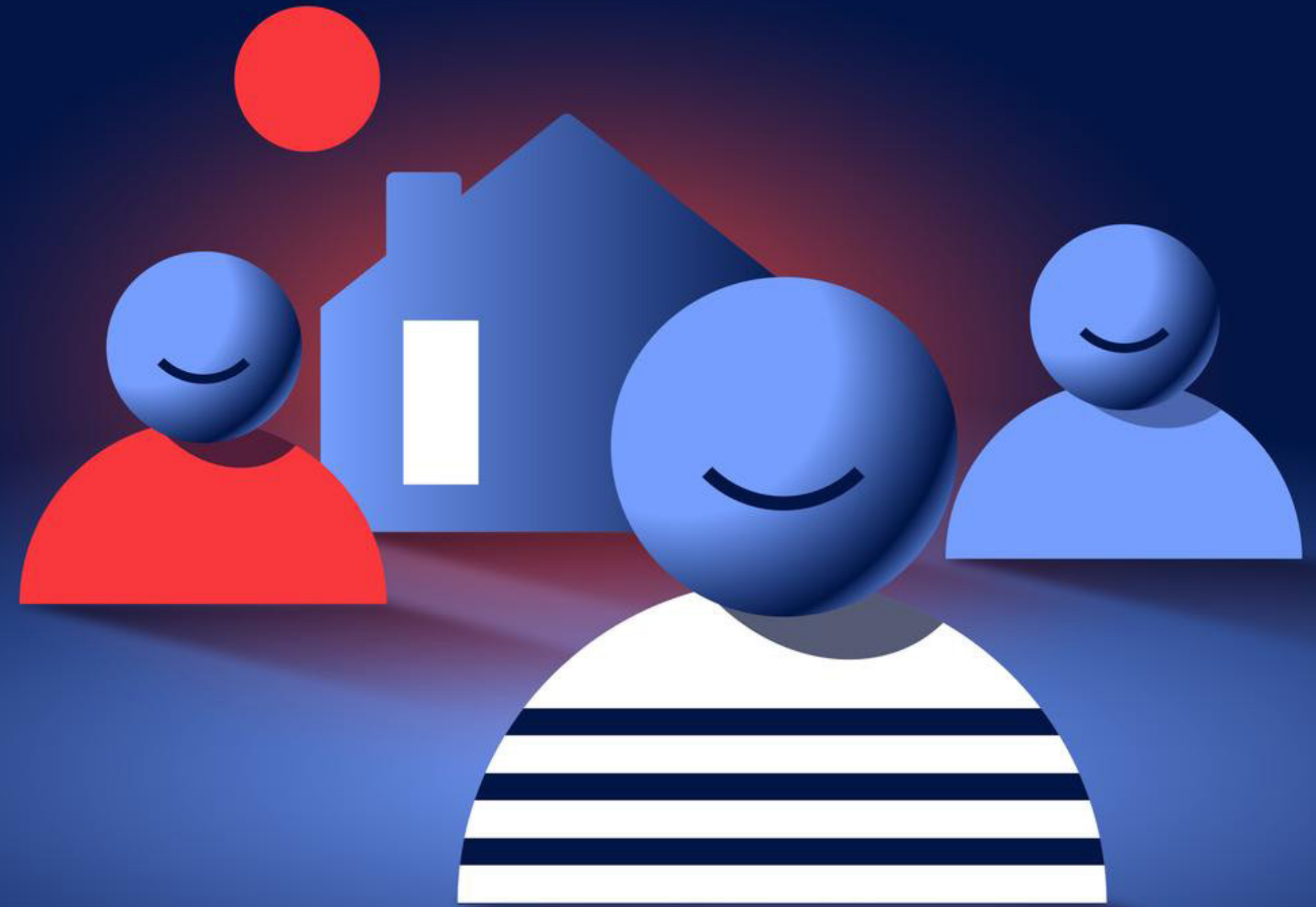




Social Investment Impact Report

April 2022 – March 2023



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Appendices

Welcome to our Social Impact report for 2022-23, a summary of how our grants, colleague involvement and charity donations have helped local communities across the UK.

Doing what is right by our customers and their communities goes to the heart of what it means to be a building society. Nationwide Building Society was originally set up to help people to save and borrow money for land and materials to build their own homes. 139 years later, we're still helping people into homes of their own, and improving our local communities through **building a better society**.

While home should be a happy place for all, unfortunately this isn't always true for everyone. The cost of living in the UK continues to rise, affecting us all. Living with less money or staying on top of everything can be a struggle. We see increasing numbers of people who are at risk of losing their homes, struggling to find a home of their own, or unable to thrive in their home environment because they feel so stretched. The cost of living crisis has highlighted the inequality in housing and the need for a fairer housing system. Millions of people live in unsuitable housing. More than one million people are on a waiting list for social housing across the UK.



Our vision for everyone to have a place fit to call home has never felt so relevant, and over the last year we've continued to focus on delivering several programmes to support those in greatest housing need.

Banking, but fairer, more rewarding, and for the good of society

As a beacon for mutual good, we will continue to **invest at least 1% of our pre-tax profits** to support good causes through our grant programmes and charity partnerships.



Our key programmes

In 2007, our members voted to donate at least 1% of our annual pre-tax profits to good causes. And with a social investment strategy firmly rooted in our founding purpose, our focus would naturally be on housing.

The 1% is split between our social investment programmes, including funding our long-term partnership with Shelter. A quarter goes to the Nationwide Foundation, a charity focused on making systemic changes to support those affected by the housing crisis. In 2022/23, this 1% of funding amounted to £9.6 million (2021/22: £7.1 million).

In response to the cost of living crisis, we made a donation of £1 million to our debt partners and charities during the year. A full list of the projects supported can be found in [Appendix 1](#).

The following pages take you through the work we've done over the last 12 months (April 2022 – March 2023), detailing how we've been able to make a meaningful impact across the UK.

“ Nationwide has a huge positive impact on communities and lives across the UK. We use 1% of pre-tax profits to do good for society and this report summarises the difference we make to the lives of our customers and communities. ”

Debbie Crosbie, CEO

Our social priorities

Our social priorities are achieved through our key programmes and the funding we award to our communities.



Our activities are supported by our wonderful Social Investment Ambassadors and Champions. From fundraising and volunteering and being advocates for our Social Investment approach – **we couldn't do it without them.**



We take positive action against homelessness.



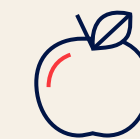
We're working to reduce economic inequality, and we seek to ensure everyone has access to good and secure housing, finances, and work opportunities.



Our social investment programme enables us to give back to our communities. Our four cross-industry action groups are working on solutions that help to address broader UK housing challenges related to affordability, accessibility and sustainability. We're creating a blueprint to support other responsible organisations in creating sustainable housing alongside local communities, with our Oakfield development.

Long term impact

Through our social priorities we aspire to generate long-term impact and benefit:



Improved health and well-being



Access to education



Housing security



Improved access to basic services (e.g. health care)



Ability to participate in society

Our year in numbers

Grant Giving

£4.3 million

in **Community Grants** to 96 UK housing projects

£580,000

in **Colleague Grants** to 71 UK projects

Oakfield

£50,000

donated to kick-start the Poverty Hurts appeal, launched by Wiltshire Community Foundation, to help people in Swindon facing challenges with the rising cost of living

Charity Support

£50,000

donated to St Mungo's to support their **Digital Recovery College**

£865,000

raised for the **Ukraine, Pakistan and Turkey & Syria British Red Cross Appeals**

£100,000

raised for **Macmillan Cancer Support**

£1.2 million

donated to **Shelter**, made up of corporate donations and colleague and customer fundraising, which has helped **31,000 people with housing advice and support**

Fundraising

£1.6 million

fundraised by customers and colleagues, including:

£145,000

donated by **colleagues** straight from their salaries

£200,000

raised for **Shelter** by customers opening **FlexStudent** accounts

£1 million

donated to **7 charities and debt partners** supporting the cost of living crisis

Volunteering

13,500

hours volunteered by colleagues

2,500

different **volunteering activities** done

18%

of volunteering was **focussed on health** – the charity type our colleagues supported most

