

Ending domestic abuse

The Circle Fund:

Small Sums Making Big Change

A Partnership Between NatWest and SafeLives

[SafeLives.org.uk](https://www.SafeLives.org.uk)

The logo for SafeLives, featuring a stylized shape composed of a pink triangle pointing down and a blue triangle pointing up, meeting at a point. The word "SafeLives" is written in white, bold, sans-serif font across the blue triangle.

SafeLives

“This fund has paved the way for victims of abuse to feel a sense of self-worth which is vital in beginning recovery and resilience from abuse.

Anah Project

£500 towards the cost of a car helped a survivor back into employment.

“She cried and said she couldn’t believe we were helping her improve her life”

£145 to transfer a survivor to a new specialist refuge.

“I feel like I can finally heal from my past trauma now”

£235 to pay for moving costs.

“I’m really grateful and excited about living near family again”

1 A Strong Foundation: The SafeLives and NatWest Partnership

The Circle Fund was born out of an established relationship between SafeLives and NatWest which began in August 2019.

NatWest had asked SafeLives to provide support in developing and implementing improvements to how the bank responded to customers experiencing economic abuse. Economic abuse impacts 1 in 6 women in the UK. SafeLives in collaboration with Surviving Economic Abuse, provided training for specialist customer-facing teams, alongside communications work that sought to raise awareness.

Very quickly, it became evident that there were many similar components for a strong working partnership. Both organisations are UK-wide, offer services and support aimed at everyone, have a keen focus on what works, and share an ambition to create positive and sustainable system-change.

Together:

- SafeLives, Surviving Economic Abuse and NatWest worked on the 5 Signs of Economic Abuse campaign for 2019's annual #16Days which highlights violence against women. This was launched at the Houses of Parliament.
- SafeLives' CEO Suzanne Jacobs presented to the NatWest board highlighting how colleagues and staff may be vulnerable - or indeed may be perpetrators.
- In October 2020, NatWest launched a bank-wide review into coerced debt with the support of SafeLives.
- NatWest planned to support an event held to raise awareness around economic abuse at the 2020 Conservative Party Conference, alongside SafeLives and Surviving Economic Abuse (SEA), before it was cancelled due to the pandemic.

This partnership has directly resulted in a seven fold increase in helping customers experiencing economic abuse.

But this was just the beginning.

From this successful foundation, SafeLives sensed a very real commitment from NatWest to support survivors of domestic and economic abuse and a keen interest to understand what more could be done.

The Coronavirus Pandemic

In March 2020, government-mandated national lockdowns were introduced as a response to the first wave of Coronavirus pandemic. Immediately, the need to support victims of abuse took on a new level of urgency.

2 The Circle Fund

Inspired by a successful funding scheme developed by National Australia Bank, in the summer of 2020 NatWest created a fund of £1 million to help victims of domestic and economic abuse, donating the money to SafeLives with a request for the charity to design a fund that, in a similar vein to the success of the National Australia Bank scheme, would cut out the middleman and work simply, quickly and efficiently.

As with all of SafeLives' work, developing the project in collaboration with experts and survivors was essential to ensuring the programme was the most effective it could be, particularly for those in need of the most help.

Steering Committee

Immediately, therefore, a steering committee was formed from SafeLives team members, NatWest staff, survivors of domestic abuse, frontline services and representatives from Surviving Economic Abuse (SEA). Months of research led to a pilot scheme involving nine services across the UK which began testing in October 2020. During that time, the committee met every six weeks.

In February 2021, the official fund was launched. 80 services attended the launch event and heard how positive the scheme had been in the pilot sites.

The Objectives:

- SafeLives and NatWest wanted to ensure that the fund could be spent creatively, in ways where it was most useful, or areas that weren't covered by other grants.
- The project was to support victims across the four UK nations.
- SafeLives wanted to ensure the money reached the widest number and range of people through an easily accessible scheme via a network of frontline services, particularly smaller, specialist services working in marginalised communities.
- The scheme would fund survivors in three particular areas:
 - Crisis and intervention: e.g. Paying for hotel rooms, transfer costs to a refuge.
 - Establishing Safety: e.g. Relocation or moving costs.
 - Recovering & resilience: e.g. Fixtures and fittings for the home, technology to access education and support.

