On the day

On Wednesday 1 July 2020 we convened a digital event, attended by 45 people, for the following purposes:

- To share the learning on micro-funding approaches from the Ageing Better programme, including:
  - How partnerships made funding accessible;
  - How it enabled them to work with communities of older people in a different way;
  - What makes a successful micro-funding programme in different contexts.
- To help participants understand and troubleshoot how to apply micro-funding approaches in their own contexts.

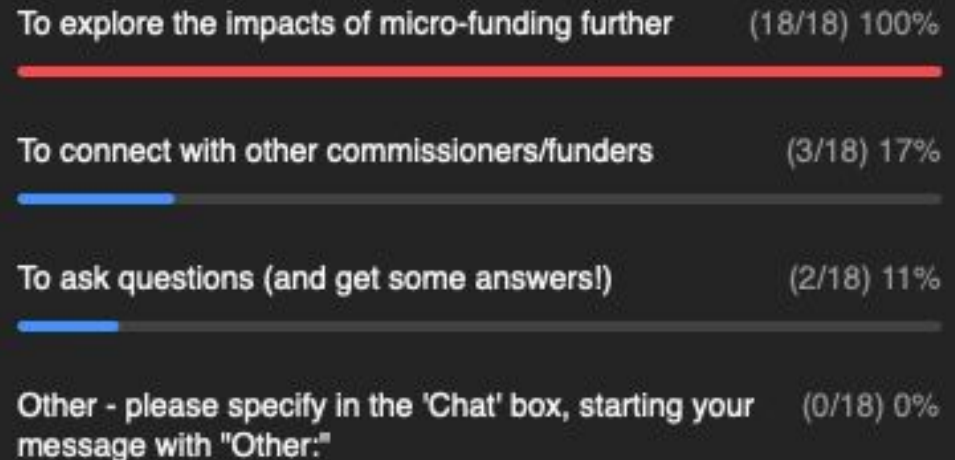KALEIDOSCOPE
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On the day

We first asked attendees:

Why have you joined this digital event?

a)   To explore the impacts of micro-funding further

b)   To connect with other commissioners/funders

c)   To ask questions (and get some answers)

As shown in the poll results on the right, all respondents (100%) joined the digital event to explore the impacts of micro-funding further. Additionally, 17% joined to connect with other commissioners/funders and 11% joined to ask questions (and get some answers).

1. Why have you joined this digital event? (Multiple Choice)

To explore the impacts of micro-funding further   (18/18) 100%

To connect with other commissioners/funders   (3/18) 17%

To ask questions (and get some answers!)   (2/18) 11%

Other - please specify in the 'Chat' box, starting your message with "Other:"   (0/18) 0%

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Opening perspectives

Opening perspectives

To kick us off, Richard Dowsett (The National Lottery Community Fund) introduced the session. He highlighted that micro-funding is one part of a wider approach being taken in each community. A key take away was that micro-funding is an approach that can support wider work, it is important not to see it in isolation.

Following Richard's introduction, we heard from Korina Cox, Vic Stirling and John Hannen who shared their reflections on why micro-funding matters and what they have learnt about micro-funding as part of the Ageing Better Programme.

If you'd like to watch their talks back, please watch the recording from the event here.

Korina Cox
Director, Policy and Research Division
Ecorys UK

Vic Stirling
Head of Partnerships
Age Better in Sheffield, South Yorkshire Housing Association

John Hannen
Programme Manager
Ambition for Ageing, Greater Manchester Centre for Voluntary Organisation

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Opening perspectives

Korina spoke about the findings from the Ecorys evaluation of the micro-funding activities on the Ageing Better programme. In addition, Korina presented a video which summarised the usage and successes of micro-funding approaches by partners of the Ageing Better programme. You can watch this video here.

The results from the evaluation showed that micro-funding Is an effective way of channelling small amounts of funding to grassroots voluntary and community sector organisations, in a way that helps them to have a positive impact on their communities. Micro-funding was found to be particularly effective for organisations that were very micro-scale and volunteer led, who would otherwise be unable to access larger grant funding.

The evaluation also showed that micro-funding had benefits such as: it enabled local people to make the decisions themselves as to what activities were funded; the responsibility that was given to groups was positive for marginalised communities; and innovative ideas were beginning to impact on wider services in the area.