£160,000

is the equivalent amount of money the hours taken during work-time are worth

SOCIAL PRIORITIES

Preventing people from losing their home

Helping people into a home

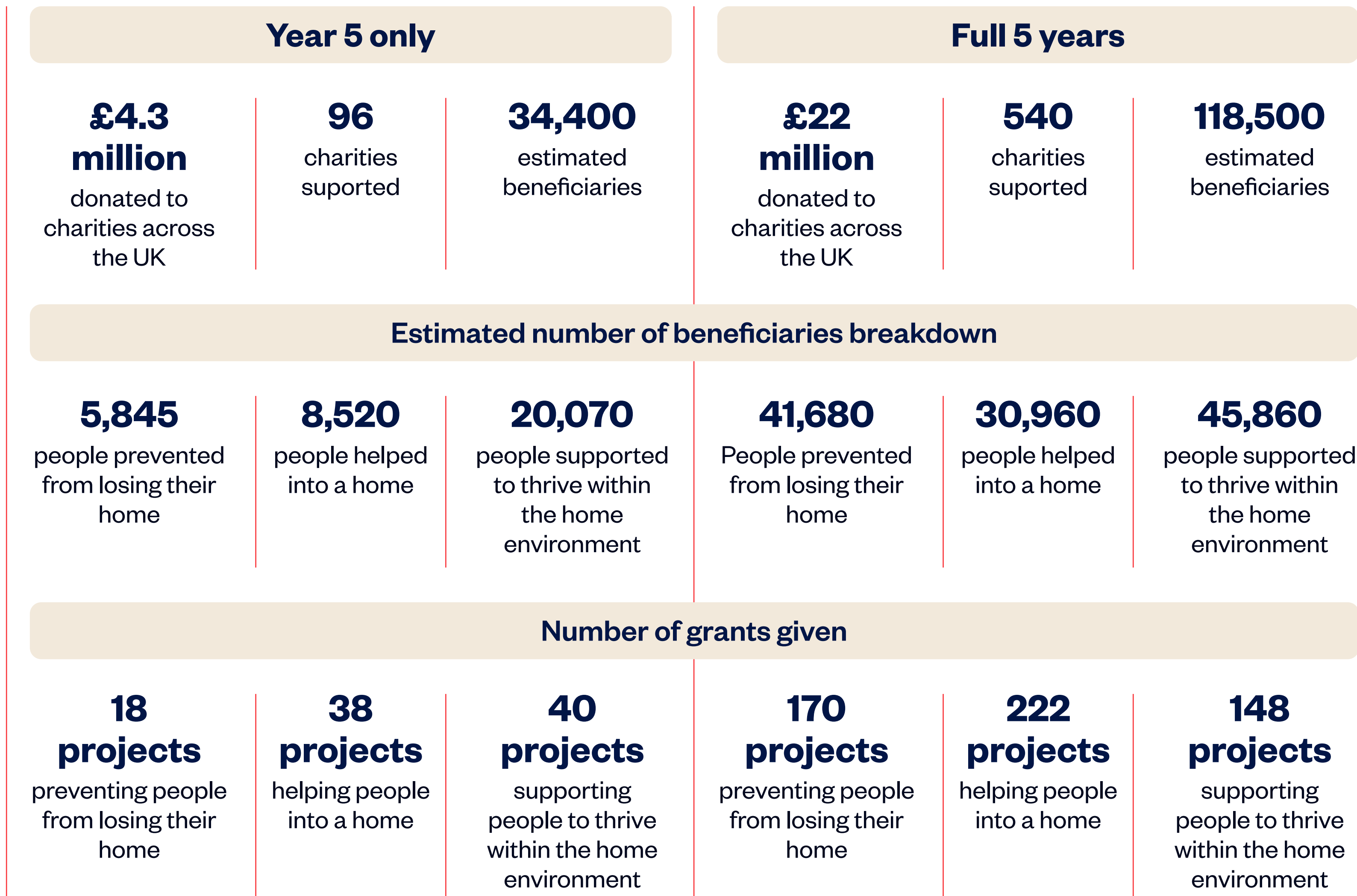
Supporting people to thrive within their home environment

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.

It has meant local organisations with great housing solutions could apply for grants of between £10,000 and £50,000. Applications are shortlisted, and then our regional Community Boards, made up of our members and colleagues, come together to volunteer their time to award grants. We reached the five-year target this year, which has resulted in 540 charitable housing projects receiving a total of £22 million in grants, helping an estimated 118,500 people improve their housing situation.

In this final year, the programme has awarded £4.3 million to support 96 charitable projects across the UK. This was made possible by our volunteers across 11 Community Boards. We've supported a wide range of charities, from those focussing on preventing homelessness (Street Connect in Glasgow), to those helping people into a home (Brighton Women's Centre), to those supporting people in their home environment (Fermanagh Women's Aid in Enniskillen). A full list of the projects supported can be found in [Appendix 2](#).



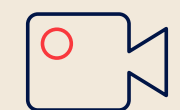
Community Grants – a snapshot of the impact

Street Soccer NI

In 2021-22, our Community Board members in Northern Ireland voted to award Street Soccer NI a grant of £50,000. They're using it to fund the salaries of three co-ordinator and support worker roles.

The roles are integral to their Homelessness Support and Prevention project. The project seeks to engage with 200 of the hardest-to-reach homeless people, including refugees and asylum seekers.

They reach out to these groups through football and social activities with an emphasis on one-to-one support and personalised plans focused on housing, employability, and mental health.



You can see more about this project in this video.

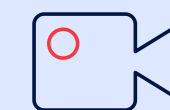
Yellow Brick Road Projects

In 2021-22, our South-West Community Board members voted to award Yellow Brick Road Projects in Andover £50,000.

They have a vision to end youth homelessness by engaging and educating young people to remove the barriers to secure housing.

The grant is being used to employ two 'Family Mentors' who will continue a weekly support group for young parents aged between 16–25.

The sessions are focused on the key aspects of family life, money, housing, relationships, health, and child development. And right now especially, the spiralling cost of living and how to manage this.



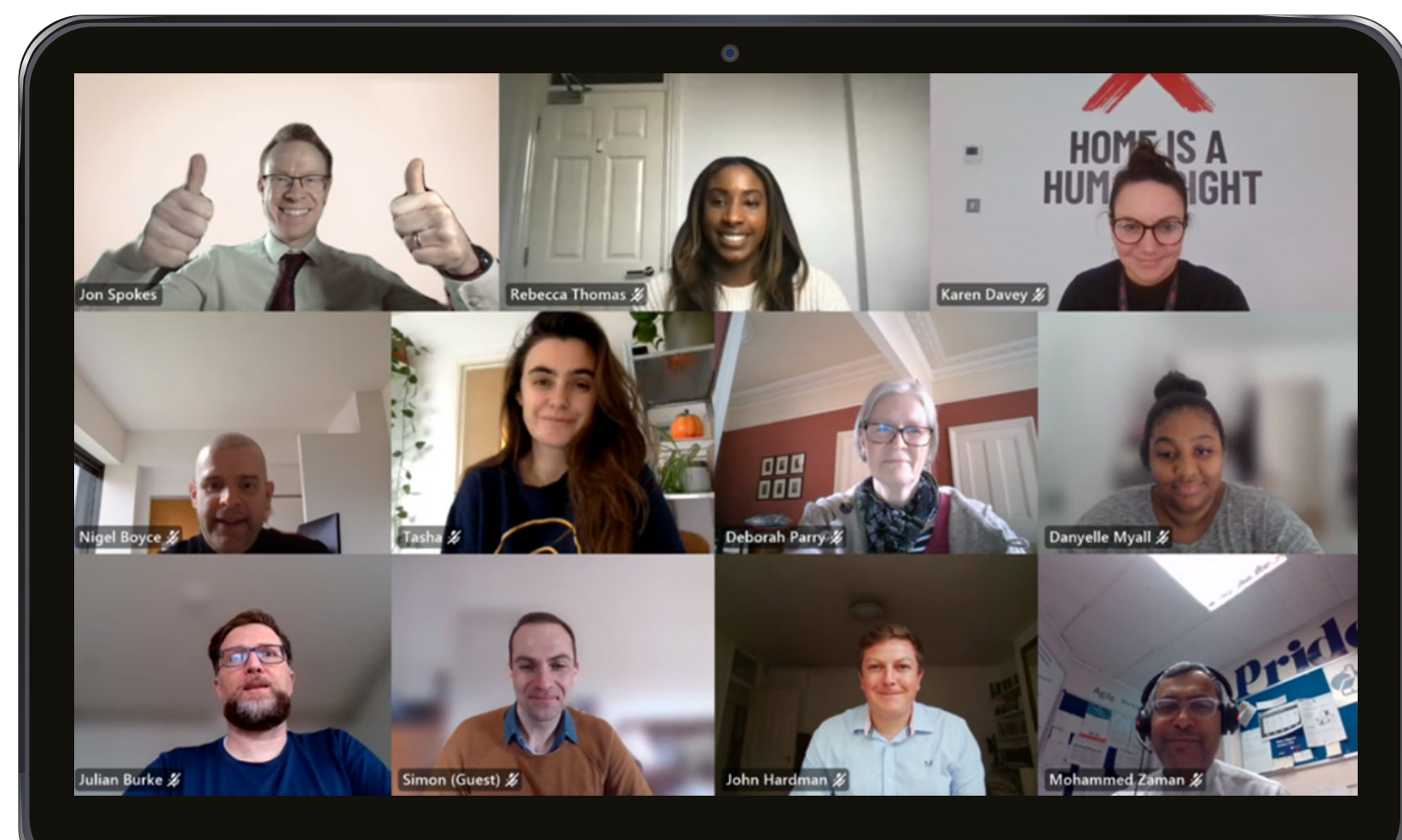
You can see more about this project in this video.

Our Community Grants programme (cont.)

Mutuality matters

Our members are central to our Community Grants programme, voting back in 2007 to donate at least 1% of our pre-tax profits to local communities.

They are key to deciding where the grants are awarded. This year 225 members and colleagues sat on 11 regional Community Boards. Here's what two of them have to say about the experience:



“I really enjoyed being involved again this year as a member of the Community Grants Board for the Central region – my third time in the role; one which I find both enjoyable and fulfilling – who wouldn't? – giving money away!”

