

PAID CONTENT

The Guardian Labs

How food banks are easing money worries
Page 3

Giving young people skills for work - and life
Page 4-5

The businesses looking to do right by society
Page 6-7

SUPPORTING OUR COMMUNITIES

From building employability skills to championing sustainable business growth, find out how Barclays is helping communities across the UK to thrive



Paid for by

 **BARCLAYS**

Barclays is staying true to its roots as it helps communities thrive by supporting innovative businesses and empowering people, says the bank's UK boss Matt Hammerstein
By Susie Mesure

Building communities with spark and spirit

To most people, banks are places that either lend money or keep it safe, depending on what they need. But banks can also play a valuable role in local communities, says Barclays UK chief executive officer, Matt Hammerstein. "Part of the value we add in the community is our ability to connect people with each other - it's inherent in what we do." Hammerstein credits that principle as the driving force behind Barclays' community programmes, which are supporting people across the UK to learn to manage their money, develop skills to succeed at work and help businesses to grow.

He says that Barclays' motivation comes from its roots as a community-based bank. "We have a responsibility to society - as we've always done - in supporting communities, giving people the skills and opportunities they need to thrive, and to use technology to do this. The future of banking is about creating digital platforms that are simple and intuitive for everybody to use."

Recognising that not everyone has the confidence to embrace these changes, Barclays has stepped in to fill the skills gap, Hammerstein says. By connecting people who need support with those who can provide it, people gain more than just the skills to bank online, they also learn how to embrace technology in other aspects of their lives - paying bills, connecting with family and friends, and staying safe. This help is often provided by specially trained Barclays colleagues, who pass on their digital knowledge and skills through the bank's Digital Eagles programme. "Barclays is at its best when it's embedded in a community, and having these types of interactions enables us to do exactly that," says Hammerstein.

In parallel, another programme, Barclays LifeSkills, helps people develop the skills, confidence and connections they need to succeed at work and to be able to manage their money. LifeSkills is celebrating its 10th anniversary this year, having supported 17 million people since its launch in 2013.

One of those is Michelle Eccles, who was in urgent need of help in 2017 when she walked through the door of Lancashire Women, one of the charities backed by Barclays through LifeSkills. "It was a really bad time in my life," she says. "I had lost the care of my son and had been in hospital [with an eating disorder]." She says her self-esteem was at an all-time low. "I couldn't make eye contact with people and I



Solveiga Pakštaitė has developed a food label that, when attached to a product, senses whether it is still good to eat or drink



'Our ability to connect people with each other is inherent in what we do'

struggled to engage." But there was something about the charity in Lancashire that made Eccles feel she could trust the services on offer - which ranged from employment and skills advice to mental health support. "They have empathy and they don't judge," she says.

Today, Eccles, 34, is able to be a mother to six-year-old Jayden, and volunteers at a lunch club for elderly people and at a school for children with special education needs. She wants to train to become a family worker to help others in difficult situations, and to this end has applied to do a level one qualification in health and social care at Preston College. "I particularly enjoyed the Barclays LifeSkills employability course," she says. "What helped was knowing how to come across: it's about being yourself. Being who you are and being honest."

Lancashire Women can help people such as Eccles thanks to support from the Smallwood Trust, a charity that helps women overcome financial adversity. Since 2019, the trust has



Barclays UK CEO Matt Hammerstein. Below: Michelle Eccles with her son Jayden

worked with its partners to help more than 2,000 women through LifeSkills workshops.

As well as supporting individuals to succeed, Barclays looks to help businesses to thrive. Hammerstein says: "To truly advance society, we need to be supporting businesses too. Strong businesses create economic growth and employment opportunities - and this goes hand in hand with giving people the skills they need to get into work and succeed there."

This is what's driving Barclays' championing of sustainable business growth. It backs entrepreneurs with ideas that will have a positive impact on the world and will create the jobs of the future. In the case of Solveiga Pakštaitė, it was her inspired approach to reducing food waste that led to her joining the Unreasonable Impact programme, a partnership between Barclays and the Unreasonable Group. This gave her access to business expertise, mentorship and a supportive community.

Six years on, her company, Mimica, has 12 employees and is about to launch its first product - a food expiry label that turns bumpy when food or drink spoils, so that products that are fine to eat don't get binned based on use-by dates. "The Unreasonable Impact programme was one of the best experiences of my life," she says. "It's like therapy for CEOs. Unreasonable's job is to look for businesses that are going to bend history in the right direction and are here to stay."

