



MONEY A+E
2024



Impact Report National Lottery

TRANSFORMING LIVES THROUGH
MONEY EDUCATION AND ADVICE.

info@moneyaande.co.uk

Money A+E provides money advice and education to disadvantaged groups, diverse ethnic communities and young people.

Our mission is to empower individuals by providing accessible, independent and effective money advice and education.

We aim to grow and expand our services over the next five years, scaling the organisation's capacity, impact and reach throughout the U.K.

We recognise the growing need for our services due to the impact of the Covid-19 pandemic, cost of living crisis, economic downturn, lack of employment opportunities, welfare system reform impacts, structural discrimination in areas of health and housing.

We hope you enjoy reading about our successes as much as we have enjoyed seeing the outcome of our social impact in the community.

CO-FOUNDERS, JERRY & GREG



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2022-2024 in review

With the support from the National Lottery Money A+E has worked on the structural barriers for diverse ethnic communities we call this "the Ethnicity Premium".

Key successes throughout the funding period of 2022 to 2024:

1. Built relationships with partners and holding conversations to partnering for paid service delivery, including British Gas, PWC, Guys and St. Thomas NHS Trust, We Are Digital and housing associations.
2. Diversified its funder base.
3. Diversified projects to reach more audiences.
4. Consistently increased its client base, the amount of debt managed and income gained.
5. Launched our monitoring and evaluation strategy, to capture long-term impacts of our services. This includes annual surveys of project participants, clients over 6-month intervals.
6. Defined the ethnicity premium which will guide our work going ahead.
7. Formally introduced lived experience steering committee. Increased understanding of the opportunities and challenges of lived experience work in the Financial Advice and Social Policy sector.

"The ETHNICITY PREMIUM defines a form of barriers & structural discrimination experienced by diverse ethnic communities and low-income groups reducing opportunities, life chances for success and low quality of life."

£11.5M+

DEBTS
MANAGED

9,827

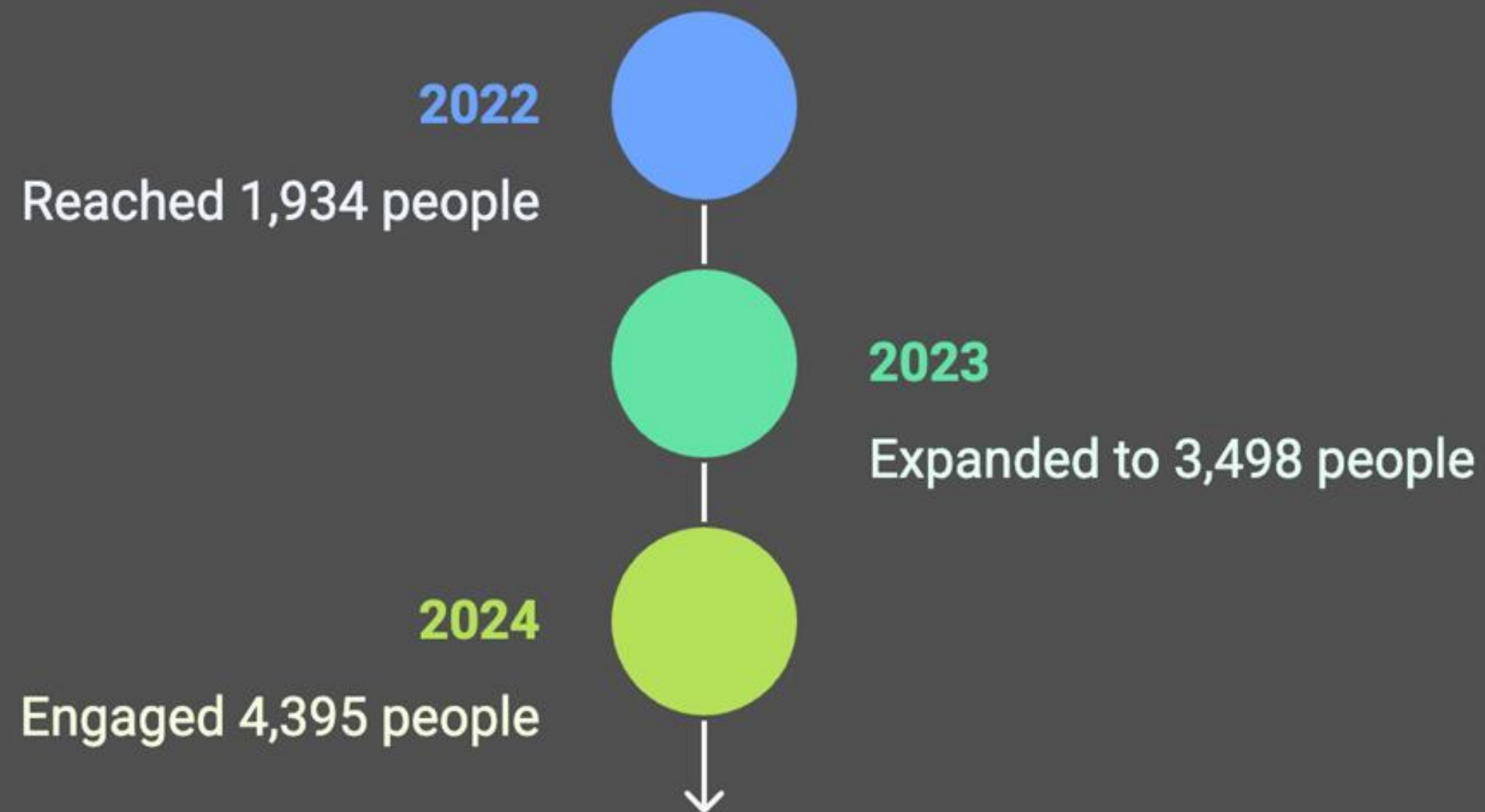
Total people engaged
(Advice, education
and outreach)

