

Prosper Together Fund

Evaluation Report



Prosper

Investing in a fairer Wakefield district

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Summary

Prosper Wakefield district (formally known as Wakefield and District Health and Community Support Ltd) launched the Prosper Together Fund in Autumn 2022. It is a unique and special fund that provides direct support to households in the Wakefield district when they need it most by using a network of trusted community hubs based in the voluntary sector.

More than £80,000 distributed to households

Over 220 households received support

£360 average size of award made

**Figures based on data received July 2023*

The fund has the following unique features:

- **It is open to any household in the Wakefield district:** there are no criteria for who it should support. Access is based solely on need
- **Community hubs make the decisions:** all responsibility for deciding who gets the funds is devolved locally
- **Light touch monitoring:** there is no extensive paperwork for households or hubs to complete

It's made a massive difference, it has taken a lot off my mind, it's taken the pressure off. It means everything, we don't have to find or borrow the money to do it. I stress anyway but it has taken all that stress away and it has a knock on effect. I didn't know you could get this kind of help, it lifted a massive strain off me and my wife'

Introduction

In October 2022, Shephard & Moyes Ltd were commissioned to support an evaluation of the Prosper Together Fund developed by Prosper Wakefield district.

Prosper Wakefield district are the largest independent grant makers in Wakefield. They play a key role supporting the voluntary and community sector (VCSE) with funding and practical support. They champion the value of the VCSE.

The Prosper Together Fund is an innovative and exciting fund and is an example of participatory grant making. Prosper Wakefield district used their community knowledge to identify 15 community hubs. These represented both place based hubs and community of interest hubs that operate across Wakefield.

The hubs are voluntary and community sector organisations that provide a variety of different support to the community. This includes food banks and childcare but also includes providing space for other providers to reach the community, for example Citizens Advice Bureau or Job Centre plus.

The Prosper Together Fund is the opposite of most funding streams:

- It removes bureaucracy.
- It places trust in communities; and
- It doesn't come with demanding monitoring requirements

This report helps share the story of the Prosper Together Fund during its first 6 months of delivery and showcases the value and impact of this approach to funding.

Background

The Prosper Together Fund came out of research undertaken by Rocket Science in 2022 to help Prosper Wakefield district develop a new funding and grant making strategy.

The strategy identified four key priorities for Prosper Wakefield district: Supporting children and young people; Households on the edge; Connectivity; and Supporting the capacity of the voluntary sector.

As part of the strategy, Prosper Wakefield district are also moving to a more participatory approach to grant making which focusses on building relationships between them as funders and the organisations they support.

The Prosper Together Fund was designed to support households on the edge and to implement a participatory approach to grant making. Participatory grant making follows a seven step process:

- Make a commitment
- Connect with community members
- Take a new approach to risk
- Redefine expert and change maker
- Find the right balance
- Build participatory practices into your internal structure
- Find the right solutions to support your work

"Households on the Edge' is the term we use to describe those households that are not currently in crisis but could easily find themselves so as a result of a lack of financial resilience, their ability to meet their responsibilities, or declined health and mental health' Prosper Together Information Pack

About the Prosper Together Fund

The Prosper Together Fund fully implements the principles of participatory grant making. There are no central rules but Prosper Wakefield district identified the following principles:

- Funding should be distributed quickly and community hubs could develop any mechanism to support this
- Any household in the Wakefield district could apply for support. This includes working households. Decisions on who to support were entirely devolved to the community hub
- It should be available to anyone in need and Prosper Wakefield district developed a network of trusted referrers to widen the funds reach beyond the community hubs
- Decisions should be made by a panel, which should be made up of at least 3 people to help spread the decision making across the organisation
- It could be used for anything the household needed but the support should not be provided in cash
- As a new way of working, peer support and regular contact with Prosper Wakefield district was available through weekly surgeries as well as phone and email support as needed

'I couldn't believe it, to be honest. I mean, I've worked now for the centre and in the voluntary sector for 17 years. And we've never, ever come across a fund that gives you the autonomy as community ambassadors to be able to, you know, really look after people without any... there's no restrictions on it'

'I've never known anything funding wise like this - it has been fantastic!'

Community Hubs

The Prosper Together Fund used a network of community hubs to distribute the funds. The hubs were invited to submit expressions of interest for the fund. Once approved the hub would receive funding for distributing to communities including a management fee.