She says that an unexpected benefit of the programme was that it made her think hard about her company's ethos. "Company culture might not be one of the first things that comes to mind. But I can't imagine making decisions today that aren't based around our values."

As part of Unreasonable Impact, Pakštaitė was able to work from Rise, one of Barclays' fintech hubs, in Shoreditch, east London. There, she not only had access to the latest technology, but had the opportunity to network with like-minded individuals. "We met the team from another Unreasonable Impact company, and it was amazing to share notes and to learn what they were doing on social media," she says.

"When I think about Unreasonable Impact, support is the word that comes to mind, both from Barclays and from the community around it."

17m+

people have been supported through Barclays LifeSkills since 2013

Source: Barclays

83%

of people who took part felt better prepared to make career decisions

Source: Barclays



As well as helping families facing hunger, the Trussell Trust is being supported by Barclays to offer advice on everything from budgeting to benefits and debt
By Fiona Cowood

Helping people get on top of their money worries

Between April and September last year, 1.3m food parcels were given out by the Trussell Trust's network of food banks, believed to be the largest in the UK. Among the recipients, 320,000 people collected food for themselves and their families for the first time - that's 320,000 who found themselves in new and desperate circumstances, no longer able to afford the basics.

The Trussell Trust supports more than 1,300 centres across the UK to provide food for people who need it, but its ultimate goal is to see the need for food banks eliminated.

Neal Southwick, head of financial inclusion, says: "Because of the growth in the number of food banks, they have been normalised in some people's minds. But it's completely unacceptable that emergency food support is a reality somewhere like the UK. One of the things we're clear on is that the need for emergency food is a symptom of poverty, so food alone does not resolve it."

This is why, as well as giving out emergency food to people in financial crisis, the Trussell Trust is committed to helping individuals address the underlying issues that put them there. Their partnership with Barclays means that many food banks now have experts who can sit down with people to go through the practical things they can do to deal with financial issues.

"We want to make sure people are receiving all of the grants and benefits they're entitled to," says Nigel Oanea-Cram, a financial inclusion manager in Wales, whose role is supported by the partnership with Barclays. He works with organisations such as Citizens Advice to help food banks give on-the-spot information to people struggling with the rising cost of living.

According to the benefits experts Entitledto, more than 5 million people are missing out on £15bn in benefits each year, ranging from council tax support to pension credit. One of the roles of the financial experts is to help people claim what they're entitled to.

Oanea-Cram says the impact of this work can be transformative - lifting people out of poverty and the need for emergency food. One person received £3,000 in backdated benefits payments and an extra £230 a month, he says. "Imagine the impact, not only in terms of having more money in your pocket but on your mental health - the relief of no longer having to make impossible choices."

On top of providing benefits advice, the Trussell Trust brings in specialist debt experts. "They are seeing people with, on average, £10,000 of debt, who with our help often end



'One person received £3,000 in backdated benefits and an extra £230 a month'

up being able to write off a significant portion of that," says Oanea-Cram. "The effects are huge. When people speak to a debt expert and realise they are going to shoulder the burden with them, it's a massive relief. It allows people to focus on other elements of their life."



Nigel Oanea-Cram says that as well as supplying food, providing advice on money matters is becoming an important part of the Trussell Trust's work. Below: Neal Southwick

£2.3m

The support unlocked for people through the Trussell Trust's Barclays-backed financial inclusion activities

Source: the Trussell Trust



The hope is that by treating people with dignity and respect, and demonstrating care and compassion while providing practical financial support, people can maximise their incomes and start to build a better future, one that isn't just a scramble to afford the bare necessities.

In six months last year, the Trussell Trust calculates that the Barclays-backed programme helped people access more than £2.3m in financial support that they were entitled to. The trust also says that people were able to write off more than £500,000 of debt.

This extra support is more important than ever given the rising cost of living, which Southwick says is proving even more of a challenge than the start of the pandemic. "Then, we knew we had to galvanise for a certain period, but that we'd come out the other side. Now, demand is growing considerably and it's not clear when things will get better."

"One thing we're increasingly seeing, particularly on our Help Through Hardship advice line, another project supported by Barclays, is callers who are in work, above the threshold for means-tested benefits and without any disabilities, but still needing to access emergency food. That's a particularly worrying trend."

Southwick says he and his teams will continue to do all they can to make sure families who visit a food bank leave with supplies, and get the guidance they need, whether that relates to housing, immigration, debt, employability or mental health.

"We want this work to bring about an end to the need for food banks. It's about ensuring people have sufficient income to cover the essentials," he says.

