



# The difference we're making

2024 Aviva Foundation  
**Impact summary**

# Contents

- 3** Foreword
- 4** About the Aviva Foundation
- 5** A summary of 2024 achievements
- 6** Our partners
- 7** Innovation
- 9** Influence
- 11** Inclusion
- 14** Future Chances Fund
- 17** What we learned and how it's informing our approach
- 19** Find out more about the Aviva Foundation

# Foreword

This impact report highlights how our partners are managing to make a meaningful difference to the lives of those who need it the most. It tells a story of creativity, empathy and resilience. It highlights how our partners remain a bedrock for the communities they serve, while supporting them to take steps to build their financial futures. We are proud to see the difference they are making.

Our partners focus on different drivers and dimensions of financial resilience. Their approaches shed light on the lives of people experiencing precarious financial situations, and this insight is used to design interventions to help people prevent, respond to, and recover from, hard times.

Across 2024, we received the most applications in our history. This likely reflects the growing need in civil society, and that our work is becoming better known. We recognise that far more organisations apply for our funding than we are able to support. As such, we strive to reduce the burden on applicants – being clear with what we fund and why we fund it – and always offering feedback to those who apply to us. We want to do more to share the work of our partners, increasing its potential to inform and influence others.

In 2025 we will explore how the Foundation's work – and Aviva's wider engagement with charities – can be even better integrated to create a more clear, transparent, efficient and effective approach to supporting civil society.



**Alex Christopoulos**

Aviva Foundation



## About the Aviva Foundation

The Aviva Foundation aims to help people become more financially resilient. The Foundation funds organisations working on new ways to help people prevent and prepare for financial challenges, or deal with and recover from financial setbacks.

Our ambition is to tackle difficult problems in new ways. We aim to provide organisations with support and stability so they can use their expertise to innovate and transform the lives of those who need it the most.

The Aviva Foundation is an independent grant-making donor advised fund, administered by Charities Trust under charity registration number 327489.

# A summary of 2024 achievements

## 2024 in numbers...

- Provided **over £2 million** funding to organisations.
- **Over 14,000\*** people **directly received support** designed to strengthen their resilience, supported by the Aviva Foundation.
- **Over 34,000 people indirectly received support** designed to strengthen their resilience, supported by the Aviva Foundation.



*“The Aviva Foundation, throughout the whole relationship, has kept the project’s aims at the centre of its priorities.*

*We feel trusted by the Foundation, and confident to ask for support where needed. We were particularly impressed with the interview stage and bringing in experts, who might be able to advise on priorities, reflecting the humble and considered nature of the Foundation.”*

**1625 Independent People**  
(Foundation partner)

This report shares examples of progress across 2024: what our partners achieved, what they learned and how they are using this insight to influence others.

It explores how our partners are creating impact in three ways:

- **Innovation:** Developing approaches that have the potential to transform the financial resilience of those who need it the most.
- **Influence:** Better understanding what drives financial resilience, where action needs to be taken, and leading change.
- **Inclusion:** Breaking down the barriers that exclude people from participating in financial services; helping meet day-to-day needs, and planning for the future.

\* Unless an external reference is used, all data presented in this report come from annual reports provided to the Aviva Foundation by partners. All partners provide an annual report to the Foundation to consistently capture their progress across relevant categories. These data have been aggregated to calculate the number of people who ‘directly’ or ‘indirectly’ received activities designed to strengthen their financial resilience, supported by the Aviva Foundation across 2024.

# Our partners



# Innovation

Developing approaches that have the potential to transform the financial resilience of those who need it the most.

## **Piloting ways to put more control in the hands of low-income customers ([Moneyline](#)).**

The Foundation is supporting Moneyline – a not-for-profit lender working with customers on low incomes – to trial ‘variable reoccurring payments’ (VRP) with their customers. VRP is used alongside a simple cost calculator tool that shows customers how much they can save on their cost of credit by making payments differently. This enables customers to make financial choices with access to relevant information which could reduce cost of credit, help increase savings and improve their ability to help manage their overall choices. To date, the trial is demonstrating that by offering more payment frequencies and systems that fit with customers’ needs, they become better paying customers. A year into the trial, VRP customers are in less arrears, making extra payments and reducing their costs of credit, when compared with traditional payment methods. The effectiveness of this trial was recognised as Moneyline won the ‘GameChanger’ award at the [2024 Credit Strategy event](#).

