



# Nothing About Us Without Us

Lived Experience Insight  
& Social Investment

February 2020



## The Young Foundation's mission is to develop better connected and stronger communities across the UK.

As an UKRI accredited research organisation, social investor and community practitioner, we offer expert advice, training and delivery support to:

### Understand Communities

Researching in and with communities to increase your understanding of community life today

### Involve Communities

Offering different methods and approaches to involving communities and growing their capacity to own and lead change

### Innovate with Communities

Providing tools and resources to support innovation to tackle the issues people and communities care about

For more information visit us at: [youngfoundation.org](https://www.youngfoundation.org)

# Acknowledgements

This insights report is based on twenty-two interviews and two round-tables with social investors, recipients of social investment and user voice experts.

Our appreciation and thanks is extended to all those who shared their expertise, including:

- Tom Adams, 60 Decibels
- Marion Brossard, The Social Innovation Partnership
- Vicky Cardwell, Revolving Doors Agency
- Hilary Cottam
- David Crepaz, Mental Health Foundation
- Hannah Davies, City of London
- Alistair Davis, Social Investment Scotland
- Jen Durrant, Toynbee Hall
- Nathan Elstub, Nesta
- Philipp Essl, Big Society Capital
- Fan Gu, CAF
- Denise Holle, Big Society Capital
- Kai Hopkins, Keystone Accountability
- Jayne Humm, Local Trust
- Matt Lees, East Learning
- Sara LLewellin, Barrow Cadbury Trust
- Christina Marriott, Revolving Doors Agency
- Pat McArdle, The Mayday Trust
- Melanie Mills, Good Finance (BSC)
- Helen Milner, Good Things Foundation
- Maria Morgan, Kineara
- Louise Mousseau, Guy's and St Thomas' Charity
- Jeremy Nicholls, Social Value International
- Marloes Nicholls, Finance Innovation Lab
- George Oates, Museum in a Box
- Hannah Paterson, TNL Community Fund
- Debbie Pippard, Barrow Cadbury Trust
- Cliff Prior, Big Society Capital
- Ishita Ranjan, Good Finance (BSC)
- Matt Ripley, The Good Economy
- Matthew Roberts, TalentEd
- Gemma Rocyn Jones, TNL Community Fund
- Danyal Sattar, Big Issue Invest
- Junior Smart, St Giles Trust
- Ben Smith, Esmée Fairbairn Foundation
- Matt Smith, Key Fund
- Emma Steele, Ascension Ventures
- Nick Temple, Social Investment Business
- Chris West, Sumerian Partners
- Andy Williams, Revolving Doors Agency
- Sian Williams, Toynbee Hall
- Ben Wrigley, Resonance
- Isabel Young, The Young Foundation
- Emily Morrison, The Young Foundation
- Eve Avdoulos, The Young Foundation
- Jeremy Young, Local Trust

## Authors

Helen Goulden & Sarah Faber, The Young Foundation



# Contents

---

Foreword	3
----------	---

---

Introduction	5
--------------	---

---

<b>Section 1: Why do lived experience insights matter?</b>	8
Exploring the case for listening and acting on lived experience insight.	

---

<b>Section 2: How are social investors thinking about user voice?</b>	13
Surveying the social investment landscape. How do social investors, their investees and experts by experience think about the role of lived experience insight in social investment?	

---

<b>Section 3: Typology of social investment funds and how this might impact on adoption of lived experience insight</b>	16
A typology of social investment funds and what an appropriate and proportional approach might be for the different types of investment fund when it comes to lived experience insight.	

---

<b>Section 4: Lived experience insight tools for social investment funds</b>	21
A table of different tools which could be used by different types of social investment funds to engage lived experience insight.	

---

<b>Section 5: Case studies</b>	26
A collection of case studies from across the sectors, showing practical ways in which lived experience insight can support good social investment practice and outcomes.	

---

<b>Section 6: Guiding principles</b>	45
Drawing from our interviews and case studies, we set out six core principles to consider when designing a lived experience insight approach into a social investment fund.	

---

<b>Section 7: Next steps</b>	48
The range of activities which could advance our collective understanding and practice to realise the value of lived experience insight within the social investment sector.	

# Foreword

Nothing about us without us: the lived experience of the people whose lives we seek to improve is core to the integrity of social impact investing. Without knowing what people want, our efforts to achieve positive social impact may miss the mark or even harm.

That is an absolute fundamental of social impact investing, but it doesn't mean it's easy. We are some steps away from the end users of our work. Many social fund managers and banks invest in many different enterprises with a variety of impact intentions. Yet we can no more abdicate our responsibility to hear from lived experience than our pension funds can abdicate the task of making sure there is no child labour or modern slavery in their portfolio.

My personal experience working in mental health gave me a wake-up call. I saw sophisticated and earnest research efforts provide answers to questions which turned out to be of no real interest to the people living with the problems. That was a realisation which led to the development of user led research, direct polling on key issues, user led advocacy, and the "time to change" programme involving people with lived experience in its design and delivery, now changing public attitudes to mental health nationally.

I am delighted that Big Society Capital has engaged on this project with the Young Foundation, practitioners, and with support from Barrow Cadbury Foundation, to produce this initial report. The inspiration came from a highly diverse group in a retreat in 2018, leading to a workshop in the social impact investor event The Gathering, with more and more interest created at each stage.

The report covers each aspect of involvement: user led design, hearing from lived experience, and supporting agency amongst the people we are trying to help. It identifies some approaches that could make it feasible, and tools that could be tested.

It is still at a very early stage. But it is the start of a future which respects, involves and hears the voices of the people it is all for, a future for social impact investing which will be more impactful, with more integrity, and stronger results.



**Cliff Prior**  
Chief Executive  
Big Society Capital

A close relationship between organisations and those they work with has been important in the social sector for many decades and there is a rich tradition of engagement and co-development. The advantages are clear: services that better meet the needs of those they are intended to support and, at least as importantly, a sense of community, reciprocity and agency between those who use services and those who provide them.

Again and again we see that organisations that truly put their communities at the heart of what they do are better informed, more effective and can move beyond service provision to transformational change. So the current resurgence in interest, particularly by funders, statutory services and policy-makers in recognising the value and insights of people with lived experience is very welcome.

This research is timely. Enabling the voices of those who are at the sharp end of social policy has been a thread running through the work of Barrow Cadbury Trust for many years. And now it is high time we got the insights of those with lived experience built more firmly into social investment structures. While social enterprise approaches are longstanding (and many social enterprises are of course founded by those seeking to address issues they have themselves experienced), social investment is, relatively speaking, a newer field.

The Trust was an early entrant into the current wave of social investment, with the intention of building the field.

To that end for the past three years we have been running the Connect Fund, a programme to build better social investment infrastructure.

Effective infrastructure is about more than skill building and investment readiness; it requires attention to a value base too. So, in line with our commitment to 'put equalities at the heart of everything we do' we have supported a range of projects aimed at supporting development of good practice including work on diversity, equalities and inclusion. This report is an important addition to that body of work.

Getting this right isn't easy. Good engagement takes time, skill and resource. But by setting out the case, scoping good practice and identifying processes and tools, plus of course identifying obstacles and challenges, the Young Foundation has identified how the sector can build on what is already being done to improve the effectiveness of social investment, and set the scene for the next stage of practice development.



**Sara Llewellyn**  
Chief Executive  
Barrow Cadbury Trust



# Introduction

The shift towards bringing the voices, perspectives and experiences of people and communities closer to the source of decision-making and power has been growing for some time. A distrust of governments and institutions who hold power, growing inequality, the subsequent questioning of 'elite' forms of knowledge and an overwhelming sense expressed by many of 'not having a voice' in the face of unprecedented change and uncertainty, has played a huge part in accelerating this shift.

While there have been strong and successful advocates and adopters of "user voice" or lived experience insight in parts of the public and not-for-profit sector for many years, this is now attracting much wider attention. It sits alongside a rise in attraction to user-centred design, co-production of public services, systems thinking and calls for more deliberative, inclusive democratic engagement. All of these ideas involve loosening our grip on the existing ways of doing things and finding different ways of relating to each other and new ways of sharing power.

Parallel to this, we have seen an increasing drive to track the social impact of different interventions; and a range of centres of evidence to determine 'what works'. However, in neither of these fields is it common practice to bring the voices and lived experiences of people affected by those same interventions and policies 'into the room' in a way that drives positive outcomes and change. And so it is not surprising perhaps, that we do not find the extensive practice of involving and listening to people and "end users" in the social investment sector.

The international development sector has been pushing for end beneficiary engagement in design and delivery of programmes for a longer period of time. In 2014 the World Bank put together a strategic framework to more systematically mainstream "citizen engagement" through including beneficiary feedback (Manroth et al, 2014). The key requirements around citizen engagement set out in the framework have been measured for all World Bank projects since July 2015 and there has been clear progress against all requirements.

Within the UK social investment market progress is being made to set out a similar set of principles around including end beneficiaries. In the UK, this is clearly linked to developing ideas around impact measurement as the social investment market matures. For example, the European Venture Philanthropy Association (EVPA) has recently launched a Charter for Investors for Impact which has "Put the final beneficiaries at the centre of the solution" as the second item on the charter (EVPA, 2019).



There is also interest expressed by the grant funding sector to consider how end beneficiary voice can be heard throughout the process. The National Lottery Community Fund have launched a pilot fund to fund organisations to put those with lived experience in the lead. The fund has been co-designed with and is governed by those with lived experience. Other grant funders are working on similar projects and are looking to share their experiences and learning in the same way as this report has enabled us to do in the social investment field.

Social impact bonds (or social outcomes contracts), where outcomes are only paid upon achievement, can be seen as an example of a model that should by nature respond more directly to the needs of beneficiaries. With focus on achieving outcomes, the service itself must listen and respond to the user to be able to effectively support them to achieve the outcome. However, the outcomes themselves are often not developed or tested effectively with the end beneficiary. There are exceptions to this. The Reboot West SIB in Bristol is focused on supporting Care Leavers into sustainable accommodation and employment. Within the outcomes framework is a self-defined outcome where, together with their coach, Care Leavers define a single, measureable outcome which would represent success to them.