Skills, confidence and connections can transform a young person's life chances - that's why these are at the heart of Barclays' support for communities
By Susie Measure

A kickstart into the world of work

When Shannon McLaughlin was 18 years old, someone spiked her drink on a night out. She needed help but all the door staff were men and she felt anxious about approaching them. Looking back, she says that was the moment she decided to become a security guard: "I wanted to make other women feel more comfortable."

Seven years later, McLaughlin works full-time for Eventsec, a Belfast-based security firm. She got the job after completing a three-week Prince's Trust programme to obtain her SIA (Security Industry Association) licence.

"The course gave me a big insight into what working in security is all about," she says. "Some people think you just stand there and don't do much and I can tell you that is not the case!" She was the only woman on the Get Into Security course, which took place online because of the pandemic, but she says that everyone was very welcoming.

The Prince's Trust is able to offer such courses to young people thanks to the support it has received from Barclays LifeSkills. Since 2013, when Barclays LifeSkills launched, the two organisations have been working together to help give disadvantaged teenagers and young adults the skills and confidence they need to turn their lives around and move into employment, education or training.



'I suffer from depression but the more work I do, the better I am in myself'

For McLaughlin, one of the lasting benefits has been the impact not just on job success, but on personal issues. "I suffer from bad depression and don't tend to go out much, but the more work I do, the better I am in myself."

Previously, McLaughlin had worked as a classroom assistant but, although she loved the role, she struggled to find jobs. "I'm not good at interviews," she says. Struggling with interviews and other skills valued by employers is a common issue, especially for school leavers, and motivated Barclays to launch LifeSkills in 2013 to help young people gain the transferable skills and confidence they need succeed at work and to manage their money.

So far, 17 million people have been supported by LifeSkills, and today it partners with charities to offer help to all age groups. The charities are key to Barclays' commitment to strengthening communities, working as they do to help people into jobs, retrain those facing

Anti-clockwise from above: football coach Abdullah with twins Elijah and Elisha Johnson; Shannon McLaughlin; Sidney Page; Aliou Bittaye; Shannon Morris



87%

of young people who took part in Barclays LifeSkills courses felt more positive about the future
 Source: Barclays

'I learned to be prepared, make eye contact, to answer questions - and that helped me land a part-time job'



barriers to work, and to give low-paid workers the skills to progress.

As someone just starting out in the world of work, Sidney Page, from Newbury, Berkshire, was hoping to find a job for the summer before starting his A-levels, but like many teenagers he lacked confidence. He signed up for a course with Springpod, a virtual work experience programme supported by Barclays through LifeSkills, and says that it was key to him landing a part-time job as a sales adviser with a high street retailer.

"I learned to be prepared, make eye contact, answer questions and to do my background research," he says, recalling the tips he received on, among other things, how to handle interviews. With his newfound confidence and core skills, he's now looking to study law at university, and is aiming for a career in corporate law.

Younger students can also benefit from LifeSkills, as 14-year-old Aliou Bittaye's experience shows. "I've told my friends about doing interviews and all about how they need to set out their CVs," he says of the course he took at Unsworth Academy, in Bury, Greater Manchester.

Alys Steele, a teacher at Unsworth who helps to run the sessions, says the school particularly wanted children who needed more confidence to take part. And it seems to have worked for Bittaye, who says: "It's easier to chat



'When you're training with other people you can make friends and share a bond'

to people in interviews now. It makes it less awkward because I know what I need to say."

The course also included workshops on budgeting, which taught Bittaye how to make his £25 weekly allowance last longer. "I have to buy my bus pass, so I minus £10, and I use some of the rest to buy food after school. But if I want to chill with friends in Bury at the weekend I need to save some. I manage my money better now."

Another workshop looked at careers, and he says this prompted him to think about what he might go into after school: "Engineering came out as something for me, so that's what I want to get into as I really like sciences."

Sixteen-year-old Shannon Morris, who used to struggle to balance her schoolwork and caring responsibilities, is also feeling optimistic about her future. Morris, from Barry, Glamorgan, helps care for her mother, who is unable to work because of bipolar disorder and fibromyalgia.

Since leaving school, Morris has taken up a place with the training provider ACT, which is part of the Cardiff and Vale College group, and which gives her the flexibility she needs in terms of attendance to balance her responsibilities as a young carer with her learning. At ACT, she participated in Barclays LifeSkills, which included a course that has made it easier for her to help with the family's finances.

"I manage my mum's bank account because sometimes she doesn't understand how much she spends when a bipolar episode occurs. I work out our money week-to-week for rent, direct debits, food shopping and anything else that comes up."

