Social Investment impact report

April 2020 – March 2021

Nationwide
Building Society

Contents

Welcome page 3

Our social priorities page 4

Our year in numbers page 5

Community Grants pages 6-8

Colleague Grants page 9

Oakfield pages 10-13

Shelter page 14

St Mungo's page 15

Woodland Trust page 16

Our fundraising page 17

Our volunteering page 18

Nationwide Foundation pages 19-20

Appendices pages 21-22

Further information page 23

Welcome

to our Social Impact report for 2020-21

A summary of the impact our funding and charity donations have had on local communities across the UK.

"As a building society, we were founded for a social – rather than commercial – purpose. We have always been focused on helping people own their homes, and manage their money. Our founding ethos still runs strong and guides how we approach our activities today.

In 2007, members voted in favour of us investing at least 1% of our pre-tax profits to support good causes each year. Charities and communities have recently faced extraordinary pressures as a result of the coronavirus pandemic. In response and more than ever, we have needed to support our charitable partners and demonstrate our commitment to the mutual good."

Joe Garner CEO, Nationwide

We commit **at least 1%** of our pre-tax profits to charities. This money is split between our own social investment programmes, including funding our long-term partnership with **Shelter**, and the **Nationwide Foundation**.

In 2020/21, this amounted to **£7.4 million** (2019/20: £9.5 million). In the financial year we paid **£6.6 million** to charities (2019/20: £8.0 million).

The following pages take you through our approach from the last financial year (April 2020 - March 2021). We hope you enjoy learning more about the fantastic work our members and colleagues are doing to make sure everyone has a place fit to call home.

Our social priorities

Each of these priorities has associated programmes and activity that contribute to our overall purpose to ensure everyone has a place fit to call home:

Our key programmes:

Community Grants → **Oakfield** → **Charity partnerships** → **Colleague involvement**

Our year in numbers

Grant giving

£4 million
in **Community Grants** to 99 UK housing projects

£205,000
in **Colleague Grants** to 24 UK projects

£88,500
from **Oakfield Community Response Fund** to 21 Swindon projects

Charity partnerships

15,500
people helped through **Shelter's helplines**

439
users of **St Mungo's HomelessWise**

60,000
trees planted over five years with the **Woodland Trust**

Fundraising

£730,000
fundraised by **members and colleagues,** including:

£194,000
donated by **colleagues** straight from their salaries

£67,000
raised for Macmillan Cancer Support's **World's Biggest Coffee Morning**

£11,000
donated in gift vouchers to **families in need** at Christmas

Volunteering

14,500
hours **volunteered**

19%
of volunteering was **coronavirus related**

10%
of volunteering was with charities **focusing on housing**

57%
of volunteering was with charities focusing on **social welfare & health**

SOCIAL PRIORITIES

Preventing people from losing their home | Helping people into a home | Supporting people to thrive within their home environment

Our Community Grants programme

Back in 2017, we launched our Community Grants programme, committing £22 million in grant funding for housing-related charities and organisations over five years across the UK.

This has enabled local organisations with great housing solutions to apply for grants of between £10,000 and £50,000. Applications are shortlisted and then our unique regional Community Boards, made up of our members and colleagues, come together to award the grants.

This year, 11 Community Boards **awarded £4 million to support 99 charitable housing projects** across the UK. These ranged from Bristol Refugee Rights and Aspire Oxfordshire Community Enterprise to Start-up Stirling. A full list of the projects supported can be found in appendix one.

So far, 350 charitable housing projects have received a total of **£13.7 million** in grants, benefiting **24,400** people

Our response to coronavirus

We were one of the first grant giving organisations to unrestrict grants – any organisation that received a Community Grant from us between April 2018 to March 2020, some £10 million, could use any money left to respond to the pandemic. This came as a huge relief to many charities.

62 projects (38%) used funds differently as a result, mainly for:

- Mobilising emergency response teams to support people in immediate danger or risk
- Covering additional salaries and operational running costs
- Buying IT equipment for staff and service users so they can connect from home
- Helping people pay their rent and buy food.