This report sets out how, and to what extent, bringing more diverse voices into different parts of the social investment process has the power and potential to positively impact stated social investment outcomes - and so the lives of the people those funds are intending to serve.

Through a series of interviews with people from the social investment sector, social ventures and lived experience experts, this report sets out what we mean by lived experience, the broad case for why it is important and the methods, processes and case studies for its use in the social investment sector. It makes some recommendations for further adoption through experimentation, in a way in which might involve a broad base of organisations interested in learning through doing.

Through a series of interviews with people from the social investment sector, social ventures and lived experience experts, this report sets out what we mean by lived experience, the broad case for why it is important and the methods, processes and case studies for its use in the social investment sector. It makes some recommendations for further adoption through experimentation, which might involve a broad base of organisations interested in *learning through doing*.

A word on terminology. Service users, end users, beneficiaries - most words that seek to describe people who come into contact with different services or products are inherently problematic. The term "beneficiary" is loaded and we do not want to frame or label people as passive recipients of services.

The term "voice" also presents limitations and challenges as a term. As we explore in this report, it isn't just about listening to the voices of people, but also potentially being involved in core design, delivery or governance processes - and gaining something (e.g. skills, confidence or agency) from doing so.

In this report, we have opted to use the term "lived experience insight", occasionally referring to "user voice" and sometimes (much more broadly) "people" acknowledging the limitations of almost all the terms in use.

# What do we mean, when we talk about “user voice” in social investment?

One of the first things we discovered when commencing our interviews with social investors, is that they had varying conceptions about what “user voice” meant. Many social investors interpreted “user voice” as being the views of the organisations in which they invest. And most of the UK’s social investors were happy to point to ways in which these organisations are listened to – or represented – within their practice.

For example, it is not uncommon for social investors to ask for feedback and perspectives on different aspects of their investment practice. This includes asking investees to test new fund application processes, or inviting previous investees to sit on their investment committees. This was seen by many social investors as being a positive force on their organisation, enabling them to evolve and adapt their processes to better accommodate those seeking investment, or to ensure that the lived experience of being an entrepreneur or front-line organisation is heard when making investment decisions or setting conditions for investment.

These good practices, while useful to undertake and important to acknowledge, are not the focus of this report.

The focus of this report defines “lived experience insight” as people who are the intended recipients or users of the service or product offered by an investee organisation.

This necessarily means our definition of “user voice” refers to hugely diverse and different groups: people at risk of re-offending, homeless people, people who are looking for employment, or who have a debilitating illness or disability. The list is long. This report will examine how and whether these experts by experience are heard by the organisations hoping to support them, and whether they can and should be heard by social investors looking to invest in those same organisations.

## Section 1

# Why does lived experience insight matter?

Lived experience insight has been found to support better human development, service and intervention outcomes; evidenced as being:

instrumental to the achievement of a broader range of development goals, including inclusive institutions, improved access to and quality of public services, and human development outcomes (GSDRC, DfID p.1)

Lived experience insight has been used as an approach in health and mental health service design, delivery and research (Pilgrim & Waldron, 1998; Campbell, 2009; McKinley & Yiannoulou, 2012), in social work and public health policy (Forbes & Sashidharan, 1997); in offender services and rehabilitation (Schmidt, 2013); in education (Melling & Pilkington, 2016), international development (Rocha Menocal & Sharma, 2008; DFID, 2011) and in research practice in the health, education, social policy and international development sectors in particular (McKewen et al, 2016; Dulmas & Sowers, 2012). The growth of Lived experience insight – often considered as one principle within the broader field of user involvement – can be seen as reflective of the participatory turn in social policy and social intervention, welfare provision, consumer relations and indeed in research. This school of thought and now formalised field of participatory practice, has sought to shift the balance from the idea of people as passive receivers to their realisation as active participants in the subjects and experiences that matter to them.

As such, lived experience insight can be regarded as part of the transformation in public service delivery, social intervention or public management towards a ‘two-way’ rather than a mono-directional relationship between those holding power – whether through funding, governance or service delivery for example – and the intended beneficiaries or ‘user’ population (Ferlie et al, 1996, p.208). It can be seen as an approach to democratise the design and delivery of interventions, going beyond what has been described as a ‘consultation culture’ in public fields such as democratic practice, service development and civil society (Cornwall, 2008, p.8) to an approach genuinely founded on recognising and legitimising user’s experiences and lived reality as a vital contribution to the effective design and delivery of social interventions, whether in health, social work, community education (see Higham, 2019; Ferguson et al, 2018).

There is a devolution of influence (perhaps even of some control) through devices such as... the promotion of cooperative ventures, user voice and encouragement of voluntary action (Ferlie et al, 1996, p.208)

Lived experience insight and user involvement approaches also further progress towards goals of inclusivity and non-discrimination in intervention contexts through enabling the participation and recognition of experience of groups who may otherwise be at risk of under-representation and marginalisation.

Engaging users in discussion about public services and community resources, such as housing for example, has been found to engage parts of the population often less likely to engage in general civic participation, such as those on low incomes (Birchall & Simmons, 2004, User Power, p.2) In the international development context, often artificially separated from the broader social policy and intervention sector, user voice has come to be recognised as vital if development is to 'leave no-one behind' (Rocha Menocal & Sharma, 2008).

With the growth of new technologies, the possibilities for the extension of the user voice from not solely formal engagement but micro and macro conversations, visual representation and online feedback mechanisms have been discussed as an untapped and transformative resource (Hodgkin in Anderson, Tritter & Wilson, 2018, p.122-123; Papoulias, 2019).

Whether through face to face participatory mechanisms or digital tools, discussion of Lived experience insight approaches and their impact commonly starts at the point of when a programme or fund is in process of award or delivery, rather than at the point of design.

This is no less common than in the literature discussing user involvement in funding processes, where good examples exist of user voice being prominent in the needs assessment, administering or and even measurement of the impact of funds (IVAR, 2013), through such mechanisms as participatory budgeting or community-led evaluation design (Truman & Raine, 2001; Hall, 2005; Bovaird, 2007, Hawkins & Egan, 2012). Building the case that user voice can be an effective mechanism for fund design, particularly within the social innovation and social investment space, is one of the principle contributions of this report.

As stated at the start of this report, "user voice" can mean anyone, of any age, with any kind of particular need, context or challenge. As such, whether we are talking about people in prison or young people looking for employment, there is a range of existing evidence which cites the different and varied benefits at an individual level and a systems level for different groups of people becoming more involved and having their voices heard. However, we have distilled a number of key benefits which emerge from this body of research and practice.



## 1 | The user is the best person to understand their own experiences, their own contexts. If you listen and respond to the people that you serve, you are more likely to be effective in your work.

When it comes to 'what it feels like to be me' and describing the practicalities of our daily lives and what it feels like, people are experts in their own lives (O Mara Eves et al, 2013; Holroyd-Leduc, J., Resin, J., Ashley, L. et al. 2016). We see things in our own experiences that others do not. Whether that is the experience of racism, sexism or being marginalised; whether it's the lived experience of visiting a doctor's surgery or going for a job interview or the practicalities of getting on a bus with a pram, we are generally highly effective in being able to describe what those experiences look, feel and sound like. Research has described that one of the main obstacles to individuals expressing these experiences and participating in user experience mechanisms is confidence, not reluctance or incapacity (Birchall & Simmons, 2004, p.2).

The value of this kind of knowledge, forms of lived experience, cannot be overstated. Giving voice to these experiences has many benefits, but the key value (for institutions, innovators, policy makers, charities) is that deeply understanding and empathising with the experiences of people you are trying to help will make you more effective in doing your job.

Research has highlighted the benefits of different mechanisms of Lived experience insight to articulate lived experience for their effect in designing 'effective, compassionate policies' (Irvine, 2016: 23-24) within social policy formation and welfare contexts, and others for how programmes and services are improved by the recognition of hidden or intersectional experiences of certain groups (Wright, 2016; Ferguson et al, p.148).

In the field of mental health specifically, including people with lived experience in the service design process has such a positive impacts that it is now a statutory requirement (Health and Social Care Act 2012). However, to do it well requires time, money, commitment from all levels of the organisation and a genuine curiosity to understand what people might know, that you wouldn't know. What is more, "for sustainable impact, co-production also calls for a radical and courageous rethink of deeply embedded attitudes of authority and deference" (NHS Improvement, 2018). It is hard to make these sacrifices before understanding the positive outcomes that will flow from the work.



## 2 | Involvement and participation has positive benefits for people.

Approaches focused on engaging or amplifying lived experience insight have intrinsic value as objectives in and of themselves, as well as contributing to achieving stronger outcomes from interventions in fields such as international development or social investment. Participating through a lived experience insight approach has been discussed to enhance public education or awareness about a service or indeed, a shared challenge in public life (Anderson, Tritter and Wilson, 2018, p.10).

Evidence drawn and considered summatively from many - often small and deep – case studies has found lived experience insight to be a method of empowerment for the users involved (GSDRC, DfID p.1); users may gain skills, experience and a sense of achievement or fulfilment (Birchall & Simmons, 2004, p.2-3) as well as individual and community leadership skills (Hannon, 2007; Baljeet, 2017) through their participation.

Case studies from the fields of health service provision, elderly care, social work and offender and youth rehabilitation highlight the value of lived experience insight approaches in social interventions to create a shift from provider-led to empowerment led (Holroyd-Leduc, J., Resin, J., Ashley, L. et al. 2016).

Work undertaken by Revolving Doors points to evidence linked to desistance theory, where user involvement can act as a positive intervention for offenders; offering a vision for change, and agency to make change happen (Graham, 2015). In rehabilitation contexts, as in the case of elderly care or support on a complex, long term basis, the benefits of the cascade approach where the voice and empowerment of individuals in a service or programme also benefits their families, carers or the wider community. Research commissioned by the National Lottery Community Fund to understand the impacts of engagement in decision making by young people, points to the skills developed through those processes being used for engagement in wide community initiatives.

In other words, engagement seems to build confidence and agency to do more. An evidence review undertaken by Age-UK shows similar findings, reporting user engagement leading to a greater sense of purpose for older people, building new skills and increasing their confidence and well-being.