“It was an absolute honour to be involved in the Scotland Community Board, working alongside colleagues and members to make a difference to communities all over the country.”



What's next?

In 2023-24 we'll be awarding a further £4 million to housing charities across the UK, to continue supporting charities and organisations making an impact in their local communities.

We recognise the impact the cost of living crisis is having on charities, and how this is putting pressure on some activities they can offer. So, this year we will be increasing the grant amount that charities can apply for to £60,000.

For more information on our Community Grants programme, visit: nationwidecommunitygrants.co.uk or contact: nationwidecommunitygrants@nationwide.co.uk

Our Colleague Grants programme

As part of our grant giving programme, our colleagues can apply for a grant on behalf of the charities closest to their hearts.

An amazing

110 colleagues and teams

applied to this year's Colleague Grants programme.

They hoped to secure grants of between

£2,000-£10,000

for charities that support their local communities and loved ones.

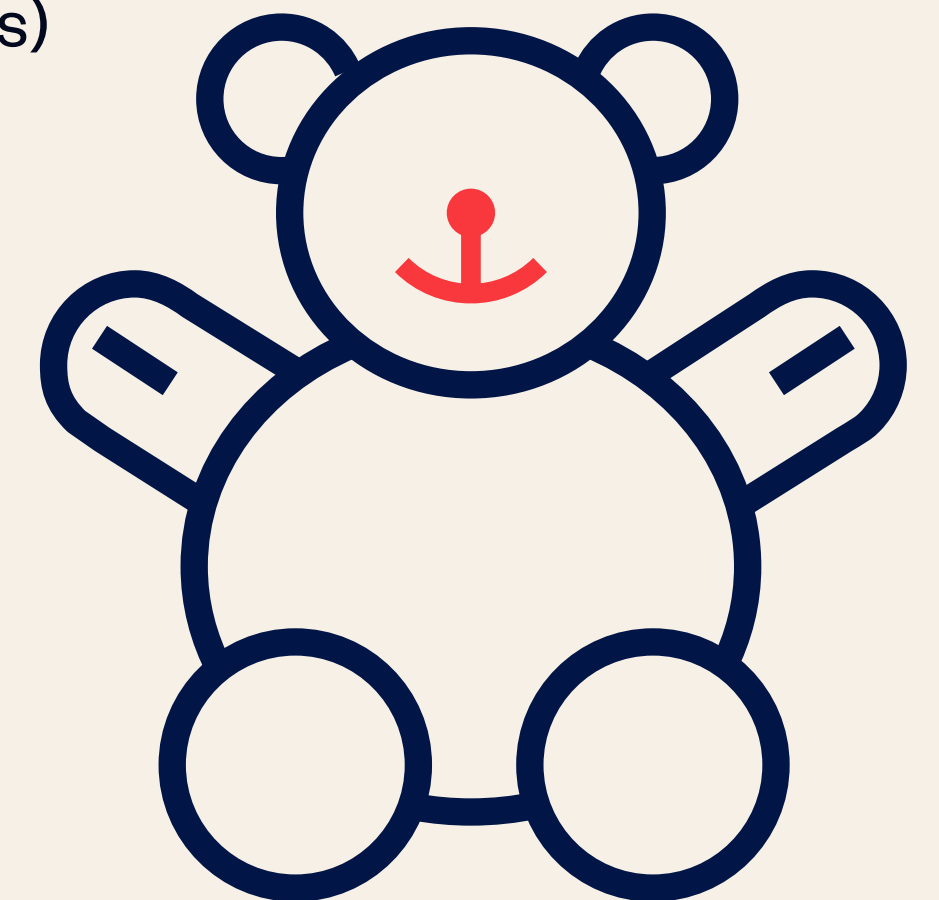
The charities were assessed based on a number of factors; how they approached improving issues around housing and housing needs, their contributions to building communities, the innovation and sustainability built into their work and the impact of the cost of living.

This year, more than **£580,000** was shared across **71 charities**, ranging from advice and support for people experiencing homelessness (Turning Tides in Worthing), to funding for a support service for heavy household tasks (Food Train in Dumfries and Galloway), to supporting people with dementia and their carers (Forget Me Not Dementia Day Clubs in Swansea). A full list of the projects supported can be found in **Appendix 3**.

Comfort U Bags (CUBs) provides a bag filled with comforting and essential items to children and teenagers who are being fostered and are on their journey to find their forever home. They were awarded a grant of £8,650 after Sian, Senior Manager Portfolio Management & Operations in the Chief Operating Office, applied for funding.

Sian comments "I was a foster carer for Bristol City Council. I believe that every young person deserves to feel a sense of dignity and that every child and teen going into care deserves to pack their belongings in a special bag that they can call their own. My vision back in 2017 was to provide a proper bag, filled with comfort and essential items.

I called this idea Comfort U Bags (CUBs) and with an awesome team we piloted the initiative with Swindon Borough Council. The initiative, which has extended to Wiltshire, is now a charity, and I am a trustee."



Our Colleague Grants programme (cont.)

The impact of our Colleague Grants

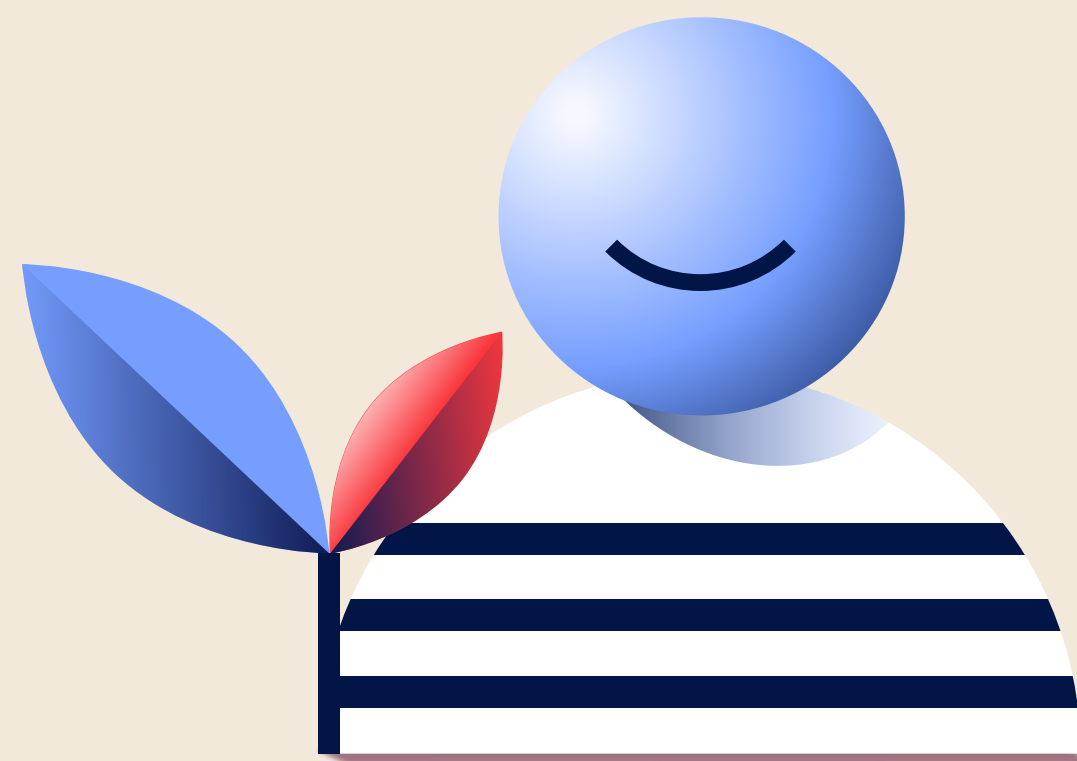
In 2021/22, we awarded £500,985 to 59 charities. A year later, we're able to see the effects so far:

14,930

people have benefited from the funding

59%

of the grants awarded relate to at least one of our three housing priorities



Sue-Anne, Compliance Advice Manager from our Compliance Oversight & Whistleblowing team, explains how the team have already seen the impact the Colleague Grant was making for Crisis, and how it felt to have been successful in their application:

“It was an amazing feeling in March this year to get that call from the Social Investment team saying that our team’s chosen charity had been successfully awarded £10,000 to help support a structured coaching project. For me personally, the privilege was making that call to Kayleigh, our contact at Crisis, and telling her about the grant that was being gifted by Nationwide on behalf of my team. And better still to have an update from her recently where she shared that the Colleague Grant has directly contributed to 137 previously homeless people being moved into secure and safe accommodation.”



What's next?

We have a further £500,000 to donate in 2023/24.

Working in partnership with Shelter

Shelter and Nationwide have been in partnership for 22 years, with a shared belief that everyone should have a place fit to call home. This enduring relationship has evolved over the decades to relentlessly enable vital change and support for those impacted by the housing emergency. Over the 22 years we have donated more than £8.4 million, supporting more than 143,000 people.