Impact of our Community Grants

Number of projects by strategic outcome

Beneficiary type

A snapshot of the impact

Small project. Big impact

The Mull & Iona Community Trust received a grant of £30,000 back in November 2019. It used the money to improve local housing by building four new affordable units for residents in housing need at Ulva Ferry on the Isle of Mull.

William, Nationwide Branch Manager in Oban, told us:

"I think it's so important we fund projects in remote areas as well as cities. Although this may be a small project, the impact on our community is massive. Ten out of thirteen children at Ulva Primary School will live in houses supported by Nationwide."

Since the funding, our local branch teams have continued to work in partnership with the charity, attending community outreach and engagement events with other local businesses on the island.

Food heroes

Derby City Missions received a £50,000 Community Grant from us in 2020 to employ a Debt & Benefit Manager to help prevent people from losing their homes. A team of around 24 branch colleagues from the Derby area have continued to support the charity and over the last few months have helped deliver food to families in need.

Kelly from our Derby Albion branch:

"The charity has seen a 50% increase in the use of its services since the pandemic hit us. Without our support, many families would've gone hungry. I feel proud to work for a Society that gives us the opportunity to do this. It really makes me feel part of the community."

A snapshot of the impact

Membership matters

It's important that our members get a say in our Community Grants programme as it was our members who voted back in 2007 to donate at least 1% of our pre-tax profits to local communities. This year, 246 members and colleagues sat on 11 regional Community Boards; here's what two of them have to say about the experience:

Judex, member of our Scottish Community Board and Nationwide member:

"I've got a real sense of achievement from being involved with the Community Grants programme. I'm proud to support Nationwide tackle the housing crisis and believe this will be a lifeline for many during the pandemic."

Jodie, member of our North West & North Midlands Community Board and Nationwide colleague:

"The people on the Board were amazing – both colleagues and members alike. Everyone was so willing to listen and learn from each other, which allowed us all to have a say in making the best decision possible when awarding the grants. The day was over before I knew it, and I walked away feeling the biggest and must humbling sense of achievement, knowing I'd played a big part in changing so many lives."

What's next?

In 2021-22 we'll be awarding a further £4 million to housing charities across the UK. Applications opened on 17 May and closed on 21 June. Eleven regional Community Boards will award the grants in Autumn 2021.

Building society through Colleague Grants

Not only do local charities have the chance to apply for grants, our colleagues do as well.

An incredible 182 individual colleagues and teams made applications to this year's Colleague Grants pot in the hope of securing grants of between £2,000 - £10,000 for charities that support their local communities and loved ones. In March 2021, our Colleague Grants Board (known as our twelfth Community Board), made up of 14 Social Investment Ambassadors and Champions from across Nationwide, met to decide which charities would receive a grant from a shortlist of applications.

The chosen charities were assessed based on a number of factors, including how they approached improving issues around housing, their contributions to building communities, the innovation and sustainability built into their work, and finally, the impact coronavirus is having on them.

As a result, **almost £205,000 was shared across 24 charities**, ranging from supporting families fleeing domestic abuse, funding for a new cancer support centre in Morecombe, to upgrading washing facilities for a night shelter. See appendix two for a full list of the benefiting charities.

The impact of our Colleague Grants

In 2019/20, we awarded £218,000 to 28 charities. This is the impact so far:

6,590 people have benefited from the funding

79% of the grants awarded relate to at least one of our three social priorities

43% of the grants were health related

32% of the grants supported the homeless

Helen, Branch Manager at Garstang, received a Colleague Grant in 2020 for £7,700 for CancerCare:
"It was a huge boost for the charity and for the families that use this service. When diagnosed with cancer, there's not much support for loved ones who often see the person diagnosed going through treatment. The grant meant the charity could offer support sessions to these people."