### 3 | Lived experience insight legitimises interventions for the wider community.

Case studies often highlight the role of lived experience insight in legitimising how interventions are received by individuals – for example, offenders taking control of their own pathways for rehabilitation – and conversely, in enabling experiences and stories to be heard in spaces where the organisation or service provider seeking to create change does not have the authentic or most informed voice (Ivar, 2013). Lived experience insight can in this way be an entry point to working with groups often inaccessible to large formal organisations, on issues or challenges at a level of otherwise hard to explore. Reviews of case studies such as the Talent Match project discussed how organisations found Lived experience insight gave them the ‘credibility’ to work in areas of social change and build projects they would otherwise have struggled to partner on.

Finally, Lived experience insight aligns closely to the calls for a deeper engagement with research participants by the academic and research sector. In line with calls to democratise the production and ownership of knowledge, one value of user voice as a mechanism may be to narrow the distance between the experiencing subjects (users) and their accounts of lived experience (Ellis & Flaherty, 1992, p.4).

Looking at this body of evidence alongside the long history of The Young Foundation’s work to listen and amplify the voices and experiences of people to drive individual and community change, we might make a strong case that the results are in: people who engage in informing and making decisions about things which affect them are likely to experience personal benefits from doing so.

The benefits outlined above are also potential benefits for the social investment sector. Involving people with lived experience insight, is likely to result in the design of better funds, and so increasing their impact and efficacy. Bringing people closer into the process, works to bridge the (ever recognised) gap between people and those with the power to direct resource and funding flows. Involvement of people with lived experiences works to test assumptions about what interventions are likely to drive the most positive impact and so are likely to improve the authenticity and usefulness of impact measurement.



## Section 2

# How are social investors thinking about lived experience insight?

Making the case for the importance of lived experience insight, is necessary but not sufficient if we are to understand its relevance and potential power in the field of social investment.

Understanding the perceptions and practice of lived experience insight in the field of social investment was something we needed to explore in some depth.

In doing this, it was necessary to understand the many different points in the social investment process where lived experience insight could, potentially, play a part. This could start with the very earliest stages of fund design; undertaking a needs analysis which explicitly gives more legitimacy to the views of the experts by experience. This might yield multiple benefits, from understanding the gaps or problems with current provision and increasing investor empathy with the issue, right the way through to perhaps determining that social investment might not be the best instrument for tackling a particular social challenge in a particular context.

Lived experience insight could be influential in the due diligence and decision making processes; more deeply testing potential investee connection with their users' needs; understanding the possible unintended consequences of an intervention or how the idea potentially perpetuates a broken system. Impact management is a clear way in which lived experience insight might bring more value to the field of social investment; and later in this report, we explore the range of ways in which it brings far richer, more insightful and useful impact data to both investee and social investor alike. And there are ways in which lived experience insight might be represented at a governance level; connecting investors more viscerally and practically to the issues, interventions and systems they are supporting.

Bearing in mind these different points at which lived experience insight might play a useful role, this section draws upon interviews with leaders in the social investment ecosystem: testing their understanding, interest and engagement in "lived experience insight" practice.

Figure 1: The stages of Social Investment





## Perceptions of Social Investors

It was clear that the social investors interviewed had a broad understanding of both the need and the value of listening to the experiences and perspectives of people. However, this was more espoused than enacted. “In truth we don’t do much of it”; “It’s a strategic objective we want to pursue”; “We want to bring in deeper, different kinds of expertise” represent some of the perspectives and comments from social investors.

Social Investors however, were often quick to talk about the range of challenges that lived experience insight practice would present. These included:

- **Who is the “user”?** Social investors are often running very general funds, covering a range of issues, topics and challenges. In these cases, there is not one “user group” to engage. How can that challenge be resolved?
- **It sounds labour intensive** - The margins on running social investment funds can be very small, often (although not always) with lean teams focused on deal-flow and investments. What is a proportionate way of bringing in the experiences of a wide variety of users, when there is very limited capacity?
- **We’re still getting the basics right** – Social investors questioned how well practiced investees’ are with processes of impact management. Social investors which are largely focused on high-volume, low value deals (i.e. c.£50-£100k) expressed concern about their investees skills, capacity and motivation to bring lived experience insight (interpreted as being more demanding) into their impact measurement processes.

- **More efficient routes to understanding users?** Social Investors sometimes expressed that there was more confidence and efficiency in engaging with an intermediary organisation (e.g. a charity seeking to reduce youth offending) than directly with a group of experts by experience.
- **I’d want to do it well.** Most social investors expressed some degree of desire to make sure lived experience insight was implemented well, if they were to do it. There was a fear of it being seen as tokenistic, and some who feared it might be given more weight than other forms of evidence and data.

Most importantly, there was a clear demand for cheap, accessible tools, guides and resources that social investors could use to help their investees engage in lived experience insight to best effect.

Apart from one notable exception, social investors did not engage with the idea that lived experience insight could have a role in the design of social investment funds; or that people’s experiences might inform high level funding strategies.



### Perceptions of organisations taking on social investment - investees

When speaking to investees, the concerns largely mirrored those of social investors. There is a lack of knowledge and a degree of concern about what lived experience insight involves and how it can be done well (acknowledging the vulnerabilities of some of the people involved). Cost and time was also a key concern. There was a feeling that if lived experience insight was something that social investors were going to start demanding, then appropriate tools and support would need to be provided. This perhaps reinforces a general perception in some investees that impact measurement is primarily undertaken to satisfy the requirements of social investors.

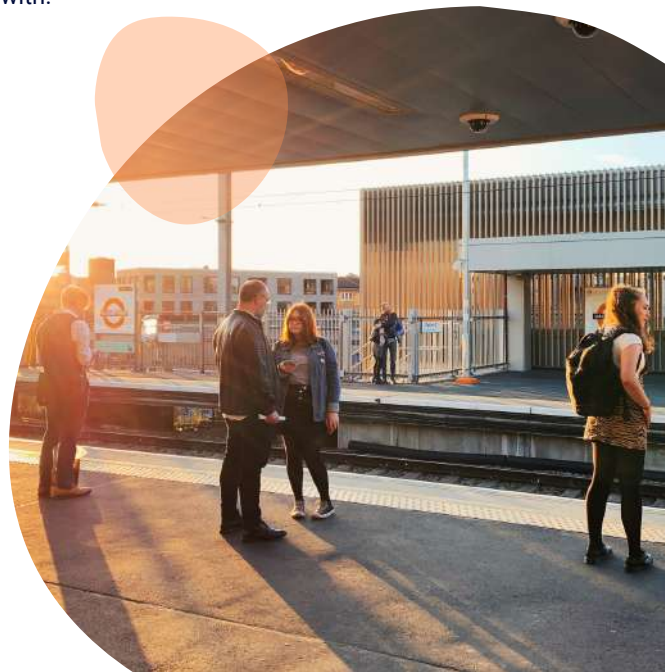
However, there was a general recognition that listening to lived experience insight is something that all organisations working to support people should be doing. Namely, the value and benefits of involving people was recognised and its importance was not challenged.

Finally, investees questioned how much social investors really wanted to hear the reality of what the people they support might say. There was an impression both in the interviews conducted and at the roundtable sessions that social investors unconsciously or otherwise put pressure on investees to produce positive impact stories and therefore may not be open to hearing the many different perspectives of people's experiences. It was certainly not universally accepted by investees that social investors valued feedback to improve a service, over feedback which championed the success of a service.

### Experts by experience perspectives

A report on lived experience insight was felt to be incomplete without the views of people who had been, or were involved in feeding back their experiences to service providers, or had deeper involvement in co-design, co-delivery or governance of initiatives.

We found a reticence on the part of all the organisations we approached to gain access to these perspectives. Some of this will have been for good reasons. However, while we came across many examples of where employees with direct lived experience of an issue directly informed and supported their professional practice, it remains a key task to understand whether intermittent/occasional experts by experience have the same perceptions about their involvement as the organisations they work with.



## Section 3

# Typology of social investment funds and how this might impact on adoption of lived experience insight

There are a range of social investment funds working in different ways in different sectors: one set of tools will not be appropriate for every social investment fund. There are two dimensions of social investment funds which are particularly important when considering which lived experience insight tools might be most relevant.

### 1 | Which type of financial instrument is used by the fund?

Some funds use a high volume of relatively straightforward financial instruments like loans. Some funds invest in more high risk equity instruments usually in organisations at an earlier stage of maturity. Where there is a higher return and higher risk, then there is a clearer imperative for funds to engage with the ultimate beneficiaries, and more impact both financially and socially will be recognised. Higher returns on equity or fund management budget may provide a higher budget for resource intensive lived experience insight work to be carried out.

### 2 | Is there a defined group of ultimate beneficiaries of the fund?

Some funds look to invest in organisations working with a defined group of beneficiaries eg people experiencing homelessness.