Korina Cox
Director, Policy and Research Division
Ecorys UK

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Opening perspectives

Next, we asked attendees:

How much do you feel you know about micro-funding?

A.   Nothing at all

B.   A little bit

C.   Quite a bit

D.   A lot

E.   Everything!

As shown in the graph on the right, the majority of attendees (52%) felt they knew a little bit about micro-funding. No attendees felt they knew nothing at all or everything about micro-funding.

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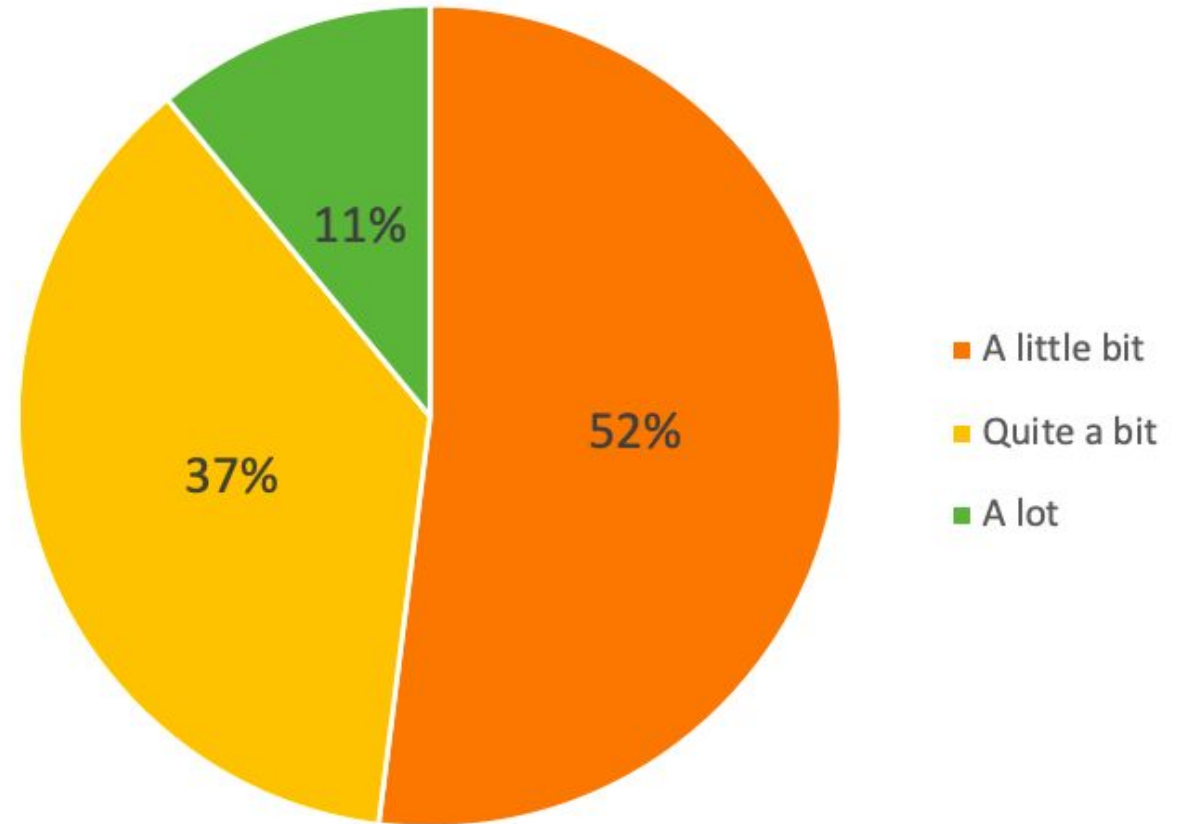
Opening perspectives

Vic Stirling spoke about the micro-funding project called Start Up, which was started in response to a lack of activities which met the diversity of needs and wants in the over 50 demographic. The project aims to enable and equip people over 50 to start their own activity group or event.

Start Up has supported over 200 people across Sheffield to start something new. There has been a diversity of groups set up which include gardening groups, social clubs, exercise groups, Northern soul groups and a Pagan society group.