Responding to the pandemic

In response to coronavirus, we unrestricted the grants awarded in 2019-20 so the charities could redirect the funding to where it was needed most. Nine of the charities spent the funds differently, Reigate & Banstead Women's Aid (RBWA) was one of these:

Tasha from our Epsom branch was awarded a Colleague Grant of £10,000 for RBWA back in 2020. The grant was redirected from the original project to turn a derelict building they were given into a temporary refuge for women fleeing domestic violence. So far, it's supported eight women and 12 children.

What's next?

We'll be opening the next round of applications in January 2022, with a much larger pot of £500,000.

Oakfield – building a new community

Nationwide may not be the first name that comes to mind when thinking about creating a new housing community.

But bringing people together to build better quality homes was the starting point of the Society. And making sure everyone has a place fit to call home is still our mission today. That's why we're sponsoring a housing project to test how quality, sustainable, community focussed homes can be built without taking a profit. And, to encourage other responsible businesses to get involved in tackling the UK's housing crisis, we're sharing everything we learn.

Oakfield at a glance

Location: East Swindon (former site of a school, designated as brownfield land for development)

Homes: 239 homes made up of one-bedroom apartments, two, three and four-bedroom houses

Affordability: 30% will be Affordable homes available as Affordable Rent and shared ownership through GreenSquareAccord

Sustainability: Oakfield is an off-gas development of EPC A rated homes

Developer Manager: Igloo Regeneration (a B Corporation)

Construction partner: Mi-space (part of the Midas Group)

Availability: From Autumn 2021 for residents to move in early 2022

Awards:

- Joint winner, Best Public Engagement and Participation, Brownfield Awards 2020
- Future of Place category at the Pineapple Awards 2019, run by The Developer in partnership with the Design Council (shortlisted)
- Housing Design Awards 2021 (shortlisted, winner to be announced in July 2021)

Oakfield – building a new community

Creating homes people will want and the planet needs

Creating sustainable homes and neighbourhood at Oakfield is important to Nationwide. Over the last year, we've made a number of green enhancements to the development to future proof it and made key changes to provide energy efficient homes. These include:

- The site will be completely off-gas – all Oakfield homes will have photovoltaic solar panels and air source heat pumps, instead of a traditional gas boiler, minimising CO2 emissions whilst generating clean energy onsite
- Providing electric charging points for car and e-bikes
- All homes will be EPC-A rated regardless of tenure or house type.

Sara Bennison, Chief Product & Marketing Officer at Nationwide, Oakfield's project sponsor, shared:

> *"Only 6% of new homes in the UK are built to an EPC-A rated standard. Creating homes today which aren't fit for the future and will need to be retrofitted in a matter of years is simply not right."*

What's next?

In the last year, construction started on the first sections of the development, including the community space and parkland. The first homes will be ready for new residents to move into in early 2022. Our focus is now turning to how we can support those moving into Oakfield to support each other, become part of the existing communities and to live more sustainably.

We'll also continue to share our learnings at each stage of the project with policy makers, local authorities and other responsible businesses. Our first chapter on community engagement was published last year 'A thoughtful approach to community engagement'.

Oakfield – keeping it local

Oakfield isn't just about building homes, we also want to support the local community.

Our construction partner **Mi-space** has actively been working with the local community to:

- Sub-contract work to local businesses. Eight local businesses are involved, including groundworks, tarmacking of the roads and tree works
- Train new entrants to the industry and provide work experience and employment opportunities. To date, **five apprentices have worked on Oakfield**. These apprenticeships cover carpentry, quantity surveying, groundworks and site management
- Support employability and education sessions at a range of local schools and colleges.

63% of the workforce are locals, with 33% of them living within 20 miles of the site

Meet one of our apprentices

Brandon is a trainee site manager doing a higher apprenticeship which is funded through the Apprenticeship Levy. He lives within 40 miles of the site.

"Being an apprentice is fun. We have a close-knit team on site – even with the social distancing! There doesn't feel like a hierarchy as everyone is so approachable and we can ask as many questions as we need to. I'm a visual learner so find it's much easier to see the work being done in front of me. We learn as we go but also have a laugh along the way."