She adds: "On the course, we also learned about how to save money for emergencies, how to manage debt and credit cards and how not to get scammed."

Looking to the future, Morris is weighing her options, and is thinking about seeking a career in animal care, childcare or cooking.

For Barclays, developing the skills to reach your work potential can be done in different ways, and that's why it has teamed up with the charity Sported to create the Barclays Community Football Fund. Playing sports opens



'Now I manage my mum's bank account and work out our money week to week'

doors to skills to last a lifetime, which is why the bank is making football more accessible to young people. It has already supported more than 1,800 community sports groups, including Bloomsbury Football in north London which received a grant through the fund to provide underprivileged young people with a pathway into football.

Coach Abdullah Abdullah says: "We provide a place where kids can enjoy football for little to no cost. Football is good for children's mental health and helps them make new friends."

"At some clubs if you're not good enough, you don't play, but at Bloomsbury there is always a place for you, that's the beauty of it. Not a lot of football organisations have such a wide remit. We try to tackle all areas. We even have a sight-impaired football team. And we provide high quality coaching."

As well as Barclays providing a grant to Bloomsbury Football, Sported organised for Tottenham star defender Eric Dier, the charity's ambassador, to visit and meet the players, an event that caused great excitement and inspired the young footballers.

Twins Elijah and Elisha Johnson are members of Bloomsbury's U15 Boys Academy team. Elijah, who plays up front, says: "Football brings people from all over the world together. When you're training with other people you can make friends and share a bond. And it feels good when people come to watch you play matches."

Both boys say they hope to go pro when they've finished their GCSEs. "We'd like to go to college, carry on playing football, get scouted, and signed," says Elisha, who plays in goal.

Whatever happens, the Johnsons - and the 5,000 other young people who play at Bloomsbury Football each week - will have a whole host of transferable skills, learned from their time on the pitch, that they will be able to take with them when they're ready to enter the world of work.

For entrepreneurs with brilliant ideas for tackling society's most pressing issues, the right support can unleash their creativity and supercharge their companies' growth
By Alison Coleman

Why sustainability is the magic word for businesses

With the world focused on net zero targets, businesses large and small are under pressure to be more sustainable and more aware of their impact on society. How they address these challenges can be crucial to their success, given customers' increasing interest in the sustainability of the goods and services they use, and the ethos of the companies that provide them.

It's a topic that matters to the workforce, too, with job candidates increasingly seeing sustainability as a key factor in choosing which company to join. And when businesses seek finance to fund their growth, those with an effective sustainability strategy may be able to secure support from like-minded investors.

These seismic changes mean that conditions have never been more right for entrepreneurs to develop brilliant ideas for tackling some of the world's most pressing challenges, whether that's food sustainability, renewable energy or zero-waste manufacturing. But building a cutting-edge tech business needs more than brilliance and ambition, it also needs expert guidance, and this is where Barclays is stepping in. Alongside providing finance, Barclays is offering these businesses of tomorrow a dynamic package of help, combining access to the bank's network with innovative scaling programmes, workspaces, and capital investment.

It has partnered with Unreasonable Group to create Unreasonable Impact, a programme that supports growth-stage entrepreneurs whose companies have the potential to drive a more sustainable future. The founders of these revolutionary businesses are connected with mentors and experts, including from Barclays, who can help them deal with some of the key issues they face. They also join the



Unreasonable community - a network of leaders facing similar challenges who can share their experiences and knowledge. More than 250 ventures have benefited from the programme to date, with their businesses raising over \$10bn in financing, and supporting more than 19,500 full-time employees.

Each year more companies are invited to join, including cleantech company Naked Energy. Led by founder and CEO Christophe Williams, it seeks to address the global demand for efficient and cost-effective solar solutions in built-up areas. Naked Energy's products, which generate both electricity and heat, are suitable for use on flat roofs in urban environments, so they could be deployed by large energy users such as hotels, hospitals and manufacturers.

Williams' inspiration for becoming a cleantech entrepreneur was his grandfather, a scientist and engineer who developed early prototypes of solar, wind and wave power during the 1970s. "He made me realise that

'We had access to great mentors, real titans of industry that we could learn from'

Christophe Williams, of Naked Energy, says that support from Unreasonable Impact was invaluable. Below left, his company's solar panels in use on a flat roof

\$10bn

The amount of funding raised to back Unreasonable Impact companies

Source: Barclays



we have to change," says Williams. "Heat represents a big portion of all the energy we use on the planet. Unless we decarbonise heat, we're never going to get to net zero. At Naked Energy, we have a technology that can deliver affordable, zero-carbon energy for businesses and communities, and it does it in an elegant and compact way."