## **Developing a ‘Whole Person, Whole Community’ approach to provide a more person-centred service to change the way that services are delivered to people experiencing financial challenges. ([Talking Money](#), in partnership with [St Pauls Centre](#) and [Advice UK](#)).**

Over the last five years, the Foundation’s support has enabled the ‘Whole Person, Whole Community’ consortium to test, develop and expand new ways of better understanding the needs of the individuals and communities they serve, and how to address these needs.

The Whole Person, Whole Community approach puts particular emphasis on advisers forming relationships with their clients, listening to what matters most to them, and working with them to support them to better deal with situations themselves. This way of working encourages advisers to understand the broader context that influences the individual – rather than immediately focussing on their finances.

Across 2024, the consortium continued to directly support people experiencing challenging financial situations – with Talking Money working alongside 349, and St Pauls Advice Centre 232, people who reached out to them for support. The consortium ran dedicated reflection sessions to create space for learning, where their goal was to effectively understand client demand and test whether their effectiveness measures were grounded in what matters most for clients, rather than preconceived ideas from their advisors.

Stepping out from individual cases, the team also reflected on each organisation’s ‘system’ – such as how they responded to demand and tracked client. Insights from this reflective practice were shared with the Bristol Advice Partnership, which this year led the development of Bristol City Council’s new advice strategy. This strategy positions addressing system failures and working holistically in a person-centred way as key strategic goals for advice in the city.

Insights from the Whole Person, Whole Community approach continue to be shared across Advice UK’s network of over 700 organisations. They will be offered as a framework in which to explore developing themes within the advice sector; the role of AI adoption in community-based social welfare advice services, advice sector workforce development, how to monitor and evaluate what really matters to those seeking help.

## Supporting people experiencing mental health and financial challenges ([Mental Health Innovations - MHI](#)).

Through 'Shout' – a free, 24/7, confidential text service for anyone who is struggling to cope – MHI supported 7,209 texters who were experiencing financial difficulties, across 18,014 conversations in 2024. 76% who contacted Shout about financial difficulties said their conversation was helpful; 65% said they felt calmer; and 57% felt better able to work out their problems following the conversation.

*"I'm happy that [Shout signposted me to] this website that has tips about how to save money with these extremely vital cost of living payments being put through as a way for people like me to not worry so much about financial difficulties."*

*"The volunteer was so reassuring and understanding. I felt like he really listened to me and could relate. He gave me really helpful tips and am grateful for his support. Thank you."*

The Aviva Foundation supported MHI to promote their service to those who need it the most. This included working with 'influencers' on social media to encourage people in distress due to their financial situation to contact Shout for support with their mental health, including signposting to PayPlan for further help. MHI's influencer campaign reached over 60,000 people and resulted in immediate text conversations using the keyword.

## Piloting news ways to help young people manage their money ([Young Enterprise](#)).

The [RAISE app](#) uses real-life scenarios to help young people develop a deeper understanding of investments, long-term savings, and financial decision-making. By building knowledge, skills, and confidence, the app is designed to empower them to manage money effectively. In 2024, 1,791 young people engaged with the game. The game has been used in 243 schools and colleges across the UK, with over 100 educators benefiting from CPD training to enhance their understanding of the game and their own financial education knowledge. One teacher shared their experience:

*"Initially, I felt insecure about teaching this topic and guiding pupils. Now, I feel much more equipped to support both students and staff."*

## Trialling early intervention support to prevent people being pushed into financial crisis ([Future Projects](#)).

The Foundation's funding is helping to establish proof-of-concept for a new model which combines early-intervention support with financially incentivised debt/arrears reduction goals, to embed positive attitudes and habits and build financial resilience. Future Projects are running this trial alongside their work directly supporting financially vulnerable individuals and families – which has seen increases in the volume and complexity of cases referred to them from other services. This in-depth support is complemented by targeted radio shows to inform listeners about managing their money and where to go locally to get help if they need it.