Keeping in touch

Being part of, involving and supporting the local community has been a guiding principle of this project from the very start. With less in-person opportunities as a result of the pandemic, we focussed on how we could stay connected to and support the community, including:

- Keeping in close contact with the local community through our Community Organiser by phone, email and video calls
- Distributing a quarterly newsletter to 3,000 local addresses to promote and celebrate local causes and community groups
- Asking local people to suggest street names for the new roads, closes and walks
- Running a safety campaign for local children to learn more about the dangers of building sites.
- **Distributing around 100 bird feeders for local children to decorate...**

Oakfield Community Response Fund

In response to coronavirus, we set up an emergency fund for grants of up to £10,000 for local groups to apply with a focus on housing. The pot of £100,000 is administered by the Wiltshire Community Foundation.

The impact...

21 grants were awarded, totalling **£88,500**

6,250 people have **benefited from the fund** so far

74% of the money awarded will **help people thrive in their homes**

14% of the money awarded **will prevent people from losing their homes**

12% of the money awarded **will help people into homes**

A full list of beneficiaries of the fund can be found in appendix three.

Swindon Community Radio

This local radio station received a grant of £4,670 in December 2020. The money helped the station purchase new equipment so it could continue broadcasting to the local community throughout lock down. It also meant it was able to train a member of Swindon's BAME community in radio production and presenting.

Shirley Ludford, Station Manager and former BBC Wiltshire Sound Presenter, told us:

"The station is like the body of a spider, with legs reaching out into the community. Our oldest presenter is 80 and youngest are children who run their own weekly programme. Volunteers and trainees make contacts, develop friends and gain unique experiences. I believe learning is one part of the process, sharing that learning is another. We are totally inclusive and accessible".

STEP Swindon

Providing a safe and supportive environment for children and young people experiencing isolation and exclusion, STEP Swindon received a grant of £3,320 in July 2020. Its centre was forced to close in the wake of the pandemic, however funding enabled this Swindon group to purchase equipment and supplies, such as new desks and chairs and cleaning materials, to restart face-to-face sessions.

Being able to meet face-to-face with the 200 children and young people the charity works with every year was so important, as **Johanna Bryant, Project Director at STEP, commented:**

"Many children are experiencing difficult lockdowns at home. When the new school year started, a lot of young people were feeling increased anxiety over returning".

We were also able to help the charity find furniture for some vulnerable teenagers who had been placed in social housing. With the support of our Facilities team, we invited them to join us at one of our offices and pick out furniture, which we gifted to them and delivered to their new home.

Working in partnership with Shelter

As the UK's largest building society and the UK's leading housing charity, we're both ideally placed to tackle the housing crisis.

And by working together, we're giving vital support to those being denied the right to a safe, secure and affordable home in communities up and down the country. This shared ambition is why our partnership has worked so well since we first teamed up in 2001.

Highlights this year

Nationwide members and colleagues raised **£124,000** for Shelter*

Our funding of its Helpline** enabled Shelter to answer **15,500** calls from people in urgent housing need and prevented almost **2,000** people from losing their homes

For the third year, we sponsored Shelter's Christmas carol service, matching donations on the night up to **£43,000**

We've funded a **Policy Officer** at Shelter for the last five years, making it possible for us to work together on policy and campaigns that make a difference to people in housing need. e.g. we jointly publish research on 'Making renting fairer for private renters', sharing our long-term vision for an improved private rented sector.

*5% of this was donated to Shelter Cymru and 5% was donated to Housing Rights in Northern Ireland.

Stepping up our support

Shelter hasn't escaped the impact of coronavirus and saw an increase in calls to its emergency helpline. **Through additional funding from another part of the business and from our Chairman and non-executive directors donating 20% of their fees, we were able to further help Shelter at a time of crisis to:

- Fund six more Helpline Advisers enabling the charity to answer thousands of more calls
- Fund an innovative new Community Engagement service to reduce the number of people who reach crisis point. Based in Aberdeen, Dorset and Sheffield, Community Engagement Workers are working with hard-to-reach communities and providing preventative support to organisations and individuals.

