

retailTRUST[®]

IMPACT REPORT

2018

IMPROVING LIVES

THROUGH EMOTIONAL, PHYSICAL,
VOCATIONAL AND
FINANCIAL WELLNESS





DEAR SUPPORTERS,

We hope that you find our impact report informative and insightful. Building on last year's publication, we have measured the social and economic impact our services have on the people we help.

We are pleased to report that for every £1 you have helped us raise, we have delivered a social return on investment (SROI) ratio of £4.81, which is an increase of 6.2% on last year.

We have changed lives by improving people's financial, vocational, physical and emotional wellness.

We have helped our retail colleagues to develop new skills, find jobs, manage their finances, and improve their health and wellbeing.

We wouldn't have been able to do this without your support. Thank you for helping us improve the lives of all involved in retail.



Terry Duddy, Chairman

Richard Boland, Chief Executive

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OUR YEAR IN NUMBERS

We support over 10,000 retailers

including independent, online and national businesses

**£0.78
million**

invested in developing
talent through
retailRIGHT



91,687

wellbeing enquiries
45% online

**£1.87
million**

invested in supporting
individuals in need



£370,000

awarded in grants

**£4.69
million**

invested in quality
care and supported
living



400

individuals supported through
pre-employment programmes

SOCIAL RETURN ON INVESTMENT (SROI) RATIOS FOR EVERY £1 SPENT

retailRIGHT^{TR}
£10.86

retailHUB^{TR}
£5.30

cottageHOMES^{TR}
£3.59

retailCURE^{TR}
£5.20

retailTRUST^{TR}
**SROI
RATIO
£4.81**

SOCIAL AND ECONOMIC IMPACT

We continue to embrace social and economic impact as the core part of our delivery measurement to ensure we are improving the lives of the people we support.

Social value is a way of expressing the effect our services have on the people we help. Our approach to social value follows the principles of social return on investment (SROI).

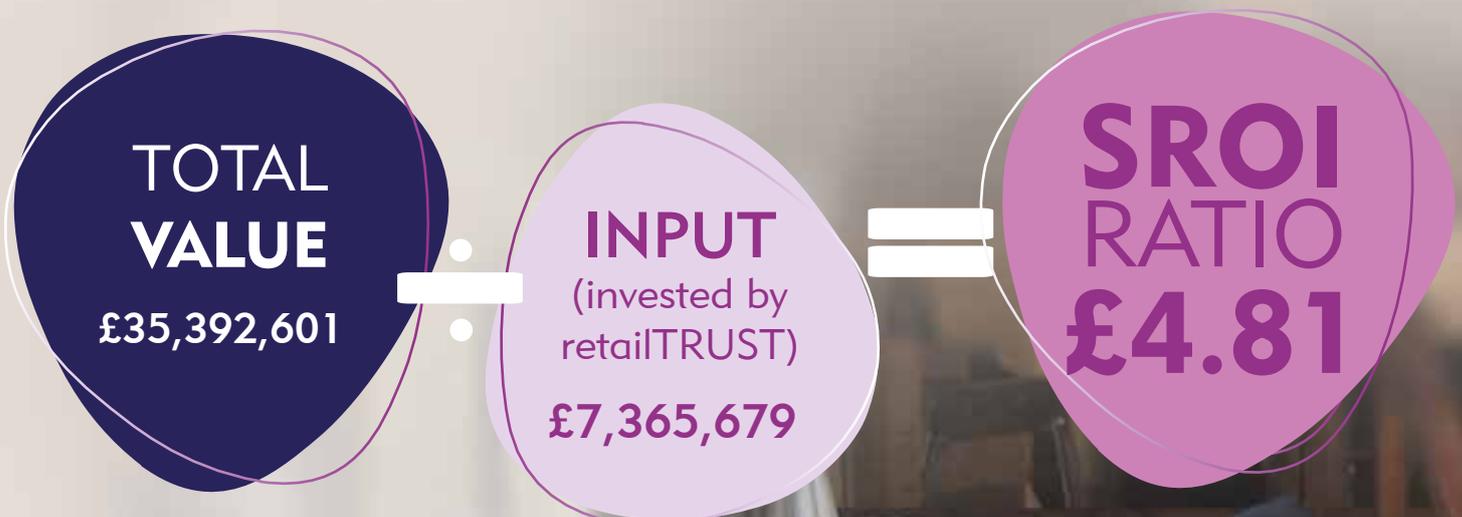
We work out the social return on investment ratio by calculating the value our services offer to people and their communities, against the cost of delivering those services.