£3.5M+

FINANCIAL
GAINS

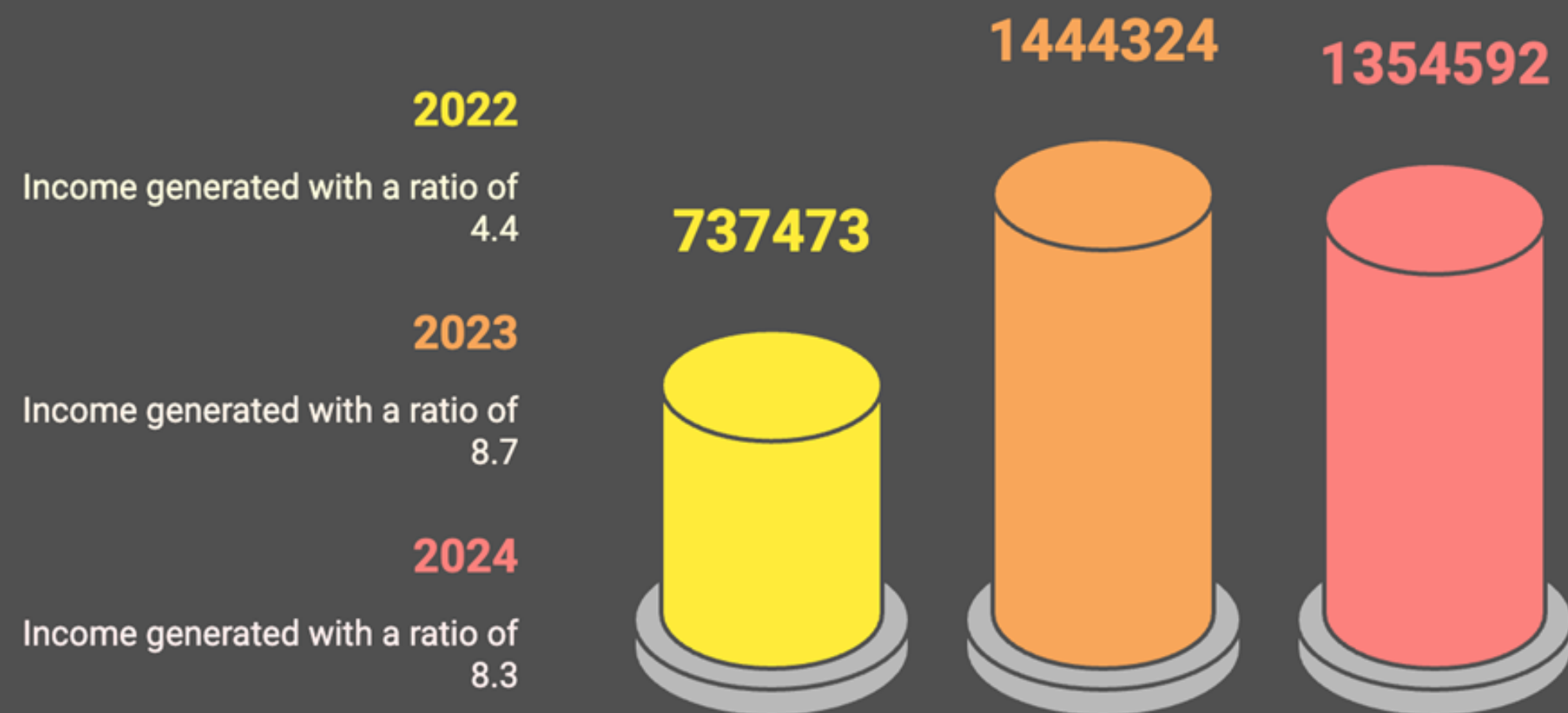
2022-2024 in review

Growing Impact Over Three Years



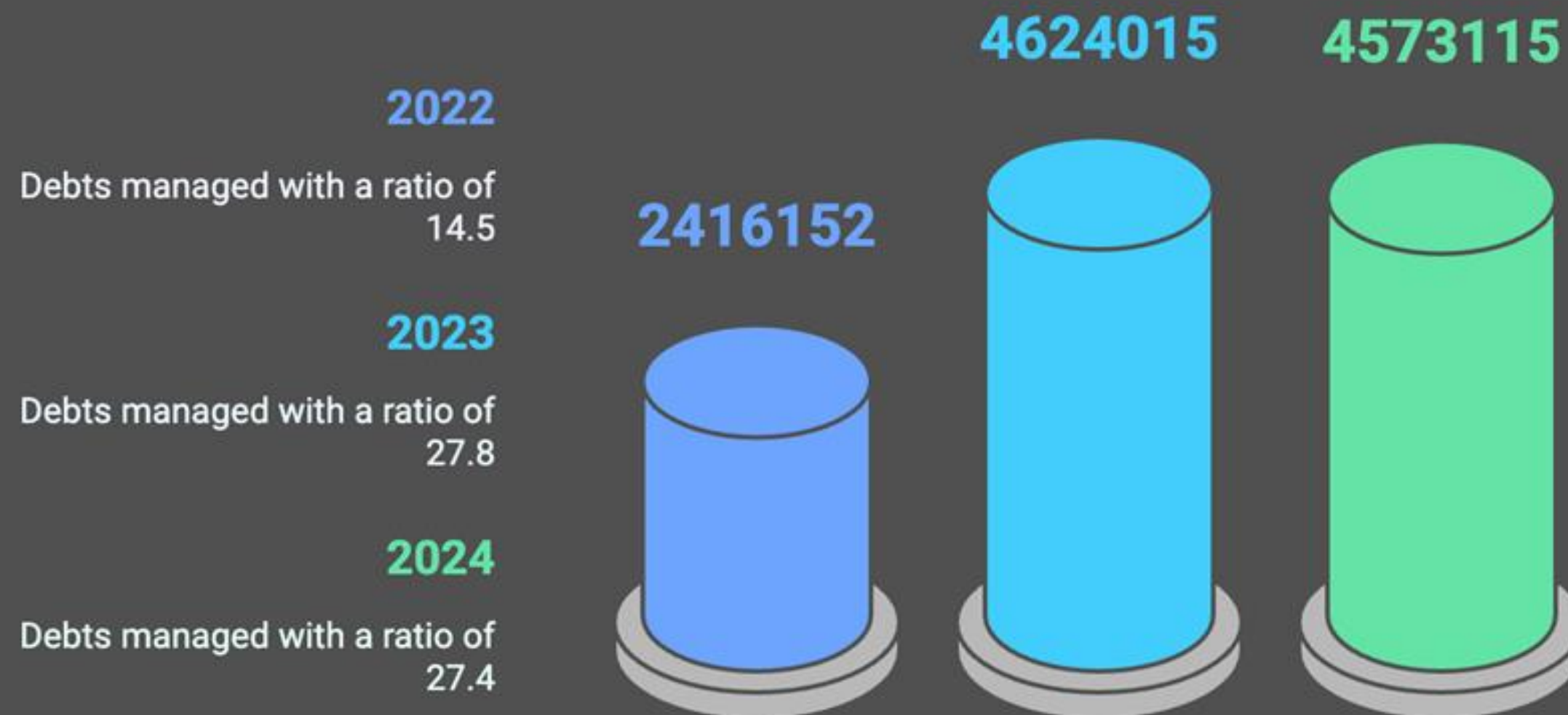
2022-2024 in review

Beneficiary Income Maximized Through Lottery Funding (£)

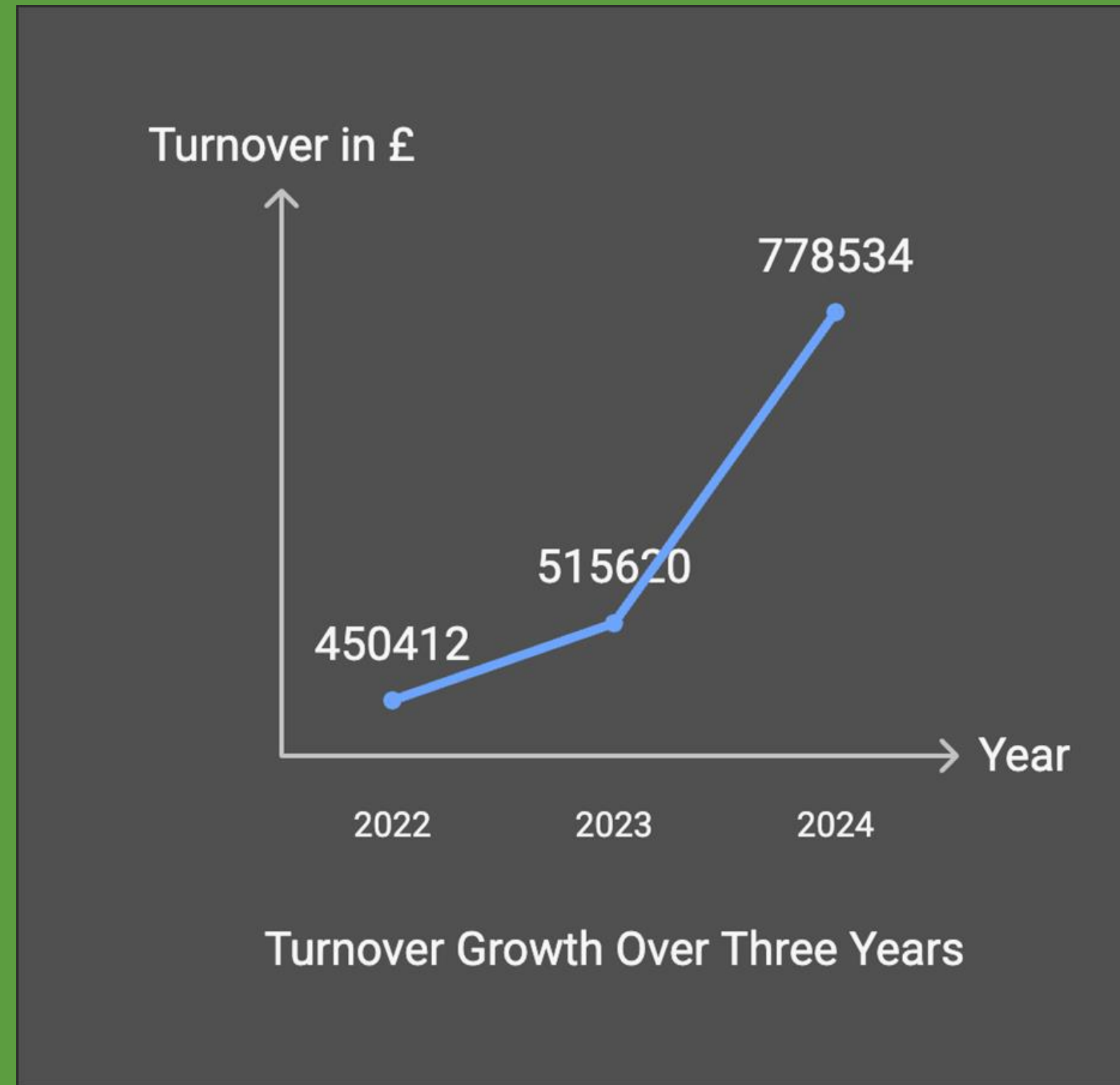


2022-2024 in review

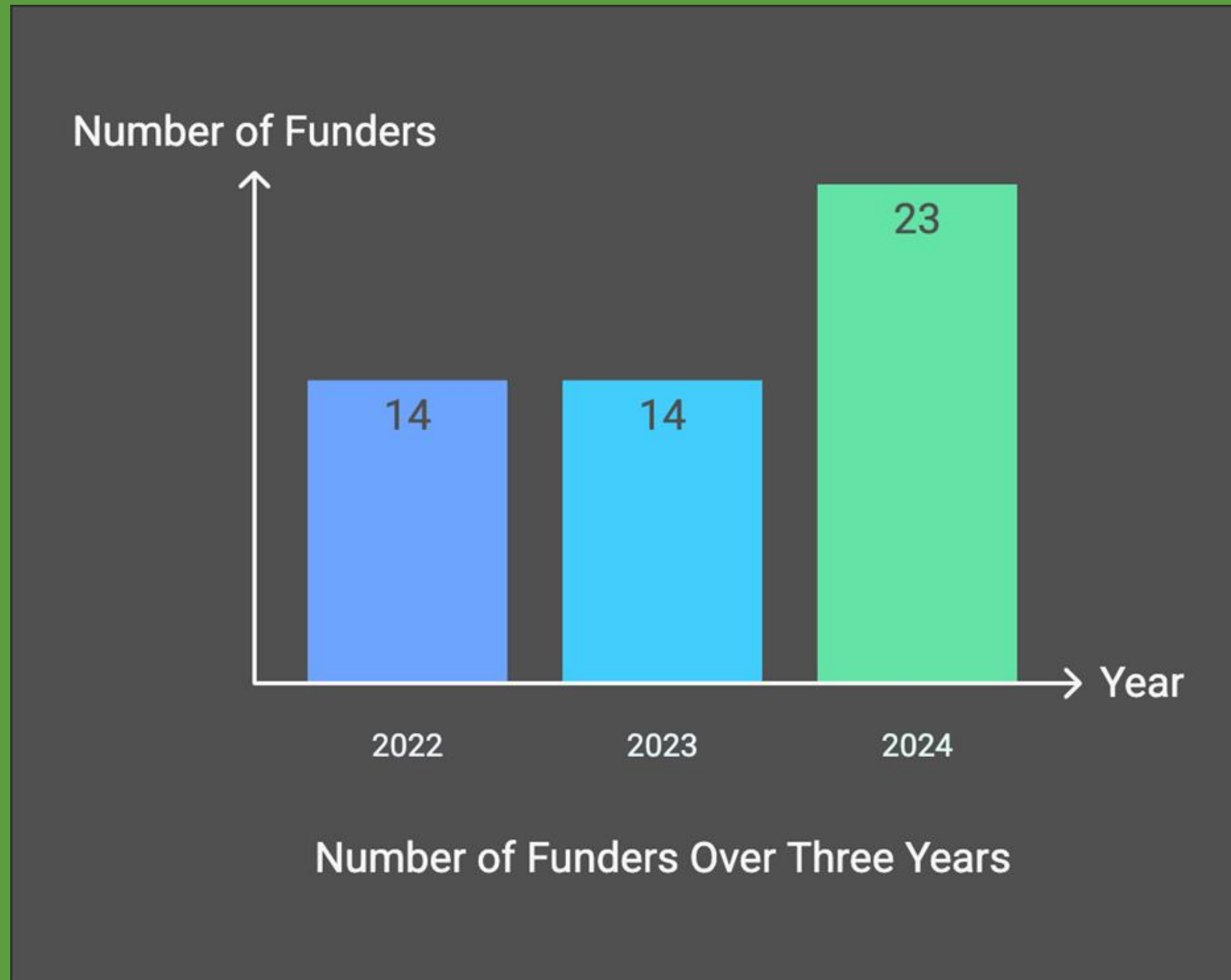
Annual Lottery Funding vs. Debts Managed (£)