### Case study: Rachel's story\*, Future Projects (\*Name changed)

Rachel was referred to Futures Projects by Norwich City Council. She had been struggling to manage her finances following a recent house move.

Although she had hoped that moving to a smaller property would improve her financial situation, she was faced with unexpected costs, including bedroom tax, district heating charges, a housing benefit overpayment, and water bills. These financial pressures created a monthly shortfall and soon Rachel was finding it impossible to keep up with her payments, putting her at risk of spiralling further into arrears and potential housing instability.

Beyond her financial difficulties, Rachel faced significant personal challenges. She lives with Dyslexia, Bipolar Disorder, and multiple physical health conditions.

Future Project's Money Matters Support Worker stepped in to help Rachel get control of her finances. They helped Rachel put together a budget and payment plan for her rent arrears, ensuring she could make steady progress while still staying on top of her other essential expenses. Securing a water meter immediately halved her water bills.

Rachel's current home is not suitable for her mobility needs, so the Support Worker is helping her to begin the process of finding new accommodation. She will only be able to bid on new properties once her rent arrears have been paid off, but is making good progress.

Rachel has already paid off £200 of her arrears and is in a much stronger position both financially and in terms of securing a more suitable home. She feels more in control of her situation and is hopeful about moving to a property that better meets her needs.

# Influence

Better understanding what drives financial resilience, where action needs to be taken, and leading change.

## **Exploring how data-sharing could improve financial wellbeing for people with mental health problems ([Money and Mental Health](#)).**

The Foundation's support is helping Money and Mental Health to explore how data-sharing between essential services, government and local authorities could transform financial wellbeing for people in vulnerable circumstances. Across 2024, significant progress in building the infrastructure and foundations for the data-sharing project has been made. Money and Mental Health's Research Community has provided invaluable lived experiences and insights to shape this work. Ongoing research is highlighting the complexities and importance of building a system that balances the need for tailored support, with the privacy and trust concerns of individuals with mental health problems. Investigations have included attitudes towards information sharing between providers, and concerns about potential misuse of data. The final report will include both statistical analysis of the Research Community's responses, as well as rich qualitative data drawn from their lived experiences to inform practical recommendations to industry, regulators and government.

## **Locally led campaigns to build strong communities, where people from different backgrounds come together to drive forward long-lasting change ([Trussell](#)).**

Trussell is an anti-poverty charity and community of 1,400 food bank locations. They work together to ensure no one in the UK needs a food bank to survive, while providing emergency food and practical support for people left without enough money to live on. With the Foundation's support, they have identified a cohort of 27 food banks who will work with local communities to create campaigns aimed at identifying some of the drivers that push people into financial hardship, shape solutions, and build collective power to push for the change that's needed. A wide range of local issues have been identified, ranging from systematic

barriers, to smaller changes that have the potential to make a big difference to people's lives. One of the food banks in Cardiff has already held 25 one-to-one conversations with people with lived experience of hardship and hosted two listening events. The main issues that have been surfaced include housing, hospital bus transport, and the impact of increases in the cost of school dinners in secondary schools. These early insights have been shared with decision makers at all levels of government, including local councillors and MPs for the Cardiff area, including the Secretary of State for Wales.

## **Growing the Living Wage in the North East ([Living Wage Foundation](#)).**

North East England has the lowest number of Living Wage Employers of all regions in England, and the second highest number of insecure roles<sup>1</sup>. The Foundation is supporting the Living Wage Foundation to recruit and accredit more Living Wage employers in the region. Across 2024, the wages of 1,182 employees were uplifted as a consequence of new organisations accredited in the region. Notable achievements included the accreditation of Northumbria University, which means that all three universities in the North East Combined Authority area are now accredited Living Wage Employers. Progress was celebrated in the 'Real Living Wage for the North East' event for national Living Wage Week. The event housed a range of the major and smaller employers in the area, and recognised progress and the need to build on momentum to target sectors and organisations that have yet to sign-up.