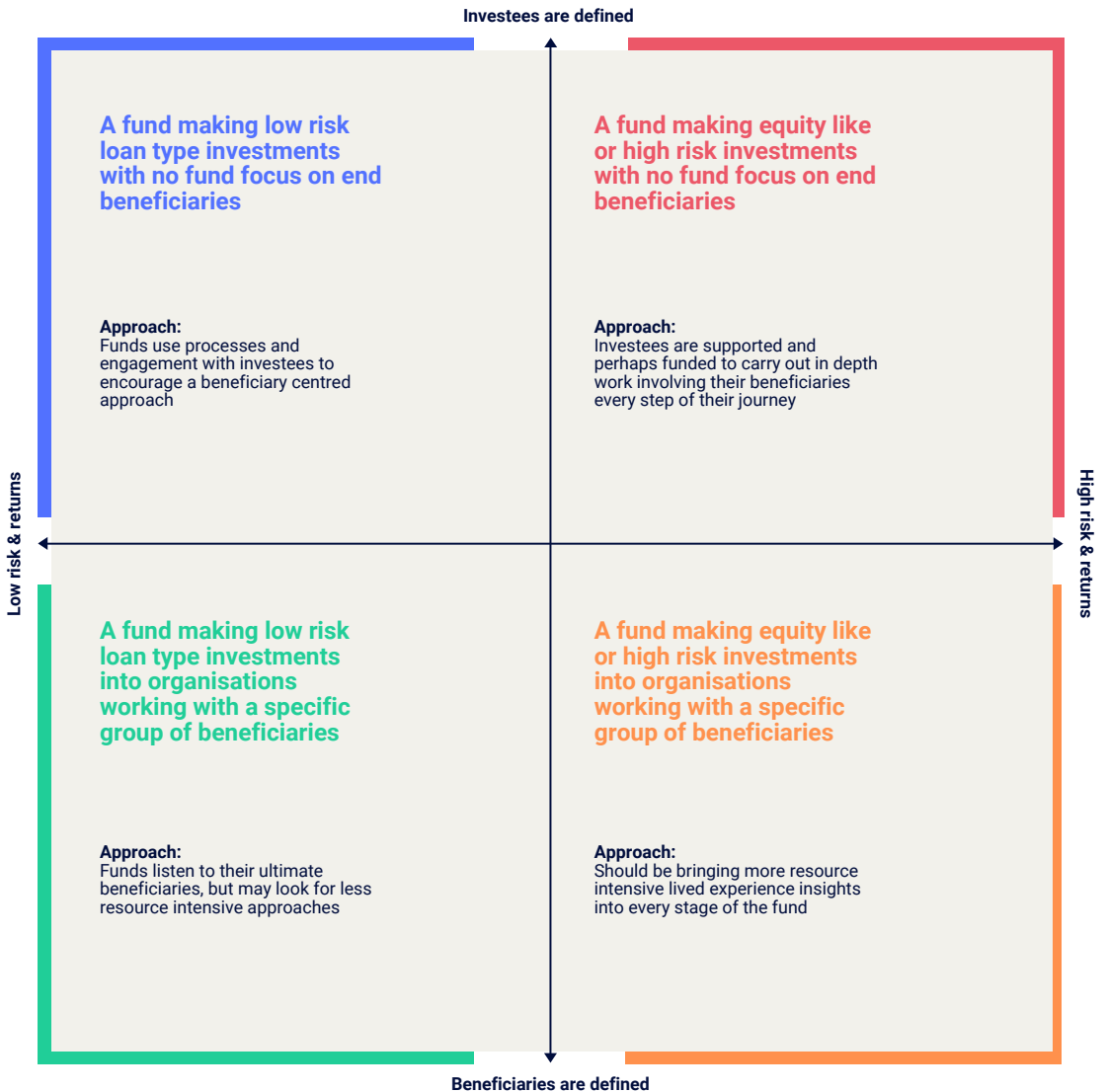
As work is always carried out with defined beneficiary groups, so it is easier to see how existing tools and practises to engage those with lived experience can translate across to social investment. There is a clear group of beneficiaries to engage with, and social investors will be able to use sector specialists eg Revolving Doors who work with experts by experience in the criminal justice sector. There may be sector specific grant funding available to fund better engagement with end beneficiaries.

Other funds may provide loans to organisations working across a whole range of sectors and will instead focus on characteristics of the investees rather than the end beneficiaries. For example, some funds will require their investees to be charities, or to be pursuing social impact. These funds will not be able to use the tools that engage specific groups of end beneficiaries. However, there are still opportunities to improve lived experience insight by improving their investees engagement with their beneficiaries.

The World Bank Strategic Framework for Mainstreaming Citizen Engagement provides a useful reference in these cases. The World Bank requires the organisations to whom it grant funds to be actively engaging its beneficiaries to provide feedback on their services.

The social investment landscape can be divided up into four different groups: by the type of financial instrument it provides and whether the fund's social purpose is defined by reference to its end beneficiaries or the investees. The diagram below sets out the four groups.

A proportionate and appropriate approach to lived experience insight is suggested for each group.



What is clear, is that the lived experience insight activities need to be proportionate and appropriate for the type of social investment fund being delivered. If a fund is able to - and it is appropriate for them to work in depth with the ultimate beneficiaries - then there are good case studies (both inside and outside the social investment sector) which could be replicated in ways that incorporate lived experience insights into every stage of the fund.

For funds that are dealing with high volumes of deals that have a specific thematic focus, (i.e. Box 4) there are also best practices that we have identified in social investment and other sectors. However, it will need to be recognised that they work with high volume investments and it may only be possible to draw in lived experience insights at certain stages during the fund life.

Many of the large social investment funds in the sector fall within box 3: delivering a high volume of low risk investments with no defined group of beneficiaries. The focus should then be on encouraging investees to use lived experience insight in the development of their services. Box 2 investors will be in a similar situation; namely it will be more appropriate for them to focus on developing the incentives, capabilities and capacity for their investees to be gathering lived experience insights.

For this report we spoke to both social investors and lived experience insight experts. Where we uncovered examples of good practice, it tended to be in depth, resource intensive lived experience insight work. There were good suggestions for what could be done for lower cost, through using processes to encourage investees to develop their capabilities to uncover lived experience insight, with a range of examples of how technology and data analytics had been used to understand what beneficiaries wanted.

Whichever group they fall into, social investors wanting to engage with end beneficiaries can draw on a long history and track record of intermediary organisations, such who work with specific groups of people to amplify their voices and experiences in ways that create better services and outcomes.

The following case study shows the in depth work one intermediary undertakes with experts by experience. They will likely be able to provide training and resources for investees looking to increase their interaction with experts by experience.





# Revolving Doors

case study

**forums &  
advocacy**



## Revolving Doors Agency demonstrates and shares evidence of effective ways to reform public services, transforming the lives of individuals currently failed by the system.

Revolving Doors work closely with people who are Experts by Experience. Their core method is to use forums; a space where people who have different experiences can come together and talk about the changes they want to see in their lives and share ideas of how to help others going through the same cycles of crisis and crime.

Forums are a route for Revolving Doors to bring people with lived experience expertise to influence and enhance the work of decision makers. The forums are held regularly around the country, so allow a far more representative cross section of perspectives and Revolving Doors use specific and targeted recruitment to ensure diverse experience is represented.

Revolving Doors is keen to support positive change in the criminal justice system and in services used by people in the cycle of crisis and crime. Therefore it works as an intermediary with organisations who wish to make changes but do not necessarily have the knowledge and expertise to work safely and effectively with people with lived experience. It leverages its connections with senior decision-makers and brokers their relationship with the Forum, ensuring that the decision-maker has identified a specific decision and thought through the scope for “being influenced”.



### Benefits to people

The people who join Revolving Doors Forums are specifically looking to bring their experiences to improve services and support for those who are currently going through the same or similar experiences. Revolving Doors support their Lived Experience Teams to work with organisations such as the NHS, criminal justice inspectorates, HMCTS, to ensure the lived experience perspective shapes commissioning and the design of services.

Revolving Doors staff support members so they can participate in a way that is safe for them and is part of their progression and personal development. Members are trained as facilitators to run forums. Although system change is the primary aim, through participation members talk about the value of peer support and increase both social and recovery capital.



### Benefits to the organisations who work with intermediaries

Organisations such as Revolving Doors have built up their Lived experience insight experience over many years. Over this time their approach and models have constantly evolved to ensure that there is impact and lived experience directly results in changes to the system.

The training and support given to forum members allows them to provide relevant and focused feedback to decision-makers. This provides access to the relevant insights of highly marginalised people, within a strong safeguarding and wellbeing framework.



### Challenges

Many of the challenges that might be faced by someone new to lived experience work might experience are mitigated by working with an organisation like Revolving Doors who have a dedicated Involvement Team and many years' experience of thinking through and addressing these challenges.



### Applicability to social investment

Working with intermediaries who run Forums and Lived Experience Teams to safely and respectfully bring together of people who have particularly difficult experiences, has relevance for all those in the social investment sector. Social Investors have routes to accessing insights which can help guide everything from their fund design and investment focus to understanding what sustained positive change looks like for people, and how long it can take. Through intermediaries, there are potentially very efficient routes to gaining more detailed and holistic understanding of very difficult issues – if that knowledge is shared.

## Section 4

# Lived experience insight tools for social investment funds



Most social investment funds go through a similar cycle – summarised above. In seeking to articulate the potential of lived experience insight within the field of social investment, we have brought together a range of tools and case studies relevant to each of these stages of the fund lifecycle.

From speaking to social investors, it is clear that there are already lived experience insight focused approaches being used at some points in the investment process – particularly at the due diligence stage and the impact management stage. However, these were limited.

Where we have not uncovered examples of lived experience insight approaches specific to the social investment sector, we have drawn upon good practice from the charitable sector more broadly to suggest possible suitable approaches.

Some charities have been developing and using lived experience insight approaches over many years and we must learn from their work - as well as embracing the experiences of those in the commercial sector, who have well-developed tools for understanding and analysing customer experiences.

The tools that could support the growth of lived experience insight are set out below, and the “Fund type suitability” column looks at what type of fund the tool best suits – considering whether the fund has a high or low budget for this work and whether the fund focusses on specific beneficiaries or investees.

Low cost or more resource light solutions are also set out, and there will be different perspectives on how and when technologically based solutions drive positive outcomes. There are general upsides to swifter, more transaction routes to getting feedback on service provision from end beneficiaries, however there are some challenges with ensuring good representation and limitations to how experts by experience are gaining from the interaction, or how traditional power structures might be shifted in response to increased engagement from people.



Case study included



Low cost solution

## Fund Design

Tool	Description	Advantages	Challenges	Fund type suitability
------	-------------	------------	------------	-----------------------

### User needs analysis

Mix of qualitative, participatory and ethnographic processes to better understand the needs, skills, experiences, preferences etc of target users & beneficiaries

Enabling deeper understanding of issues as experienced  
Able to spot un-met needs and opportunities for innovation  
Able to assess how far deal pipeline meets the needs of users.

Presents a challenge for funds operating at a generic level; who are seeking to cover a whole range of social & environmental issues. But potentially good for place-based funds.

Where a defined group of beneficiaries is involved.



### User needs analysis through surveys

A survey is used to understand the needs, skills, experiences, preferences etc of target users & beneficiaries.

A low cost solution and a first step towards better engagement with those with lived experience. Able to spot un-met needs and opportunities.