Highlights this year:

We gave
£1.2 million
through our donation agreement, the largest amount we've ever given in a year, helping more than
31,000 people

We ran our first cause marketing campaign, **donating £10** for every FlexStudent account opened in August and September 2022. Alongside this, we shared advice for students on their rental rights. The campaign raised **£200,000** and provided advice to **17,000 people**

Shelter Winter Appeal
through various activities run over the winter, colleagues, customers and brokers raised more than **£100,000.** For the fifth year, we sponsored Shelter's Christmas carol service, matching donations on the night of **£100,000**

Polly Neate, CEO of Shelter, talks about the impact the last year has had:

“The longstanding partnership between Shelter and Nationwide Building Society – and the extraordinary generosity of Nationwide over so many years – is truly unique in the world of charity partnerships. We're delighted that Nationwide has stood with us for another year in our shared belief that everyone should have a home.

The incredible funds this last year have continued to support our emergency helpline, fund some of our policy work and vital cost of living research as Shelter continues to campaign for systemic change.

Significantly, after a successful pilot, Nationwide funds have helped Shelter implement our Community Model across England and Scotland. This model focuses on empowering individuals with the knowledge to tackle the housing emergency and to reach others in their communities before they reach crisis point.

On behalf of everyone at Shelter – Thank you. ”

Working in partnership with Shelter (cont.)

By funding Shelter's Helpline we've supported Shelter to:

answer **6,418 calls** from people in urgent housing need. This alone prevented **1,088** people from losing their homes, helped **1,646** into a home, and supported **1,242** people to thrive within their home.

We've also funded a Policy Officer at Shelter for the last seven years, making it possible for us to work together on policy and campaigns that make a difference to people in housing need. This includes the Social Housing Regulation Bill, with Shelter ensuring the Bill is amended to secure key improvements for social tenants. They also coordinated supporter action for people to write to their MP asking them to demand the Government to take action to prevent homelessness in the cost of living crisis.

We continue to work with Shelter on rental reform which has helped to inform the Rental Reform Bill shared in Government in May 2023. This could make a significant improvement to the rental experiences of millions of people in the UK.

Community engagement work

In 2020 we supported a new community model that Shelter piloted and has since rolled out across the country. The approach responds to local needs and empowers communities to tackle the housing emergency. By proactively seeking individuals and groups, Shelter has been able to equip communities with the tools and knowledge they need to create widespread change, preventing people from losing their homes.

We continue to financially support this programme and in 22/23 Shelter was able to deliver hundreds of outreach and workshop sessions; whether that be at foodbanks, schools or community meetings.



What's next?

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

Working in partnership with St Mungo's

In our final year of a five-year partnership, we've worked with leading homelessness charity St Mungo's to provide shelter and care for people sleeping rough on our streets. We've run various campaigns to help raise both awareness and donations for St Mungo's and the work they do, with the main activity being:



St Mungo's
Ending homelessness
Rebuilding lives

I'm teaming up with my pup
and walking a marathon in
August to end
homelessness.

Take the Lead

St Mungo's is one of the only homelessness charities to accept dogs in their hostels.

We used Take the Lead as a great incentive to get people out of lockdown, spread awareness of St Mungo's, and help fundraise. In August, colleagues from across Nationwide took part in the second St Mungo's dog walking challenge, where they could team up with their dog and pledge to walk as far as possible over the whole month.

This year, our colleagues and their dogs raised more than £2,600.

Digital Recovery College

St Mungo's supports its clients to recover from homelessness by equipping them with the skills and knowledge necessary to live independent, fulfilling lives. We sponsored St Mungo's Digital Recovery College again with a £50,000 donation.

Literacy, numeracy, and digital skills are crucial to find work, pay bills and understand tenancy conditions. So, to meet this challenge St Mungo's delivers a Recovery College, which is accessible to all clients.

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. This provides them with the knowledge and skills to help, not only through Nationwide but in their local communities.



What's next?

Find out more about St Mungo's by visiting

www.mungos.org

Our collaboration with the British Red Cross

As a Society, our vision for everyone having a place fit to call home isn't limited to the UK. With so many international emergencies this year, from natural disasters to humanitarian crises, our colleagues and customers have wanted to support those in desperate need. We have a collaboration with the British Red Cross that allows us to donate money to its emergency appeals both in branch and online.



Ukraine

We're continuing to support the Ukraine crisis, which has included fundraising from both colleagues and customers, reaching **more than £1.2 million** since February 2022.

Teams from the British Red Cross are delivering humanitarian support in Ukraine, scaling up the support they're providing to those affected by this conflict. In neighbouring countries, local Red Cross teams are receiving families that are fleeing the conflict, and are distributing household items, hygiene supplies and food.

Our branches and contact centres have also been busy collecting donations such as clothes, toiletries, and bedding, as well as fundraising and letting customers know how they can support should they want to.

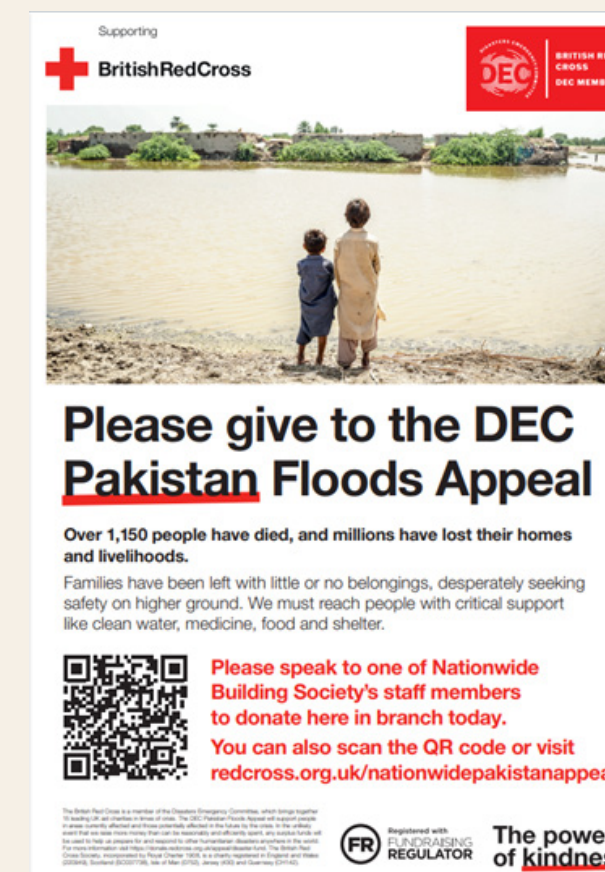


Pakistan

As part of the Disaster Emergencies Committee (DEC), the British Red Cross launched a Pakistan Floods Appeal in support of people affected by the devastating floods.

The British Red Cross has responded by supporting 2,600 households across 15 districts with financial assistance so families can buy essential items they need, such as food and clean water. They have also supplied emergency shelter, including tents to families whose homes have been destroyed, delivered first aid and health care through trained medical teams, and distributed mosquito nets to protect families from malaria and dengue fever.

Our partnership with The British Red Cross for this appeal makes it easy for both colleagues and customers to show their support for the people of Pakistan. So far, our customers and colleagues **raised more than £49,000** to tackle this crisis.



Turkey and Syria

The UK's Disasters Emergency Committee (DEC) launched an appeal to help those affected by the earthquakes. They brought together 15 aid charities, including the British Red Cross, to raise funds quickly in times of extreme crisis overseas. The funds raised by the British Red Cross will now be directed through DEC along with the money raised by the other charities to go towards medical aid, emergency shelter, food and clean water. The British Red Cross has provided 1.5 million meals to those in need.

We're showing support for this appeal by enabling colleagues to donate through an easy-to-use link and customers to donate in all our branches.

So far, our customers and colleagues have **raised more than £345,000** to tackle this crisis. These generous donations have enabled the Red Cross to provide immediate aid.



Involvement – fundraising

It's not just our key programmes that make a difference to our communities. Our colleagues across the UK also take part in fundraising and volunteering activities to support causes close to their hearts. Colleagues can fundraise for charities they care for through our matched funding programme. They can donate directly from their salaries through our Payroll Giving and Every Penny Helps schemes. And they're entitled to 14 hours (two days) paid volunteering leave every year (pro rata for part time employees) to take during work hours.

The cost of living crisis has had a massive impact on charities. The rising costs of everything from running events to keeping the lights on is having a negative effect on charities' fundraising abilities. In response to this, our customers and colleagues still made a significant contribution to a wide range of charities, from national campaigns to local charities.

Our colleagues have come up with a wide range of fundraising efforts throughout the year, ranging from bake sales to raffles, Movember to marathons, and even a Tour de Cotswolds. Together with our customers, we've raised more than £1.6 million this year.

Here are some of our highlights:

Payroll Giving:



Colleagues can choose to donate any amount from their monthly pay to charities of their choice.

This year they gave **£117,290** to charities straight from their salaries.

Every Penny Helps:



Colleagues can donate the last few pence of their monthly pay to one of four charities

£27,960 went to Shelter, St Mungo's, Macmillan Cancer Support and Alzheimer's Society.

Match funding:



We match fund any fundraising activity for UK registered charities up to £100 per colleague per year.

This year we match funded more than **£30,500**.

Macmillan Cancer Support:



This year our members and colleagues have donated more than **£100,000** to Macmillan Cancer Support with cake sales, virtual events and taking part in Macmillan's World's Biggest Coffee Morning, so that together we can help support people with a diagnosis.