Learnings from running the programme include:

- Identify and engage people who do not see themselves as activists in their communities
- Providing micro-funding is essential to getting projects started but additional support is crucial
- Delivering in partnership with organisations who have engagement and creative skills is beneficial
- Small grants are just the right size to not feel intimidating
- The projects inspire others to start their own ventures

Vic Stirling
Head of Partnerships
Age Better in Sheffield, South Yorkshire Housing Association

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Opening perspectives

John spoke about the Ambition for Ageing programme, which uses micro-funding approaches to enable community groups and citizens to actively design and deliver local projects which change the places they live and age in for the better.

Learnings from running the programme include:

- This approach builds confidence in local people to problem-solve issues and improve their local area
- Sustainability is achieved by giving people control and showing them what is possible
- The first wave of projects were not diverse, which allowed insight into who was not represented and the development of approaches to reach out to those groups
- By being place based, you can aggregate the benefits of successive projects and connections, building a sense of momentum and a culture of participation
- Micro-funding alone is not enough on its own to make up for a lack of social infrastructure

John Hannen
Programme Manager
Ambition for Ageing, Greater Manchester Centre for Voluntary Organisation

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Opening perspectives

Here is a selection of the reflections from attendees in response to the talks from Vic and John

The importance of informal support, and the ideas that can happen with even small amounts of money when people are given the opportunity to shape the project

Informal support being as important as the money to get things going with those who may have never done something like this before

Really interesting that the idea of having a network of projects that are all together, this can help people to feel part of something - to feel like they have more agency

Bang on about the solutions to loneliness being as diverse as people are - lots of small project more likely to find something that works for people

You can't microfund your way out of a lack of social infrastructure... really important point!

Being really person centred and rooted in the community, working with people you might not always reach or engage

I think this emphasis on the need to be rooted in the community and this being built on existing relationships is really interesting

Engaging with different groups of people, ensuring groups can access funding without having to meet eligibility criteria such as having a bank account

Importance of partnership and engaging grassroots organisations who are/can be creative, know their local community and know how to provide appropriate support

Enabling funding to reach un-constituted groups was really important - many group leaders (who were also participants) didn't want to develop a formal constitution

Trusting the community to know what they want and need rather than the old fashioned being done to by larger organisations

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Breakout rooms

Breakout rooms

Next, we divided attendees into virtual breakout rooms to discuss questions or challenges they had about implementing a micro-funding programme.

In the following slides, questions and discussions from the breakout rooms are summarised, with information relating to the questions provided by Richard Dowsett, Vic Stirling and John Hannen and the existing Ecorys research available at the Ageing Better website.

The questions could be categorised into themes, as you will see in the following slides. The themes are:
- Funders and Large Organisations
- Finances
- Monitoring, Impact and Evaluation
- Practical
- Projects and Activities
- Engagement

Joining Breakout Rooms...

Breakout Room 1

It may take a few moments.