<sup>1</sup> <https://www.livingwage.org.uk/sites/default/files/2023-08/Precarious%20pay%20and%20uncertain%20hours%20-%202023%20%281%29.pdf>

## **Measuring the real impact of poor living standards ([Citizen's Advice](#)).**

The [National Red Index](#) is a tool that uses Citizens Advice's unique data to estimate how many people in Britain can't afford their essentials, and understand what policy changes are needed to fix this. The Foundation's support is helping strengthen the Index, and Citizens Advice data capability and capacity to model the impact of policy changes on people experiencing negative budgets. The Index aims to ground decision-making in real world data, and across 2024 the team were able to model potential reforms in national minimum wage and [statutory sick pay](#). The Index is playing an increasingly prominent role in supporting stakeholders. For example, Citizen's Advice were asked by the Child Poverty Unit in the Cabinet Office to organise a series of roundtables on how household costs are contributing to child poverty. The design and structure of the roundtables was informed by bespoke analysis of Citizens Advice data, including the Index. In addition, Citizens Advice are providing regular data briefings to key stakeholders within government to support decision making.

## **Understanding the financial lives of households on low and moderate, volatile incomes ([Nest Insight](#)).**

[Fluctuation Nation](#), the final report of the [Real Accounts](#) project which followed the financial lives of 51 low- to moderate-income households, was launched at a parliamentary event in November 2024. Supported by the Foundation, this research revealed the impact of peaks and dips in lumpy, unpredictable pay, and identified the coping strategies people develop, when faced with a financial system that is geared towards regular, predictable income. Nest Insight has used the findings of this research to inform and test the assumptions of policy, industry and academic audiences to better understand why some households struggle to be financially resilient, and what might be done to improve the situation. They aim for these insights to be built into the development and design of more flexible financial services to better meet the needs of customers with volatile incomes.

## **Understanding and enhancing the financial resilience of ethnic minority-led small businesses ([Centre for Personal Financial Wellbeing](#), [Aston University](#); [Centre for Research in Ethnic Minority Entrepreneurship](#), [Aston University](#); [Centre for Business in Society](#), [Coventry University](#); and [Citizens UK](#)).**

Supported by the Foundation, this project brings together leading researchers and practitioners to address the unique challenges faced by many ethnic minority business owners in the UK. A research panel of 30 ethnic minority business owners is being established, and their rich experiences and expertise will provide the foundations for developing practical, culturally appropriate interventions to support peers in initially establishing and then maintaining both business and personal financial resilience, and the complex interplay between them. This work will reveal the tensions many entrepreneurs face when balancing family needs with business imperatives in practice, responsibility with personal ambition, and survival with long-term success – and how this path can be navigated to build solid financial footings.

# Inclusion

Breaking down the barriers that exclude people from participating in financial services; helping meet day-to-day needs, and planning for the future.

