

Most of the funders were collecting evidence of impact at the end of the grant, and only a few mentioned examples where they would survey or interview the grant recipients in the beginning for benchmarking and at the end of the funding to look at distance travelled. A funder reflected that it's hard to attribute impact on the individual's ideas, and a pre- and post-grant evaluation would have been useful in this respect."Being able to isolate the impact of the Fund on the achievements of the pioneer was challenging; for example, a number of grantees said that they were developing new ideas but it was not possible to determine, other than anecdotally, whether this was attributable to the Fund, or whether the Fund was supporting a pioneer who had already been developing new ideas. Carrying out a baseline and exit assessment with the grantee would help to address issues like this" (Ikoku, 2020, p.9).

18.1 Using the evaluation

Many funders mentioned that they use the programme evaluation findings to improve the programme during the delivery, whilst others emphasised the need for impact evaluation to report back to other funders who supported the programme and the board of trustees. On a few occasions, funders mentioned that they were sharing the findings with their delivery partners.

Some evidence of learning and impact is already published but only a few funders communicate publicly how they have used their evidence to improve their funding (e.g. see Arts Council England, 2023). Considering that this is an approach that is getting increased interest in the funding sector, there is a need to continue not only collecting evidence of the impact of funding to individuals but also to disseminate the learnings widely for the benefit of the wider sector.

19 Legacy of the funding for the individual

Funders have a sense of responsibility and ambition to ensure the sustainability of their funding and maximise the impact for the individuals therefore, they put in place further support for the next steps of their grant recipients (see Table 6).

Table 6: Range of legacy activities provided by funders

Type of support	Activity
Funding	Follow up funding dedicated to grant recipients of individual funding
	Direct the individual to other funding programmes offered by the same funder or other funders
	Set up a small pot of funding to support ad hoc activities of the individual post-grant
	Involve grant recipients in paid opportunities for the funder e.g. advisor role, provide services, paid member of staff
	Support to set up an organisation
Pastoral care	Informal check-in and advice when the young person need it
Tailored support	Tailored expert support depending on the needs of the individuals
Networking	Set up a dedicated alumni network.
	Organise networking and learning events for young people
	Link to other networks that can provide long term support
	Linking or signposting to other funders
Influencing	Share learning with the wider funding sector

Some funders don't see the value of continuing to give the same type of grants to the individuals e.g. to run a new social action project but rather to support them to the next step of growth, getting more resilient and finding stability. Ideas and Pioneers included a follow-on offer managed through the School of Social Entrepreneurs which provided tailored expert support and also a further grant (minimum £10,000, maximum £16,000). Approximately 25% of the initial Ideas and Pioneers grantees went on to get this follow-on support. Churchill Fellowships offered the Activate Fund to enable the grantee to put the ideas and inspiration they got from their fellowship into practice. Other funders were in the process of designing new funding programmes to meet the needs and plans of the individuals or were signposting them to other relevant funding opportunities from their own or other funders' programmes. Some individuals reported how getting their first grant enabled them to attract further support from other funders.

Many funders emphasised the importance of enabling individuals to come together with a wider group of people on the same journey and be exposed to professional networks that can support them in their next steps. Blagrave Trust organised a youth-led change day, that brought together approximately 70 young people from all the different funding programmes they support. Young people ran the day, and the facilitators, speakers and performers were all young people.

Most funders were able to articulate informal or formal ways they had to keep in touch with individuals post grant which indicated the commitment and the type of deeper relationship they had developed with them. Some funders described their support as pastoral care post grant. Individuals would contact them to ask for advice about their plans, and some had allocated small pots of funding for support when needed.

Funders mentioned that ad hoc paid opportunities often arose through their networks which they shared with the individuals post-grant. Some young people who received funding became members of the funder's staff, helped design and launch new rounds of the same fund, became advisors for other funding programmes or were paid for other activities of the funders such as running awards, training etc. Funders emphasised that they wanted to develop a long-term relationship with the individuals but that relationship had to work for both sides and be flexible. They could continue communications for opportunities, but if the individual decided not to keep in touch, that should also be respected. Following the individuals on social media post grant was another approach for keeping in touch.

One funder shared that their effort to set up an alumni network wasn't as successful as anticipated.

> We were gonna formalise the alumni network and we put together packs and you know, like all that sort of stuff, but actually that didn't work so well, so some of the young people want to have a kind of ad hoc contact with us…some of them actually wanted to move on to something else and they didn't have the capacity to maintain the connection and the way that we might quite like them. To others we speak to on a really regular basis and are involved in the recruitment of Cohort 2, and were at the residential sharing his experience.
>
> Virgin Monday Foundation

For the smaller level funding to individuals especially supporting individuals in hardship, it was acknowledged that the legacy is proportional and there was no expectation for achieving transformational impact. It was anticipated that the individuals would be getting further longer-term support from other services if they needed it.