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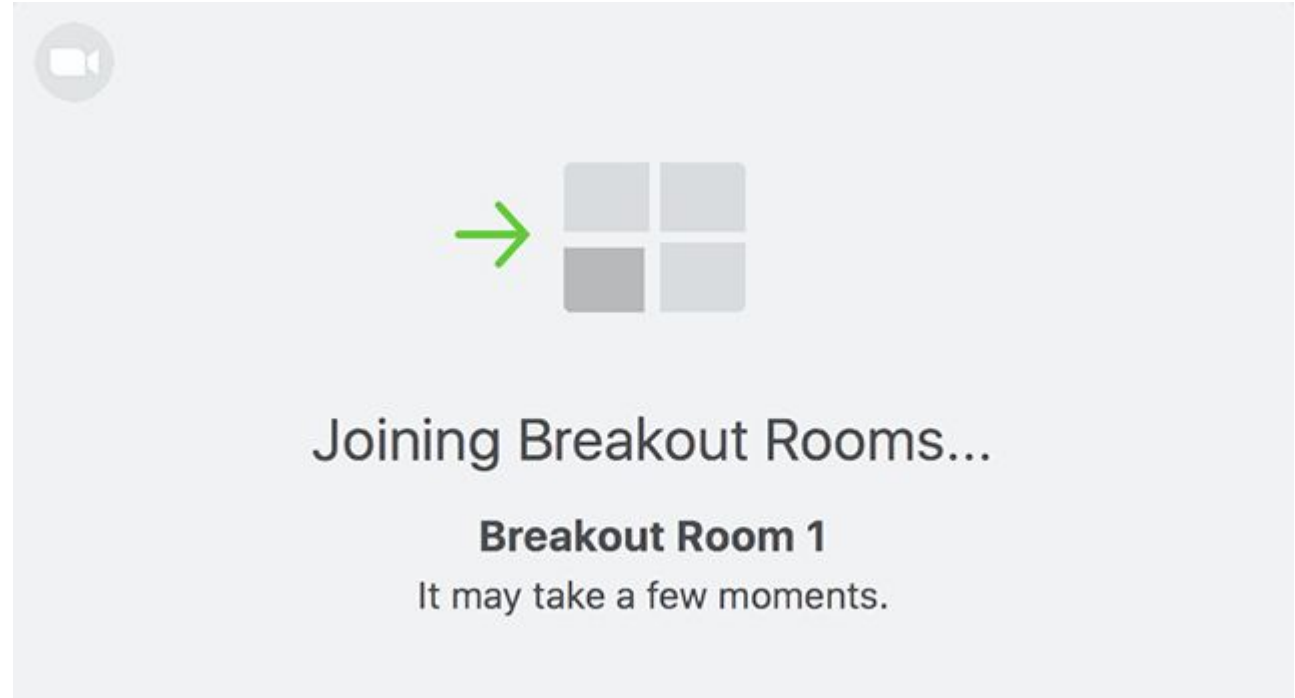
Breakout rooms - 1) Funders and Large Organisations

Q1 - Funders usually don't give funding to organisations/partnerships for onward grant-giving, how has TNLCF addressed this in its micro-funding programme?

Richard Dowsett - TNLCF is legally bound not pass on grant making powers to organisations it gives grants to. Therefore, we worked closely with our Legal team to develop a micro-funding approach on Ageing Better which sat firmly within our rules but also which gave the partnerships the ability to operate flexibly and responsively within the context of their micro-funding programmes. In this case, we advised the partnerships of two ways to deliver micro-funding:
1: To run partnership panels to determine investments which the lead partner directly managed, allocating funds to purchase equipment, or
2: To commission, via contract, an organisation to take on this responsibility, who would be required to run the end-to-end process including convening panels and purchasing equipment for onward use. This process and requirements would be clearly defined in the tender.

Vic Stirling - The Start Up micro-funding project did not award grant money directly to participants but instead awarded up to £200 to individuals who wanted to start something in their community and then directly paid the costs up to the amount awarded.

John Hannen - We used a purchasing model rather than a grant model. We competitively commissioned local partners who would manage local investments. (As an aside we sought advice from a VAT specialist to ensure HMRC wouldn't see this as provision of a service - achieved by ensuring we didn't set fixed outputs and carried forward the restrictions on funding set by TNLCF.) The partner then worked with local communities to identify problems to be solved and assets to be invested in and then made purchases. From a community organisation's perspective having a coffee morning purchased won't be a significantly different to having one grant funded - both require a contract/agreement and a payment. The difference they'll notice is in the design and decision-making process which in our case were linked together and driven by the local community.

Breakout rooms - 1) Funders and Large Organisations

Q2 - How can large funders work to implement micro-funding programmes at a local level?

Richard Dowsett - Large funders cannot implement micro-funding programmes without a local partner that is trusted, respected, knows the community context very well and works directly with organisations that represent the most marginalised. You need to have a local, embedded partner on the ground with the experience and capacity to build on great relationships, the administrative experience to manage a programme and the understanding of the local communities to design a programme which works for them. The approach that best worked for Age Better in Sheffield (**Vic Stirling**) was to partner with the right organisation to administer the micro-funding project, small and agile participatory arts organisation which had good traction in local communities.