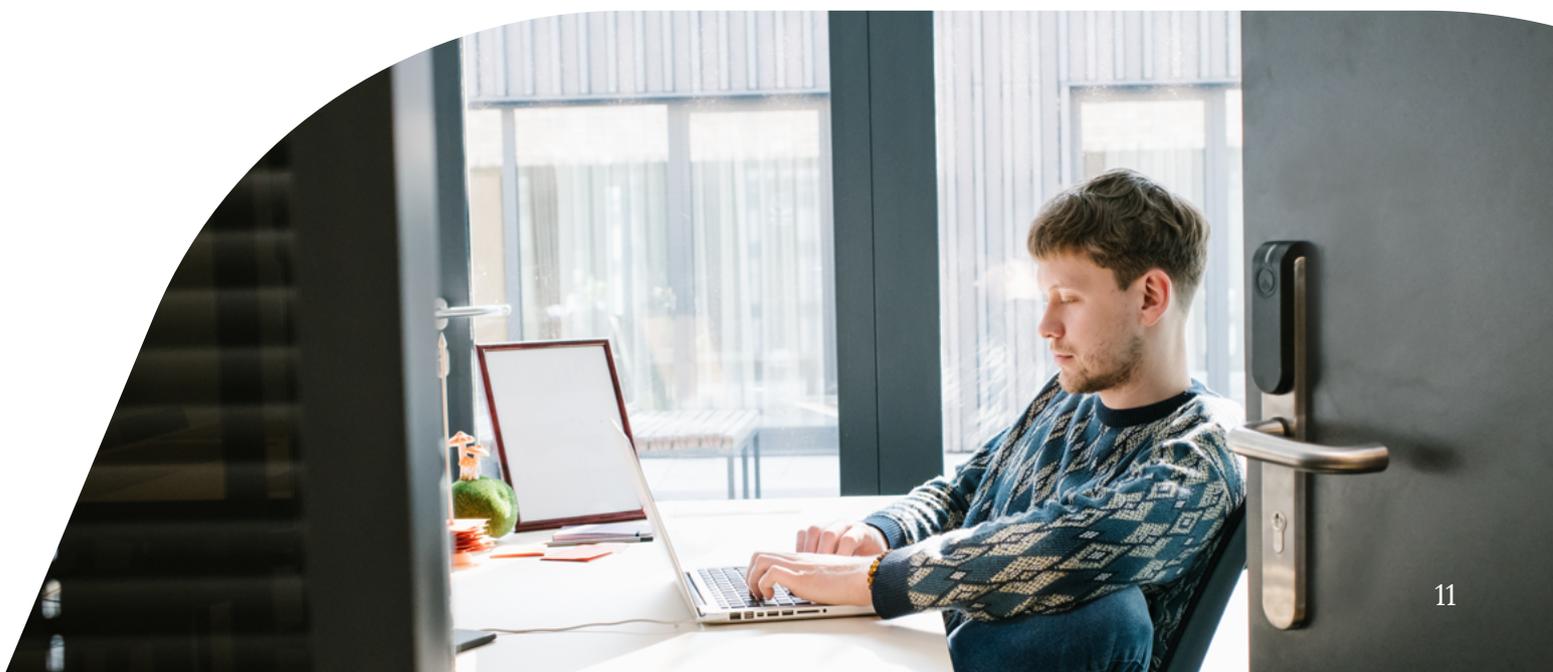
## **Developing autistic people’s financial wellbeing and resilience through evidence-based and community-generated resources ([Autistica](#)).**

In 2024, Autistica launched their [Everyday Tips Hub](#), which aims to ensure that autistic people get the evidence-based and community support they need, at a time, and in a way, that suits them. In its first month the Hub had over 1,000 users who had access to 300 evidence-based resources (as well as tips generated by community users), including over 20 resources dedicated to Building Financial Resilience – supported by the Foundation. Initial feedback has been positive: “There are no other spaces dedicated to interacting and sharing resources with other autistic people.” A longitudinal study will launch in 2025 to understand the factors that impact financial resilience and wellbeing of autistic people and families – insights will be used to create accessible content, improve understanding among professionals and services, and empower autistic people and families.

## **Supporting local services to work together to help victim-survivors of economic abuse to (re)build financial resilience ([Surviving Economic Abuse - SEA](#)).**

SEA is dedicated to raising awareness of economic abuse and transforming responses to it. With the Foundation’s support, they are working with partners in two locations (Brighton and Hove, and Leicestershire and Rutland) to develop a model of economic advocacy as part of the ‘coordinated community response’ to domestic abuse. Across 2024, in partnership with Living Without Abuse and RISE, they built an active, more coordinated network of partners; strengthened referral pathways; raised awareness of economic abuse and, most crucially, supported victim-survivors of economic abuse. In total, 489 victim-survivors of economic abuse were supported by frontline service providers across the two locations.

Reflecting their success in engaging local decision-makers, economic abuse is listed alongside other forms of violence in Brighton & Hove’s new preventing Violence Against Women and Girls Strategy 2025-28. The strategy commits to including economic abuse in the city’s monitoring framework, to collect data on prevalence and make economic abuse remedies widely known on the frontline.



## Case study: Nina's\* story, Living Without Abuse (\*Name changed)

Nina was referred to LWA after experiencing domestic abuse and sexual violence, including financial control and restriction of access to money. She needed domestic abuse risk support, housing assistance, financial stability, debt management, legal advice on financial separation and divorce, and additional support for her child who has a disability requiring extra care. She also has anxiety, ADHD, and panic attacks, further complicating her ability to manage day-to-day challenges.