The community hubs work in the most deprived areas of Wakefield. All of them offer a range of different services to their community. This has often evolved as the needs of the community have changed. The key feature of all the community hubs is they offer a range of different activities for their community. This gives the hubs the ability to reach a large number of households.

All the community hubs operate with limited resources. They have small numbers of staff and volunteers and work incredibly hard to keep overheads down, whilst also providing a substantial level of support to the community. Each community hub is different but most offer an open door policy to at least some of its provision meaning they are known as a place where they can get help and support.

'We deliver youth provision to young people aged 8 to the point when we can't get rid of them'

'We have a community cabin in the car park, it is a free charity shop... anyone is welcome to walk in and out'

'We have been here 50 years and have a good rapport with the locals'

Implementing the Prosper Together Fund

Each of the community hubs took a slightly different approach to implementing the fund. This reflected the size of the organisation and the types of work they were delivering. By March 2023 all of the community hubs had distributed funding to households in need.

Introducing the fund

The fund was introduced slowly by community hubs. They used their existing links with partners but also introduced the fund through direct conversations with people they were working with. A key feature of the fund is trust. The community hubs needed to trust the need of the household was genuine, but the household also needed to trust the community hub was providing a genuine offer of support.

Referrals

Trust is an important feature of the fund and 50% of recipients came from existing connections within the community hub, whilst 16% came through links with schools. The remainder came through other routes including referrals from trusted partners. Most hubs identified the process of awarding funding was easier when the household was already known to them.

Panels

Each community hub had a panel that ensured decision making was devolved among a broader range of people. The panels are key as they create a forum where questions can be asked about the application and where different ideas and solutions can be explored. Panels also help with signposting to the other support that may be available in the community.

Support

Prosper Wakefield district provided weekly surgeries for the community hubs. These were hugely valuable. The fund was a new way of working for the community hubs and the surgeries provided a forum to share experiences and ask questions. Prosper Wakefield district also linked each hub with a community journalist to help collect

local stories of the difference the fund made, and to ensure the voice of the community is heard by decision makers.

Community Journalists and support

The Prosper Together Fund used community journalists to ensure there is an ongoing mechanism for capturing the stories of change the fund has achieved. They were given a range of training and development on how to capture stories in a variety of ways, including vlogs and animation. They were paid the living wage for their time, and this included the training. Each household supported by the fund is unique and the community journalist approach helps reflect this, whilst also building skills and knowledge within communities. Using community journalists ensures that the voices of real people are captured accurately and authentically, so that their stories can be reflected back to policy makers and politicians, speaking 'Truth to Power'.

The difference It makes

At the end of March 2023, 202 households received support through the Prosper Together Fund, with each household receiving an average of £248.

The relatively small size of the award shows how resourceful the voluntary sector is and how they will work hard to make every penny go as far as possible. The community hubs and panels have sourced support from multiple organisations as well as using the fund. Where it is appropriate, community hubs have also sought to build in re-use of the goods, especially when they are providing a short term solution.