John Hannen - In terms of our approach to improve connections in a place then it was vital to have a local partner able to build trust and potentially manage conflict. We commissioned intermediaries who could manage wrap around support and payments - having both delivered together enabled our partners to build up local decision-making panels which helped build a sense of ownership. Volunteers on those panels were some of the strongest guardians of our principles as well - really committed to seeing the money spent well. We could have retained management of payments, commissioning local wrap around support as a separate service but the interplay between support, decision-making and delivery was really important.

Breakout rooms - 1) Funders and Large Organisations

Q3 - How did TNLCF manage risk and maintain accountability across the programme?

Richard Dowsett - TNLCF managed risk by working closely with Ageing Better partnerships through a relational approach. We built great relationships with our partnership leads and have a detailed understanding of delivery plans, we sit on partnership boards and provide support and guidance, remaining flexible in support of developments that affect delivery on the ground as partnerships adapted their plans to match reality. In building this mutual relationship, we aimed to build trust and honesty in the funder-grantee relationship, as this was part of a wider programme.

In terms of accountability, in TNLCF supporting partnership boards, approving micro-funding design plans and reviewing spend and learning we were able to have a good oversight of the approaches in each partnership and support the deployment of micro-funding schemes. Our national evaluation research also supported a cross-programme review of micro-funding which meant that we were able to speak deeply about each partnership and also broadly across the programme. We also regularly reported progress to our Senior Leaders and England Committee.

Breakout rooms - 2) Finances

Q1 - Are there any guidelines as to the operational costs of running micro-funding programmes?

Richard Dowsett - For more information related to this question please review the [Ageing Better national evaluation micro-funding report here](#). Page 25 onwards gives and overview of the model and investment approaches. As you will see, our partnerships deployed various models as a result of their own programme design and local context within the low, medium and high intensity models, as result it is hard to give an average. It is also important to remember that the success of micro-funding is rooted in the existence and resources of a longer term programme of Ageing Better funding in each community, and for these programmes to be most effective there needs to be this wider resource to run oversight, administration, communications and learning activities.

Vic Stirling - The micro-funding project that we commissioned included wraparound support as well as the commissioning of micro-funding. After delivering this intervention for nearly six years we've learnt that it needs good resourcing, especially for administration of the micro-grant and related management of grant spend.

John Hannen - We had the micro-funding work as integrated in a community development project. We found that our delivery partners needed to allocate between 30-60% of the contract value to wrap around support. This was dependent on local levels of inequality, existing community resources and population churn. We also found that the shortest time from a cold start to spending decisions was 3 months and the longest 18 months, in the latter case a timebank had shut down after only a year of operation, leaving many residents sceptical of new initiatives. From our learning from 5 years of delivery we'd suggest you can't overfund community development activity as a skilled development worker can help generate additional resources or find low cost/no cost projects to develop. However, every area we worked in had at least a small underspend on its funding allocation. We were spending a little under £50k/yr for both support and funding on a Local Authority ward footprint.

Breakout rooms - 2) Finances

Q2 - How have Ageing Better partnerships worked with TNLCF to get money or equipment to individuals or groups without bank accounts or formal constitutions?

Richard Dowsett – In most cases the approach taken was for Ageing Better partnerships to buy equipment directly for a group or individual. The alternative was for the partnership to contract with an organisation to purchase equipment for an individual or group's use. Essentially in either case, goods and services were bought on behalf of individuals or groups being micro-funded, this avoided the issue of needing applicants to have traditional requirements of funding such as separate bank accounts and formal constitutions.

Vic Stirling - The Start Up project delivered by Ignite Imaginations and commissioned by Age Better in Sheffield did not commission micro-grants directly and instead paid for items (insurance, refreshments, room hire, equipment) directly on behalf of the participant. This was due to rules around sub-contracting of grant funding but worked well for those participants who did not have bank accounts.

John Hannen – I wouldn't view our micro-funding model as a grant funding model but a purchasing model. Essentially, the community was asked what they wanted/needed, and our local partner purchased this. Depending on the issue to be addressed this might lead to something purchased from a small community group or sometimes for a small community group. The two main approaches when working with informal groups were to either a) buy on behalf of groups - for example having suppliers or venues send invoices directly to our delivery partner. Where we saw consistent patterns of demand we could then enter into a larger, more formal agreement with the supplier and negotiate an agreed rate or commission a larger piece of work b) finding an organisation that could host the project on behalf of the informal group. If done well, this can help build relationships between informal groups and more formal organisations.