She disclosed significant financial struggles. She had recently moved into a private rental property with her child after leaving her family home. Her previous family home was on a shared mortgage, but her husband controlled all financial matters, dictating how much she should send him. She was unaware of how much she had contributed toward the mortgage and was left without access to her belongings or child benefit payments, which her husband continued to claim.

### **To address these challenges, LWA provided comprehensive support, including:**

- Essentials and income maximisation (including food vouchers to ensure immediate food security, ongoing financial management support through face-to-face and telephone guidance, and support with her Personal Independence Payment (PIP) application).
- Safety and emotional wellbeing (including referral to trauma-informed yoga and local support groups, and connection with domestic abuse awareness groups for when she feels ready).
- Housing and property (including assistance in securing council housing through a support letter, and private housing advocacy to resolve tenancy disputes).
- Legal support and justice (including referral for legal aid and representation to manage financial and divorce proceedings).

Nina has made significant progress in stabilising her life. She is actively engaging with LWA's outreach service and other support. She has secured a place on the council housing waiting list and has successfully resolved her private rent dispute. Legal aid is now in place, and she has secured a solicitor for divorce and financial proceedings. She is receiving ongoing debt and benefits support, allowing her to regain control over her finances.

Emotionally, she reports feeling more settled and in control, though she acknowledges there is still a long journey ahead for recovery. She has begun accessing a sexual violence service to understand and heal from the abuse she endured. She has also expressed interest in attending domestic abuse awareness groups when she feels emotionally ready. She recognizes trauma-informed yoga as a crucial tool for managing the emotional impacts of her experiences.

Through comprehensive advocacy, financial assistance, and emotional support, Nina has been able to rebuild her independence and stability. Although challenges remain, she has gained the confidence and resources to move forward, focusing on healing for herself and her child.

## **Helping people through financial shocks and building long-term resilience ([Turn2us](#)).**

With support from the Aviva Foundation, Turn2us is strengthening partnerships to ensure people facing financial insecurity can access support when they need it most. This funding is enabling them to work with partners to provide immediate financial support, offering people the breathing space to stabilise their situation and take steps toward long-term financial security. In 2024, Turn2us supported 208 people experiencing financial shocks, with 253 grants distributed through their partners to help cover urgent needs. This work is part of their broader mission to help people maximise their income, access financial support, and build lasting financial resilience.

For individuals working with their referral partner Cyfannol Women's Aid, support has centred on areas such as housing grants, childcare costs and counselling for individuals fleeing domestic violence. A holistic support package is provided which includes grant-making, income maximisation and wrap around services such as mental health, housing advice and other areas that are crucial for individuals in their journey to becoming financially secure.

*“Partnering with Turn2us has empowered Cyfannol Women's Aid to offer crucial financial aid and resources to individuals affected by abuse, harm and violence. This collaboration has profoundly benefited both our organisation and those we support. It has allowed us not only to provide essential financial support for individuals transitioning from refuges to new homes but also to help them in achieving personal development milestones, such as gaining employment opportunities and accessing counselling session sooner.”*

## **Increasing financial inclusion, and meeting the needs of, care experienced young people in Northern Ireland ([Include Youth](#)).**

With the Foundation's support, Include Youth is taking a three-pronged approach to supporting the financial needs of care experienced young people. This holistic approach includes financial education, providing ongoing support to young people, and engaging and influencing the financial services sector and key decision makers to address the

financial challenges that young people face. The team has recruited two care experienced young people as youth workers to deliver the programme. Across 2024, 96 young people completed their financial resilience training. These young people have been provided with ongoing support from youth workers, offering practical guidance to help them embed financial good habits, such as supporting them to open bank accounts and draw up personal budget plans.

## **Helping young people build their financial skills and confidence ([MyBnk](#)).**

The Foundation supported MyBnk to deliver financial education to 206 young people across 2024. After completing workshops, 91% of participants agreed it is “important” to manage their money, up from 60% before starting the programme. Before the programme, only 31% of young people felt confident managing their money. By the end, this figure had risen to 79%. Half (50%) of the young people who completed the programme said that this was the first time they had ever spoken to anyone about managing money. “I learned a lot about things I didn't know, like taxes. I didn't know all the details of how it works and all the different percentages. I also learned more about borrowing, like the legalities and how you often have to pay back more than you borrowed.”