Involvement – fundraising (cont.)

Here we have a few words from Richard, Jayne, Fiona, Tony and Andy, who all work in our Intermediary Relationships team, who collectively have logged one of the highest fundraising amounts last year:



“During 2020, as a team we decided to undertake a personal challenge as well as one which supported a charity close to our hearts. The event, was to complete the 3 Peaks Challenge, climbing the 3 tallest mountains across Scotland, England & Wales - Ben Nevis, Scafell Pike and Snowdon - over a weekend. The charity, Alzheimer's Association, was one we all considered a much worthy cause. Several of our team already had family members affected by this and all knew of others diagnosed with this condition. What came as an overwhelming surprise to us all, was the amount of people who responded to the cause. Many like us were impacted, sharing experiences for loved ones taken by this disease, making generous donations backing wholeheartedly our venture with emails

and calls. It was a humbling experience to realise the good in what we were trying to achieve and how many lives we had touched upon.

Despite our endeavours, Covid restrictions forced us to delay the event until June 2022. During this prolonged delay, a strict training schedule remained in place, climbing numerous mountains, sometimes two in one morning, in South Wales and all completed before our day jobs commenced. The likes of Pen Y Fan, Skirred Fawr and Sugar Loaf mountains together with the Strawberry Line (c35k steps from Yatton to Cheddar and back) will all forever remain etched in our minds as we carried both memories and battle-scarred feet!

Whilst the main challenge was the climb, another area that proved challenging was the event organisation. Planning dates,

training schedules, social media activity, travelling and accommodation all had to be considered and thanks must also go to others within our team who contributed but especially our family members who had to endure years of preparation! Without these willing volunteers, we would not have been able to have achieved as much as we ended up with. Overall, this was an amazing experience and one that will stay with us for a lifetime.”

The team raised

£6,657

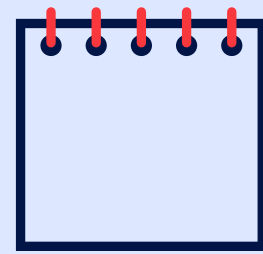
for the Alzheimer's
Association

Involvement – volunteering

We give all colleagues up to 14 hours (two days) paid volunteering leave every year (pro rata for part time employees). It means they can volunteer individually or as a team in their local communities during working hours.

With previous Covid-19 restrictions being lifted, the time our colleagues spend volunteering is increasing, with colleagues taking part in thousands of hours volunteering inside and outside of work to help build society:

13,508
hours were
volunteered*



18%
of volunteering
was related to
health – the charity type
logged most this year



64%
of volunteering
was taken during
work-time, as part of our
14 hour paid volunteering leave



The hours given
through volunteering
during work time
equates to more than



£160,000



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

Money Lessons

Money Lessons originated from a team of passionate colleagues in our Digital Skills & Education team conducting research into current financial education for young people in the UK.

The outcome of this research led to Money Lessons being developed, with the intention to get out into local communities and talk to children and young people about financial education. It is a package of educational lessons, built in line with school curriculum, with everything needed to support the younger generation to thrive with money, finances. There's also a focus on keeping them safe online. The first Money Lessons session was delivered in March 2022, and has grown beyond branch involvement to include teams from across Nationwide. Since April 2022, we have held Money Lessons in over 400 schools, supporting more than 40,000 students and increasing financial inclusion and knowledge.

Taylor, a member of the Money Lessons team, says:

“Money Lessons is a vital part of Nationwide supporting our local communities. Colleagues across the business who have delivered Money Lessons sessions tell me it feels really rewarding knowing we're making a difference. And children are learning some valuable life and money skills. It's really easy for all colleagues to use their two designated volunteering days to get involved and run local sessions.”

Gavin, a Branch Manager in our Pontypridd Branch, is one of our colleagues who logged the most volunteering hours last year:

“I originally played and captained the Ynysowen RFC Senior Team and was given the opportunity to coach them three years ago having completed my accreditation in sports coaching (specifically rugby). I created the mini and junior section nine years ago with one other friend and we now have over six junior teams and 120+ plus children.

I commit to three evenings a week plus a Saturday afternoon and Sunday morning, coaching a group of Under 14s rugby players as well as the Senior team.

My remit is not only the coaching aspect but all other associated tasks that include: sourcing sponsors, kit cleaning and repairs, engagement with stakeholders, play reports for parents, wellbeing initiatives, first aid, CPD courses, safeguarding process reporting and general upkeep of the facility.

**Gavin has volunteered
185 hours
with Ynysowen RFC**



I volunteer to give the Under 14s team the time, space and freedom to express themselves through a fantastic sport that teaches values beyond sport and builds their trust and friendship with others that can last a lifetime. With the Senior team, I get motivated seeing people improve and thrive and take great pleasure in seeing men and women enjoying the game.”

What we've been doing in the North

Community Grants

Maureen Wilson and the team at Simon Community Northern Ireland are helping tackle homelessness head-on in Belfast. The charity provides more than 460 warm, safe beds to people across Northern Ireland who have nowhere else to go. A grant of more than £48,000 is helping Simon Community NI team with their Women's Advocacy Project. It helps Maureen act as a dedicated advocate for women struggling with their housing in the local area.

“The aim of this service is to help women feel safe and secure while accessing Simon Community NI temporary accommodation services, empowering and educating women to enable them to make positive decisions that will have an impact on their lives, and help break down any barriers that they may face as women facing homelessness.”



Colleague Grants

Food Train provides vital services such as grocery deliveries and completing heavy household tasks for those who can no longer live independently. It was awarded a grant of £3,650, and was applied for by Kirsty, a Mortgage Advice Manager in our Mortgage Distribution team. Kirsty comments:

“Having had first-hand experience of an elderly relative living alone - without the support of good causes, they would've needed to have moved into residential care much sooner. I volunteer as a shopper and help out on deliveries.”



Fundraising and volunteering

Kylie, a Senior Member Relations Consultant based in Caledonia House, talks about the variety of activities they have taken part in:

“I've raised more than £2000 for various charities, including a Shelter Christmas Bingo event, Rock 'n' Roll Bingo for the Turkey & Syria Earthquake Appeal, Macmillan Coffee Morning, and Easter egg donations in Northampton, Dunfermline, and Swindon.

I volunteer as an ambassador for a children's cancer charity, Good 2 Give, where they have a retreat for children and their families go for a week for much needed respite and relaxation.

I am passionate about every single charity I fundraise for, raise awareness for or volunteer. The benefits from volunteering for personal wellbeing, developing personal skills and gaining new contacts is great however the biggest benefit is making a difference.”



Nicola, a Member Representative at our Rotherham Branch, talks about the branch's involvement in their community:

“Over the years we've built up valuable relationships with community groups and charities within our local area. Almost all the charities we work with have been introduced to us by our very own customers.

We have a book sale that generates fundraising for a different cause every three months, annual raffles at Easter and Christmas, and foodbank and hygiene bank collection points that are constantly filled by our generous customers. We are lucky to work with Shiloh, a homeless charity that was the beneficiary of a £32,520 Community Grant. Since we've been partnered with Shiloh members of our team have volunteered their time to support them on their money matters courses, delivering a session on understanding banking and budgeting.”



What we've been doing in the East

Community Grants

The Community Services Team at IMPAKT housing & support in Bedford work to tackle food insecurity with their free to use Community Larder project.

The grant of £50,000 has helped cover the costs of salaries for the next year, enabling the charity to focus more on making sure that people can eat.

“We really depend on people's donations and that's why we were really glad to receive a Nationwide Community Grant for £50,000 to help us keep up our work. If you're struggling with food, please get in touch – we don't ask any questions there is no criteria and we will always do our best to help you.”



Colleague Grants

Senlis Scallywags Out of School Club is a not-for-profit school childcare and holiday club which caters for children aged 4-11 and was awarded a Colleague Grant of £2,399. It was applied for by Kelly, an Operations Manager in our Collections and Recoveries team. Kelly comments:

“I got involved with Scallywags when there weren't enough parents on the committee. The risk was that without a committee, the charity couldn't function. So, as the provider of my wrap around school and holiday childcare, I felt compelled to support them. The service Scallywags provides is amazing and affordable. I feel proud to associate myself with charity and support them in fundraising for new equipment or projects they have underway.”



'Senlis Scallywags'
Out of School Club

Fundraising and volunteering

Zafar, Senior Branch Manager in our Basildon branch, talks about why the branch gets involved in fundraising and volunteering:

“The team has taken part in many activities, including two of the team members spending the day in the Basildon hospital during Easter volunteering. We also donated over 100 Easter Eggs to the children's ward.

Over Christmas time we collected and donated warm clothes for the homeless and less fortunate people. We also made local and national news by providing Money Lessons to the local Academy for students with special educational needs.

We want to make a difference in the lives of others and knowing that we are making positive on someone's life makes it a fulfilling experience that might not get enough attention.”

Kayleigh, Senior Branch Manager in our Newbury branch, talks about what they've been involved in this year:

“The branch has started a relationship with the local food bank in West Berks - the whole team are passionate about providing for the people in our community that need it and promote this with customers. We are a place on the high street that people can drop food off, and in the past three months have donated 140kg of food.