Breakout rooms - 3) Monitoring, Impact and Evaluation

Funders and large organisations	Finances	Monitoring, impact and evaluation	Practical	Projects and activities	Engagement

Q1 - What techniques have partnerships and TNLCF used to monitor and capture learning from micro-funding projects? Is there a way to evaluate and track longer term impacts?

Richard Dowsett - We combined partnership reports, local evaluations and qualitative interviews on the national evaluation to specifically capture learning and the change the investments made. As a programme, we feel that it is important to have good data, but also to tell good stories and to use the right evaluative tool for the situation, and that approach was more useful in this situation. The national evaluation report draws on this rich variety of sources produced by the partnerships and primary research to demonstrate the impact that micro-funding has had. The nature and scale of micro-funding means that TNLCF agreed it would be inappropriate to mandate that these projects used the Ageing Better Common Measurement Framework (the detailed qualitative national evaluation outcome survey). To do so would run counter to the informal and small-scale nature of micro-funding.

Vic Stirling - Age Better in Sheffield has delivered two peer-led qualitative research projects. One of those projects is called 'Storycatchers' and was delivered in 2019/20. The Start Up micro-funding project was part of that peer-led research and a copy of the report can be found here. Age Better in Sheffield also commissioned Sheffield Hallam University as our local evaluator and Start Up will be included in this wider evaluation.

John Hannen - Whilst we couldn't evaluate in detail every single activity, we worked hard to monitor participant demographics. There's strong evidence that engagement in community activity and even just using shared spaces can reduce isolation so we should have some faith in the evidence base rather than continually prove this. What we can do though is identify who is participating and ensure those at a high risk of isolation are more active and more visible. We identified a number of risk factors and using monitoring data identified how many were present in each participant and whether they represented the local population. We constantly fed back monitoring information to local partners to ensure new projects targeted those more at risk and more likely to be marginalised. We've also developed a range of case studies and process studies, where we've taken a research led approach to building case studies and focused on the development approach to help identify what works and why.

Breakout rooms - 4) Practical

Q1 - What was the hardest thing about setting up your micro-funding approach?

Richard Dowsett - For TNLCF the biggest challenge was twofold: 1 - ensuring we were able to capture good data about the change that micro-funding could make, and 2 - ensuring that overall micro-funding programmes complied with our core grant giving rules. As discussed we cannot permit onward grants to be made by Ageing Better partnerships so we had to support the design of a model that would enable delivery of micro-funding within those rules. There was also the initial issue that, even with outreach, it was hard for the partnerships to identify and fill gaps in local communities. You have to work very patiently, deliberately and persistently to build the right relationships to do this.

Vic Stirling - Right at the beginning the biggest challenge was to find the best way to deliver a micro-funding project within the wider funding rules. Since then the challenge has always been how we balance a well-managed micro-grant project without creating unnecessary barriers and burden to the participants that we want to benefit from it.

John Hannen - The places that would benefit the most from micro-funding have the least capacity to take advantage. To create projects there needs to be a sense of familiarity and a culture of participation. In more deprived areas there's often a regular churn of population and few shared spaces where people can recognise each other, never mind come together and run an activity. The one test I'd make is whether an area can sustain local shops and pubs/cafes. If not, then people will need to be brought together in smaller groups in kitchens, gardens, alleys or any kind of shared space there is, which will need more intensive support work and will need a hyperlocal approach.

Breakout rooms - 4) Practical

Q2 - How long did Ageing Better partnerships run micro-funded projects for, and did groups have an opportunity for longer term support?

For more information related to this question, please see the national evaluation report which goes into project length and support in more detail, here, from page 28.

Vic Stirling - The Start Up micro-funding project in Age Better in Sheffield has been running since 2014 and is one of only two projects that have been running right from the beginning of our programme which is a really clear sign of its' success. Individual 'Start Up' participants generally received support for about 6 months but this wasn't a hard and fast rule and some people needed support for longer. Many established 'Start Up' participants have then gone on to support other newer ones so longer-term support tends to be peer-led and therefore (we think) more sustainable. The Start Up project hosts social events to create and facilitate the right environment for peer support.