20 Conclusions and recommendations

Funding to individuals has been well established when supporting people in hardship or in particular fields such as the art sector. In recent years, more funders investing in social action are considering or have started piloting their grants to individuals. This study provides detailed explanation and examples of how the different phases of the funding cycle can look like in practice. Due to the small number of the programmes reviewed (20) the findings are not representative of the whole funding sector but provide useful insights into the number of considerations and choices funders can make. The following recommendations are based on lessons learnt funders shared as part of their journey to support individuals.

Be aware that any choices have pros and cons

Funders have different choices when deciding their approach to designing the fund, who they involve, or how they evaluate and monitor their funding, to name a few. They need to be aware of the options they can choose from, their pros and cons and make their decision acknowledging that it may not be the ideal, but it is appropriate for a particular context at a particular time.

Involve key stakeholders and be transparent when designing the fund

When designing a fund it is important to involve people representing the target group of the fund and other key stakeholders. The form of involvement can vary from consultation to co-deciding or delegating power to the group to make decisions. Funders need to clarify from the start the level of involvement they expect and how much power they are comfortable with and able to hand over depending also on time, finances and other restrictions.

Be explicit about the profile of the individual and the ideas you would like to support

To maximise the impact of the fund and avoid being overwhelmed with applications, it is important to identify the background of individuals the funders would like to support and whether their ideas need to be fully developed or at the early stages of being formed. This needs to be communicated at the application stage.

Take informed risks and mitigate these when possible

From safeguarding and fraud to putting pressure on an individual's life, all funders recognise that there are risks in funding individuals and have put in place mitigation measures. They also emphasised that when funding individuals, there is an appropriate level of risk that funders need to accept and be comfortable with.

Embed DEI in your funding programme

DEI needs to be embedded in all the funding programme's aspects, from whom the programme is targeting and the language used in communications to how accessible the application process is and how the programme is being monitored and evaluated. Capturing data on the background of the individuals at the application stage, setting targets of whom the funding would like to reach and reflecting on who is being funded is critical for ensuring equitable grantmaking.

Offer funder plus support alongside the funding

A needs assessment at the beginning of the grant will enable targeted, timely and relevant support to the individuals alongside their grant. Training, peer learning and networking, mentoring or coaching and expert advice sessions linked to the focus of the fund and the needs of the individuals are all invaluable parts of a holistic funder plus offer.

Work with a delivery partner but be clear about the roles and responsibilities

Working with a delivery partner is invaluable for areas where the funder doesn't have expertise. Funders need to be mindful of the power dynamics, clarify whether the relationship is contractual or a partnership and communicate the different roles and responsibilities to the grantees to avoid confusion.

Encourage and contribute to more collaboration across funders

Many funders are keen to collaborate with others that fund individuals, learn from each other, influence the sector to adopt similar funding approaches and share resources e.g. by inviting the grantees from similar grants to attend relevant training, organising networking and sharing learning between grantees and across funds etc. The Association of Charitable Organisations (ACO) is the membership body for charities that provide financial and wellbeing support to individuals. It is important for funders to explore whether joining and expanding ACO can fulfil their need for collaboration (especially if they focus on supporting social action) or whether it is more appropriate to create a new network that can play the brokering role.

Ensure funding for individuals is balanced with funding to the organisations that support them

Funding individuals diverts funding that traditionally went to charities. There is a balance to strike between where and how the funding is distributed as the frontline services and infrastructure organisations are critical for creating social change but also for preparing the individuals and supporting them along the way.

Monitor proportionately and evaluate your funding programme from the start

Monitoring funds to individuals needs to be simple and proportionate. Co-designing with grant recipients the programme evaluation and establishing it from the start will ensure it is relevant and useful for both the funder and the individuals to continuously improve their practice.

Publish data on grants to individuals on the 360Giving platform

In order for the funding sector to be able to understand collectively where support of funding to individuals is stronger and where gaps exist it is important to openly share data effectively. 360Giving is the charity that helps organisations to publish open standardised grant data to improve charitable giving. 360Giving has developed guidance for publishing grants to individuals (360Giving, 2023) and offers its platform to enable funders to offer targeted support where it most needed.