At the start of the pandemic, Nationwide donated TV advertising space to help Shelter's emergency appeal. The ad directly raised £175,000 for Shelter and contributed to an estimated lifetime value of £1.6 million through conversion to regular giving.

A very special anniversary

From April 2021, the partnership will be marking its twentieth anniversary. So, to mark this very special anniversary, we're embarking on a year of fundraising and volunteering, celebration and education.

SHELTER Nationwide Building Society

20 years tackling homelessness together

If you'd like to support Shelter, visit **shelter.org.uk/nationwide**

Working in partnership with St Mungo's

Over the last three years, we've developed a partnership with leading homelessness charity St Mungo's to provide a consistent and compassionate response to people sleeping rough on our high streets.

We've worked with the charity to give our colleagues the information and support so they know what to do if they come across a person sleeping rough, particularly outside one of our branches. This means we can give these people the best and most appropriate help. We've done this by:

St Mungo's
Ending homelessness
Rebuilding lives

Supporting HomelessWise

Since 2018, we've funded HomelessWise, an online portal and training programme that provides colleagues with guidance in how to practically help people sleeping on the streets. Not only were we the first on the high street to support HomelessWise, but we were also the first financial organisation.

In the last year, there were **439** Nationwide users of HomelessWise to support rough sleepers.

Take the Lead

In August 2020, colleagues from across Nationwide took part in St Mungo's inaugural dog walking challenge. Collectively they walked more than 5,000 miles and raised almost **£2,400** for the charity.

Providing training for our branches

Alongside HomelessWise, we've also developed an e-learning module so our colleagues know what to do if they find a person sleeping rough outside one of our branches or in their local area.

In the last year, **434** colleagues (154 branches) completed the e-learning, bringing the total number of people to have done the e-learning to **1,165**.

St Mungo's also ran six virtual workshops for **85** colleagues on supporting rough sleepers.

Zoe, who works in one of our branches, took the e-learning:

"I found the advice powerful in changing our mindsets about the homeless. On a particular wintery day, I saw someone in a doorway opposite the branch and I decided to take over a cup of tea and introduce myself. I found out he was called Craig and is being helped by a local homeless charity called Harbour Place in Grimsby. During Christmas week, the branch gave him a Greggs' voucher to get something hot each day whilst waiting to go back to Harbour Place. We wouldn't have done this if it wasn't for the e-learning.

"This has also gone through to my personal life; on Christmas Eve my husband and I helped our local church distribute food parcels to our local community, this is something I would never have done before."

Working in partnership with the Woodland Trust

Back in 2016, we partnered with the Woodland Trust with the ambition to plant 60,000 trees over five years.

These trees were to be spread across existing Woodland Trust sites and brand new woodlands throughout the UK, providing homes for wildlife and places for people to explore and enjoy. We're pleased to say that we've achieved our ambition. Here's what we've done:

Location	Number of trees
Odhran's Wood, Faughan Valley, Northern Ireland	4,000
Tring Park, Hertfordshire	2,000
Hedley Hall, Newcastle Upon Tyne	8,000
Kinclavan, Perth, Scotland	9,100
Young People's Forest at Mead, Derbyshire	8,775
Brynau Farm, South Wales	8,000
Hucking, Kent	3,300
Manners Wood, Pack Hill, Swindon, Wiltshire	5,000
Avoncliff Wood, Bath	5,000
Blaydon Bypass Local Authority planting scheme, Durham	2,000
Smithills Estate, Bolton	5,000
Glasswater Wood, Belfast, Northern Ireland	1,000
Total number of trees	**61,175**

Many of the trees were planted by Nationwide colleagues and their families, as well as members.

WOODLAND TRUST

Avoncliff Wood

Through the partnership, the Woodland Trust acquired a new woodland site near Bath in the South West of England. Supported by 45 Nationwide volunteers, 2,000 trees were planted across a couple of days to help buffer existing ancient woodland to enhance the local scenery and wildlife.