John Hannen - The Ambition for Ageing work lasted for 4.5 years. This allowed us to take longer in building relationships where necessary but also to build sequences of projects. About 50% of our funded projects were to improve places and spaces - either increasing accessibility or increasing capacity of an existing organisation. Another 25% led to the creation of new groups that had the support to be sustainable and were integrated into local community networks. The remaining projects were often events or time limited activities aimed at building relationships - which have their own sustainability.

Breakout rooms - 4) Practical

Q3 - How have micro-funded organisations pursued sustainability?

Vic Stirling - Many of the 'Start Up' participants continue to deliver the activities or group that we supported them to start. Many of them even go on to inspire and encourage other people to start something up themselves so we get a lot of referrals from 'word of mouth'.

For further information related to this question, please see section 2.2.3 on page 19 of the evaluation report.

Breakout rooms - 5) Projects and Activities

Q1 - Were you surprised at any of the activities that were developed or did most people develop activities in-line with any pre-conceptions that you had?

Richard Dowsett - Yes, we were surprised at the diversity of programmes, and the change they could make, from small community activity to small capital purchases to support community venues. I was particularly taken with how minor adjustments to buildings (new boiler, re-hanging doors, new equipment) could make big changes as to how the building/resource was used by the local community.

Vic Stirling - For me this is the real gem of a micro-funding project. The activities, events and groups that Start Up participants have developed are way beyond the imagination of our usual co-commissioning project. We initially designed the Start Up project because local older people kept telling us that there was 'nothing for them' in their local area and instead they were forced to choose between bingo nights or lunch clubs. Since the beginning of the programme we have seen a huge diversity of activities including Martial Arts, Pagan Women's' group, Northern Soul nights and Keep Fit for Somali Women.

John Hannen - I remember one of the first projects we funded was a coffee morning and being quite disappointed. However, after checking, it turned out it was being held in the cafe of a local theatre and used as a way to informally consult with local older people - resulting in the theatre making some significant changes to how it engaged with some low income and marginalised communities on its doorstep. The ability to use small activities to bring people and institutions together could create significant change beyond the activity itself - sometimes the project was just an excuse to build a relationship, so it almost didn't matter what it was. The Tameside Singles nights will also live long in the memory - partly because our local development worker can really tell a story and they were fun, eventful nights but partly because it should have been an obvious idea. You ask a community how they want to build connections and actually an over 50's singles night shouldn't be a surprise. but professionals would not design something with any level of intimacy. Sexuality and intimacy are important for people of all ages and when people don't have the level, they need can really drive loneliness but older people's issues in this regard just aren't taken seriously. We also had quite a number of LGBT projects with some helping build momentum to local "Pride" events held for the first time in some local towns.

Breakout rooms - 5) Projects and Activities

Q1 - With the variety of micro-funding models, how do you decide which model to implement?

Q2 - What learning can you share around engaging with small groups and informal associations, and encouraging applications from groups less familiar with working with funders?

For more information related to this question, please see, section 3.2 onwards, page 34 of the evaluation report.

Richard Dowsett - This depends on 3 overall things: community context (what is the community you are working with comprised of and what resources will it need to engage with a micro-funding programme), organisation capacity (what is the experience and capacity of the organisation delivering the microfunding) and cost (what is your budget, the higher intensity models cost more than the lower ones but have bigger benefits in the longer term).

Vic Stirling - Our learning would be: 1. Make the offer really straightforward, 2. Include wraparound support rather than just funding, 3. place the admin burden with the grant making organisation not the individual or group, 4. host community open days to raise awareness about the opportunity, 5. use existing community partners to identify and encourage potential participants.

John Hannen - Time and trust. More marginalised and low-income communities have often heard promises made that have not been kept - they may see engagement in a bidding process as creating a new risk of being let down - this is especially the case with new, unfamiliar initiatives. In these cases, a show of faith was often needed. The first wave of projects funded were not particularly diverse but having funded them some credibility was generated, and engagement was seen as having a greater chance of being successful. However just by being visible and staying around helped de-risk the programme as it became more familiar.

