

Part A - General Information

Charity Name

Enrol Yourself

Charity Type/Structure

Social Enterprise

If 'Other' please specify

NA

Charity Registration Number

NA

Project Name (if same as Charity Name, please leave this blank)

OwnIt

Lead Contact

Anneka Deva

Email

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Website

<http://enrolyourself.com/ownit>

Social media handles (Twitter, Facebook, LinkedIn, Instagram etc):

Instagram: <http://instagram.com/enrolyourself/>

Twitter: <https://twitter.com/EnrolYourself>

LinkedIn: <https://www.linkedin.com/company/10868742/>

Youtube: https://www.youtube.com/channel/UCQuCW_9Q87q7724dWvpWpAg/videos

Part B - Project Proposal

Project Mission: A snapshot of the project's intention (50 words max)

OwnIt educates and empowers women from all backgrounds to realise their economic potential to shift £1billion into climate-positive values-based financial action through a proven, innovative peer-support model. OwnIt addresses systemic barriers to achieving economic equality for women whilst simultaneously building a powerful movement of women taking urgent climate action.

Situation (250 words)

1. There is an urgent climate crisis, which needs systems change now.

We know that climate change is the biggest challenge facing us all. IPCC reports show us that this next decade is crucial.

For urgent systems change, it is essential we influence financial flows for climate action. Galvanising a large customer base to demand climate action through 'voting with their pound' is key.

2. Inaction on climate is affecting the most marginalised people in every economy, and women are affected the most.

Even in developed economies such as the UK, we are seeing impacts of floods and heatwaves, which affect the poorest in society the most.

Women are more likely to experience poverty, be more financially vulnerable, and have less socioeconomic power than men. This makes it more difficult for a woman to recover from climate disasters which affect infrastructure, jobs and housing.

-Women in the UK typically live four years longer than men, but have 51% less in retirement savings.

-Fewer women have long-term financial buffers. 52% women have never put their money into an investment product, compared to 37% men.

3. Studies show that one aspect of financial vulnerability is down to women having lower financial confidence to understand and take action with their finances

-70% of millennial women report that they have never been taught to manage money, compared with 42% of men.

-62% of women in the UK still admit to deferring to their spouse regarding long-term financial decisions.

Complication (250 words)

When it comes to understanding finances, there is no shortage of information out there.

The underlying problem is that real change is hard to make alone.

It is very difficult for women to find a supportive environment where they can take the first step to openly explore worries and fears about personal finances, so that they can then feel more in control of these decisions, and be empowered to make choices that lead to a long-term financially resilient future.

Even if a woman becomes more financially resilient, unless significant climate action is taken, the future a woman is preparing for is still uncertain and unstable, moreso for women.

The problem we're trying to solve is: How do we make it easier for women to take climate action with their personal finance?

Ownt is for all women, regardless of background or circumstance. If a woman has a bank account, or an energy supplier, she can grow the confidence to influence those decisions. Every woman has a long-term financial future, no matter how precarious their current financial situation is, so every woman can benefit from finding ways to create a future that is beneficial and stable for us all.

We have a clear focus on making Ownt inclusive to the most marginalised women in the UK, including (but not limited to) disabled women, trans women, Black women, and women with low incomes.

Solution (250 words)

Ownt helps women build financial confidence and empowers them to take climate action through their personal finances using an innovative peer-support model.

Women are trained to create peer-networks, and trained to support and guide peers in a series of workshops about money and climate action.

Ownt has successfully proven the impact of its model. So far from 3 pilots with 140 women, Ownt has catalysed the shifting of £1.2million towards climate-positive financial actions plus £2m in planned actions.

Womens' confidence has improved; 100% Ownt participants "feel more supported and able to discuss their financial choices and can find information needed to support financial choices".

28% participants switched bank-account; 20% switched pension; 20% made sustainable investments. This is an overwhelmingly positive impact from a small pilot with limited funds.