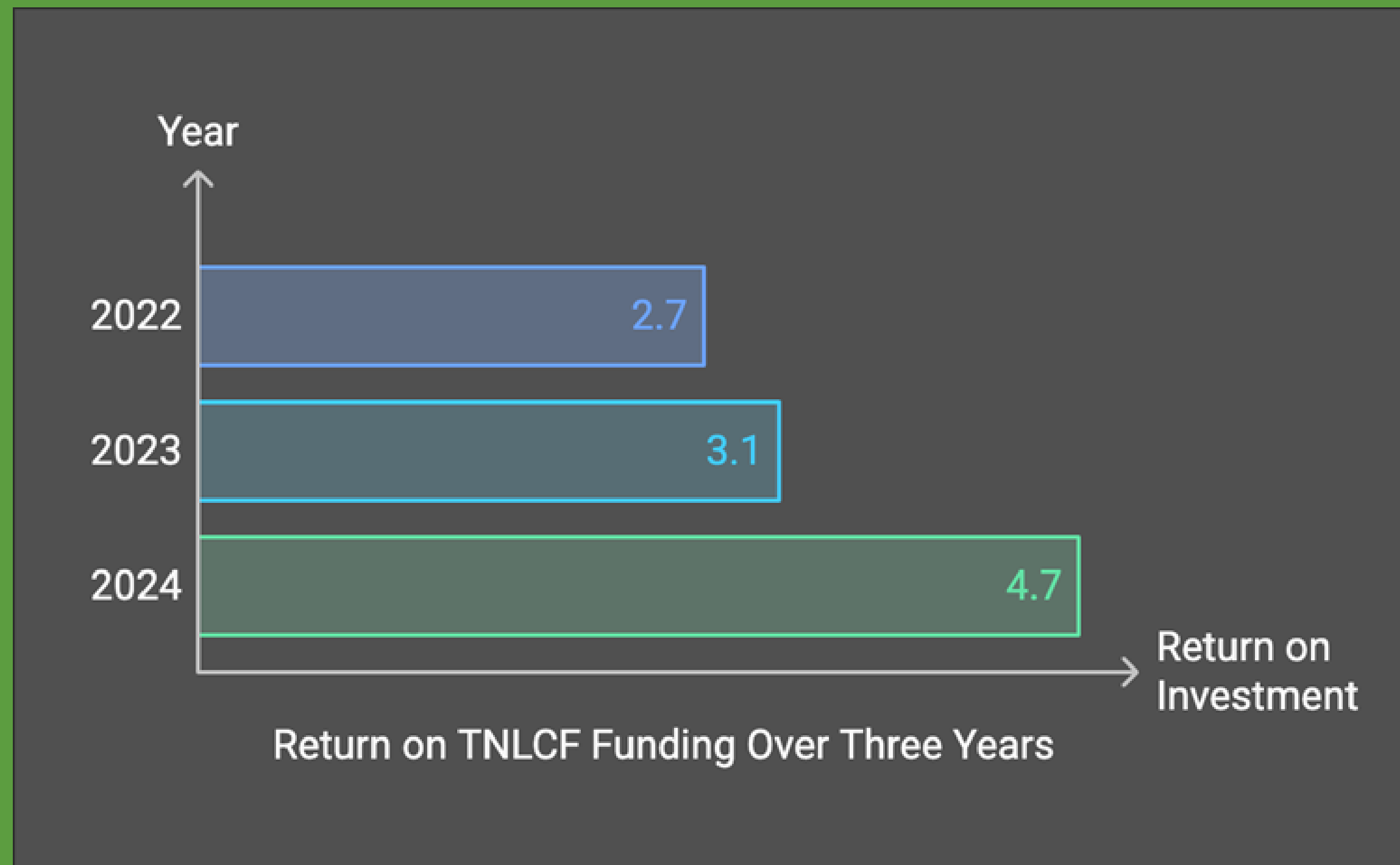
2022-2024 in review



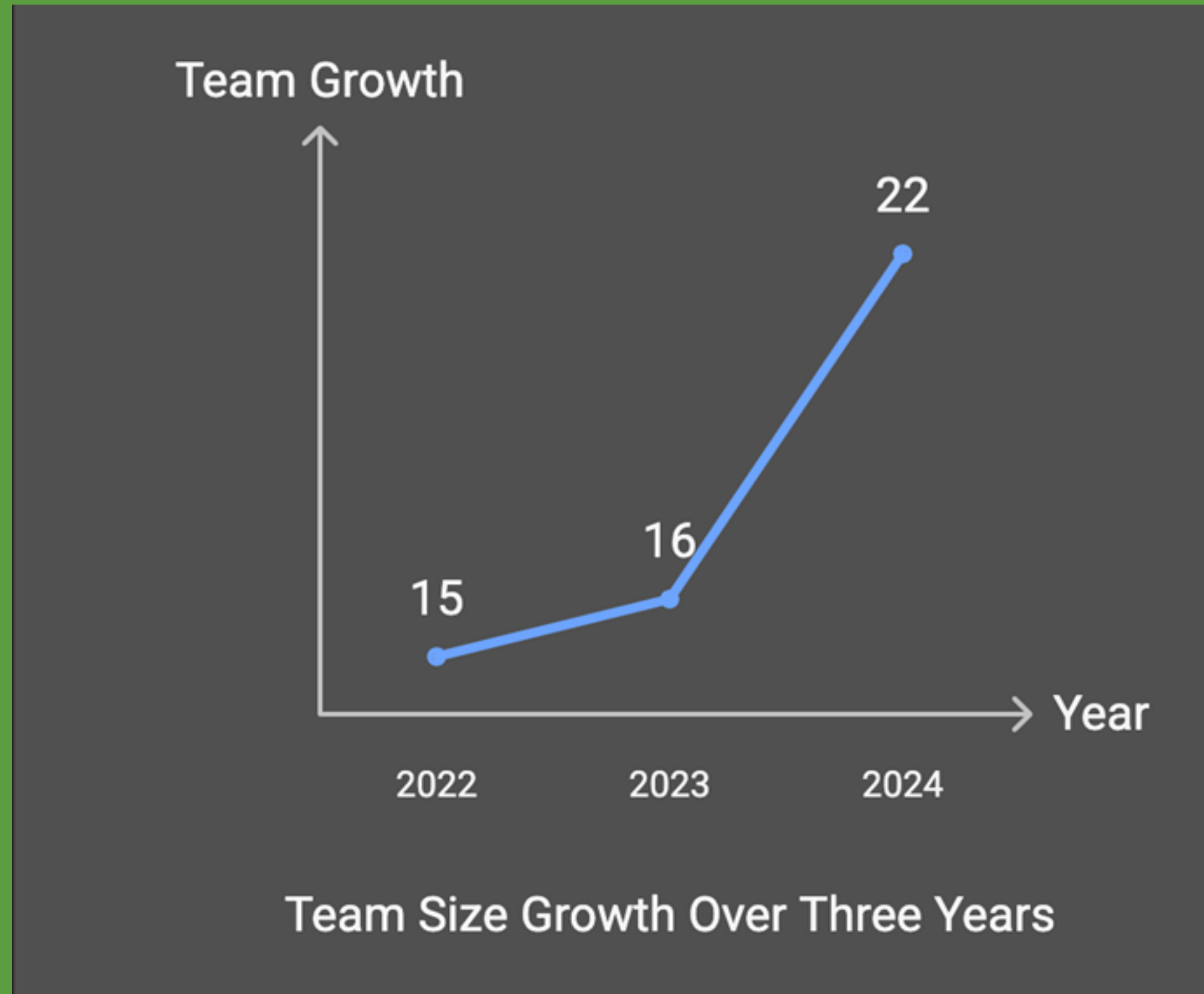
2022-2024 in review



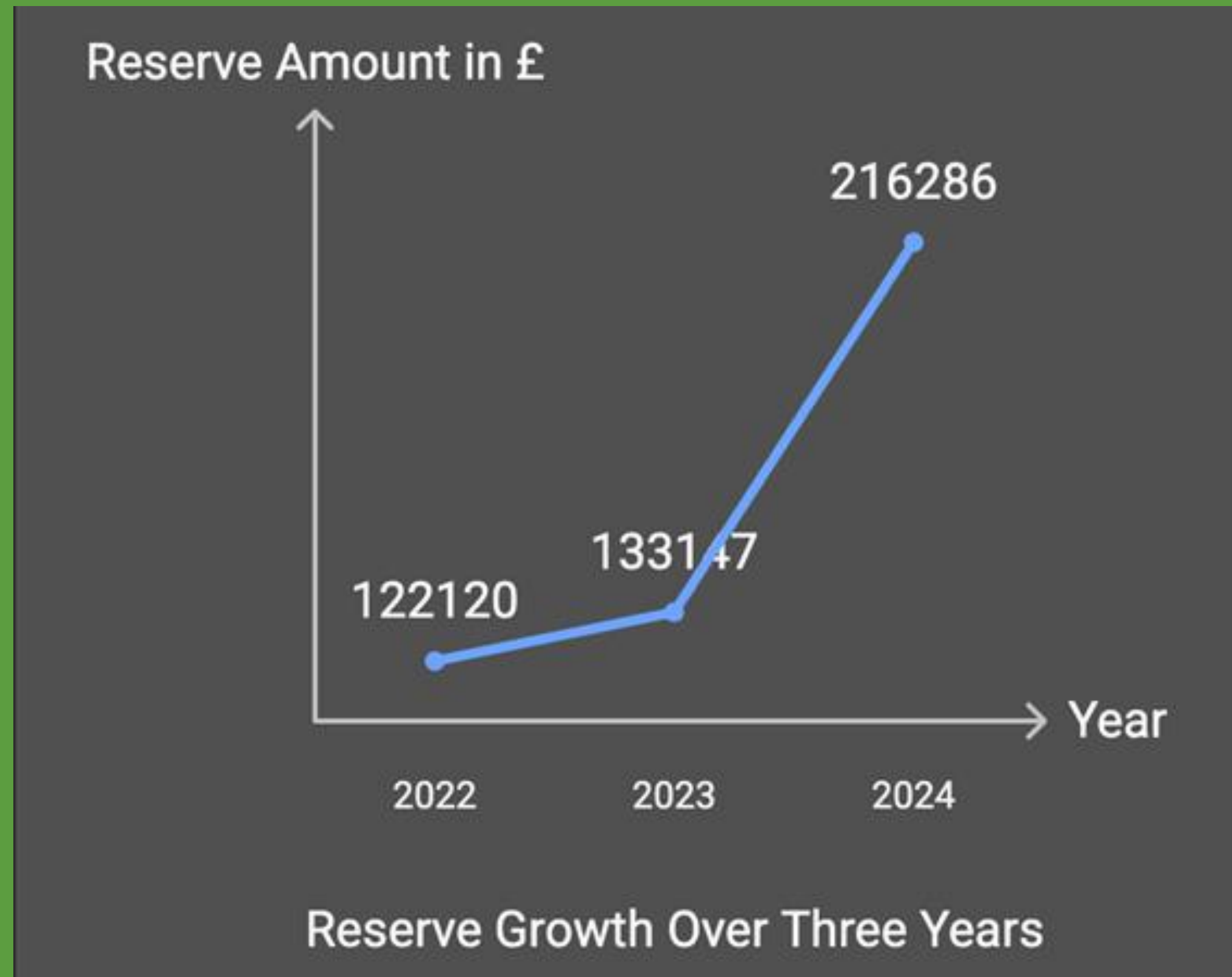
2022-2024 in review



2022-2024 in review



2022-2024 in review



2024 at a glance...

“PEOPLE LIKE PAUL AND MONEY A+E ARE ESSENTIAL FOR THOSE OF US WHO ARE STRUGGLING PHYSICALLY AND MENTALLY. HE LISTENS PATIENTLY, WHICH BOOSTS YOUR CONFIDENCE, AND HE FIGHTS FOR YOU WHEN YOU CAN'T FIGHT FOR YOURSELF.” - ADVICE CLIENT

4,395 PEOPLE SUPPORTED!

£4.5M+

DEBTS
MANAGED

1556

CLIENTS CASES

£1.4M

FINANCIAL
GAINS

700+

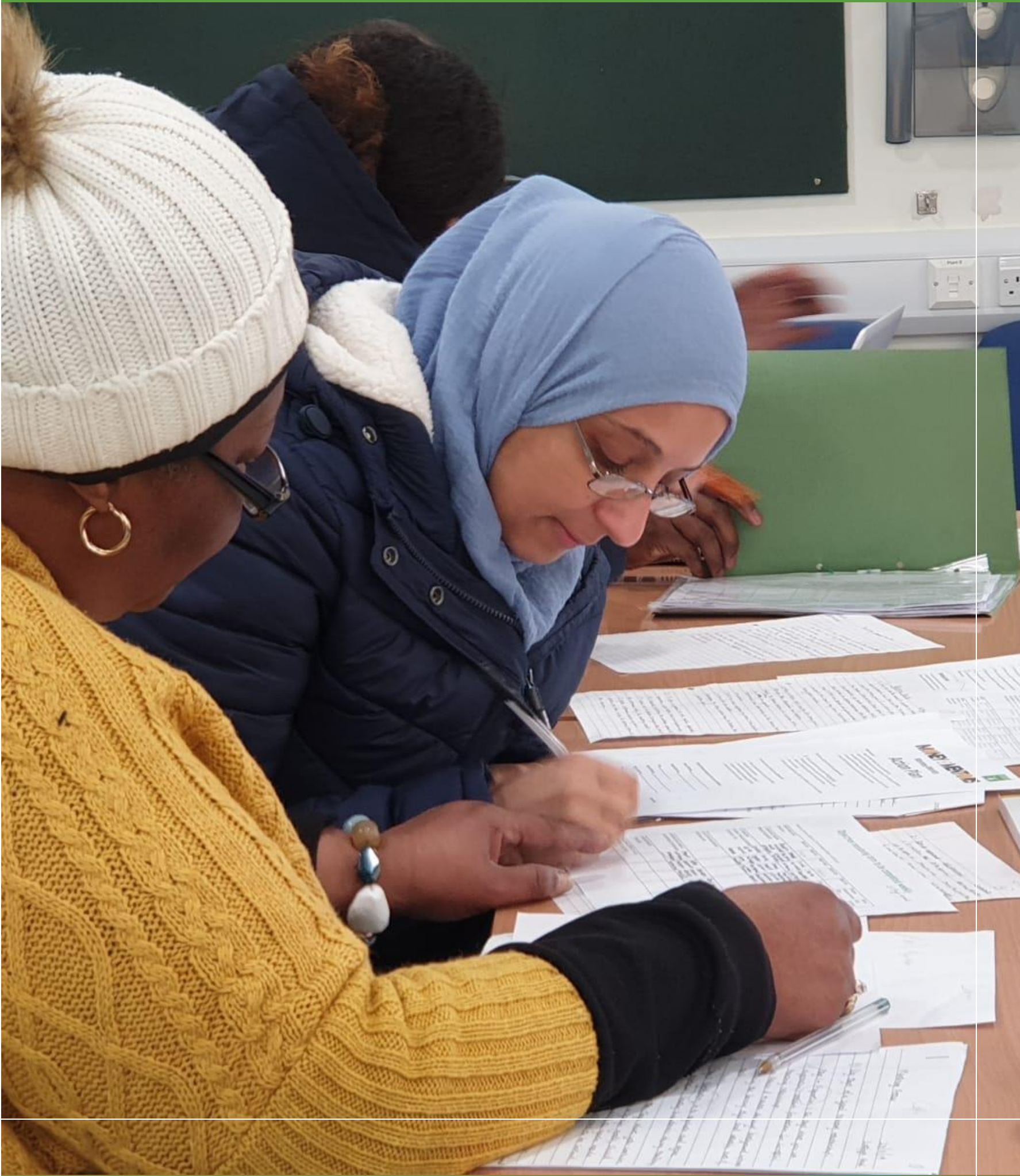
WORKSHOP
PARTICIPANTS

350

CLIENTS REPORT
MENTAL HEALTH
ISSUE

136

CLIENTS REPORT
PHYSICAL DISABILITY



Testimonials

Face to face guidance is actually really helpful, maybe those struggle feel like they do not have time for this session. The internet is not easy to navigate for this information also it is very scattered and hard to access unless you know what you are looking for.

By following the advice of Money A+E and reducing my expenses, I can apply for a DRO and in a year be debt-free.

I would like to take this opportunity to say a big thank you to both of you and the team there for your time for me and your help.
I really, really appreciate it!
Mr Jonson, please allow me to send you and the team there a thank you card and little treats from me.

Thank you once again for the support!

I feel like I can breathe again.

That's why I want to tell others: don't give up, even though the system is difficult. There is help out there! I was lucky enough to find Money A+E and Paul. If you feel like you're on your knees, they will help you stand up again. We need more organizations like them, especially for people who struggle with English.

People like Paul and Money A+E are essential for those of us who are struggling physically and mentally. He listens patiently, which boosts your confidence, and he fights for you when you can't fight for yourself.

I'm going to carry on, and every time I feel like I'm sinking into a hole, I just think back on what I was told from Money A+E.

Mission Statement



MISSION

VISION

RESILIENCE

Our purpose is to foster financial resilience for diverse ethnic communities and marginalised groups.