What:

- SafeLives aimed to reach up to 150 frontline services offering up to £2,500 to be spent directly in support of survivors. Grants for individual clients were capped at £500. However, services could apply for more than one grant per client per year and exemptions to the cap could be considered in exceptional circumstances.
- Applications were strongly encouraged from smaller organisations supporting communities marginalised because of their race, LGBT+ identity or disability. Grants were to be open and flexible with only legal fees excluded from the Circle Fund.
- SafeLives administration costs and expenses for developing and co-creating the project were capped at no more than 15% with the aim of ensuring as much of the funding as possible was spent directly on grants.

How:

- The Circle Fund grants are issued by SafeLives directly to frontline services for onward distribution to survivors.
- Grants to clients can be issued by bank transfer, in cash, via vouchers or pre-paid cash cards. Services can also directly purchase goods or services for the client.
- This freedom means that clients can access the fund quickly and safely, regardless of whether they have access to a bank account or debit card.
- These decisions are made by the service in conjunction with the client, in order to ensure survivors are treated with trust and dignity.

When:

- The Circle Fund is to be distributed over a three year period.
- Individual grants to survivors can be released by services in emergency cases within 24-48 hours. Other grants are accessed in 14 working days.

3 The Reach:

- 80 services attended the launch in February 2021.
- Currently, 123 frontline domestic abuse services have been awarded grants - around 40% of these are very small or specialist in terms of provision.
- By December 2021 £308k had been distributed to frontline services with £231k already spent to help victims of domestic abuse.
- By May 2022 a further £355k was issued to services, bringing the total so far to £663k.
- On average, the grants requested were £131. Specifically, average grants for crisis and intervention are £108, establishing safety £118 and £157 for costs towards recovery and resilience.
- The fund has reached survivors from as far afield as Devon to the Shetland Islands, and from Carrickfergus in Northern Ireland to Aberystwyth in Wales.

Who has been helped:

- 1,494 survivors have received grants. 93% were women
- The majority of survivors helped (38%) were between 24 and 34 years old
- 18% of recipients identified as Asian or British Asian
- 9% were Black/Caribbean/African/Black British
- 16% have no recourse to public funds
- 63% of those helped have children in the house
- 27% do not know if they have outstanding debt
- 5% of grant recipients are NatWest customers

4 What impact is the Fund having so far?

Supporting recovery and resilience: The largest portion of the funds spent as of July 2022 - has gone to helping women build recovery and resilience in their lives. Crisis intervention was the second most common category for grants issued, followed by increasing safety.

Keeping families afloat: The vast majority of expenditure type - **over 50%**, has gone towards necessities such as food and household items.

Rebuilding a safe life: Other expenditure includes funding safety measures, transport, digital costs and education.

Connecting with marginalised communities: SafeLives targeted services that specifically work with marginalised groups and invited them to apply for funding.

Providing a safety net where other funds can't reach: The fund has allowed survivors in need to use the money in ways other grants prohibit, for example, paying for car repairs or driving lessons, and the administration process, through frontline services, is designed to be as easy to use and simple as possible, allowing funds to get where they are needed fast. In **96%** of cases, the Circle Fund was the only place the recipient could have applied to for funding.

Placing trust and agency in survivors: The fund allows survivors to decide how the money will be most beneficial. Not only does this ensure the fund is as effective as possible, but allows survivors to have a sense of control in the process of recovery.

Patricia

Patricia came into a frontline service in the North East in April 2020 with her four children after fleeing from another city. Patricia and her four children have been in three refuges in the past year.

Her case was heard at MARAC twice after she was viciously attacked and stabbed by her ex-partner. He continued to harass her by social media and sent 68 messages and made 109 calls to her in a four-hour period with threats to kill her and other members of her family.