More than £75,000 distributed to households

Over 200 households received support

£248 average size of award made

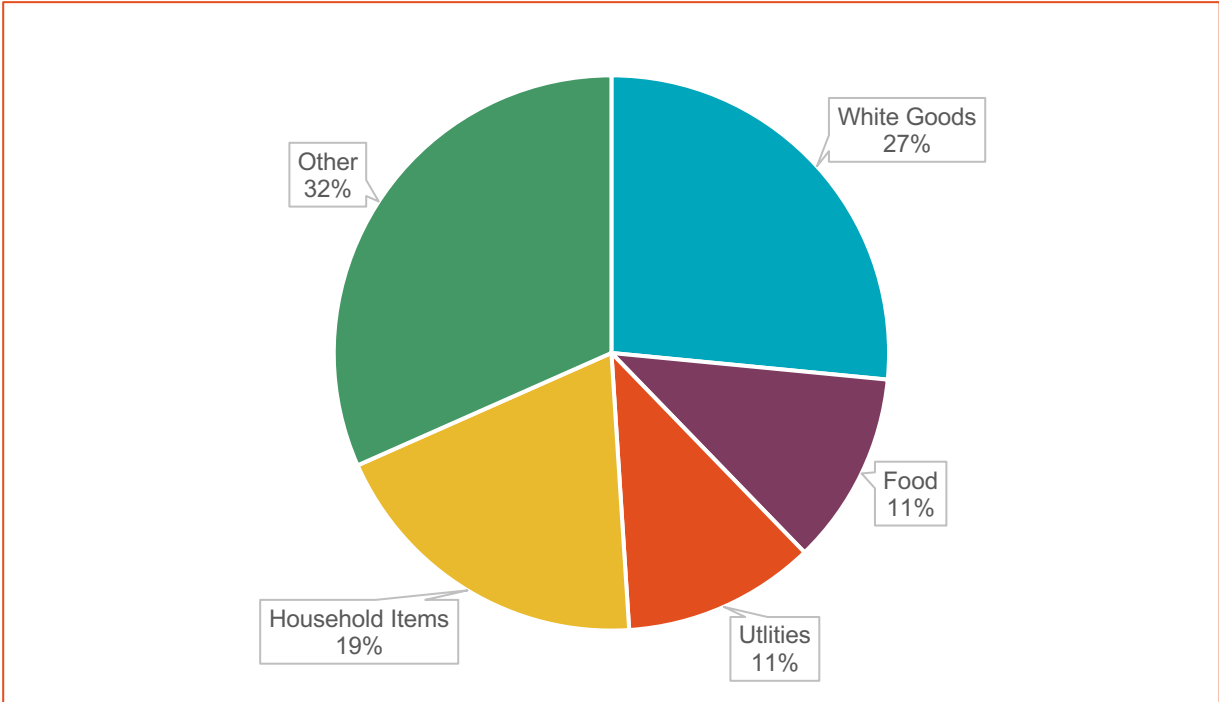


Figure 1 - Types of Support Provided

Case Study: A Different Type of Help

The Prosper Together Fund is able to help people in need regardless of their circumstances. This story helps share in their own words what difference the support made to them.

'I can't put into words what they have done for me! They have made my life so much simpler! I was struggling to work and struggling to afford for childcare and struggling to see my family and then the Prosper Together Fund come forward and said they would help! I work 25 hours a week at a GP practice, and I was working up to an additional 20 hours a week at out of hours just so I could afford to send my daughter to a childminder while I went to work. My auntie who helped a lot just got a new job which meant she was no longer available hence working all the hours I was. It was getting me down, I didn't see the point in working but I knew if I left my job I would lose my house, my car and probably my will to live! Prosper Together came up to me and said that they can help, I expected for them to maybe help by paying for a couple days a month childcare which would have helped me and my family a little, but they didn't!

They paid for 2 whole months' worth of childcare and put my mind at ease over the Christmas period! I can see my family over Christmas, and I don't have to

worry about working 20 additional hours a week. I can relax! I am forever grateful, and I honestly don't know how to thank them enough! These 2 months will help me save a little money so I don't have to work as much for a couple of months after, and it will also give me a break from being over worked and a mental break from worrying about where my child can go while I am working or worrying if work can get through the day without me because I can't afford childcare! I just hope that they can help another person like me that is struggling also'



Who It reaches

The Prosper Together Fund is unique in its ability to reach those in need. It is able to use the combined reach of a trusted network of referral partners (including Citizens Advice Wakefield District, schools, Wakefield Council, Wakefield District Housing) alongside the people who already access the community hub.

Alongside this, community hubs have proactively reached out to people who they know may be struggling. This has included helping people in hospital, people struggling with bereavement and people experiencing an unexpected bill. The community hubs have an ear to the ground and so hear when there is someone in need. With this fund they are then able to reach out and provide support.

The community hubs are trusted places and in trusted locations where people feel confident and able to access the help.

'Many many thanks for the slow cooker that I received at St Marys under the Prosper Together Fund. It will be more useful than you know as I could not afford to replace it after my last one broke. Thanks again'

'I am so grateful, it's getting harder and harder for me to be able to afford the basics, I feel guilty but so happy someone has reached out'

Case Study: Community Journalism in Action

Community Journalist JOY GELDARD-SMITH spoke to CHARLIE, a recipient of the fund, about the help she received.

Charlie was in a situation that none of us like to think about – she was a victim of domestic abuse, and when she left her partner, she was then stalked by her ex. Charlie was allocated social housing because she had to leave the area she was living in due to her ex.