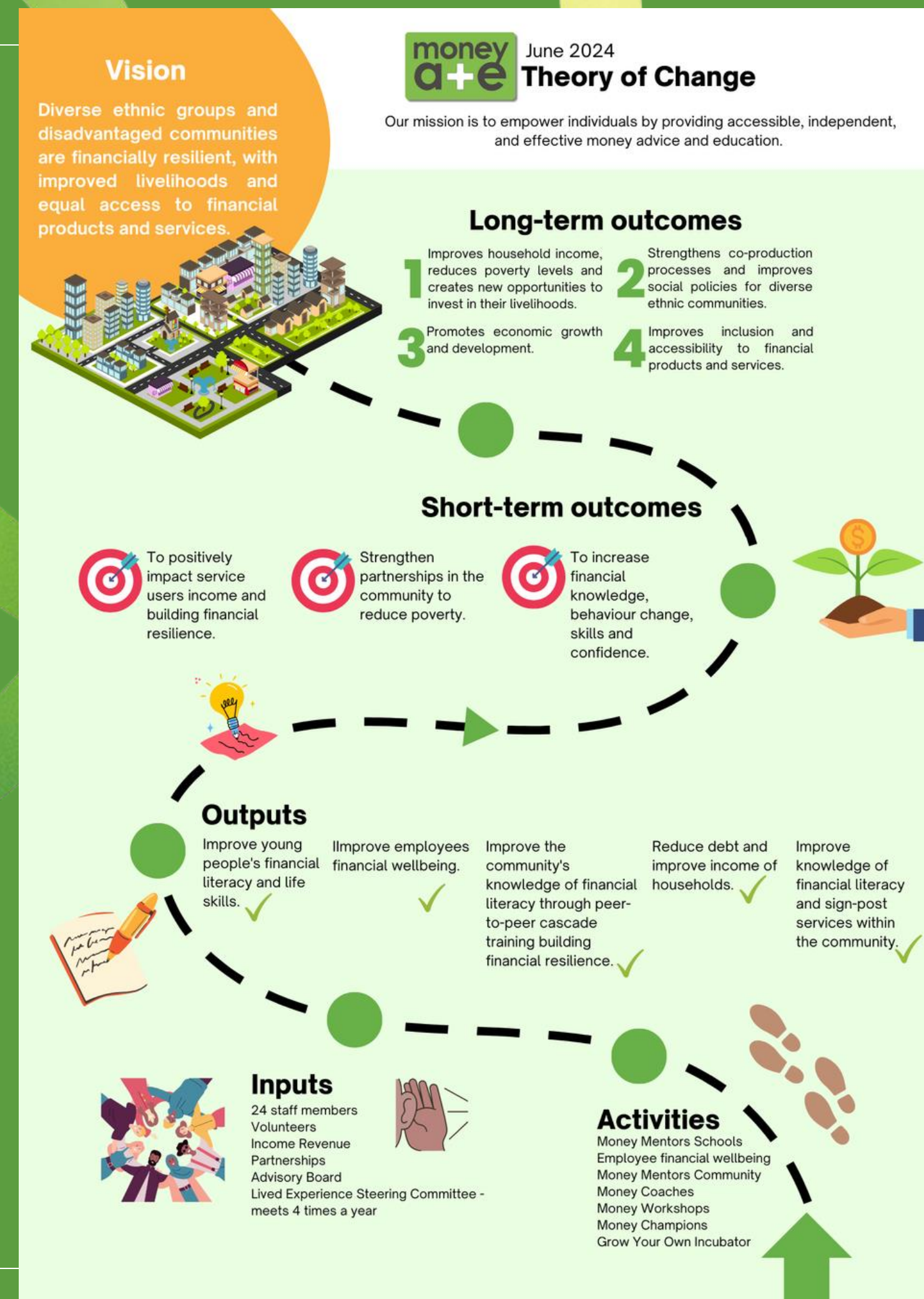
EMPOWER

At Money A+E we believe that a greater understanding of money through advice and education transforms lives.

ACCESS

We empower individuals by providing accessible, independent and effective money advice and education.

Theory of Change



Our Outcomes for 2024



**TO POSITIVELY
IMPACT SERVICE
USERS INCOME
AND BUILDING
FINANCIAL
RESILIENCE**



**STRENGTHEN
PARTNERSHIPS IN THE
COMMUNITY TO REDUCE
POVERTY**



**TO INCREASE
FINANCIAL
KNOWLEDGE,
BEHAVIOUR CHANGE,
SKILLS AND
CONFIDENCE**

OUTCOME 1:

**TO POSITIVELY IMPACT SERVICE
USERS' INCOME AND BUILDING
FINANCIAL RESILIENCE**

Aisha's Unexpected Turnaround: Debt Relief with Money A+E

I work for GSTC, primarily in the community, and I'm often on the go. One day, as I was heading out, a member of Money A+E approached me and asked if I would like to reduce my energy costs. I only had 30 minutes for lunch but thought I could use some advice.

I'm facing significant financial difficulties—my bank account is frequently overdrawn, leading to substantial fees due to unexpected expenses. The constant struggle to manage unforeseen costs has affected my overall quality of life.

With my household expenses exceeding my income by over £300 per month, Money A+E advised me to lower my expenses and provided an updated financial statement with reduced figures. My new statement showed a small surplus of £20 if I could commit to cutting my spending. I had four non-priority debts and rent arrears, which were considered a priority...

[READ MORE HERE](#)





Advice

Key points of 2024

- 1556 clients cases
- 4+ million GBP debts managed
- 1.2+ million GBP financial gains for clients

Money A+E provides 1-2-1 money advice and education to disadvantaged groups, diverse ethnic communities and young people the following services:

Debt and welfare benefit advice: we tailor a personalised financial plan with our clients to manage their debt.

Money guidance: We work with our clients to understand their money and income, and show them further means to find support.

Energy efficiency advice: We help our clients analyse their energy use, supporting them to find the best provider, find ways to maximise efficiency.

Maximising income: Money Coaches will work with clients to create a budgeting plan, prioritise the most important spendings and identify the right benefits.

The background is a solid green color with several large, flowing, organic shapes in varying shades of green and yellow-green. These shapes are reminiscent of liquid or smoke, creating a sense of movement and depth. They are positioned around the central text, framing it without obscuring it.

OBJECTIVE 2:

**STRENGTHEN PARTNERSHIPS IN
THE COMMUNITY TO REDUCE
POVERTY**



Lived Experience Steering Committee

Lived Experience Steering Committee, Co-creation (LESC)

Key points of 2024:

- 4 meetings x 2 hours
- Average of 9 attendees including staff members
- 12 members
- 13.15GBP per hour paid to participants as the London Living Wage

Co-created outcomes of 2024:

- A framework of norms and rules for the LESC.
- A journey map of a person facing a section 21 notice of eviction. It captured the different stages of the journey to find secure accommodation, and the challenges that are faced along the way.
- Social policy analysis of Labour's manifesto for housing and employment policies based on the lived experience of the members.
- An overview of the services needed for a successful supported housing project in Newham, where successful means to have a resident build financial resilience, confidence and employment skills to move on into independent housing after 2 years

Money A+E launched the LESC with a meeting in each quarter of 2024. The committee advises on Money A+E's strategy, project delivery and evaluation and influence social and public policy for better outcomes for our community.

Members were recruited from Money A+E's communities, consisting of people who have used or are currently using Money A+E services and programmes or who have attended partnership events.

Objectives:

1. Work in partnership with key stakeholders to amplify and represent the opinion of minoritised groups in Newham.
2. Report on systemic barriers to financial services, housing and advice in Newham and the wider U.K.
3. Work with the leadership team and Advisory Board to find innovative solutions to poverty inequality in Newham.
4. Empower minoritised groups to tackle economic injustice by working with the community and providing project feedback.



Grow Your Own Advice Training

Grow Your Own Advice - Welfare Advice Pathway

Key points of 2024:

- 18 month training programme coming to an end
- 7 trainees will be graduating at in 2025
- 7 volunteers participated in running the programme

A pioneering workforce development programme supporting diverse, London- based community organisations to ‘grow their own’ advice workers advising on debt and welfare. This partnership programme works with Rooted Finance, and is funded by Propel London. It supports several grassroots organisations across London to develop in-house advice in two areas:

Debt and welfare advice: It emphasises developing advisors with lived experience of financial challenges, which builds trust and can lead to more effective advice.

Rooted Finance leads the debt pathway, and Money A+E leads the welfare pathway. As part of the program Money A+E provides trainees with the Money Mentors qualification. Throughout the programme trainees meet formally and informally to learn from one another’s experiences and take on live casework with support and supervision of a specialist welfare advice tutor and casework supervisor. After 18 months, trainees receive their qualification, equivalent to the National Occupational Skills Level 1 Standard and can work professionally as advisors.



Racial Justice in Finance

Key points of 2024

- Kick off meeting at Rooted Finance offices with 6 steering group members, recruited through Rooted Finance and Money A+E
- Planning of official launch event for Spring 2025

Money A+E and Rooted Finance, a debt advice and financial inclusion charity, facilitate this network (Financial Empowerment Alliance). It is funded by Trust for London and Esmée Fairbairn.

The project addresses the ethnicity premium, a form of barriers & structural discrimination experienced by diverse ethnic communities and low income groups reducing opportunities, life chances for success and low quality of life.

Over five years, the Financial Empowerment Alliance will work with the Steering Group to co- design two campaigns to improve access to financial products and services and improve representation and inclusivity of diverse ethnic communities in the finance sector.

We will work with our strategy delivery partners, Fair 4 All Finance, Citizens UK, Clearview Research, New Economics Foundation and Runnymede. Furthermore, partners from the public and private sector include the Building Societies Association, Contextual Theology Centre, Shpresa, Money and Pensions Service, PWC, Bank of England Fair 4 All Finance Practitioner groups, Thrive London and



Power to Prosper

Key points of 2024:

- Money A+E works with a community organiser from the New Economics foundation this project
- 25 community members at kick of meeting in Newham
- 35 1-to-1s held by associate community organiser with Money A+E community members in Newham and surroundings
- National community event with 16 community organisations from East and South London, Nottingham and Manchester
- Identified team of 15 active community members who will design, manage and deliver their own project by 2026

The power to prosper programme is a campaign to tackle financial inequalities amongst minoritised groups in the UK. The campaign builds on lived experience and principles of community organising. Through workshops and team building, residents are developing their own local project around financial inequality. Through a series of workshops, they will form a team, identify solutions and strategic steps, and deliver the project throughout 2025 and 2026.

Money A+E is a key partner to this project, acting as the leading community organisation and facilitator in Newham. The programme simultaneously takes place in Nottingham, Lambeth and Manchester. It is facilitated by the Runnymede Trust and the New Economics Foundation.

The background is a solid green color. It features several thick, white, curved lines that sweep across the frame. A thin white grid is visible, consisting of vertical and horizontal lines that intersect to form a pattern of squares.

OBJECTIVE 3:

**TO INCREASE FINANCIAL
KNOWLEDGE, BEHAVIOUR
CHANGE, SKILLS AND
CONFIDENCE**



Education

Key points for 2024

- We delivered education programs to over 700 people this year!
- 30+% increase in financial confidence through Money Mentors programme, measured by DataKind UK

Money Know How: This program helps learners identify, set, and achieve personal money goals while increasing their awareness of key topics such as benefit changes, priority spending, and financial terminology. Delivered to 200 people.