Williams says that Unreasonable Impact was invaluable at a crucial stage of his company's growth. As well as access to expert guidance, it provides leading innovators with world-class facilities so they can scale their businesses and form networks with other entrepreneurs. "The biggest benefit for me as a CEO was being able to speak with other CEOs in this sector about our problems and our challenges," says Williams. "We also had access to some great mentors, real titans of industry in other fields who we could learn from and also challenge."

"I found the brainstorming events extremely useful. It's about being part of a network focused on sustainable growth that can offer support, help with talent acquisition, and access to interested investors, all of which are crucial to a growing cleantech company."

For Williams, sustainability has been central to his growth funding strategy. In the early stages, he focused on sustainable grant funding, particularly in the research and development and cleantech space. A series of private equity raises followed, and recently Naked Energy,

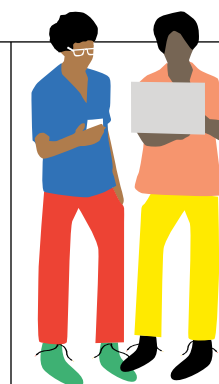
which has a team of 17, secured funding from Barclays' Sustainable Impact Capital - which invests in innovative, environmentally-focused companies. This will help Williams scale operations and boost global expansion plans.

Following investment, Barclays' Sustainable Impact Capital offers companies, including Naked Energy, access to the bank's wider ecosystem of support, including the opportunity to operate from Rise London, Barclays' fintech hub in the east of the city.

Unreasonable Impact has a global remit to put growth-stage ventures on the fast track, but Barclays is aware that businesses at a much earlier stage of development are just as in need of leading-edge support. To this end, the bank is also helping entrepreneurs in communities around the UK who are just starting out on their journey. It is supporting startups, particularly those focused on technology and innovation, to overcome the challenges facing new businesses by giving them access to mentors, office space and a collaborative community.

The mentors can advise on issues such as recruitment, finding new markets and being sustainable, while the community established around the Barclays Eagle Labs programme is an opportunity for people to share their experiences and learn from their peers.

Sheryl Newman says that the Eagle Labs community in Aberdeen has played a key role in backing her as she builds her company, Appetite for Business, a Microsoft 365 consultancy.



'Sustainability isn't a poster on the office wall, it's something we live and breathe'

It helps other businesses to grow by getting the most out of cloud technology. Since its launch in 2016, sustainability has been at the heart of everything it does, she says, and it is currently working towards B Corp accreditation, which recognises high standards of social and environmental performance.

"Sustainability has always been important to me, but it also makes good business sense," says Newman. "As a technology company, we're all about best practice, particularly around energy efficiency, reducing paper usage, remote working and virtual collaboration. I once went to Houston for a two-hour meeting and it took me two days to get there and back. Unnecessary travel is bad for the environment, for people's mental wellbeing, and for productivity."

Through Barclays Eagle Labs, Newman has connected with other entrepreneurs in her community and farther afield to share business

and sustainability best practices. She says: "Being able to share experiences and learnings is so important, especially for female founders."

Appetite for Business now employs a team of 16. As new people have joined, it has been a priority to align their values and those of the company. "Sustainability isn't a poster on the office wall, it is something we live and breathe, part of our appraisal system and our coaching and training," says Newman. "Similarly, we assess suppliers for that alignment with who we are as a business and how we serve our customers and our community."

She is passionate about the social element of sustainability. During the pandemic she and her team provided more than £25,000 of pro bono consultancy work to help other small business. "I knew that a lot of small firms were struggling and may not have survived," she says. "We also help upskill disadvantaged groups, including women and those with disabilities, to help them to retain jobs, but also to find jobs. It's where we can make a difference."

"Through the Eagle Labs collaborative community, I've been able to develop my network as my business grows and improve my skills, and help others to do the same."

Whether a business is a startup or already on the path to success, the right guidance at the right time can make all the difference in driving sustainable growth over the long term.

250+

The number of Unreasonable Impact companies backed by Barclays for their potential to have an impact

Source: Barclays

9,600+

startups have been reached through Barclays Eagle Labs since 2015

Source: Barclays



Sheryl Newman, of Appetite for Business, says that being able to share experiences is vital, particularly for women



**Sparking opportunities
in your community**

Barclays is sparking opportunities in communities by building skills, developing digital confidence and championing sustainable business growth

Paid for by
BARCLAYS **The Guardian Labs**