Though Charlie's story gets better, she soon went from one struggle to another because of the way social housing works. When she first went to the house, "I walked in the door and thought 'what the heck'?" ***

While Charlie was grateful for the fresh start, the social housing wasn't exactly 'ready to go'.

"All the walls in the house were stripped back to plaster, and the floor had been stripped back to concrete."

In any circumstances, this would be far from ideal, but Charlie received the keys just before Christmas, at the coldest time of the year. "My daughter, who's autistic, just kept saying she didn't want to live there," Charlie said.

Things worsened when Charlie's daughter cut her feet on the carpet grips that had not been removed from the property. Charlie was quoted £1500 to carpet the whole house. "I paid £250 for some carpet, but I didn't know how I would pay for the rest."

Help started to arrive but with conditions attached. Social Services said that the accommodation wasn't fit for Charlie's daughter, and that she had to sort the carpets or her daughter would be taken away.

"I've never been through anything so hard in my life," she said. Social Services referred Charlie to a domestic violence worker, and as well as helping Charlie, they also told her about The Well Project.

Using the Prosper Together funding, The Well Project were able to arrange for carpets to be fitted for Charlie. "There was lots of stress and pressure to live with, and it's one less thing to worry about." Charlie also had to decorate the house as well, which she did with the help of her daughter.

"Suddenly, she stopped saying that she didn't want to live here." Social Services were satisfied, and Charlie and her daughter were allowed to stay together. "I would have struggled without the fund." Charlie also said, "It's made the house a lot warmer. It's more liveable, and it's starting to feel like a home." Charlie has been through a period so tough most of us couldn't imagine it and is still standing strong. She says with certainty, "I know Christmas this year will be way better."

Wrap Around Support

The Prosper Together Fund does not provide support in isolation. People who are new to the community hub are invited to take part in wider activities ranging from weekly sessions, accessing warm hubs and the food banks/pantries and referrals to wider partners like Citizens Advice Wakefield District. The community hubs are using the Prosper Together Fund to open up conversations, engaging people in the wider range of support and activities that are there and available.

For some community hubs the fund has provided an opportunity to undertake more home visits and get a greater understanding of peoples living situations and the wider range of support they might be needing. It's also connected the community hubs more closely with each other and strengthened the network of community leaders.

'We have a conversation and give them a package; what other organisations do you need to work with, let's see how we can help you with other things, what is the broader holistic approach'

'It is much bigger than you think, it is not just ordering something, it is what else do they need, how else are we going to support that person, what is our 6 month plan for that person'

'If we can't help we find someone who can....if we can't provide the solution we will find it somewhere else'

Case Study: Helping people in need

The unique features of the Prosper Together Fund are highlighted by the support Cieron received.

Cieron was struggling following a difficult period in his life. He was sofa surfing with friends and family and wondering how to move on from this difficult period without the finances to put down a deposit and several months rent. A friend of his knew about St Mary's and the fund and suggested it might be something that could help him. But it was St Mary's who reached out and made contact.

'It was actually Denise who then initially reached out to me first which surprised me, however she explained the process very simply & was very patient and understanding

The fund provided me with an extreme amount of financial support to help me get started on moving out from my sister's house and no longer having to sofa surf amongst friends and family whilst providing me with enough finance to be able to cover my first 3 months rent, deposit & other household expenses which I will forever be grateful for.

The process was VERY simple and straightforward, Denise explained the situation in detail and provided me with all the information I needed to help wrap my head around what was to come, it was simply the easiest application process I've ever been through, no loopholes, no stress and I felt respected and appreciated.

The fund has allowed me to get back onto my own two feet again after having a horrible 2022 which left me at the lowest point in my life, being able to have that financial support to be able to move out and be independent again has given me so much freedom, stress relief and positivity in my life & I cannot thank, Denise and St Mary's enough for their help - it really REALLY does mean a lot to me'



What next?

The value of the approach

The Prosper Together Fund has shown the value of taking a participatory approach to grant making. Prosper Wakefield district listened to the community, designed a fund that would help and support them, devolved power to the hyper local level then provided support and encouragement to help the community hubs make the most of this new way of working. This resulted in households receiving support that has created breathing space for all and has been life changing and live saving for some.

Collecting Common Issues

One of the key strengths of the Prosper Together Fund is the network it has created. Prosper Wakefield district has facilitated weekly surgeries, where the community hubs can share emerging issues. This means they are collating information, insight and data about the problems and issues faced by households in Wakefield. Instead of one household sharing an issue, it becomes many. One of the key issues emerging from this first round of funding is the lack of carpets provided in some social housing. This in turn has knock on consequences for how the quality of the housing is viewed by social services.