Need to design the survey so that it is not exploitative and offers something to the participants even if it is just feedback on the results. May not get the full wealth of insights and the engagements and networks that could be developed through an in person engagement technique.

Where a defined group of beneficiaries is involved and a low cost solution is required due to fund margins.



### Lived experience fund co-design

Bring the ultimate beneficiaries of the fund into the fund design process. The fund will have some defined limits, but within these lived experience experts can support the design process.

Would design in the involvement of lived experience throughout the fund process. Can break down traditional structures and question the way things are set up "normally."

May need to upskill participants depending on the breadth of their expertise. Will need to think about the benefits for participants and what they will gain from the experience.

Where a defined group of beneficiaries is involved.

### Lived experience intermediary support in the fund design

The fund will need to design how it will support its investees to put lived experience insights at the heart of their work. The budget, development funding that may be required by investees, training packages and approach should be determined up front with the support of a third party with experience in lived experience insights.

Will make sure that lived experience insights are central to the fund and its investees.

Will need a budget to engage an intermediary organisation.

For funds looking to support investees with engaging with beneficiaries.



## Due Dilligence

Tool	Description	Advantages	Challenges	Fund type suitability
<b>Experts by experience advisory panel</b>	As well as the fund manager assessing the potential investment, a panel of people who have direct experience of the issue are invited to assess and give their views of the idea.	Potential investees have a clearer idea of the 'fit' of their offer. Different solutions can emerge as part of a facilitated conversation with end users. Beneficiaries learn about products coming on to the market that may help them.	Ensuring the group is genuinely representative of the target group. Building the relationship and connections between the fund manager and advisory group. The short term nature of the relationship between venture and advisory user group.	Where a defined group of beneficiaries is involved and where risks around investment return are high enough to be impacted by high intensity involvement.
<b>Feedback collected from experts by experience</b>	A website allows future beneficiaries or users of a service to rate different organisations or provide feedback on their products.	Potential investees have a clearer idea of the 'fit' of their offer. Different solutions can emerge as part of a facilitated conversation with end users. Beneficiaries learn about products coming on to the market that may help them.	Representation may be even more limited as those without access to the internet will not be able to participate. The subtleties that may emerge through a group discussion will not be possible.	Where a defined group of beneficiaries is involved and a low cost solution is required due to fund margins.
<b>Investor requests</b>	Social Investor requests any evidence of processes, understanding, engagement and/or involvement of users/beneficiaries.	Easy, low-cost for the social investor. Tests potential investee knowledge of their target beneficiaries. Prompts thinking for organisations not currently engaging users meaningfully. Potential of increasing value for technology-led ventures.	Burden of responsibility is on the investee, who will have limited resources. Difference of opinion about what 'good' looks like (across the sector, across investors and ventures).	A low cost solution for funds who want to develop a better engagement with lived experience insight in their investees.
<b>User-centred design is adopted by investees</b>	User-centred design is an iterative design process which focuses on the users, what they want to do, and the environment in which they're living/working. This is paramount in each and every phase of the design process. Usually involving multi-disciplinary teams with built-in evaluation through ongoing testing with users. This process is built into service design carried out by the investee.	Revealing interconnections and relationships between people, issues and context which might otherwise go unnoticed. Important for ensuring that the service provided by the investee is something that helps the beneficiaries.	The investee will need support and funding if they haven't adopted a user centred design approach before. If this is something the investor requires, then they may need to fund it. An intermediary will be required to support the transition to this design approach. The pipeline would need a long runway to ensure this approach is adopted.	For funds who want to develop a better engagement with lived experience insight in their investees



Case study included



Low cost solution

## Impact Management

Tool	Description	Advantages	Challenges	Fund type suitability
<b>Outcomes and impact tested regularly with groups of beneficiaries</b>	Workshops run with beneficiaries to define outcomes and feedback from beneficiaries against those outcomes collected directly by the fund.	Outcomes are ones experienced by and important to the beneficiaries. Impact measurement is audited by this intervention. Would help to develop the product or service to have a greater impact. Investor hears directly from beneficiaries.	Would be expensive and time consuming.	Where a defined group of beneficiaries is involved and where risks are high enough to be impacted by high intensity involvement.



### Lean data / customer feedback

Provided through a third party often via telephone or online, this involves regularly capturing the insights of users, based on pre-defined set of desired outcomes.	Creates a previously non-existent or poor feedback channel between users and venture. Can be tailored and proportionate. What really pinpoints impact/success? Can be repeated & longitudinal.	Often provided by third party, it carries a cost which ventures might find difficult to bear. May become more focused on impact reporting for the investors needs, rather than the ventures. Is transactional in style; rather than transformative for users.	May be a preferred approach where encouraging investees to gather feedback is easier than directly engaging beneficiaries.
--	--	---	--



### Surveys

Occasional polling of users to assess experiences, perceptions and impact.	Relatively low upfront investment (survey design) Can be tailored and proportionate. Can be repeated & longitudinal.	Reliability of data collected / challenge of representation. Can be labour intensive if not online. Likely to miss out on key insights afforded through more high-touch processes.	A lower cost solution – a survey tool could perhaps be shared.
--	--	--	--

## Governance

Tool	Description	Advantages	Challenges	Fund type suitability
<b>Shadow Boards with lived experience</b>	People with lived experience are engaged on a 'shadow' board or investment committee throughout the life-time of the fund (or fund disbursement period).	Sustained commitment to drawing in lived experience in ways that influence decisions (investments, amendments, fund performance).Renewal every 15 months develops more people, and keeps lived experience fresh.	The time and attention needed to set up and service well. Ensuring representation and that all voices are heard.	Would work best for funds with defined beneficiaries.
<b>User representation on Investment Committee</b>	One or two people are appointed to the investment committee by virtue of their lived experience	Holds other IC members to account by their presence & contribution. Legitimises lived experience as being as valuable as indirect, different social investment experience. Opportunities to develop new skills & capabilities might not otherwise available.	Lived Experience representative may feel 'labelled' and consciously or unconsciously 'limited' by the rest of the committee. The process may be extractive, and not generative and of value to the user representative. Views may not always be representative of broader set of experiences but personal and individual.	Would work best for funds with defined beneficiaries.
<b>User representation on Investee Board and/or Management Team</b>	Investment funds prioritise investees with user representation on their board and their management team.	In some cases it is time consuming and costly to provide support to develop those with lived experience to leadership positions. Organisations led by those with lived experience are likely to deliver greater impact.	Needs to be done in a way that doesn't create additional work for small organisations or becomes a box ticking exercise.	This might work best where funds work with defined investees rather than beneficiaries.

## Section 5

# Case Studies

These case studies were designed to look in detail at some good approaches to incorporating lived experience insight which could be adapted to social investment funds. Through examining the case studies, it is possible to draw out some key principles for engaging beneficiary voice, and consider some of the challenges.

However, it may not be appropriate for all social investment funds to take such resource intensive or in depth lived experience insight approaches.

The low cost tools set out in the tables above have not yet been trialled in social investment funds, however there are clearly ways in which they could be adapted and trialled by fund designers and managers.



# National Lottery Community Fund

case study

**Lived  
experience  
leaders grant  
fund design**

## FUND DESIGN

# The National Lottery Community Fund (NLCF) have a strategy to empower communities and put decision making in their hands.

As part of this, they wanted to set up a grant fund to support people with Lived Experience to become leaders. The NLCF set out to co-design the fund with Lived Experience Leaders to draw upon their experience.

The fund had certain parameters set by the NLCF because of requirements placed over their funding such as that money could only be given to constituted groups, the period of time that the funding could be distributed over (because of internal budgets) and the amount of money going into the fund (although this ended up being adjusted through the process).

All other aspects of the fund including grant size, the application process, the communication strategy, the decision making process, grant management, and evaluation process were all designed by the Lived Experience Leaders.

### Practicalities

Workshops were held in five locations across the UK with 70 lived experience leaders from a broad range of sectors. Further participants were reached through telephone interviews and online surveys. The workshops and surveys all aimed to help the NLCF understand what enabled people with lived experience to become leaders, what were the barriers and what the landscape might look like for lived experience leaders in 2025.

Following this, 17 lived experience leaders attended a residential conference. Attendees had a diverse range of lived experience including LGBT, mental health issues, care leavers and disabled attendees. This was encouraged by supporting access (e.g. providing lip readers and allowing a parent to bring her baby) and covering all participants' costs (including childcare). The attendees came from different parts of the country and different ethnic backgrounds.

This residential conference was where all the decisions were made regarding the design of the fund.

Facilitation had to be carefully organised for the workshops and the conference to make sure that power and decision making were truly being handed over to the lived experience leaders. Baljeet Sandhu led the workshops. She opened each session by emphasising that the lived experience leaders were not required to dredge up traumatic lived experiences for the session, but rather draw on the insights gained through that lived experience. This was credited with changing the dynamic of the conversation from the usual one had by funders with lived experience leaders.



### **Benefits recognised by lived experience leaders**

The lived experience leaders found it useful to connect across sectors – for example organisations working for disabled people and those with multiple complex needs were both looking at barriers to recruitment separately, and they realised that they could work together on these issues.

The information gleaned from being part of the events and the connections made with other organisations helped the participants strengthen their grant application writing. Through the discussions, they understood the sort of information decision makers needed and there appeared to be increased grant application successes following participation in the design process.

The NLCF said that next time they organised a similar end beneficiary design process, they would budget to compensate people's time.



### **Benefits recognised by the organisation**

The lived experience leaders knew how to design the communication strategy and the application process in ways that would reach the target audience, and as a result, the fund found that the number and quality of applications far exceeded the usual standard.

Changes to the application process in response to feedback during this process, were of value for NLCF, beyond this particular fund. The lived experience leaders questioned why all the due diligence information had to be provided by all the applicants when it was really only required for successful applicants. It was time consuming for staff at the NLCF as well as time pressed lived experience leaders, and required high volumes of unnecessary data to be stored confidentially.



### **Challenges**

It was difficult to ensure fair representation when there were only 17 lived experience leaders at the conference. On this occasion people weren't paid for their time which prevented a number of people from being able to attend and this is something which NLCF would do differently in future. There wasn't as much diversity in race as had been intended.