In February 2023 I held my first Money Lessons class to the UK's biggest school for the deaf, Mary Hare. To know I could support these children achieve their money goals and understand the world of money was so rewarding.”



What we've been doing in the South

Community Grants

Shinnel Nelson and the team at Outward Housing are helping Londoners with learning disabilities understand their financial situation through their new Cost of Living Champion project. Shinnel Nelson, Income & Service Charge Manager at Outward Housing said:

“Someone with a learning disability may be independent enough to go to the shop alone. But it doesn't necessarily mean that they're independent enough to handle the complexities of something like switching mobile phone contracts. And getting the right mobile phone contract will save so much money in these difficult times.

We really depend on the generosity of the local community to be able to help people make the decisions that will get them through the cost-of-living crisis, which is why we were glad to receive a Nationwide Community Grant for over £43,000 to help us keep up our work.”



Colleague Grants

The Beehive by Dover Vineyard Church is a women's clothing boutique and coffee shop providing emergency accommodation for women and children. It was awarded a Colleague Grant of £9,510, and was applied for by Emma, a Member Representative in our Dover Branch. Emma comments:

“This is the first women- and children-only accommodation in our town that works in this way. I am so grateful to the Colleague Grants team for seeing what I saw in the charity and believing it is worthy of the grant. I have regular contact with Laura, the charity organiser and I cannot wait for the doors to open in June 2023.”

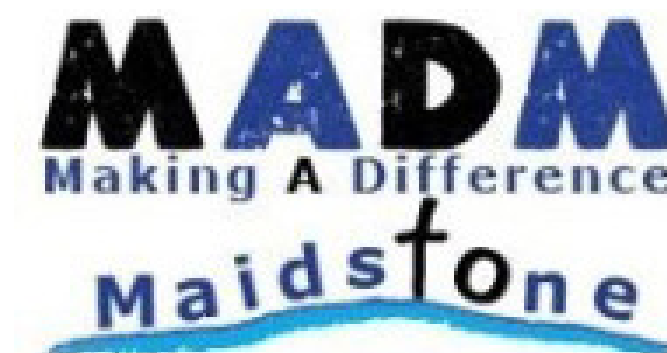


Fundraising and volunteering

Zoe, Deputy Branch Manager in our Maidstone branch, talks about the relationship they've developed with their local charity:

“MADM (Making a Difference to Maidstone), provides all-round support for those that are homeless, in addiction, ex-offenders, socially isolated/disadvantaged, in poverty and in crisis.

We set up a collection point for customers to donate food and we started a dress down Friday where the team would wear their own clothes and donate an item from home to the foodbank. We have received approximately £300 in cash towards the food bank and have donated 20 trolleys of food. I also secured a Colleague Grant for £10,000.”



Pat, a Member Relations Consultant in the Complaint Ops Team, discusses one of their volunteering days:

“I used my volunteering day to help and support two people in different ways. The couple are from my community, and I've known for some time since the lady contracted Covid three times she lost the use of her legs, and her husband has been her full-time carer ever since, with very little support from friends and family.

I made bread in the morning for them, then took the lady to a hospital appointment while her husband had time out to go for a much-needed haircut and met up with an old friend he'd not seen for nearly two years. When we got back, I did a little pampering and gave her a manicure.

I still pop in every month with a homemade loaf which we share over a cuppa and chat, they appreciate a friendly face and different company.”

Community Grants

The expert team at Bristol Law Centre serve local communities with free advice and casework in social welfare law. Their expertise covers discrimination, mental health, benefits appeals, employment, asylum and housing. A grant of nearly £50,000 has helped them add capacity in their housing team, to help people in Bristol struggling with inadequate, poor-quality housing. Karen Bowers, CEO at Bristol Law Centre said:

“But that doesn't mean they don't need help. This new funding from Nationwide means we can help people who deserve better from their housing.

We've seen the impact of the pandemic and cost-of-living crisis on our volunteer support. Where previously we'd have ten people donating their time and expertise to support, we now have two. We've changed our business model to be less reliant on volunteering and we don't attract many individual donations - which is why grants are so impactful in helping us to help more people in Bristol and surrounding areas.”

Colleague Grants

Forget Me Not Dementia Day Clubs hold day clubs for people with dementia and their carers to meet in a social environment in a local base. It was awarded a Colleague Grant of £2,000, which was applied for by Aled, a Delivery Lead in our Shared Technology Platforms team. Aled comments:

“Charities like these need help as they don't have the income or budgets that larger charities have to expand awareness. Since the pandemic, local, volunteer-led charities have been closing down and I expect it to get even harder with the cost of living crisis. Thank you so much for the grant, the charity is absolutely delighted.”



Fundraising and volunteering

Sammi, a Secretary to Executive based at Nationwide House, created the Spread the Happiness initiative:

“In March 2020 lockdown came and many care homes stopped visitors, which drastically increased isolation and loneliness in residents. To help try and break down negative feelings I set up Spread the Happiness in the hope we could send a sprinkle of joy and happiness in the form of a letter. I engaged colleagues, friends, family, schools, and a couple of customers to write letters, draw pictures, create crafts.”



Lydia, Distribution Change Manager in the Strategic Business Change team, talks about what the team have been doing to support a charity close to their hearts:

“Nine of my colleagues and I climbed Snowdon to raise funds for the Neuro Wellbeing Centre in Swindon. My colleague and friend, Becky, was diagnosed with Multiple Sclerosis (MS) at the age 22 and was recently told by her physiotherapist that her original goal of running is no longer possible and to concentrate on walking instead. In true Becky style she wanted to challenge herself, so set herself the goal of getting to the top of Snowdon for the last time, but wanted to do it with her team and to raise funds for a charity that's close to her heart.

We absolutely smashed the climb – all ten of us reaching the top (and getting back down again!) without any serious injuries, but with lots of tears and relief that we had achieved something so tough for such a worthy cause. We also hit a whopping £5,000 raised in total!”



As a mutual, we've been helping people into homes since the 1800s. Today, we're getting back to our roots and strengthening our hometown community by building 239 new homes on a 13-acre brownfield site in east Swindon. This project fits in perfectly with our belief that everyone should have a place fit to call home.

Oakfield at a glance

Location:	East Swindon, a former site of a school, designated as brownfield land for redevelopment
Homes:	239 homes made up of one-bedroom apartments and two, three and four-bedroom houses
Affordability:	30% 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)



What makes this project different?

Oakfield is about more than bricks and mortar. It's about building the start of a new community. That's why we're addressing areas such as:

Community – Once residents have moved in, we want the development to inspire a sense of neighbourliness, where young people and families can put down roots and older people can continue to enjoy living in their community. That's why we're incorporating features such as shared gardens, lots of green open spaces, a community hub for small scale events and social groups, and homes designed around community, with low fences and doors positioned side by side to help neighbours get to know each other.

Sustainability – Bricks and mortar aren't being overlooked though and we're paying close attention to quality, design and sustainability, building homes that will last and be futureproof for decades to come. All homes will be EPC-A rated, the highest efficiency rating possible, and the whole development will be off-gas, using air source heat pumps and solar panels to

heat and power the homes. All homes with a garage will be pre-wired for e-vehicle chargers and there will be standalone e-vehicle chargers dotted around the site for community use. Cycle and walking routes weaving through the development will encourage greener forms of transport.

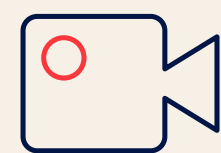
Intergenerational living – Recent studies have shown that around 40% of people aged under 25 feel lonely, demonstrating that all generations suffer from a lack of social interaction. Intergenerational living can play a part in overcoming this, which is why we've worked with specialist architects PRP to develop some homes especially for older people. These cottages can adapt as the occupants get older, allowing them to stay in their homes for longer. There will also be homes designed for people aged 55 and over, and all these homes will be placed alongside family homes and homes for key workers so that every member of the community can experience the benefits of living alongside people of different age ranges.



What's next?

In December 2022, we opened our show home to the public and the first of our two, three and four-bedroom homes are now available to buy.

We expect the first of our residents to move into their homes in Summer 2023, closely followed by the opening of our playground and amphitheatre.



You can watch a video of our show home opening [here](#).

If you'd like to find out more about living at Oakfield or book an appointment to visit our show home, you can contact our estate agent.

Awards/Accreditation/Recognition:

This year, Oakfield received a 'Building with Nature' accreditation and picked up the Building with Nature award at the Landscape Institute (LI) Awards 2022.

The LI Awards are all about celebrating people, place and nature, and the ways that landscape projects can connect them. It celebrates spaces that people can be truly proud of. Building with Nature champion best practice in the housing industry, raising the bar when it comes to building new homes in a way that's good for people and for wildlife.

We're very proud to have won such an important award; Oakfield has been designed to bring people closer to nature and each other, so it's amazing that an organisation so well established in the industry believes we have achieved that.