Money Mentor program: This initiative enhances financial skills and knowledge, improves interpersonal and teamwork skills, and strengthens communities through mentoring. Delivered to 47 people.

Financial Intelligence: This program enables attendees to develop financial intelligence by learning how to manage, protect, and plan for their finances, both now and in the future. Delivered to 200 people.

Money Booster: The "Money Booster" program aims to help individuals make their money go further. It includes guidance and advice tailored to individual needs. Delivered to 300 people.



Employee Financial Wellbeing Service

The cost of living crisis has significantly impacted Londoners financially. Nearly 80% of Londoners have faced increased costs in the past six months, with 13% going without essentials or relying on credit to make ends meet. Employers are also feeling the ricochet effect of this with poor financial and personal well-being costing businesses £56 billion in 2022/23, with 1/4 of employees likely to leave their jobs within 12 months if unmotivated and 86% likely to leave if their well-being is not supported by employers.

To address this we collaborated with Guy's & St Thomas Trust to deliver our Employee Financial Wellbeing Service, achieving significant outcomes:

Key points since project start in 2022:

- 3378 Staff Members Reached
- 98% Rated Our Service as Useful to Very Useful
- 25% Rise in Feeling Supported (88% after, up from 63% before)
- 23% Rise in Awareness of Wellbeing Support (88% after, up from 65% before)
- £7,601 in Energy Credits Received by Staff in Fuel Poverty
- £128,396 in Income Gains for Trust Staff
- £154,945 in Managed Debt

Employee wellbeing

Aaliya's Story - My PIP Claim Took 3 Years!

The past seven years have been incredibly difficult. Debilitating health issues, a nerve condition and a constant bleeding problem that doctors struggled to treat, forced me to stop working. My husband, the breadwinner of the family, had to cut back to part-time work, which caused a lot of financial strain. COVID and the rising cost of living didn't help either.

On top of everything, the benefits system was incredibly complex and stressful. The PIP application process was a nightmare. The forms were long and confusing, especially because English is not my first language. I tried my best to fill them out, but my application was denied twice. Feeling helpless and alone, I knew I needed help navigating this difficult system.

Desperate for support with my third PIP appeal, I looked for legal representation. I found legal companies willing to help with my application, but they all charged a fee - which I simply couldn't afford. With only three days left before my court hearing, I called everywhere I could for help. Finally, I got Money A+E's number, I think it was from either the MP's office, Citizens Advice, or the Job Center. That's when things started to turn around.

Money A+E took on my case for free, unlike all those other legal representatives who wanted money upfront. "I don't have the words to describe how amazing Paul at Money A+E was," he's like an angel! There are so many people out there who need this kind of help, especially those who struggle with English like me. Paul helped me present my case clearly, and after three long years, my application was finally successful!

[**READ MORE HERE**](#)



Our data analysis



DataKind UK



In April 2024, Money A+E successfully applied to charity DataKind UK which helps charities and social organisations to improve their use of data on a pro bono partnership. We worked together with data scientists throughout April to July, to conduct a comprehensive review of our two flagship programmes: Money Coaches and Money Mentors. Money A+E conducted a comprehensive analysis of the service user and participants of our Money Coaches and Money Mentors programme.

Key findings:

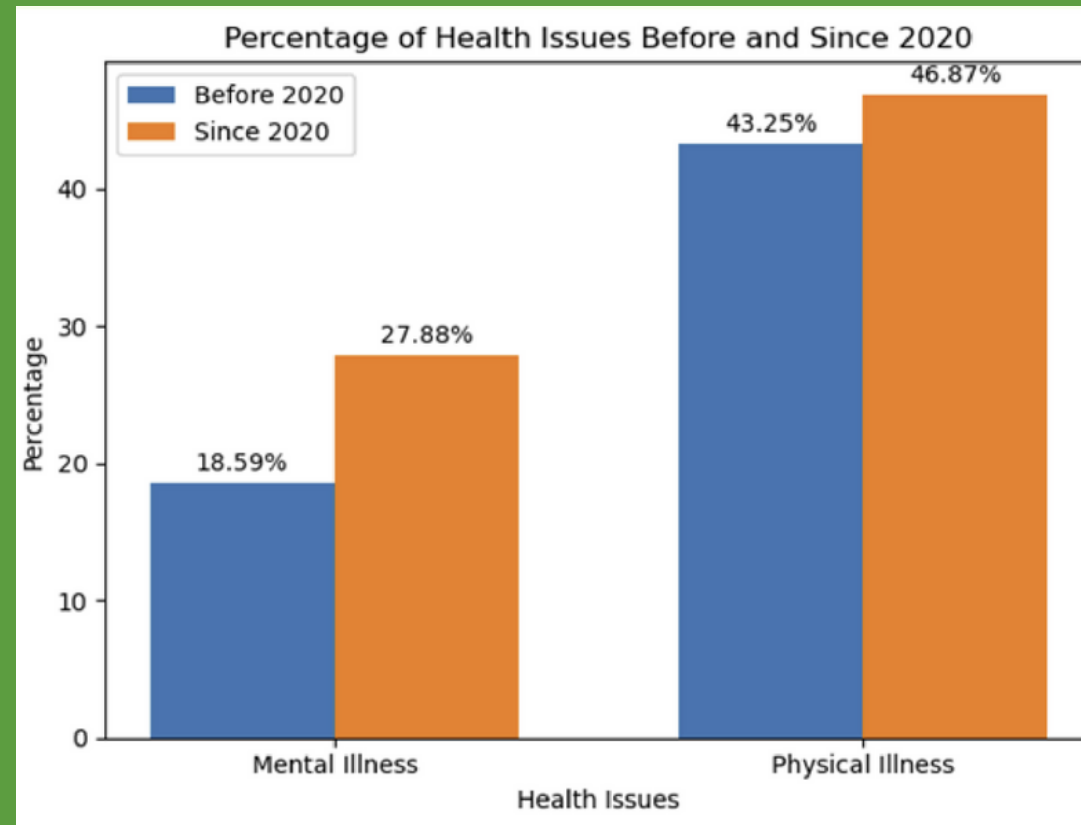
Money Coaches:

- Since National Lottery Funding started, we have seen and completed the cases of 2,814 clients
- Since Covid, the share of people reporting mental health illnesses has jumped 50%, physical illness by 8%
- Money A+E underserves disabled communities in Lambeth and Tower Hamlets in particular.
- Statistically significant increases in wellbeing from the first Money Coach session to the final one.

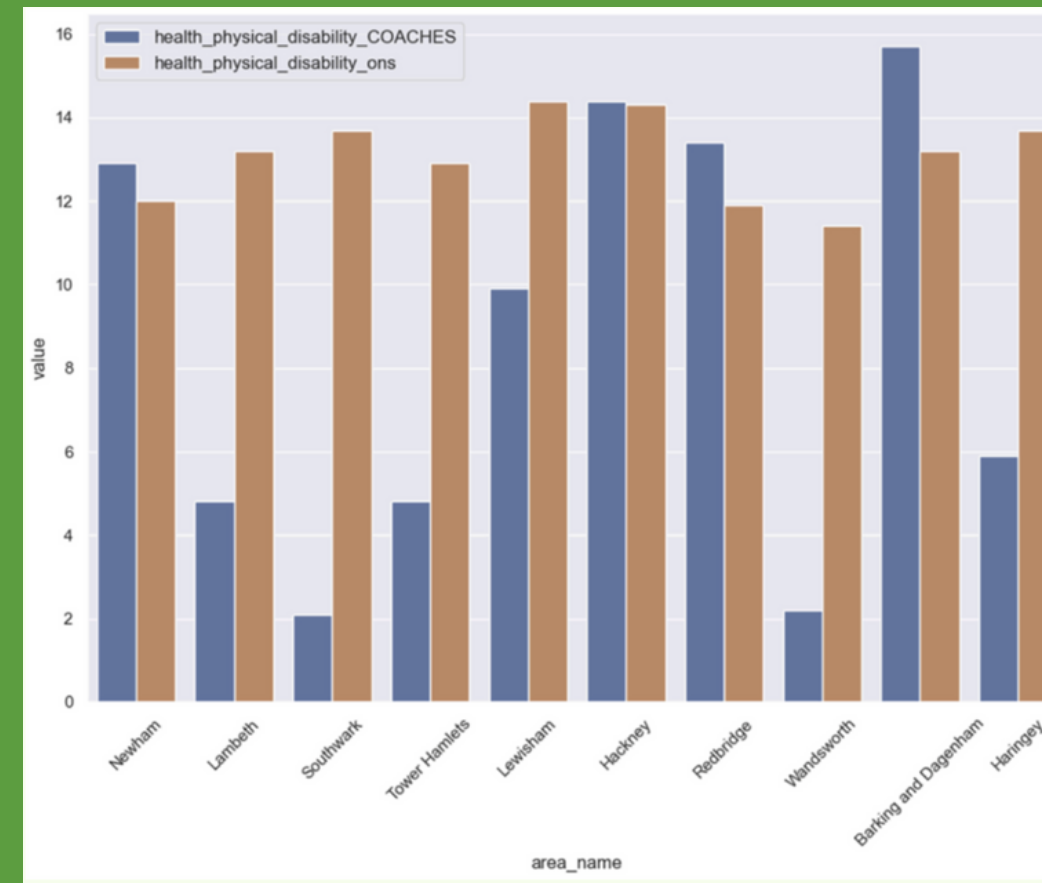
Money Mentors:

- 93 trained and certified Money Mentors
- Confidence increased across all six surveys, averaging 31%, which is statistically significant. This confidence boost is highly unlikely to have occurred without Money A+E services.