She was supported by Women's Aid who organised safety measures and household necessities. The harassment continued. Legal, police and courts are involved and a request to Clare's Law Domestic Violence Disclosure Scheme was granted. Shortly after, the perpetrator discovered her new location and arrived at her new address. She and her children fled to a hotel before moving on to a refuge.

Eventually Patricia returned home and was still facing harassment. There has been a considerable impact on the mental health of both Patricia and her children. Patricia had left her car, broken down, at the refuge.

"The Circle Fund came without strict criteria and allowed us to use it to address the needs of the client. No other funding would have allowed us to do what we did. It made the difference needed for this family. The funding was used to repair her car at a cost of £250.

“Using this funding to pay for repairs allowed her to drive the children to school, go shopping without fear of meeting her ex-partner who was now aware of her life in the North East, and take the children on outings. The children are on child protection, so safety is of utmost importance. Without the help of the fund, Patricia says she was not able to leave the house which was having an impact on her mental health. She is also now able to visit family in her hometown.

Before having her car repaired, Patricia felt worthless, helpless, and extremely vulnerable with no other way to raise any funds to support the repair. The difference this made to Patricia and the children was so evident that they seemed to have had the worries of the world lifted from their shoulders, had something to look forward to, and we saw laughter and smiles on their faces which we had not seen for a long time. Patricia is doing well rebuilding their lives and her ex-partner has been given an 18 month sentence which gives her breathing space and hope for the future.

5 How Frontline Services found the Process:

A survey conducted by SafeLives between November and December 2021 found an overwhelmingly positive response to the process. Services found the application and monitoring process quick, simple and easy to understand. They also appreciated the fund's flexibility, which has meant they have been able to support clients in numerous ways.

94% found the application process quite or very easy.

100% are very likely to recommend apply to the fund to other services.

100% are very likely to apply for another grant from the Circle Fund in Spring 2022.

Feedback:

“As a Funding Officer I have applied for, monitored and fed back on many grants over the last year. I have to say, this one was one of the most efficient and easy grants to administer. You really understood the need of potential grantees and the people that would benefit from this grant.”

6 Learnings

What we've learnt:

- A small sum can make a big difference. The average grant request was £131. This highlights the fact that we can all do something to make a difference, however small we think our actions or efforts may be. This sentiment speaks to SafeLive's drive to encourage people to Reach In to check in on friends, family or neighbours they might be worried about.
- The most marginalised in society are often those in the greatest need – the high percentage of survivors supported who have no recourse to public funds shows the significant need faced by the most vulnerable.
- The financial services sector can play an extremely important civic role. The NatWest Circle fund demonstrates there are considerable opportunities for banks to play a key role in driving positive change in civil society.

- We can all learn from our peers. The success of the fund is a reminder to be aware of what others are doing in the UK and elsewhere, and if something seems to be working, have the courage and commitment to replicate.
- We can always innovate. One of the key strengths of the Circle Fund is the simplicity of the scheme, allowing victims to use the grant for how they best see fit. Creativity can find new solutions.
- Survivors are experts. The fund is a poignant reminder to listen to, and be led by, survivors. They are experts in what is needed to recover and the voice of SafeLives Pioneers was vital in co-creating the fund.
- Partnerships are powerful. Not just financially, but also bring multiple benefits in sharing knowledge and understanding across sectors, as seen with the knowledge sharing between SafeLives, Surviving Economic Abuse and NatWest.

The next steps:

- Ensure feedback from services and recipients informs how the fund is administrated in the future.
- Encourage frontline organisations to recommend funds to other local organisations we may not be aware of.
- Continue work to raise awareness of the Circle Fund to small specialist services working with marginalised groups.
- Take note of needs that have been slipping through funding gaps and integrate learning from the Circle Fund into wider policy and influencing work.

With thanks to the NatWest, SafeLives and Surviving Economic Abuse teams, and every survivor, service and frontline practitioner, who has helped make the Circle Fund possible. Together, we will end domestic abuse, for everyone and for good.

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