There were challenges to supporting the range of people in the same room well, and accommodating everyone's needs. One participant's baby made it difficult for the hard of hearing participant to fully join in and one or the other had to leave the room at certain points. Paying attention to conference design, in ways that respectfully and sensibly accommodate this diversity of need is required.

The budget for the fund was set before the design stage which limited some of the scope of the lived experience leaders to design the fund in their own way. In the end, the size of the fund was adjusted, but lived experience input before the most significant parameters are set, would likely improve the design of any future fund.



### **Applicability to social investment**

This example, while in grant funding, is relevant to social investment and the process and learnings could be drawn upon by social investment funds. The benefits recognised by the NLCF fund in this co-design process have been so widely recognised that this fund is being used as a model for other funds.



# Guy's & St Thomas's Charity, The Wellcome Trust and The Social Innovation Partnership

case study

**Place based  
community  
co-design**

## FUND DESIGN

Guy's and St Thomas's Charity and the Wellcome Trust are currently developing a community-led funding model as part of Guy's and St Thomas's Multiple Long Term condition programme. They are looking to fund early interventions to help slow down people's progression from one to many long-term health conditions.

TSIP is working with local residents to design the fund, in which funding decisions will be made by local members of the community. The design process is still ongoing but there is no restriction of the types of investments to be made, so the community may choose to make grants or make other forms of social investment.

The fund is still in the prototyping and design stage and will be launched next spring. The team, including the Social Innovation Partnership (TSIP) who are engaging the community in Southwark, are empowering the community to be decision makers. The fund is aiming to re-define existing power structures.

### Practicalities

There was an initial research stage which looked at how lived experience insight-led funds had been set up around the world. This desk based research was supplemented by taking to the streets and asking the local community for their opinions.

The model is to try to reach out to community members who may be traditionally more difficult to engage. 40% of those involved have or are impacted by long term health conditions. These people are brought together at workshops to look at designing different elements of the fund. Some sessions are more designed focussed session where participants are paid, others are more informal where there will be an hour of design work and then everyone will have dinner together.

The mix of sessions means that the informal sessions can be used to engage new members of the community and build relationships, while the design sessions may try to reach out to the same people so some of the design work can be picked up from the previous session.

Different ways of delivering the fund are being trialled currently. One model being trialled for distributing the funds is to give £1,000 of nominal funding to each community member so people have to work together in small or larger groups to decide how to spend it.



### **Benefits recognised by participants**

People are paid the London Living Wage for the more formal design sessions and there are refreshments at the informal sessions which aren't paid to help make them as accessible as possible. The team are also trialling paying participants at the informal session too.

The community have built relationships and networks with other community members. This is particularly in evidence with multi-generational networks and young people's input has been welcomed by the rest of the community.



### **Challenges**

It is important to make sure there is adequate representation of all community groups. If this is not done you could inflame community tensions by only empowering one group of people. Similarly those people could recreate existing power structures with themselves at gate-keepers.

Challenging traditional models of grant giving turned out to be more difficult than anticipated. People tended to be drawn to models that they already knew eg committees and application forms. TSIP had to be prepared to challenge people to break down traditional models while still listening to the voices of the community.



# Fair by Design, Ascension Ventures & Toynbee Hall

case study

**Experts  
by experience  
advisory panel**



**DUE DILIGENCE**

## Fair by Design is a movement dedicated to reshaping essential services so they don't cost more for low income consumers.

It includes a public awareness campaign and a social investment fund. The fund management is provided by venture capital investors Ascension Ventures, who assess whether each investment is financially viable.

Each investment is also considered by a panel of people who have experienced the poverty premium. They consider the proposition, ask questions and come to a conclusion as to whether the intervention proposed would work for them. A report is produced on whether the venture will impact on the poverty premium based on the panel discussion and this is then considered by the Investment Committee along with a range of different information to determine whether an investment is made into the venture.

### Practicalities

The panel is made up of 8-10 people who are experts by experience in the poverty premium. Before they meet potential investees they learn more about the nature and extent of the poverty premium and the issues around it.

The panel looks to bring together a mix of people from different genders and background to get a range of perspectives and experiences with the poverty premium. All of those giving their time to the panel are being paid on an hourly basis at the Living Wage.

The company looking for investment in a product aiming to combat the poverty premium gives a presentation, and the experts by experience ask questions. They then have a discussion about what they feel works and what doesn't work about the product.



### Benefits recognised by people on the Advisory Panel:

- The people on the Advisory Panel learn about products and services that are coming onto the market which are addressing issues that directly affect them.
- The Panel can sometimes offer solutions to each other, to the issues they are facing. Holding open space for mutual support for those having similar lived experiences can be beneficial in and of itself – as well as to the ventures.
- Being put in the position of being an expert by experience can be empowering and some participants report this leading to the development of skills and confidence.



### **Benefits recognised by social investors and ventures**

The ventures reported that having the discussions with the Advisory Panel helped them to develop their product offering, or provided perspectives and concerns that the entrepreneurs hadn't thought of.

Some of the ventures found the panels so useful that they have requested to have further workshops to collect more feedback as their product evolves and develops. (Although these additional workshops were outside the scope of the scheme itself).



### **Challenges**

The current design means that each venture only has one workshop with the Advisory Panel. A longer term relationship might benefit both the Panel members and the venture, as they learn from each other and both parties gain confidence and enjoyment from working together.

Making sure that the people on the Advisory Panel are close enough to the investors and investment committee. Since the investment decision process is being run by a different organisation (Ascension) than the lived experience group (run by Toynbee Hall) there isn't as much interaction as there perhaps could be – but there is clear intent to improve the quality of this relationship.

Making sure there is a representative mix of people can be difficult. For instance, Toynbee Hall are drawing on people with whom they have worked previously, meaning the group is geographically focussed on London and South Wales.



### **Commentary**

This approach works particularly well for a thematically focussed fund and a clear question which people will have expertise on – in this case, the poverty premium. It may not be as appropriate a structure for funds without such a clear objective.

The Advisory Panel has been supported by a grant from Barrow Cadbury and in a fund with tight margins it might be difficult to replicate without subsidy. The fact that the ventures recognise such a positive impact from the intervention and that they are willing to pay for further workshops themselves, points to a more sustainable model emerging where ventures see this as a necessary part of product development.

# Mayday Trust

case study

**Collecting  
feedback to  
improve  
services**

**PORTFOLIO MANAGEMENT**

Mayday Trust was originally a traditional supported housing provider who has spent the past eight years transforming every aspect of the organisation as a result of listening to what people going through services had to say.

Wisdom from the Street or "Wisdoms" was a series of conversations Mayday Trust held with the people with whom they interacted, to understand whether people felt their services were working for them, delivered what they wanted and helped them achieve their goals.

The answer was "no". The Mayday Trust found that they were systematically institutionalising those who accessed their homelessness services. This led to radical change within the organisation to put the individual at the heart of their work. An ongoing process of listening as a way of refining delivery is now built in to the core methodology of the service, providing an ongoing feedback loop to ensure the service is achieving meaningful impact.

**Practicalities**

Mayday evolved the listening processes organically but there are a number of key components to delivery:

- The service is person led so individuals choose whether or not to interact with the regular surveys carried out by Mayday. This was important part of seeing 'service users' as partners in the process and respecting their autonomy to get involved, or not.
- Reflections and insights were captured through talking to people one to one, with open ended questions, rather than sending out surveys or holding focus group sessions.
- The themes which emerge inform the strategy and direction of the Trust. Strategy is no longer developed in the board room but through wisdoms taken from the street. The themes are analysed, tough findings shared and then, through a processes of engagement with stakeholders, service design experts and the board a new strategy was developed that helped Mayday better meet the needs of the people it serves.



### Benefits recognised by people

Through talking to those they set out to help, Mayday identified that their services were not working. They were not helping the people they engaged with to achieve what they wanted: independence and self-sustainment. Instead people felt that the services led to disempowerment and institutionalisation.

The Personal Transitions Service (PTS) model now puts people who are homeless at the centre of their own journey. With a focus on listening and allowing people to have more choice and control over their own life, people reconnect with their identity, with who they are and the strengths they have which in turn builds hope and motivation to change. The model applies an asset-based approach, which assists people to gain evidence of what they are good at and gradually people begin to see a possible new vision for the future.

This meant a different service, more focused on building resilience and showing people they have the internal capacities to find a home and cope with the inevitable challenges along the way. Through its coaching model, each person defines what they want to achieve and how they want to achieve it which may not necessarily be a service response.



### Benefits recognised by the organisation

Rather than playing a role in entrenching homelessness, the PTS approach enables the organisation to better achieve its mission: to support people to make the most of their lives.

This is profoundly motivating for employees within the organisation and means they can truly live their values. It has caught the attention of many partners, funders and commissioners who are excited by the model, and the progressive approach taken by the Mayday Trust.



### Challenges

The model runs contrary to traditional commissioning models in the sector which tend to specify inputs (e.g. number of workshops provided/hostel beds filled) rather than outcomes for people. It is difficult to fit a person-centred approach into this type of commissioning model because, resource needs are tailored to the person, which emerge and evolve over time.

This means it is hard to keep the organisation financially viable and it has taken eight years to get from first Wisdoms to the point where each individual is at the heart of every decision made and action taken.

Mayday Trust needed to make difficult, transformative changes to their organisation to act on their findings; and needed to make sure the board/leadership was aligned with the approach and was willing to take the inevitable risks associated with it.



### Applicability to social investment

A social investor may want to understand how well an investee is delivering on their theory of change and their target outcomes: asking people who are receiving the service is a powerful way to identify this.

This is much easier for the investee to do as they have the direct contact and relationships with the people they serve. But the organisation also needs to be able to hear hard feedback: and needs investors who will listen and understand that this may mean quite radical change, which could a long time to implement, with a possible impact on the investment returns.

When this kind of lived experience insight work leads to wholesale change, social investors can help the organisation to identify future financially viable business models, but also to fund the transition and journey to this point.

Even where the scale of this 'open listening' exercise is less ambitious, investors could play more of a role in supporting their investees to listen to the people they serve and adjust their services as a result of feedback.