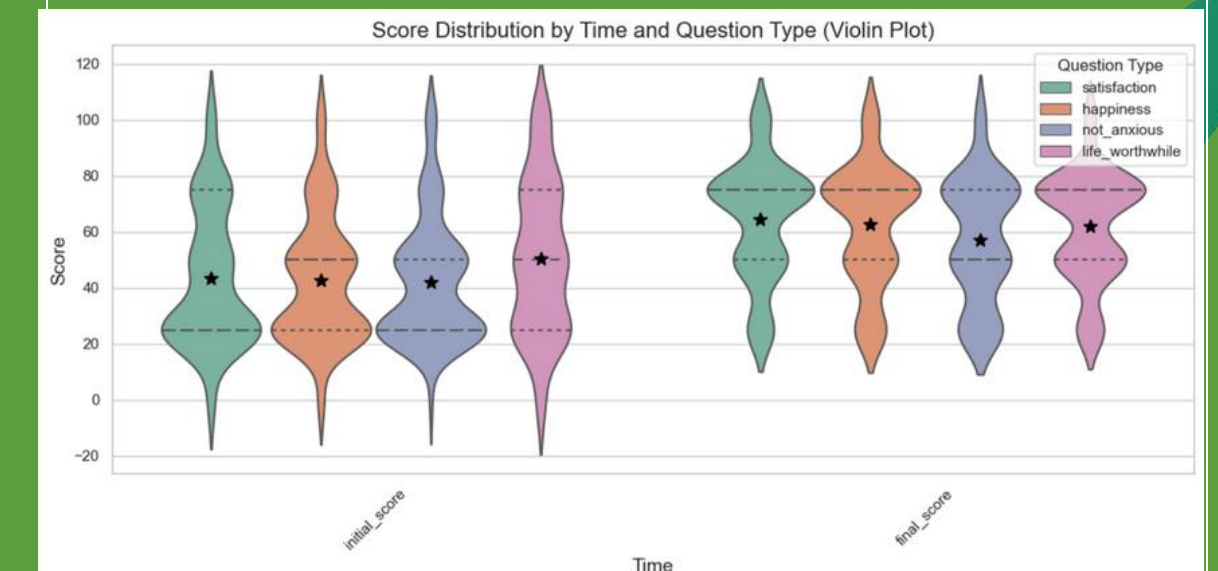
Money Coaches data evaluation



Since Covid, significantly more of our service users have reported a physical or mental illness. 50% increase in mental health illness, 8% increase in physical illness.



Comparisons with ONS data show that Money A+E clients from Newham and Barking and Dagenham are proportionally more affected by disability than the census. This suggests that people with disabilities trust our services but also are in more need of financial advice and education.

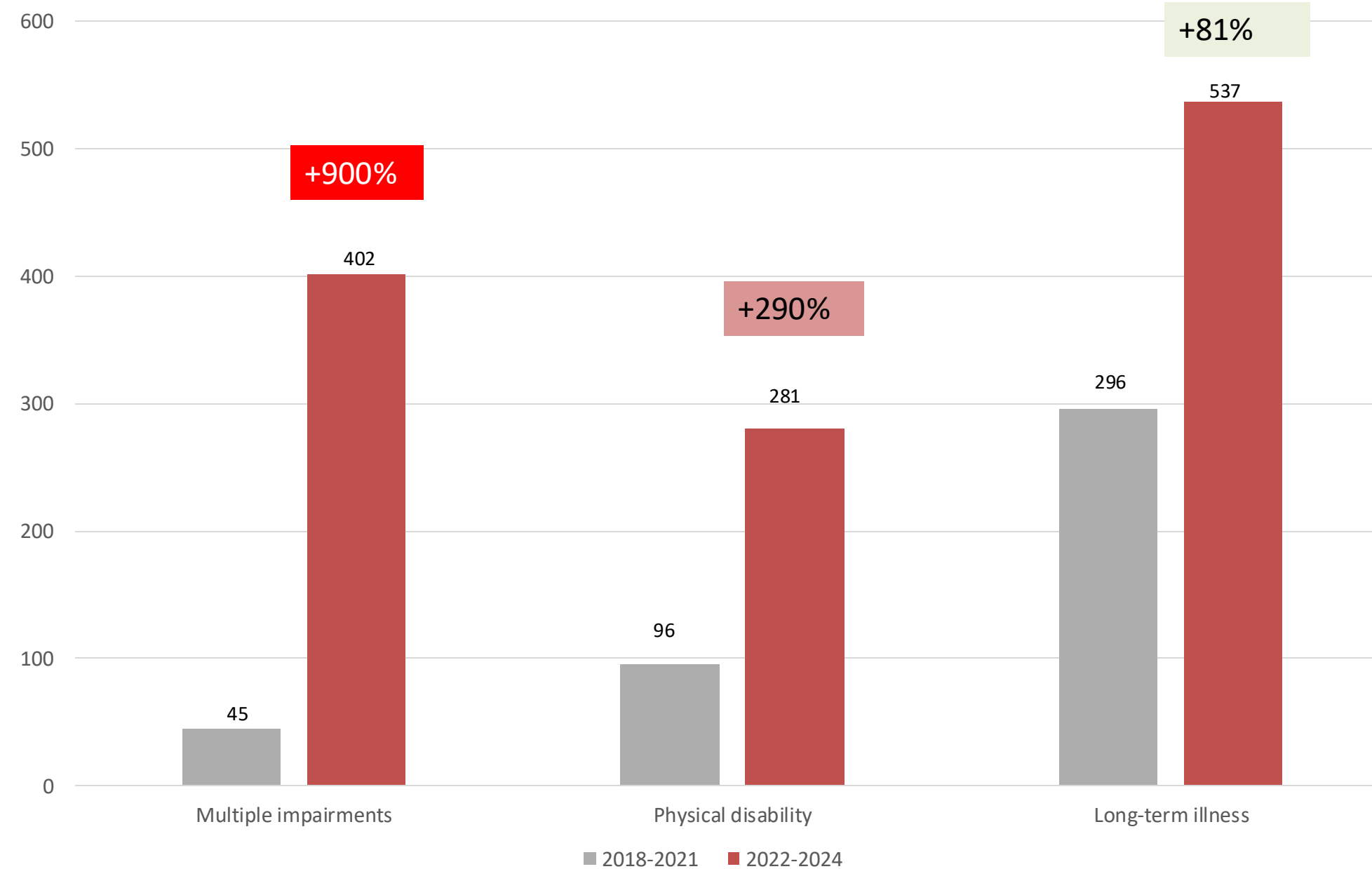


Money A+E asked clients about their wellbeing before and after Money Coaches. The results show a positive impact of our services on people's perception of their satisfaction, happiness and anxiety. Average score before and after across 4 categories of wellbeing, as informed by ONS wellbeing questions ([here](#)).

Money Coaches data evaluation

From 2018-2021 to 2022-2024

Disability and Health of Money A+E clients

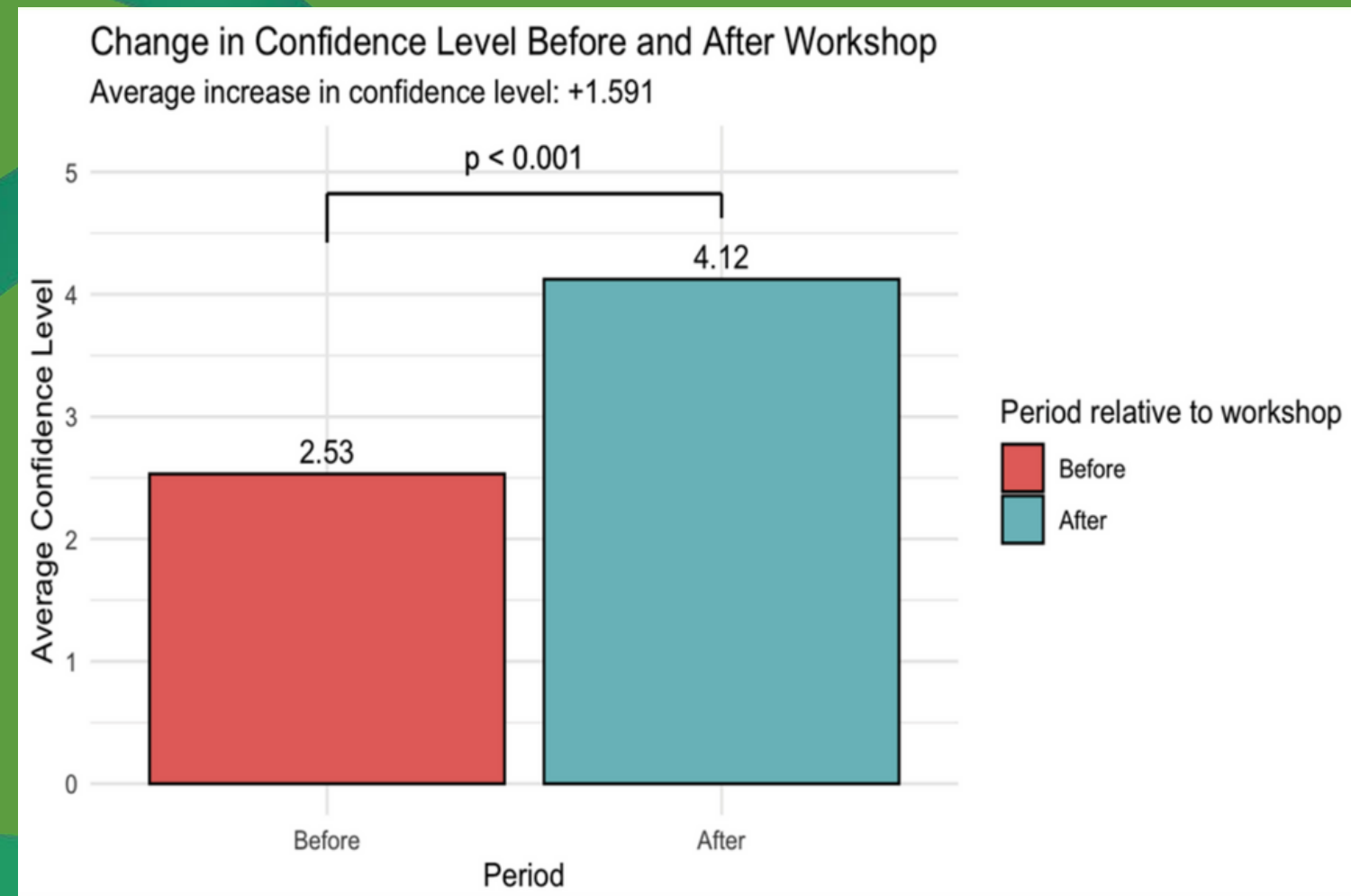


Service users increased from 1567 in 2018-2021 to 3130 in 2022-2024.