# Future Chances Fund

In 2024, the Aviva Foundation launched the 'Future Chances Fund' – a one-off Fund focused on supporting organisations that aim to strengthen the employability chances of young people facing barriers due to inequality and discrimination.

ONS data reveals that young people face many challenges around gaining qualifications or getting a job, with 12% of people aged 16-24 falling into the 'NEET' category - not in education, employment, or training<sup>2</sup>.

The Fund was targeted towards local communities in Bristol, Norwich, Perth and York. The selection process involved the Foundation working closely with representatives from local government and civil society, and most importantly, young people from the communities themselves. This enabled us to build a true understanding of the barriers that young people face and ensure the funding was targeted to where it was most needed.



<sup>2</sup><https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/unemployment/bulletins/youngpeoplenotineducationemploymentortrainingneet/latest>

### **Making a change for autistic young adults in Perth & Kinross ([Perth Autism Support](#)).**

The Foundation's funding is helping Perth Autism Support to enhance their employability programme targeted towards autistic young adults aged 16-24 years who are not currently engaged in education, employment or training. Across 2024, 23 young people completed their 'ready to work' programme, of whom 20 were long term unemployed and three economically inactive. All of participants gained their SQA Employability Award Level 3, and seven have moved onto education, employment or volunteering roles.

### **Sparking the potential of refugee and asylum-seeking young people in York ([RAY - Refugee Action York](#)).**

Having arrived in York, refugee and asylum-seeking young people face many challenges, many of which impact their ability to enter education or employment. To reduce barriers to employment, RAY are supporting young people with English language skills, creating CVs, applying for jobs, undertaking work placements and ongoing mentoring. Two of the young people they supported secured employment. When reflecting on their experience of working with RAY, the importance of trust, perseverance, and a personalised approach to career development, were cited as transformational for the young people involved. RAY highlights that it is critical to be patient and allow the space and time for relationships between participant, staff and mentors to develop organically, and for them to become relationships based on mutual trust and empathy. With the development of relationships, the deeper-rooted support needs will emerge naturally in due course.

### **Empowering resilient young people to access good quality education and progress into employment in Bristol ([1625 Independent People - 1625IP](#)).**

1625IP, with support from the Foundation, have recruited a Support and Progression Coach to deliver intensive, 1:1 support to a cohort of young people who are socially isolated and low on self-confidence. This programme aims to help this group re-engage with education, develop key life skills, build positive relationships and take the next steps on their journey towards economic independence. The Coach is currently working with 27 young people, providing the service with greater capacity to understand and address the students' needs on an individual basis. As a consequence of this additional

support, 1625IP have seen an increase in overall attendance in activities – 20 students attended their Christmas party, which is the most ever, and is significant considering many of these students struggle in groups of other young people.

### **Unlocking the future of care experienced and unaccompanied asylum-seeking young people in Norfolk ([Your Own Place](#)).**

Your Own Place aims to improve young people's awareness and knowledge of the strengths they have, how employable they are, and how the jobs market, money management and housing works. They want to ensure young people can better advocate for themselves, build supportive networks, and navigate a complex world. Through the Foundation's support, their Facilitators are working with care-experienced and unaccompanied asylum-seeking young people, preparing them to enter, engage and stay in work. By using a flexible, visual and hands-on delivery style, Facilitators make their 1-2-1 sessions or small group workshops accessible and inclusive for all learning styles. Their values-led approach builds on the confidence, aspirations, strengths and skills of each young person; building a genuine connection and developing a trusting relationship: "When I first went to Your Own Place I did not have information about many things, like how to find a job, bills and housing. They help me to know these things and make me feel confident" (Trainee).

### **Increasing motivation and opportunities for young people in supported accommodation in Norfolk to gain employment ([YMCA Norfolk](#)).**

The young people YMCA works with face a multitude of barriers, including, including poor mental health, drug and alcohol misuse, low aspirations and confidence in their abilities. This is further exasperated by homelessness. For young people living in their accommodation, complicated benefits rules can mean that earning over a minimal amount can have a significant impact on their entitlements to housing support. In some cases, increasing earnings can make them financially worse off. This acts as a major disincentive for young people looking to access work while in supported accommodation. With the Foundation's support they have established a 'Work Ready' programme which provides dedicated resource to help the young people they work with better engage with, and stay in, employment. This work will be overseen by a youth-led steering group to ensure the project reflects the need and aspirations of the young people they serve.