Community woodlands

Nationwide and the Woodland Trust also joined forces to create a community woodland network, providing local communities with the support needed to take over or create their own wood. A pilot project in northern England saw Nationwide provide funding to help 30 community wood groups become established and undertake improvement work on their sites. It was so successful, Nationwide supported the national rollout of this initiative to enable more UK community groups to benefit.

All good things come to an end

Sadly, our five-year partnership with the Woodland Trust has come to an end. However, the trees we've planted will continue giving joy to future generations and provide homes for wildlife for many years to come.

For more information on the Woodland Trust, visit: **woodlandtrust.org.uk**

Inspiring our people – fundraising

We want to make a big difference to communities, not just through our key programmes but also by unlocking the fundraising potential of our colleagues across the UK.

Coronavirus has had a damaging impact on charities, with many fundraising activities and large events cancelled. Despite this, our members and colleagues still made a significant contribution to a wide range of charities, **raising more than £730,000**. Here's some of our highlights:

Every Penny Helps

Enabling colleagues to donate the last few pence of their monthly pay to one of the charities close to our hearts each month – almost **£39,000** went to Shelter, St Mungo's, Macmillan Cancer Support and Alzheimer's Society.

Give4Good

In June, colleagues donated **£11,000** straight from their salaries to four charities working in response to the pandemic – Shelter, St. Mungo's, National Emergencies Trust and NHS Charities Together.

Macmillan's World's Biggest Coffee Morning

Although we weren't able to hold coffee mornings in person, we raised almost **£67,000** for Macmillan Cancer Support to help people with a cancer diagnosis stay in their homes.

Match funding

We match fund any fundraising activity for UK registered charities up to £100 per colleague. This year we match funded almost **£44,000**.

Christmas

£11,000 in gift vouchers were donated to Shelter on behalf of families in housing need so they had presents to open on Christmas Day.

Payroll giving

Colleagues gave **£144,000** to charities straight from their monthly salaries.

Inspiring our people – volunteering

We give all colleagues up to 14 hours paid volunteering leave every calendar year (pro rata for part time employees).

This means they can volunteer in their local communities during working hours. In response to coronavirus, we extended this to five days for those colleagues wishing to help, such as volunteering to support with mass testing in schools and the vaccination roll out.

As group volunteering was suspended for most of the year and coronavirus restricted many volunteering opportunities, the time our colleagues spent volunteering this year was much lower than usual. Despite this, colleagues still clocked up thousands of hours volunteering inside and outside of work to help build society:

14,500 hours* were volunteered (22% during working hours)

57% of volunteering was with charities focusing on social welfare & health

19% of volunteering was coronavirus related

10% of volunteering was with charities focusing on housing

*These figures are based on inside working hours and outside of working hours.

Donor care calls

For many years, we've been helping Macmillan Cancer Support by calling supporters ahead of its World's Biggest Coffee Morning to make sure they have everything they need for the event. Nine Nationwide volunteers called **329 branches** to make sure they were aware of how they could support virtually and help members to donate. This saved Macmillan almost **£2,000**.

Spread the Happiness!

As we went into lockdown, Sammi in our Data & Analytics team wanted to do something that would help reduce the isolation and bring joy to people's lives. For the older generation, nothing raises spirits like receiving a letter or picture in the post, so Sammi founded 'Spread the Happiness', where colleagues across Nationwide used their volunteering time to write letters to those in care homes.

Sammi comments:

"For the 100 colleagues writing the cards, it has given them a sense of purpose and meaning in what has been a tough year for all. Our network has also touched the lives of 3,000 people. Care home managers have said how it lifted people's spirits and put a smile back on their residents' faces."

Jabs Army

A group of branch colleagues in the Derby area used their additional volunteering days to help out at their local vaccination centre.

Eighteen colleagues volunteered **25 days** of their time collectively to help with the rollout of the coronavirus vaccine.