If you'd like to find out more about Building with Nature or Landscape Institute, just follow the links below:

[Building with Nature](#)

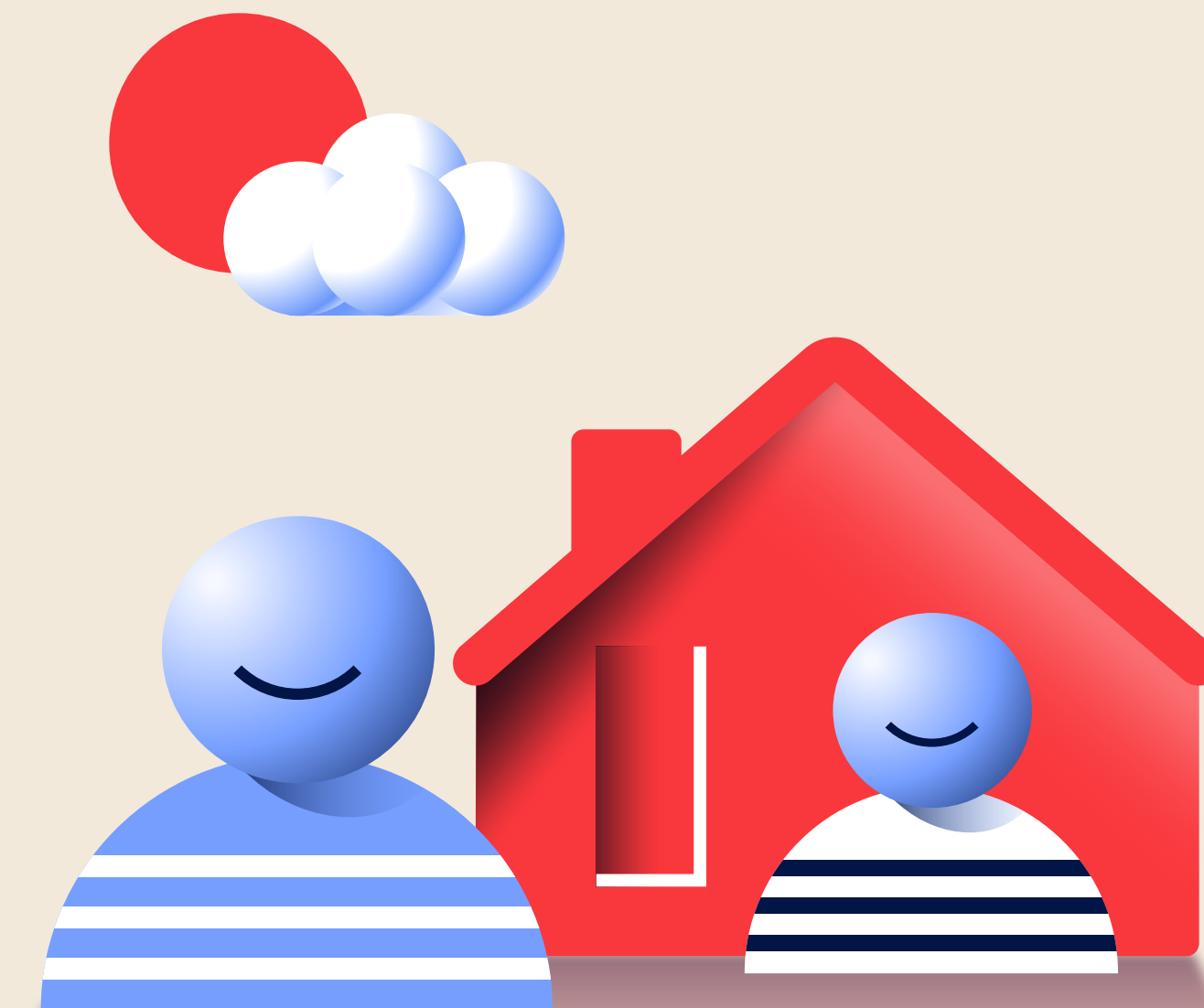
[Landscape Institute](#)



Building society

Being part of, involving and supporting the local community has been a guiding principle of this project from the very start. We've continued to engage with the community over the last year including:

- Donating £50,000 to kick start Wiltshire Community Foundation's Poverty Hurts appeal, providing additional support for charities and organisations across Wiltshire that are struggling to meet an increase in demand for their services, caused by rising costs. Our donation alone has helped over 1,300 local people live better lives.
- Distributing a regular quarterly newsletter to 3,000 homes closest to the site to keep them up to date with progress as well as sharing community information and celebrating local causes and community groups.
- Community events to bring people together and care for the neighbourhood including a litter pick and an Easter trail.
- Earthwatch Europe hosting a Science Day at our Tiny Forest, a tennis-court sized forest of 600 native trees we sponsored last year, where children from local schools and the community had the opportunity to carry out experiments with local wildlife.
- Sponsoring South Swindon Parish Councils' family fun day at Buckhurst Field, granting them £3,000 which contributed towards the hiring costs of the inflatables, amongst other running costs. Colleagues also volunteered on the day to help with the running of the inflatables.
- Opening our show-home a week early to local residents, giving them the first look at the development they'd helped us to design.



For more information about the work we're doing at Oakfield, visit oakfieldswindon.co.uk or get in touch with us at oakfield@nationwide.co.uk. You can also follow progress on Instagram [@oakfield_swindon](https://www.instagram.com/oakfield_swindon)



Every year, we give 1% of our pre-tax profits to good causes. At least 0.25% of that goes to the Nationwide Foundation.

The Nationwide Foundation was set up in 1997 with a vision for everyone in the UK to have access to a decent home they can afford. Its Decent Affordable Homes strategy seeks to create positive and lasting changes to help those who are disadvantaged in the UK. The strategy aims to increase the availability of decent, affordable homes for people in need.



The strategy has three programmes with each one focusing on changing the UK's housing system:

1 Nurturing ideas to change the housing system – ideas for protecting and creating decent, affordable homes and making changes that lead to more homes for people in need.

- The Nationwide Foundation works with organisations to test and evidence solutions that tackle failings in the housing system.
- During 2022/23, the Nationwide Foundation continued to fund the Town and Country Planning Association's Healthy Homes campaign, building up core support for the Healthy Homes Act. This will change legislation to new ensure homes reach standards that contribute to health and wellbeing.
- The Nationwide Foundation and co-funder, the Joseph Rowntree Foundation, launched a Talking about Homes toolkit to provide the housing and health sectors with ways of communicating that are proven to change the way people think about housing.

2 Backing community-led housing – enabling the community-led housing sector to deliver an increased number of homes for people in need.

- In 2022-23, as part of its continued work to support the strengthening of community-led housing infrastructure, the Nationwide Foundation awarded funding to the Community Land Trust Network to start a review of infrastructure provision across the UK.
- The Nationwide Foundation and the Community Land Trust Network have continued to campaign for the reinstatement of the government's Community Housing Fund Revenue Programme, or an alternative to be created.
- In response to rising inflation and to explore the extent of the increase in the cost of materials, staffing and land, the Nationwide Foundation awarded a seven-month grant to Sheffield Hallam University to research current affordability within community-led housing.

3 Transforming the private rented sector – ensuring the private rented sector provides homes for people in need which are more affordable, secure, accessible, and better quality.

- During the summer of 2022, the Government released a white paper on 'A Fairer Private Rented Sector'. This formed the basis of proposals for the Renters' Reform Bill. Through its funding of the Renters' Reform Coalition, working alongside Nationwide and Shelter, and through its own direct activity, the Nationwide Foundation has looked to influence the upcoming Bill so it has as positive an impact as possible on the lives of renters, particularly those most in need.
- The Nationwide Foundation continued to fund seven tenant voice projects with the aim of strengthening the voice of tenants in debates on the private rented sector and housing. The projects are spread across England, Scotland and Northern Ireland. Each one has a different model for engaging renters to support them to have a voice.

The Nationwide Foundation successes

WeCanMake

The Nationwide Foundation knows that accessing land is a key barrier to building genuinely affordable and decent homes. It therefore looks for ways to change the system to release suitable land more easily.

In Bristol, the Nationwide Foundation funded WeCanMake, a project by Knowle West Media Centre. WeCanMake enables a community land trust to help people create homes on small parcels of land in a low-density housing estate. Homes are built using sustainable, local materials in response to specific housing need, such as overcrowding or homelessness.

Two homes have now been delivered onsite. The Nationwide Foundation has granted additional funding to deliver ten pilot homes to deeply explore challenges and possibilities, and to open the WeCanMake model for others to adapt and adopt. In February 2023, the project published a playbook and film demonstrating how the WeCanMake model works. The project has received strong interest from the Secretary of State for Levelling Up, Housing and Communities who is considering how the programme can be rolled out nationally.

Healthy Homes Act

The Nationwide Foundation funds the Town and Country Planning Association's Healthy Homes campaign. This seeks to introduce a Healthy Homes Act to prevent the creation of poor-quality, health-damaging housing. The campaign aims to implement 11 high-level principles for new-build housing which, taken together, define what is meant by a decent home.

The Healthy Homes Bill, a private members' bill originating in the House of Lords, received its second reading in July 2022. It reached committee stage in December 2022 and awaits its third reading, the last stage, before it proceeds to the House of Commons.

The Town and Country Planning Association also worked with local authorities to embed Healthy Homes principles into local policy.