Multiple impairments denotes clients with multiple health and/or disabilities.

Money Mentors data evaluation

From April to July 2024, we worked with DataKind UK to conduct a comprehensive analysis of our Money Coaches and Money Mentor Data. The data showed a significant positive impact on financial confidence for all participants.



Confidence increased across all six surveys, averaging 31%, which is statistically significant. This confidence boost is highly unlikely to have occurred without Money A+E services.

→ Most common demographic profile: Black or Black British woman aged 25-54 (27 out of 90 participants). This group also gained the least confidence out of all participating groups.

We investigated this outcome by hosting a **Black women's roundtable**. We found two recurring themes: gender and cultural norms. Women are expected to provide a solution to care for emerging children's needs and household costs. Culturally, it was stated that saving face is important in communities which may prevent people from talking about money issues to others.

**Where Money A+E
goes next**



1. Working with public and private sector to diversify income
 - Find common objectives with private sector: PWC and British Gas.
 - Realise the value of lived experience to tackle the ethnicity premium through partnership work.
2. Shifting to evidence-based model with monitoring and evaluation strategy
 - Data evaluation at 6-month interval to inform strategic decision-making
 - Combine with lived experience story-telling

Working with public and private sector to diversify income

Money A+E has positioned itself to offer lived experience leadership on financial advice and social policy issues around the ethnicity premium. We work on the principle that the ethnicity premium is best tackled by people with lived experience of it.

We aim to offer our services to public and private organisations to build a financially sustainable business model. We want to design and co-create solutions based on Lived Experience expertise as well as & industry expertise for more impact and better solutions. Furthermore, we are building capacity and training up citizens with lived experience. We aim to employ those with Lived Experience into institutions and employers that will implement and deliver the co designed solutions.

Although we have more grants from more funders than before 2022, we experience charities and social enterprises competing against each other over apparently increasingly reducing funding pots. We understand 5-to-10 year funding to be important to create the stability necessary to achieve our mission. Major funding will end post 2025, and Money A+E faces redundancies, which impacts staff wellbeing with an even greater impact on the quality of our services and the people we are trying to support.

Structural challenges to diversifying income

Money A+E has experienced a number of structural discriminatory issues in relation to public procurement and tenders. We have made 2 tenders which we should have been well placed to deliver demonstrating true impact and social value:

1. The Tate building in Silvertown which we were assured was for local Newham based community groups, however it was eventually awarded to another larger agency external to the borough.
2. The Guy & st Thomas Trust employee advice service, again there were some clear structural issues which meant that although we scored highly and had been delivering an excellent service to trust staff for two years prior the bid was eventually given to a much bigger charity.

The structural issues highlighted were as follows:

1. Issue with tender design prior to going live is that there is a lack of engagement with lived experience and grassroots agencies tackling the issues with the right solution to the problems.
2. In the last 10 years there has been a £4.6 billion decrease in funding to smaller grassroots charities and SMEs and a £4.5 billion increase in funding to larger organisations and charities without actually resolving the social issue for which the tender was designed.
3. Changes around social value have made some improvements but not enough. This especially applies to smaller funding pots and tenders in which we were involved. These should not go to larger and non-local charities.
4. Look at the accessibility of the tender scoring system and re-educate commissioner on how to find the right solution.

Our services for public and private sector

Delivering Money Education Courses Online

We're transitioning our money education courses to an online format, meeting the demand for accessible, culturally sensitive money education. This unique approach addresses gaps in the market and ensures diverse communities receive relevant and impactful support.

Social Housing Learning and Support Centre (SHLSC)

Recognising the housing challenges faced by many of our users, we currently have a formal partnership agreement to deliver the SHLSC to support 18-35-year-olds in temporary housing. We are exploring live opportunities an engaging with the borough, the GLA and private landlords. We are currently looking at feasibility in our partnership within Newham for a current opportunity. This innovative project provides affordable accommodation alongside money advice, skills training, and debt management support, empowering individuals to achieve permanent residency and financial independence.

Employee Financial Wellbeing Service

We're expanding our reach to support workplace wellbeing. Our services offer tailored money advice and education for public, private, and civil society sector employers, helping staff manage their finances through in-person, online, and digital platforms.

Furthermore, we work on...



Partnerships for More Impact

Collaborating with public, private, and voluntary sector partners enables us to deliver innovative, impactful solutions. Partnerships are key to dismantling cycles of poverty, creating longer-lasting support for our service users.

Digital Innovations Strategy

We're leveraging the power of digital technology to overcome geographical barriers, scale our money advice and education programs, improve accessibility, and reduce delivery costs. Our digital tools enhance learning and broaden our reach, making our services more impactful than ever.

Grow Your Own Advice Consortium

This initiative, in partnership with Rooted Finance, empowers local organisations to deliver community-driven advice. Through lived experience apprenticeship training, we're equipping organisations to meet unmet demand for money advice while developing employability skills for diverse roles across London.

Shifting to evidence-based model with monitoring and evaluation strategy

Money A+E is transitioning to an evidence-based model. A recent data evaluation revealed that our service users are less likely to be disabled despite disability rates being significantly higher in the boroughs we serve.

Research shows that disabled people are more likely to experience debt due to additional costs such as transport, healthcare, and utility bills. Recognising this, we aim to adopt a disability-inclusive approach to money advice services in 2025, ensuring our support is accessible and adaptable for disabled and neurodiverse individuals.

Our Impact and Evaluation team is developing a Research and Learning Report to launch in March 2025. This report will explore the intersection of race, disability, and gender, helping us shape more inclusive financial support services.

We will start to have surveys at 6-month intervals anchored in our theory of change. Working across senior management and communication, we will understand the benefits and sales approach for target private and public sector customers. Implement strategic plan for delivery and entry to those markets. We will look at social value measures and social return on investment to see if this will support sustainability. We plan 9-12 months to start this project.

2024 National Lottery Funding Breakdown

	Year 3 Budget (as agreed by the Fund at the end of Year 2)	ACTUAL Spend Year 3	Difference in budget
Year 3 Project Budget Headings			
Project Director (inc. on costs)	£43,697.00	£43,697.00	£0.00
costs)	£33,293.00	£33,293.00	£0.00
Lead Money Advisor (inc. on costs)	£33,293.00	£33,293.00	£0.00
Lead Project Support (inc. on costs)	£28,548.00	£28,780.00	-£232.00
Money Mentor (inc. on costs)	£14,236.00	£15,600.00	-£1,364.00
	£0.00		
Trainee Money Advisor (inc. on costs)		£0.00	£0.00
Learning & Accreditation	£0.00	£0.00	£0.00
Volunteer costs	£0.00	£0.00	£0.00
Rent/ venue costs	£6,000.00	£6,000.00	£0.00
Training	£2,000.00	£812.00	£1,188.00
Travel	£500.00	£274.00	£226.00
Legal & Professional costs	£3,000.00	£3,000.00	£0.00
Equipment	£0.00	£0.00	£0.00
Marketing & promotion	£500.00	£0.00	£500.00
Recrutiment	£0.00	£0.00	£0.00
Overheads	£4,916.00	£4,956.00	-£40.00
TOTAL	£169,983.00	£169,705.00	£278.00

Partnerships & Collaborations

Hanwell Big Local
Newham Muslim Forum
Skills Enterprise
ANKH Place
Social Action for Health
Rooted Finance
Notting Hill Genesis Housing Association
LB of Newham
LB of Tower Hamlets
Impact on Urban Health
Guys & St Thomas Trust
Advice recording tool
Elifinty
Impact on Urban Health
Rooted Finance
Rooted Finance
Shpresa Programme
Plaistow South Big Local
Thai Boxing Academy
ANKH
London Legal Support Trust
ASA
Rooted Finance
Fair4All Finance
Citizens UK
Clearview Research
British gas
Bromley-by-Bow Centre

Runnymede
New Economics Foundation
Rooted Finance
CPAG
CAB Newcastle
Loughborough Community Centre
Mama's partnership
Debt Justice
Gingerbread
Disability Rights
LB Newham
Food alliance
Social Prescribing Team
Community Connector
Social care Team
CIMHS
Family Navigator-Library
Peckham women's centre
Stroke Association
Mind
First love Foundation
Great Ormond St
H O Y D help on your doorstep
I RMO
Joy app referral
Rooted finance
centre 70

Hanwell Big Local
Newham Muslim Forum
Skills Enterprise
ANKH Place
Social Action for Health
Rooted Finance
Notting Hill Genesis Housing Association
LB of Newham
LB of Tower Hamlets
Impact on Urban Health
Guys & St Thomas Trust
Advice recording tool
Elifinty
Impact on Urban Health
Rooted Finance
Rooted Finance
Shpresa Programme
Plaistow South Big Local
Thai Boxing Academy
ANKH
London Legal Support Trust
ASA
Rooted Finance
Fair4All Finance
Citizens UK
Clearview Research

Chart big local
Community links
Octavia Housing Association
School 360
Shine
Notting Hill Genesis Housing Association
Single homeless project
Stratford Advice Centre
Hackney food bank
Hackney talk changes
Hanwell big local
Aston Mansfield
City and Hackney talking therapies
London borough of barking and Dagenham
Shpresa Programme
Stoke Newington Food Bank
We are digital
tollgate school
Scope
Tower hamlet says she was prescribing tea
West Norwood Food Bank
Beckett house
Guys
St Thomas's
Evelina Children's Hospital
Rob Brompton Hospital Fulham
Royal Brompton Hospital Harefield
Various community sites

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