Developing funding to individuals has been time and energy-consuming, especially as it may not be the 'norm' for a funder and includes complexities related to managing risks and finances. However funders highlighted that seeing the impact the funding has directly on the individual has been hugely rewarding, an experience that they don't get when funding organisations. Funders should not feel overwhelmed and paralysed by the range of considerations they need to have to fund individuals. They need to draw the line and accept that the first round may not be perfect, but they will have the opportunity to improve as they implement and run subsequent rounds.

From the ideas development day to completing programme design…trying to make everything work … in terms of the risk management…and the terms and conditions that we had to get signed by legal, it was hugely time consuming because it wasn't the norm. …I think that was something that we probably didn't plan quite enough time for… 'Give it a go' that's my piece of main advice because it won't be perfect… and I think it is so worthwhile, and I do think you see the impact on the individual in a way that you don't always see through the work you do through organisations and that relationship that you build with those young change makers. It's the best bit of my job, really. I would just say do it. That would be my main advice. I'm not saying do it and worry about it later, I'm saying do all of the planning too, but do just go for it. The more other funders that come into the space the better, I think.

Virgin Monday Foundation

References

Arnstein, S.R. (1969). A ladder of citizen participation, Journal of the American Institute of Planners, 35(4), pp. 216–224.

Arts Council England. (n.d.). Developing your Creative Practice - What's new? [online] Available at: https://www.artscouncil.org.uk/creative-matters/news/developing-your-creative-practice-whats-new

Arts Council England (n.d.) Developing your Creative Practice – Am I ready to apply? [online] Available at: https://www.artscouncil.org.uk/dycp/dycp-am-i-ready-apply

Arts Council England. (2020). Arts Council England Let's Create: Strategy 2020-2030. [online] Available at: https://www.artscouncil.org.uk/sites/default/files/download-file/Strategy%202020_2030%20Arts%20Council%20England.pdf

Blagrave and Centre for Knowledge Equity (2022). Building a Youth-Led Fund Learning and insights from the Challenge and Change Fund. London: Blagrave and Centre for Knowledge Equity. [online] Available at: https://www.blagravetrust.org/wp-content/uploads/2022/05/CC-Learning-Report-May-22v3.pdf

Blagrave Trust (2023). Challenge and Change [content created by young people]. [online] Available at: https://www.blagravetrust.org/our-work/challenge-and-change/

Braun, V. and Clarke, V. (2006). Using thematic analysis in psychology, Qualitative Research in Psychology, 3(2), pp.77-101

Firth, L., Rooney, K., Moran, R., Cairns, B. and Dyson, E. (2022). Get the basics right: Findings from the Funding Experience Survey. London: Institute for Voluntary Action Research. [online] Available at: https://www.ivar.org.uk/publication/get-the-basics-right-findings-from-the-funding-experience-survey/

Hart, R. A. (1992). Children's participation: From tokenism to citizenship. Innocenti Essay, no. 4, International Child Development Centre, Florence

Hart, R. A. (2008). Stepping back from 'the ladder': Reflections on a model of participatory work with children. In: Reid, A., Jensen, B.B., Nikel, J., Simovska, V. (eds) Participation and Learning: Perspectives on education and the environment, health and sustainability (pp. 19–31). Netherlands: Springer.

Ikoku, K. (2020). Evaluation of the Ideas and Pioneers Fund: a summary. Clearthinking consultancy. [online] Available at: https://www.phf.org.uk/publications/evaluation-of-the-ideas-and-pioneers-fund-a-summary/

Interaction Design Foundation (2016). What are Personas? Available at: https://www.interaction-design.org/literature/topics/personas

IVAR (2021). Lessons about Funding Plus. [online] Available at: https://www.ivar.org.uk/funding-plus/. Accessed 30 October, 2023.

Johnson, V. (2019). What is a Fellowship? This Unique Funding Award Explained. [online] Available at: https://www.profellow.com/tips/what-is-a-fellowship-this-unique-funding-award-explained/

Nesta (no date). Challenge prizes. [online] Available at: https://www.nesta.org.uk/feature/innovation-methods/challenge-prizes/

Youth Music (no date). NextGen Fund Guidance. [online] Available at: https://youthmusic.org.uk/nextgen/nextgen-fund

Sandhu, B. (2019). Lived Experience Leadership: Rebooting the DNA of Leadership. Tsai Center for Innovative Thinking at Yale. [online] Available at: https://lexmovement.org/wpcontent/uploads/2019/07/LEx-Report-Final-1.pdf

Shier, H. (2001). Pathways to participation: Openings, opportunities and obligations. Children & Society, 15, pp.107–117.