Healthy Homes Act Campaign



Next steps for the Nationwide Foundation

In 2021, the Nationwide Foundation began phase three of its Decent Affordable Homes strategy, which will run until 2025.

This phase will see the Nationwide Foundation ensure that funded projects from phase two continue to generate and use evidence for the best chance of success, including both financial support and support from the Nationwide Foundation's other resources. That's resources such as its voice, brand, and expertise. The Nationwide Foundation will also use learning from the funded projects to increase its knowledge and understanding of how systems change happens in the UK housing system and this learning will help support the development of its future strategy.

More information about the Nationwide Foundation can be found at nationwidefoundation.org.uk or on Twitter [@NationwideFdn](https://twitter.com/NationwideFdn)



Appendix 1: Cost of Living debt partners and charities

Charity Name	Amount Awarded
StepChange	£500,000.00
PayPlan	£200,000.00
Money Advice Trust	£100,000.00
Christians Against Poverty	£50,000.00
IncomeMax	£50,000.00
Money Advice Plus	£50,000.00
Mental Health UK	£50,000.00

Appendix 2: Community Grant successful charities

Central	Amount Awarded
Falcon Support Services E.M.	£46,392.00
Helen & Douglas House	£49,000.00
IMPAKT Housing & Support	£50,000.00
King's Arms Project	£50,000.00
Launchpad Reading	£21,000.00
Nene Valley Christian Family Refuge	£50,000.00
Oxford Diocesan Council For Social Work Inc.	£50,000.00
The Noah Enterprise (New Opportunities and Horizons)	£48,276.00
Zinthiya Ganeshpanchan Trust	£48,200.00

East of England	Amount Awarded
Age Well East	£12,405.00
Cambridge Re-use	£29,600.00
Centre 33	£48,056.00
Dial South Essex	£47,734.00
Disability Advice Service (East Suffolk)	£12,346.00
Resolve	£50,000.00
Solo Housing (East Anglia)	£49,325.00
St Martins Housing Trust	£50,000.00
The Benjamin Foundation	£50,000.00
The Ferry Project	£50,000.00

London	Amount Awarded
Caritas Anchor House	£50,000.00
Community Drug and Alcohol Recovery Services	£49,214.00
Fern Street Family Centre	£35,500.00
Hammersmith And Fulham Community Law Centre	£47,855.00
Outward Housing	£43,169.00
Settle Support	£50,000.00
Single Homeless Project	£49,889.00
St Giles Trust	£49,522.00

North East	Amount Awarded
Eva Women's Aid	£44,000.00
Fiscus North	£49,958.00
Handcrafted Projects	£47,330.00
Hull Women's Network	£49,977.00
Impact Living	£43,300.00
Moving On (Durham)	£39,713.00
Northern Hull Community Development	£49,125.00
St Vincent De Paul Society	£50,000.00

North West and North Midlands	Amount Awarded
Christian Action and Resource Enterprise	£50,000.00
Emmaus Bradford	£30,000.00
Independence Initiative	£41,670.00
Justlife Foundation	£50,000.00
One Manchester	£47,960.00
Teardrops Supporting the Homeless	£50,000.00
The Mustard Tree	£50,000.00
The National House Project	£46,100.00

Northern Ireland	Amount Awarded
Fermanagh Women's Aid	£49,944.00
LCC Community Trust	£50,000.00
Macmillan Cancer Support	£49,500.00
Niacro	£49,641.00
North Down & Ards Women's Aid	£50,000.00
Northern Ireland Hospice	£43,486.00
Simon Community Northern Ireland	£48,988.00
Women's Aid Antrim, Ballymena, Carrickfergus, Larne And Newtownabbey	£49,997.00

Appendices (cont.)

Appendix 2: Community Grant successful charities (cont.)

Scotland	Amount Awarded
Fresh Start (Scotland)	£37,089.00
Grassmarket Community Project	£48,000.00
Positive Steps Partnership	£50,000.00
Rural Housing Scotland	£50,000.00
Salvation Army	£20,000.00
Shelter	£50,000.00
Stirling District Citizens Advice Bureau	£40,000.00
Street Connect	£50,000.00
The Soldiers, Sailors, Airmen & Families Association - Forces Help	£50,000.00

South East	Amount Awarded
Brighton Women's Centre	£50,000.00
Citizens Advice in North & West Kent	£50,000.00
Evolve Housing + Support	£45,341.00
Hope Into Action: Mid Sussex	£36,000.00
Solace Women's Aid	£50,000.00
Spear Housing Association	£44,861.00
The Grace Eyre Foundation	£46,282.00
Turning Tides Homelessness	£50,000.00
YMCA Downlink Group	£50,000.00

South West	Amount Awarded
Bournemouth Young Men's Christian Association	£43,621.00
Bristol Law Centre	£49,981.00
Bristol Refugee Rights	£49,862.00
Diverse Abilities Plus	£48,013.00
Housing Matters (Bristol)	£49,510.00
Mendip Young Men's Christian Association	£20,000.00
St Petrocs	£50,000.00
Threshold Housing Link	£45,000.00
Young Gloucestershire	£35,700.00

Wales	Amount Awarded
Domestic Abuse Safety Unit North Wales	£50,000.00
Garnsychan Partnership	£50,000.00
New Pathways Family Friendly Therapeutic Centre of Excellence	£46,718.00
Oasis Cardiff	£49,955.00
Raven House Trust	£21,000.00
St Giles Trust	£49,003.00
The Nelson Trust	£48,037.00
The Welsh Association of Youth Clubs	£50,000.00

West	Amount Awarded
Birmingham and Solihull Women's Aid	£49,925.00
Crewe YMCA	£19,936.00
Father Hudsons Society	£45,954.00
Neuromuscular Centre	£12,000.00
Nishkam Civic Association	£50,000.00
Number Eight (Tamworth)	£50,000.00
Shropshire Youth Support Trust	£48,000.00
The Haven Wolverhampton	£33,597.00
Walk Ministries	£45,000.00
Youth Federation	£50,000.00

Appendix 3: Colleague Grant successful charities

Charity	Amount Awarded	Charity	Amount Awarded	Charity	Amount Awarded	Charity	Amount Awarded
Active Oxfordshire	£9,500.00	Forest Holme Hospice Charity	£10,000.00	Shaw Ridge Primary School	£8,500.00	The Link Foundation	£8,760.00
Arc Initiative	£10,000.00	Forget Me Not Dementia Day Clubs	£2,000.00	Short Breaks Uplands Enterprise Trust	£6,919.00	The Place	£4,480.00
Arthur Rank Hospice Charity	£10,000.00	Friends of Tregoze School	£5,670.00	Sirlute	£10,000.00	The Renewal Programme	£10,000.00
Autism Unlimited	£3,160.00	Happy Faces Children's Charity	£10,000.00	Slimbridge Scout Group	£6,621.00	The Snappy Trust	£7,000.00
Bassetlaw Food Bank	£5,112.00	HEALS of Malmesbury	£8,000.00	Springboard Chippenham	£10,000.00	The Youth Adventure Trust	£9,310.00
Bolton Lads and Girls Club	£10,000.00	Heel and Toe	£9,000.00	St John's Hospice North Lancashire and South Lakes	£9,910.00	Toothill Junior Youth Club	£2,076.00
Cancer Care	£9,792.00	Held in our Hearts	£5,000.00	St John's School Association	£10,000.00	TRIBE Freedom Foundation	£10,000.00
Cancer Care Morecambe	£9,640.00	Hindu Samaj Swindon	£10,000.00	St Saviours Church, Bath	£9,601.00	TTVS	£9,844.00
Cerebra	£9,684.00	Layton Community House	£9,000.00	Stable Family Home Trust	£10,000.00	Turning Tides	£10,000.00
Children's Clothing Bank Dunfermline	£8,100.00	Lives Not Knives	£9,382.00	SUDC UK	£9,238.00	West Wales Domestic Abuse Service	£7,950.00
Comfort U Bags	£8,650.00	Making a Difference to Maidstone	£10,000.00	Swindon Carers Centre	£10,000.00	Wiltshire Squash	£10,000.00
Croft Playgroup	£9,659.00	Manmoel	£10,000.00	Swindon Dolphin ASC	£9,709.00	Wiltshire Treehouse	£9,873.00
Crossroads Care Gloucestershire	£10,000.00	Molly Ollys	£10,000.00	Swindon Down's Syndrome Group	£10,000.00	Wrenthorpe & Kirkhamgate Assist	£7,950.00
Diamonds in the Community	£10,000.00	Neuro Wellbeing Centre	£9,100.00	Swindon Family Contact Centre	£2,911.00	YMCA Bournemouth	£6,452.00
Diverse Abilities	£7,626.00	Nova New Opportunities	£10,000.00	Swindon Town FC Community Foundation	£5,000.00		
Dover Vineyard Church	£9,510.00	Oasis Community Hub North Bristol	£7,000.00	The Centre for African Entrepreneurship	£9,826.00		
Emmaus Hastings and Rother	£10,000.00	Off The Fence	£10,000.00	The Friends of Lawn Primary School	£4,000.00		
En-Fold	£9,480.00	Open Door	£4,430.00				
Families First St Andrews	£8,385.00	Senlis Scallywags Out of School Club	£2,399.00				
Food Train	£3,650.00						