**Young people strengthening a community asset and a gaining qualification in York (Volunteer It Yourself).**

York Travellers Trust provides a welcoming space and support mechanism for York's Traveller community. They currently support over 500 users and families a month. Its centre provides a food bank to the community as well as educational guidance for young people in need of additional support. In just 15 days, Volunteer it Yourself supported 21 young people to refurbish part of the building, creating an improved learning room. As a consequence of their participation, 18 of these young people gained a vocational Entry Level 3 City & Guilds qualification. 100% of the young people involved felt more confident about getting a job in the future, 77% felt more confident in at least one softer employability skill and 100% noted that their hopes and aspirations for the future increased.

**In depth support to increase young people's future employability chances (Giraffe).**

Giraffe is a social enterprise café and community kitchen that aims to help people with severe and complex barriers, such as learning disabilities, autism and mental ill health, to make the transition towards inclusion, socialisation and, if appropriate, meaningful work. With the Foundation's funding, they have recruited a new role to support and develop their c120 young trainees – focussed on employability outcomes. This role will spend more time understanding the needs and aspirations of young trainees – creating more opportunities for them to work across a diverse range of activities (in Giraffe and across partners), creating richer experiences and socialisation opportunities, ultimately increasing their potential to move into positive further employability destinations.

“

*I came back after it was finished, it looks completely different. I actually feel proud about what i've done.”*

**Young person**



Source: Volunteer it Yourself



# What we learned and how it's informing our approach

## Annual partner learning day

In November, we held our second 'partner learning day'. 40 representatives from our partners came together to explore the challenges they're facing, and how they're overcoming them; with 'deep dives' on the potential and pitfalls of AI in building financial resilience, and how better data sharing can improve money and mental health support.

A follow-up, anonymous survey was sent to all attendees (completed by 23). Feedback was overwhelmingly positive, with 74% very satisfied with the overall day, and 96% agreeing (strongly and tend to) that it helped them connect and network with people relevant to their mission, and 78% noting that they learned something new relevant to their organisation.

“

*The day had a warm, welcoming atmosphere. It was great to gain a deeper understanding of the Foundation's approach, exceptionally communicated... the collaborative tone – one that didn't claim to have all the answers – acknowledged the gaps and embraced the pursuit of solutions.”*

**Learning day participant**

## The importance of providing feedback throughout the application process

Across 2024 we received the most applications to the Foundation than in any previous year. In general, applications were aligned to our funding priorities and high quality. Despite the large volume of applications, we were still at a level that provides a reasonable applicant/grant available ratio; however, it made the decision-making process very challenging.

We are committed to offering applicants the opportunity to speak to a member of the Foundation prior to application, and written feedback and the opportunity for a follow up call to all unsuccessful applicants. Feedback from applicants on this approach has been overwhelmingly positive.

“

*Thank you so much for taking the time to get back to us, and for providing such helpful feedback. This is a rarity and really shows the dedication of the Aviva Foundation. Thank you.”*

**Applicant unsuccessful in the selection process**

# Future priorities

**Based on feedback from our partners, and those who apply to the Foundation, we will be prioritising the following across 2025:**

- Building greater involvement of those with lived experience and expertise of financial hardship into our decision-making structures.
- Ensuring our application process takes a relationship-based approach. Breaking down the ‘funder-grantee’ power dynamic, and building trusting, open relationships.
- Developing our reporting requirements to ensure they capture what matters most to our partners, and governance.
- Exploring ways to more regularly and effectively share insights from our partners internally and externally.



Source: Living Wage Foundation

# Find out more about the Aviva Foundation

To learn more about the Foundation's work, please visit our [website](#). If you are interested in applying to the Foundation, please read our Funding Guidelines, which are downloadable from our web page. They provide an overview of what we fund, how we fund, who we fund and why.

For further queries, please contact [avivafoundation@aviva.com](mailto:avivafoundation@aviva.com).