# 60 Decibels

case study

**Co-designing  
evaluation  
& impact  
measurement**

**IMPACT MANAGEMENT**

60 Decibels is a business providing services that help organisations better understand lived experience insight through customer feedback. This can play a key role in developing an organisation's impact measurement process.

60 Decibels use techniques derived from social research, asking the minimum questions to derive the maximum insight. Through doing this they help organisations become more comfortable with the gathering and use of feedback and making decisions to improve their impact. This specifically addresses the challenge identified by many investees, that there is no obvious, proportionate feedback loop for them to listen to the experiences and perspectives of their target audience in a sustained way.

**Practicalities**

The organisation works with the people they support or serve to agree what outcomes they recognise from the service they are engaged with.

Ongoing impact measurement is carried out by 60 Decibels through phone calls at a time the beneficiary is available and the surveys are limited to fifteen minutes so that they are not too demanding for the beneficiary to commit to.





### **Benefits recognised by people**

60 Decibels explain that this process should empower the individual by providing their perspectives and opinions. This in turn should be used by businesses, charities and donors to refine their products and services and provide better outcomes to beneficiaries. However, this process, through using a lean approach, should be done with minimum intrusion as possible, meaning less impact on the lives of those beneficiaries.

Eventually 60 Decibels is planning to give data back to those who supply it, so they receive a more tangible benefit but this is not currently happening.



### **Benefits recognised by the organisation**

The organisations that use 60 Decibels benefit from rapid feedback (in 8-12 weeks) about the impact that their services or product are having. The approach builds on a "Lean User Research" approach which relies on early testing of hypotheses, quick feedback gathering and analysis so that the organisations using 60 Decibels can adapt their product or service more rapidly.



### **Challenges**

There is a real cost involved in listening to lived experience insight even with lean methods demonstrated by organisations like 60 Decibels, and more work needed to fully understand the extent of these costs, and who might absorb them. Currently 60 Decibels works with international development-focussed impact funds, and work with their investees but are paid for by the investors. Some modelling of costs and impact is necessary to determine how this third party model might be practical in the UK social investment sector.



### **Commentary**

In general, there is less familiarity within the UK social impact sector with more commercial 'customer feedback' models of understanding impact. The motivation to build the agency, skills and confidence of those users who are engaged through Lived experience insight methods, sits in almost direct opposition to these more transactional forms of generating user feedback. This does not make this 'lean' approach to user insight wrong. Arguably, there is a market for more simple and straightforward methods for capturing user feedback. However, it requires both investees and social investors to be clear in the purpose and objectives of their use of Lived experience insight, how to balance depth vs breadth of feedback, and the relative ongoing attraction of these methods by people using different services.

# St Mungo's Client Advisory Board & Outside In

case study

**Shadow boards  
and executive  
director advisors**

## GOVERNANCE

# The Client Advisory Board (“CAB”) is a shadow board made up of St Mungo’s current and former clients which works with the trustees on governance issues.

We also have a trustee with lived experience on the board. Clients on the CAB are asked to commit to sitting on the CAB for two years and they receive training on issues like governance, finance and health and safety. It meets separately from the board of trustees but reviews the same papers. Trustees all attend at least one CAB meeting throughout the year and then represent the CAB views at the board meeting. Clients have time to read through the papers before the meeting, then at the meeting the papers are presented by one of the Exec in accessible, lay language. The CAB ask questions and offer their views and opinions on the board papers. Minutes from the CAB always go to the board of trustees.

‘Outside In’ is a network of St Mungo’s current clients. The name ‘Outside In’ comes from the idea of bringing those who are usually on the outside of power and decision making in. Outside In are involved with a wide range of activities including meeting with the Directors once a month. Clients and the Directors both bring agenda items and clients chair the meeting. Actions are followed up and Directors let clients know what has happened as a result of their input.

---

### Practicalities

The intention for the CAB was to make the most of the skills of the people on the board, namely their lived experience of homelessness. The goal was to ensure clients are involved in the highest level of governance and that they are upskilled to contribute meaningfully on complex issues such as finance or risk.

Both membership of Outside In and the CAB are time limited. After a certain amount of time, the benefits of involvement is thought to have decreasing returns in terms of empowering people and stands a higher risk of promoting dependency upon the charity.

Membership should be a stepping stone to help people achieve other things.

Members of both groups are given training to build skills and knowledge about governance and the structure of the charity.



### Benefits recognised by people

Members can gain skills that can be applied elsewhere, for example minute taking or group facilitation. There are also vocational skills such as building confidence and becoming more comfortable in different environments.

St Mungo's have found that over time, members begin to perceive themselves differently. They see themselves as having more agency and influence in their role which has been found to spill-over into overcoming issues in their personal lives.



### Benefits recognised by the organisation

Clients contribute their time, energy and creativity. It helps to break down barriers between staff and clients and improve the quality and effectiveness of our work. The Outside In group have made many suggestions which have been taken forward, for example setting up an apprenticeship scheme which has been running for more than a decade now and has won awards. It provides a 15 month contract and training for people with lived experience and lots of those who have done the apprenticeship gain longer term employment within St Mungo's.



### Challenges

It is challenging to make sure you have the right level of representation and avoid one person or a small group speaking for many. People can underestimate the amount of time required to run a good shadow board. There needs to be time and resources for the upfront training, time to organise the groups and book everything in, there needs to be time to support people in their roles and hear their concerns.



### Applicability to social investment

There is value in considering this approach for the governance of a social investment fund, however, there are range of issues to consider:

How do you make the most of the lived experience perspectives that beneficiaries can bring?

How are experts by experience empowered to share those perspectives

Is it possible to give experts by experience equal voice/ decision making power as other trustees who have their own areas of expertise?

## Section 6

# How to approach incorporating lived experience insight

Throughout the remarkable case studies set out in this report, interviewees placed importance on a few principles that seemed to be common across all sectors and the type of work being carried out. Along with the wider interviews, these threads have been woven into six questions which social investors should consider before incorporating lived experience insight into their work.

### 1 | Does your management team, investment committee and board agree on the purpose and value of listening to the beneficiary voice?

Many people (from within and outside social investment) were concerned that it could become tokenistic. Any lived experience insight work should start with the organisation deciding the purpose and value of engaging and working with experts by experience. Being clear on purpose, and internally agreed on the value of lived experience insight, will do much to ensure that engagement with people is clear and purposeful – to all those involved.

This becomes even more important when considering the range of perspectives, experiences and opinions that will emerge through engaging people. Many of our interviewees spoke about the organisational challenge of not hearing what it wants to hear from users - or what fits with its plans. However, there is a responsibility to respond to what people are telling them. If the organisation is united in its commitment – from the trustees and leadership to the front line workers, then this change is more likely to be enacted.

Funders and investors need to express their commitment to lived experience insight as being beneficial; and that a feedback loop which fosters continual improvement is valued.

### 2 | Is there a way of creating value for those with lived experience?

If the organisation agrees that listening to people is valuable and helps to improve and develop their work, then why should people dedicating their time and energy not also share in some of that value? It is becoming more common for experts by experience to be paid just as other experts are paid. This may need to be thought through to accommodate any implications e.g. for people receiving benefits. However, as a matter of course the Young Foundation pay community and peer researchers who work a small number of hours per week.

Most of our interviewees also discussed how much people valued being experts of experience beyond the financial reward it offered.



In some cases being in a group of people who had experienced similar things allowed ideas and solutions to be shared or support to be offered. Having been through an isolating experience and hearing “I felt like that too” can be powerful.

Other interviewees discussed the benefits of training provided and the experience of developing skills which could be used elsewhere in the workplace; reinforcing some of the literature and existing evidence about the opportunity to increase the confidence, skills and sense of agency for those beneficiaries engaged in Lived experience insight work.

### 3 | How can the investor best safeguard and develop person centred approaches?

Social investment funds are often tackling very difficult challenges, such as homelessness or escape from domestic violence. Some people are likely to have particular vulnerabilities or have experience of sustained trauma. Asking people to share their expertise of their experiences needs to be carefully thought through and designed around the participants; their needs, their wishes, best practice – and the law.

Any involvement of experts of experience should be person-centred and appropriate as set out in Principle 1, and this should be at the heart of designing a lived experience insight approach. For example, having an individual expert of experience sitting on a board (i.e. a professional environment) with many other people who are professionals is unlikely to empower that person.

Working with an intermediary, particularly if that organisation has expertise in working with people who have been through a certain experience, will mean they are more likely to be aware of the needs of that group.

Any investee or fund manager are involving people in their work will need to ensure compliance with data laws and they are protecting the participant’s data in line with GDPR and that the person understands the purpose and scope of the work they are engaged in and have given informed consent.

Recalling particular experiences can also be traumatic, so having a trained facilitator leading a group who is able to identify and work with people who have been traumatised was also mentioned by several of our interviewees.

### 4 | How can you work towards representing all lived experience perspectives?

Representation was mentioned by many of our interviewees as being difficult to achieve. Each person’s experiences will be shaped by their history, culture and circumstances, giving them a unique perspective on a life experience which we may crudely group into an “issue” such as homelessness or domestic violence.

One person with lived experience will be bringing their individual perspective to bear. A group of people will provide more perspectives, but you will want to involve a mix of genders, ages and cultures (where appropriate) in order to drive a broader array of perspectives. However, it may not always be appropriate to have a large group of people and a small group or an individual has to be relied upon. In this case, some of our interviewees discussed occasions where someone was trained to be an expert of experience and met regularly with a community of people with that lived experience to make sure that they were drawing on that broad array of perspectives and bringing them in to the process.

Our interviewees discussed the length of time that someone could be an expert of experience. When considering the benefits to that expert of experience, people discussed how longer interactions reaped more benefits as people learned new skills, and grew in confidence over a number of months. Being able to see the changes their involvement had wrought was also empowering. However, over too long a period, that person might become a “professional” expert by experience and their experience may not be current. It also prevents other beneficiaries from going on the same journey of empowerment and it can trap people in their previous experience or identity to their detriment. These considerations need to be weighed up on a case by case basis depending on the intervention and the beneficiaries that the organisation is hoping to involve.