Proudly supporting the Nationwide Foundation

The Nationwide Foundation is committed to increasing the availability of decent, affordable homes for people in housing need.

Every year, Nationwide Building Society gives at least 0.25% of its pre-tax profits to the Nationwide Foundation, as part of the 1% of pre-tax profits that Nationwide gives to good causes. The Nationwide Foundation's vision is for everyone in the UK to have access to a decent home that they can afford. It has three programmes, each leading towards change in the UK's housing system.

1 Backing community-led housing – supporting local people to take control of their housing

Community-led housing empowers people to solve their local housing problems, creating homes where they're needed, at prices people can truly afford. The Nationwide Foundation's support allows the community-led housing sector to grow, so that communities across the UK can feel the benefit of affordable new homes. In 2020/21, the Nationwide Foundation urged for the renewal of the Government's Community Housing Fund, which was then announced in early 2021.

2 Nurturing ideas to change the housing system – supporting new and emerging solutions to help tackle the affordability crisis

During 2020/21, the Nationwide Foundation engaged with the Government's proposals to reform the planning system, to make sure that they would help deliver better quality, more affordable homes. Specifically, the Nationwide Foundation supported the Town and Country Planning Association's Healthy Homes Act; this is draft legislation that would make sure new homes are high quality and support the good health of the people living in them.

3 Transforming the private rented sector – ensuring that private renters have decent homes that they can afford

The Nationwide Foundation believes that renters should have access to safe, affordable homes, that are available for as long as they want or need them. In 2020/21, the Nationwide Foundation funded the Renters' Reform Coalition; a group of 20 organisations that support or represent private renters. The coalition seeks to amplify renters' voices and make sure that their needs are central to the Government's proposals to change the legislation on private renting.

Responding to coronavirus

The response of the Nationwide Foundation to the pandemic took a number of forms:

- Reassurance to existing grant-holders that their funding was secure
- Flexibility with funding, so that grant-holders could respond to the pandemic properly
- Wellbeing support funding, so that the leaders of projects could focus on their own resilience and health.

The Nationwide Foundation's projects

The Nationwide Foundation funds work across all four nations of the UK. For further information, please visit nationwidefoundation.org.uk

We Can Make – an innovative way to provide new homes on older housing estates

The first half of the 20th century saw large council estates built across the UK, typically semi-detached homes with large gardens. While they met the needs of the time, our ways of living have changed.

We Can Make looked at this and, working with the local community, came up with an exciting idea. What if you could provide smaller homes, better suited to modern living, in the gardens and spare pieces of land left unused on these estates?

We Can Make has worked with Bristol City Council to release underused pieces of land and taken them through the planning process. Work on the first new homes is due to start this year. These homes can help people who have struggled to find long-term accommodation, or whose families have outgrown their traditional three-bed semis.

For the Nationwide Foundation, this project is about more than simply building houses in Bristol. On similar estates across the country, this approach could be scaled up to provide flexible, modern homes.

The Affordable Housing Commission – an expert review of our housing system

Founded in 2018, the Affordable Housing Commission brought together 15 housing experts, whose landmark report, Making Housing Affordable Again, was published in 2020.

Over the last year, the Affordable Housing Commission has proposed ideas to:

- Boost the economic recovery after coronavirus by building new affordable housing
- Increase the number of social homes, by buying up ex-private rented sector properties
- Ensure the Government's planning reforms deliver more, not less, genuinely affordable housing.

More information about the Nationwide Foundation can be found on Twitter **@NationwideFdtn**. The Nationwide Foundation is a registered charity (no. 1065552).