Ownt works through:

- Removing barriers: creating safe spaces where there are no 'stupid questions' about personal finances, including pensions, savings, bank accounts, investments.
- Training: teaching financial decision-making skills and developing action plans.
- Network building: Teaching peer-coaching skills so women can grow informal networks with friends, peers, colleagues to share knowledge and continue to support each other in the long-term.
- Shared purpose: Ownt women are joining a movement to invest £1bn in sustainability by 2030.

Our vision is to have an Ownt community in every major city and region globally.

Ownt is a systemic and infinitely scalable approach because it creates community clusters of friends/peers/colleagues and provides peer-coaching skills whilst creating financial empowerment and climate action accountability through social reinforcement.

Part C - Wider Support

How would the Stephen Lloyd Award network of partners' support be beneficial to your project? (250 words max)

With the Stephen Lloyd Award, we will scale our impact over 12 months to increase financial resilience of 500 women and catalyse ~£4.3m in climate-positive investments/actions.

From this we would establish a proven sustainability model and create an achievable plan to scale up OwnIt by a factor of 10 over the next 3-years, as a stepping stone towards our longer term ambition of catalysing £1billion in climate-positive financial actions by 2030.

Wider support would be beneficial in the following ways:

- Develop our sustainability model through honing our offering to Corporate Partners including through support from partners such as PWC and The Cooperative Bank. We'd work with partners to develop our understanding of corporate customers and test and hone OwnIt's proposition. For every corporate employee we train, we are then able to train a woman in the community to lead OwnIt.
- Introductions to warm values-aligned corporate partners via networks; eg BCorpsUK (Via Charmian Love)
- Introductions to potential Outreach Partners (organisations who work with women who are most financially vulnerable to invite them to participate in OwnIt) - via organisations such as NCVO, the Shaftesbury Partnership, Paul Hamlyn Foundation
- Mentoring support for project leadership, especially about establishing credibility as a woman of colour in corporate settings
- Financial management advice from consultants to prepare OwnIt to scale
- Legal advice on partnerships and potential open-sourcing of the model

Part D - Financial Justification

In general terms, please explain how the funding would be used to carry out your project. (50 words max)

Programme Delivery:£8,000.00
Curriculum Development:£2,750.00
Participant recruitment and onboarding:£2,600.00
Developing coalition of partners including employers, affiliates and supporters:£1,800.00
Alumni community events and online platform for continued peer-learning and engagement:£1,600.00
Evaluation and impact measurement:£1,200.00
Communications:£1,200.00
Inclusion and diversity fund to support specific participant needs:£800.00

Part E - Supporting Information

Governing Documents: Where relevant, please upload any recent charity accounts and governing documents as attachments.

- [OwnIt EnrolYourself Special resolution to amend articles of association May-18.pdf](#)

Team: We would like to learn a little more about the individual or team invested into the project. What are your individual credentials? Is there a story behind how you or your team all came together to support the project? (75 words max)

- Anneka Deva - Project Lead. Campaigns, partnerships and marketing professional with 17 years experience in establishing ventures and building communities.
- Zahra Davidson - Design Lead. Design strategist and CEO of Enrol Yourself with >10 years experience in startups and ventures.
- Mary Stevens, Advisor & Experiments Programme Manager at Friends of the Earth - expertise in systems change.
- Strengthened by an all-women advisory group of 12 leading experts in climate, finance and gender justice.

YouTube Video

<https://youtu.be/k0XNVYkhrew>

Additional References: You are welcome to provide a list of up to 5 links with relevant supporting material as further reference.

- 1.OwnIt Beta webpage
<http://enrolyourself.com/ownit>
- 2.How OwnIt began
<https://medium.com/@disruptiveinnovationteam/why-women-should-save-for-the-planet-b629e46160e6>
- 3.Where next for Own It?
https://medium.com/@anneka_deva/peer-powered-climate-action-how-140-women-moved-1-2-million-for-the-planet-5d42c3ba0894