Finally there are geographic and cultural representative considerations. In order for an organisation to build up a close relationship within a particular community or group of people, they tend to be local. This can mean that their user group will have a perspective that is rooted in that particular place. Again, this needs to be considered through the lens of a particular intervention. If there is a need to bring together an advisory board for a national intervention, then a local, grass roots group of people will probably not be appropriate. However, for a local, place-based fund, it could be a perfect fit.



### 5 | How far can you go as an organisation in sharing power with the ultimate beneficiaries of the fund?

When interviewees were describing the organisational changes that took place as a result of becoming focussed on listening to people's experiences, there was often a shift in how that the organisation was run. Moving from "doing to people" or a place of assumed moral legitimacy to "doing with people" means unravelling some of the existing power structures and beginning a new kind of relationship; which will inevitably unfold in a human and sometimes unpredictable way.

The practicalities of what 'relinquishing power' can actually mean to an organisation are often glossed over, or ignored. For a social investment fund, a social investor or an organisation taking on social investment, the process of being guided more deliberately by those who they are trying to serve means having a conversation about power, accountability and where it resides. This might be a conversation about whether there should be a shadow board made up of experts by experience. It might be about how much a social investor should use its power to influence the practice of a front line organisation seeking social investment. Conscious reflection on power – as well as appetite for risk and challenge – is key.

Mayday Trust shared with us that they needed to make changes to their board when they were bringing in a person centred approach to their homelessness charity because the existing board were too risk averse for the changes that were being proposed.

### 6 | What is the best way for your fund to get going with incorporating lived experience insights?

Everyone we spoke to who had designed an approach or process to listen to beneficiary voice mentioned the time it took and the perseverance required to get it right. Going back to Guiding Principle Number 1, this means being an organisation that has the will and the motivation to make a commitment to a new way of working.

We were told by many that you shouldn't expect instant results or success. The most important thing is to keep listening, keep reflecting and keep improving. Iteration was absolutely key. One of the tips that came up again and again was to get started so you could start learning and improving.

The following section suggests some ways to get started...

## Section 7

# Next steps: Moving forward with incorporating lived experience insight in social investment

The value and need to listen to the people we are intending to serve is no longer a 'nice to have'. The evidence for improving quality, delivery and creating new kinds of relationships with people who hold different, but profound kinds of knowledge about their lives and the contexts in which they live is overwhelming.

It is not a question of whether we bring the voices, experiences and skills of users into social investment – but how we do it respectfully, well and to great effect.

This section sets out the ways in which we might advance this mission; through individual funds starting to incorporate lived experience insight and more collective action – and a commitment to sharing our insights and experiences of what works, and what doesn't.

## Bringing together our collective intelligence

When talking to social investors in the course of writing this report, it was clear that investors were interested in hearing more and doing more with lived experience insight, but did not always know where to start. We recommend the creation of a loose network of social investment actors motivated to advance this work – meeting regularly to share the results of pilots and further research. The main issues could include:

## Low cost solutions for engaging lived experience insight

This could be achieved through:

- Understanding what can be drawn from the commercial sector regarding data analytics and customer engagement
- Lean approaches – are there common impact measures and outcomes that different funds and ventures are driving towards? Is there an open tool that could cheaply support the process of bringing lived experience insight into impact measurement?
- Creating an open competition for supporting innovation to create lower cost solutions to hearing listening to experts by experience respectfully & well.

## Running pilots and sharing findings

- Incentivise social investment funds to run pilots where they engage with lived experience insight. Areas which could benefit from further exploration are where users are brought into governance or decision-making structures
- There should be specific, financial support for more pilots like Fair by Design to show how lived experience insight can be brought not only into the Due Diligence part of the fund, but also into Fund Design, Portfolio Management, Impact Measurement and Governance and Decision making. A Whole User Fund model.

## Research

Social investors and funders were collectively agreed on the general lack of capacity and money to “do” lived experience insight work. Useful cross-organisational projects might include:

- Evaluating the cost of implementing different lived experience insight approaches, against the overall mission and impact of the social investment fund. Does it pay, in other words, to bring lived experience insight into different stages of fund design and management?
- How it feels to be a person providing lived experience insight in the social investment sector or in related sectors

## Frameworks

- From the pilots, research and development of low cost tools, a commitment to developing principles or a framework which allows practical adoption of beneficiary engagement in a range of different contexts and funding parameters.
- Consolidate place-based activity. Create a shared framework for funders and social investors working in the same geographic place, which places community people's experiences at its heart.

# Appendix

## Bibliography

- Anderson, Tritter & Wilson, 2018, Healthy Democracy, Involve. Involve.org.uk
- Birchall & Simmons, 2004, User Power: the participation of users in public services, National Consumer Council
- Cornwall, A, 2008, Democratising Engagement, Demos: London accessed at [https://www.participatorymethods.org/sites/participatorymethods.org/files/Democratising\\_Engagement-web.pdf](https://www.participatorymethods.org/sites/participatorymethods.org/files/Democratising_Engagement-web.pdf)
- Dulmas & Sowers, 2012, The Profession of Social Work: Guided by History, Led by Evidence, John Wiley & Sons Ltd.
- EVPA, 2019, Charter of Investors for Impact, available at: [https://evpa.eu.com/download/Charter\\_of\\_Investors\\_for\\_Impact\\_2019\\_handout.pdf](https://evpa.eu.com/download/Charter_of_Investors_for_Impact_2019_handout.pdf)
- Ferguson et al, 2018, Global Social Work in a Political Context: Radical Perspectives, Policy Press, Bristol.
- Firlie et al, 1996, New Public Management in Action, Oxford University Press: Oxford.
- Graham H (2015) On Knowing and Being Known: Trust and Legitimacy in Co-Producing Desistance , Coproducing Desistance, 08/05/2015. University of Strathclyde. Available at: <http://www.coproducingdesistance.org.uk/on-knowing-and-being-known-trust-and-legitimacy-in-co-producing-desistance-by-hannah-graham/>
- Hall, J, 2005, Breathing Life into Democracy: the power of participatory budgeting, Oxfam, URL: <http://hdl.handle.net/10546/111969>
- Hannon, V, in ed. Stella Creasy, 2007, Participation Nation: Reconnecting Citizens to the Public Realm, Involve, Creative Commons.
- Higham, P, 2019, Communicating and interviewing skills for practice in Social Work, London: Routledge.
- Holroyd-Leduc, J., Resin, J., Ashley, L. et al. Giving voice to older adults living with frailty and their family caregivers: engagement of older adults living with frailty in research, health care decision making, and in health policy. Res Involv Engagem 2, 23 (2016) doi:10.1186/s40900-016-0038-7
- Hawkins & Egan, 2012, The role of participatory budgeting in promoting localism and mobilising community assets, Glasgow Centre for Population Health.
- Kemshall, H, 2016, Risk, Social Policy, welfare, social work in Routledge Handbook of Risk Studies, Routledge: London. p.245 - 246



Irvine, G. (2016), *Fairness commissions from Shetland to Southampton: the role of fairness commissions in the enabling state*, Dunfermline: Carnegie UK Trust.

IVAR, 2013, *Beneficiary Involvement in Funding Processes at BIG*, IVAR, accessed at [ivar.org.uk](http://ivar.org.uk)

M Mckeown et al, 2016, p.160 in eds. Melling, A & Pilkington, R, 2018 *Paulo Freire and Transformative Education: Changing Lives and Transforming Communities*. Palgrave Macmillan.

Manroth, Astrid; Hernandez, Zenaida; Masud, Harika; Zakhour, Jad; Rebolledo, Miguel; Mahmood, Syed A.; Seyedian, Aaron; Hamad, Qays; Peixoto, Tiago. 2014. *Strategic framework for mainstreaming citizen engagement in World Bank Group operations : engaging with citizens for improved results* (English). Washington, DC : World Bank Group. <http://documents.worldbank.org/curated/en/266371468124780089/Strategic-framework-for-mainstreaming-citizen-engagement-in-World-Bank-Group-operations-engaging-with-citizens-for-improved-results>

O'Mara-Eves A, Brunton G, McDaid D, Oliver S, Kavanagh J, Jamal F, Matosevic T, Harden A, Thomas J. *Community engagement to reduce inequalities in health: a systematic review, meta-analysis and economic analysis*. *Public Health Res.* 2013;1:1–526.

Papoulias, C, 2018, *Showing the Unsayable: Participatory Visual Approaches and the Constitution of 'Patient Experience' in Healthcare Quality Improvement*, in *Journal of Health Care Analysis*, Vol 26, Issue 2, pp-171-188.

Schmit, B, 2013, *User voice and the Prison Council Model: A Summary of Key Findings from an Ethnographic Exploration of Participatory Governance in Three English Prisons*; in *Prison Service Journal*, issue 209.

Truman & Raine, 2001, *Involving Users in Evaluation: the social relations of user participation in health research*, *Journal of Critical Public Health*, Vol 11 Issue 3, pp.215-229

UK Research and Innovation. *GDPR and Research – an Overview for Researchers*. URL: <https://www.ukri.org/files/about/policy/ukri-gdpr-faqs-pdf/>

Wright, S. (2016), 'Conceptualising the active welfare subject: welfare reform in discourse, policy and lived experience', *Policy and Politics*, 44(2), 235-252.

<http://www.revolvingdoors.org.uk/sites/default/files/Documents/Service%20User%20Involvement%20and%20Co-production.pdf>

<https://www.tnlcommunityfund.org.uk/media/insights/documents/tm-evidence-review-young-people-April14.pdf?mtime=20190906103357>

<https://www.tnlcommunityfund.org.uk/media/insights/documents/tm-evidence-review-young-people-April14.pdf?mtime=20190906103357>


<https://www.ukri.org/files/about/policy/ukri-gdpr-faqs-pdf/>




The Young Foundation  
18 Victoria Park Square  
London, E2 9PF

[hello@youngfoundation.org](mailto:hello@youngfoundation.org)  
[youngfoundation.org](http://youngfoundation.org)

 [the\\_young\\_fdn](https://twitter.com/the_young_fdn)

 [the\\_young\\_fdn](https://www.instagram.com/the_young_fdn)

 [theyoungfdn](https://www.facebook.com/theyoungfdn)