SQW (2022). Arts Council England's Developing Your Creative Practice programme. Independent evaluation. Stockport. SQW [online] Available at: https://www.artscouncil.org.uk/dycp/developing-your-creative-practice-independent-evaluation

The Churchill Fellowship (2024). Our approach. [online] Available at: https://www.churchillfellowship.org/about-us/our-approach/

The Churchill Fellowship (2023). Churchill Fellowship Application Pack. [online] Available at: https://media.churchillfellowship.org/documents/Applicant_info_pack_for_launch_2.pdf

360Giving (2023). Guide for grants to individuals. [online] Available at: https://standard.threesixtygiving.org/en/latest/individuals/

Tyndall, K. (2012). The Breakthrough fund. A special initiative of the Paul Hamlyn Foundation. Summary of Interim Evaluation findings. London: Paul Hamlyn Foundation. [online] Available at: https://www.phf.org.uk/publications/breakthrough-fund-interim-evaluation-report/

Youth Climate Justice Fund (2024). What we do [online] Available at: https://ycjf.org/what-we-do

Appendices

Appendix 1

Interview questions

Funding approach/characteristics of the fund

1. How would you describe the funding mechanism you have for supporting young people?

2. What are your aims and objectives/theory of change? What is the application process? What are your main criteria for decision-making?

3. How do you identify the individuals? How do you make sure you reach and fund a diverse group of individuals?

4. How do you monitor the grants and how do you evaluate the grants and the programme overall?

5. What is the level of funding and its duration? What are your lessons learnt in relation to the grant size and grant duration for young people?

6. How did you decide the level of funding and how do you distribute the funds to the individuals?

7. How do you support the young people/individuals post-fund?

8. What is the legacy of your funding for individuals/young people?

9. What skills, experience and knowledge did you have in your team or how did you prepare your team?

Risks

10. What risks have you identified in relation to funding individuals and in particular young people e.g. in relation to the grant size, the level of funding changing a young person's trajectory, the individuals getting coerced and not spending the money as intended, grant duration, how much time the grant take from young people's time and how it may divert them from other activities?

11. What have you put in place to mitigate these?

12. How can we avoid causing any harm with the funding to individuals, including if we work with a delivery partner?

Additional support to young people

13. How do you prepare and support individuals/young people beyond giving them grants e.g. financial training etc.?

14. How do you administer the additional support such as training e.g. within the grant amount?

15. How bespoke can you be with offering support considering that different young people have different needs?

16. What type of signposting do you offer to individuals/young people in terms of support they can get from other organisations/providers?

17. If you have a delivery partner how do they offer additional support?

Delivery partner – funder relationship

18. If you work with a delivery partner for funding individuals how did you identify the partner?

19. How did the partnership work? E.g. was it a partnership or a contract/commissioning? Who was responsible for what, who had ownership of the initiative?

Key learnings

20. If you were to start your funding to individuals now, what would you do differently?

21. What potential pitfalls would you advise us to avoid when funding individuals?

Recommendations

22. Who would you advise Co-op Foundation to approach for the delivery partner role?

23. Who else can we learn from who provides funding to individuals?

24. If we were to invite young people whom you funded to be part of a session to talk about their experience and feed into our funding programme (paid opportunity) would you disseminate this opportunity to them?

Appendix 2

Table 7: Thematic focus, type of support to individuals and indicative providers

Thematic focus	Type of support	Indicative providers
Safeguarding	Training	Camden Safeguarding Children Partnership- Introduction to Safeguarding (E-learning course) High Speed-Training Introduction to Safeguarding Children Training Course Ann Craft Trust – Safeguarding Adults at risk
	Consultation/advice	Funder Safeguarding Collaborative
Safety and security	Assessment, planning, training	Open Briefing Safety and Security programme
Law	Pro bono support/advice on financial risk to individuals because of the funding they receive e.g. if they are on benefits	Advocates for International Development
Public Liability	Paying directly for public liability insurance for running community events	
Mental Health/wellbeing	Training and support sessions	The Resilience Project Climate emergence Children England – How to avoid burnout
Wellbeing and safety	Training	Synchronicity Earth
Peer learning	Q&A sessions with former grant recipients	
Mentoring and coaching	Paying for a coach to support on strategic thinking, developing budgets, evaluation	Do-it-Now Now Northern Soul
Communications	Training	Heard Neon Greenhouse Force of Nature
Communications-support for speaking opportunities	Bespoke support on speaking opportunities (media) Social media campaigning	Global Strategic Communications Council
Understanding your strategy	Training	
Budgeting	Training	Delivered by funder's finance officer
Systems change	Training	Neon