Another issue is households being provided with two white goods, when in reality, they need three: (a) fridge, washing machine and cooker. The Prosper Together Fund has filled the gaps but it is also collecting the insight to share with decision makers. The Prosper Together Fund is helping communities to speak truth to power.

The key learning

The Prosper Together Fund has been an exciting example of participatory grant making. It has reached households in need by trusting community hubs to connect with and support those with the greatest need, thereby reducing their stress and anxiety.

In the space of 6 months, Prosper Wakefield district have learned a lot by distributing funding in this way. Our key insights for others are:

Timing

Be patient! It can take time for momentum around the fund to build, and to raise understanding of how and when the fund could be used; and for staff in community hubs to be comfortable with a different way of working.

Local rules

The Prosper Together Fund was set up with no fund wide rules but often a community hub set their own parameters. This was important because it allowed community hubs to set boundaries and expectations for their local communities, and work in a way that best suited them.

Panels

The panels are key, they help spread decision making around the organisation, help collect ideas for other support and signposting and provide a mechanism for saying 'no'.

Capacity and resource

The fund worked best when there was an existing relationship between the household and community hub or where the Prosper Together fund helped forge a new relationship between the household and community hub. The management fee provided by Prosper Wakefield district is a resource designed to build capacity to help deliver the fund.

A Call to Action

- Participatory Grant Making is a powerful approach. The Prosper Together Fund has shown that working in this way can empower an entire network and create a force of strength.
- Our call to action is for more funders to take up a Participatory Grant Making approach across the district. Allocating funding for local VCSE leaders to 'spend' where they know it is needed most, builds trust and respect. It removes the negativity of competitive bidding, which is time consuming for both bidder and funder and builds peer support.
- Participatory Grant Making enables better and faster responses in times of crisis – and this can have huge impact **“Trustees should be applauded for this, and without doubt this fund has saved people's lives”. Participant from Spectrum People.**
- Taking a Participatory Grant Making approach to funding helps to build capacity and confidence within partner organisations because it changes the mindsets of VCSE leaders and challenges what is possible.
- To be successful, the approach must be flexible - there is no right or wrong way of doing things, and you have to acknowledge that implementing the grant will look different in each organisation.

- Organisations will move at different speeds and this means that the money will go out at different speeds too.
- Throughout the process, we have acknowledged the valuable contribution our community journalists have made. We are committed to developing and sustaining this work and urge other partners to work with us and adopt this as a model for engagement, evaluation and using local voices to 'speak truth to power'. Capturing people's stories is a powerful way to evidence the impact of funding interventions and the significant difference sometimes the smallest intervention can make.

Challenging Practice And Ideas To Support Change

- The Prosper Together Fund has raised important questions about current practices that must be challenged. One of these is the widespread practice of removing perfectly good carpets from social housing when a new tenant moves into a property. An alarmingly high number of applications to the Prosper Together Fund were for carpets for people who had moved into properties where the carpets, even if brand new, had been removed. We assume the rationale is for hygiene reasons, but we would urge social landlords to inspect, clean and reuse where possible. 'End Furniture Poverty' is calling on governments in England, Scotland, and Northern Ireland to consider reviewing standards for social housing which require that all habitable rooms, including staircases and landings have suitable coverings. Wales is expecting this to become law in the autumn. Some social housing providers are already tackling the issue with benefits being identified as tenants staying in properties longer, looking after them better and being less likely to fall into rent arrears.
 - [Anger over carpet being ripped out of social housing – BBC News](#)
- We also identified the need for a co-ordinated approach with suppliers to negotiate better value on purchased through economies of scale. A Directory resource that matches need with providers would be useful and could also provide some nice publicity and PR opportunities.
- Childcare costs were also identified as challenging for many Households on the Edge. There are many examples of where Prosper Together Fund grants have been given to help people pay for childcare and childminder costs up front, as people return back to employment after being on maternity / paternity leave. There are plans to address the situation, but many people see this as too little, too late.
- <https://www.moneysavingexpert.com/news/2023/03/chancellor-boosts-funded-childcare-places-for-one-and-two-year-o/>

Interested in finding out more?



Please get in touch...

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