Breakout rooms - 5) Projects and Activities

Q3 - How do you use micro-funding to fill gaps in community provision and support groups you have not worked with before?

Q4 - Did you fund individuals or only organisations, and how did you overcome perceptions of risk?

For further information related to this question, Please see, section 3.2, page 34 of the evaluation report.

We used our partner organisation, to identify the gaps. As a small and well established third sector organisation they had the relationships with organisations and also individuals in communities across Sheffield to understand where the gaps were to target their support. They were able to be pretty fleet of foot in moving into a different community if the need or opportunity presented and have been very flexible and varied in their approach over the last six years.

Vic Stirling - The Start Up project was aimed at individuals - people over the age of 50 who wanted to start up a new activity, event or group in their local community. The amount of funding they could apply for was only £200 which mitigated a lot of the risk and the funding came with wraparound support which allowed us to understand how committed individuals were to starting something in their local communities.

John Hannen - The funding always went to an organisation, but in some cases the organisation worked with local individuals to meet a community need. For example, one carer who was helped to find a volunteering opportunity with an environmental organisation but couldn't afford waterproof shoes. In those cases, any support was small and used to address barriers to engagement rather than to allow them to deliver activity for others. I would always take care when resourcing individuals to deliver group activity as it exposes them to risk as much as the funding organisation. In previous work I've seen family relationships breakdown (and the police called) over an argument that started over face paint and how much had been bought. It's not fair to people to make them personally accountable for payments in an economic environment where resources are tight, and perceptions may develop that they are personally gaining.

Breakout rooms

For you, what is one key reflection from your breakout session?

While the pots of money we give out may be small we can't ignore the fact that the support required around it brings significant cost - this needs to be properly accounted for. A bit of risk is OK - but trustees need to understand the difference the money is making

The importance of time - to build trust in communities so that they engage, to work out the best approach, to work out what the gaps are and how they could be filled

Diversity of approaches taken but the power that comes from being embedded in your community when delivering funding of this nature, really connecting and supporting people who hadn't previously been engaged with or who lacked confidence or trust to create something really powerful

There isn't one perfect micro funding model - best when it's designed with communities and people who will benefit from it.

The importance of local relationship building and micro-grants flexibility and support

The value of developing one-to-one relationships with projects funded through microfunding, rather than a one size fits all approach

Good micro-funding needs time (longer-term) programme and great to have the test and learn ethos (i.e. it's Ok to try things and learn and adapt..)

The importance of being proportionate when evaluating micro-funding. The evaluation of micro-funding needs to look at the whole not just the numbers.

The challenge of reaching the most distant and diverse communities

Need to look at where the money is needed, not where the applications are coming from

The need to look at where the money is needed, not where the applications are coming from

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Closing reflections

Reflections

It was very informative and interesting to listen to different points of views and ways of delivering micro-funding, the challenges and the positive impact

Great to meet others interested in running micro-funding initiatives

Love hearing about others delivering projects and sharing ideas and learning

Great to hear more about some interesting projects, their learning and what this could mean for my organisation's work

Final thoughts from event attendees

Really informative and got the cogs whirring. Great range of attendees and some useful material to take away

I knew absolutely nothing about micro-funding before today. Interesting food for thought about how we can apply some of today's learnings to our own grant making

Really positive event. Well timed and organised. Discussion was great!

Great to connect with other Ageing Better areas and see breadth of microfunding

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Evaluation

91 — % of participants would recommend an event like this to a colleague

Average Score: **4.5/5**

100 — % of participants found the event relevant and useful

General reflections on the event

- Really positive event. Well timed and organised. Discussion was great!
- It was very informative and interesting to listen to different points of views and ways of delivering micro-funding, the challenges and the positive impacts
- Good to meet with people and exchange ideas

Aspects of the event that could be improved:

- Received a lot of emails from Eventbrite so it took me a while to locate the email from last week with the right link to join!
- Would have been great to have a bit longer to think about what to write (e.g. in between speakers)

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Thank you

Thank you for such constructive input to the session - we really appreciate it.

For more information about future events, please see the [Ageing Better page on the Kaleidoscope website](#)

For more information, please see [The National Lottery Community Fund Ageing Better webpage](#)

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