Appendices

Appendix 1
Community Grant beneficiaries

Central
Action Homeless (Leicester)
Amicus Trust
Aspire Oxfordshire Community Enterprise
Azalea
First Days Children's Charity
Sanctuary Hosting
St Mungo's
The Noah Enterprise
Young People & Children First

London
All People All Places
Citizens Advice Hounslow
Refugee Action Kingston
Single Homeless Project
The Baytree Centre
The Nehemiah Project
Treasures Foundation

North West North Midlands
Age UK South Lakeland
Barnardos
Calderdale Smartmove
Derby City Mission
Firvale Community Hub
Fylde Coast YMCA
Manchester Action on Street Health
Walking with the Wounded
Workshop & Retford Housing Project

South West
Access Dorset
Age Concern Gloucestershire
Bath Ethnic Minority Senior Citizens Association
Bristol Refugee Rights
Kennet Furniture Refurbiz
No Limits South
People, Potential, Possibilities
St Mungo's
Trinity Winchester
Unseen UK

East
Cambridge Cyrenians
Colchester Korban Project
Emmaus Cambridge
Hope in Action
Leeway Domestic Violence & Abuse Services
Light Project Peterborough
Suffolk Law Centre
The Tom Bowdidge Youth Cancer Foundation
Watford New Hope Trust

North East
700 Club
Blyth Star Enterprises
Citizen's Advice Mid-North Yorkshire
My Sister's Place
Northumberland Community
Safe and Sound Homes - SASH
Single Homeless: Action Initiative in Durham
The Hinge Centre
YMCA Wearside

South East
4Sight Vision Support
Education Futures Trust
Elmbridge Rentstart (UK)
Emmaus Dover
Home-start East Sussex
Kenwood Trust
Medway District CAB
Raven Housing Trust
Your Sanctuary
YMCA Downslink Group

West
Brighter Futures Housing Association
Citizens Advice Coventry
Father Hudson's Society
Nishkam Civic Association
Old Hall People's Partnership
Staffordshire Women's Aid
Sutton Coldfield Young Men's Christian Association
Walk Ministries
West Mercia Women's Aid

Appendices

Appendix 1
Community Grant beneficiaries (continued)

Northern Ireland
Advice NI
Crossfire Trust
Fermanagh Women's Aid
Home-Start Newry & Mourne
Macmillan Cancer Support
Omagh Women's Aid
Simon Community
Street Soccer

Scotland
Aberdeen Cyrenians
Action for Children
Ayr Housing Aid Centre
Methihill Community Children's Initiative
Rowan Alba
Start-up Stirling
Street Connect
The Ridge SCIO
The Rock Trust

Wales
Cardiff Mind
Carmarthen Domestic Abuse Services
Domestic Abuse Safety Unit North Wales Denbighshire
Platform For Change
The Centre for African Entrepreneurship
The Hill Church Swansea
The VC Gallery
Welsh Housing Aid
West Wales Domestic Abuse Service
Young Men's Christian Association, Port Talbot branch

Appendix 2
Colleague Grant beneficiaries

Alzheimer Scotland
Berkshire Lowland Search & Rescue
Bethany Christian Trust
Blackpool Foodbank
CancerCare
Caring in Bristol
Cerebra
CoLab Exeter
Dart – Safer Merthyr Tydfil
DePaul UK
Dove House Hospice
Emmaus Bristol
Fresh Start
Friends of Crowdys Hill School
Inner Flame
Motor Neurone Disease Association (MNDA)
NARA the breathing charity
North East Lincolnshire Women's Aid
Reigate & Banstead Women's Aid
Swindon Night Shelter
The Aldingbourne Trust
The Daisy Garland
Wiltshire Treehouse
Youth Adventure Trust

Appendix 3
Oakfield fund beneficiaries

Al Habib Islamic Educational and Cultural Centre
Chronic Pain Awareness Group
Community Radio Swindon
DASH
First Choice Housing
IPSUM
The Mechanics' Institution Trust (2)
MHA Live at Home Swindon
Open Door Centre
Park South and Walcot Community Centre
SMASH
STEP - Swindon 10-18 Project
Swindon and District Samaritans
Swindon Women's Aid (2)
Tadpole Garden Village in Bloom
Tamil Association
The Harbour Project
The Nelson Trust
The Recovery Tree Charity

For further information
visit **nationwide.co.uk** or contact
social.investment@nationwide.co.uk

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