To do this, we are working in partnership with **Social Profit Calculator** who use the HM Treasury Unit Cost Database, the Global Value Exchange, and Office for National Statistics data.

Social Profit Calculator is the only UK platform accredited by Social Value International and Social Value UK. Social Profit Calculator works out the fiscal savings, economic benefits and social value to demonstrate a monetary value created by our activities. We believe the measurement provides the strongest evidence of the value for money we deliver.

Find out more about our impact at retailtrust.org.uk/impact

SOCIAL RETURN ON INVESTMENT (SROI) RATIO



retailTRUST delivered over **£35 million** of value to individuals and local communities. The total includes savings to the NHS through improved health and wellbeing, reduced welfare benefits, and increased HMRC revenue through supporting people to find employment.



When we support someone, a series of events take place which improve a person's overall wellbeing and quality of life.

Throughout this report we will highlight the following process for each of our services and programmes.

NEEDS

Problem being addressed

HELP

£7,365,679

INPUT

Amount invested by retailTRUST

ACTIVITIES

Services and programmes delivered by us or through our partners

OUTPUTS

Results of the activities

OUTCOMES

Improvements to the quality of life and overall wellbeing of individuals

£

SROI RATIO

For every £1 spent by retailTRUST, we created a social return on investment ratio of £4.81

TOTAL VALUE

Total social and economic value created by retailTRUST

£35,392,601

SROI RATIO
£4.81

retailRIGHT helps individuals get into work, progress their career, develop new skills, re-skill, access resources and fund business ideas.

SOCIAL AND ECONOMIC IMPACT



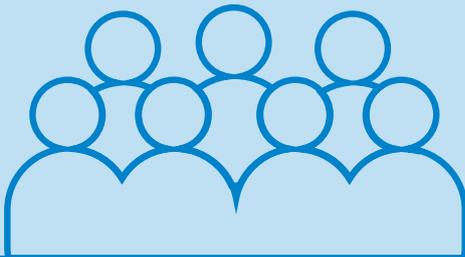
NEEDS

Individuals are looking to gain employment in retail or wish to develop their career

£784,599

INPUT

£784,599 invested through retailRIGHT



ACTIVITIES

Pre-employment programme, scholarships

OUTPUTS

400 people were supported through the pre-employment programme, and scholarships were awarded to 44 people



OUTCOMES

Fiscal savings to the government, decreased welfare benefits, people paying tax and national insurance, increased confidence and self-esteem, improved wellbeing, and being able to provide for the family

SROI RATIO

For every £1 spent by retailRIGHT, we created a social return on investment ratio of £10.86

£8,518,104

TOTAL VALUE

£8,518,104 of value was created by retailRIGHT

**SROI
RATIO
£10.86**

WHAT HAVE WE DONE?

We supported 400 individuals through our pre-employment initiative and 60% of the trainees who completed the programme moved into employment or started an apprenticeship.



“MY CONFIDENCE HAS GONE FROM 0 TO 9. I WOULD RECOMMEND THIS PROGRAMME, JUST TRY IT!”

Shannon Jefferson,
retailRIGHT trainee
now employed at Matalan

Partnering with a range of organisations, we awarded £160,000 of funding through our scholarships. We supported 44 individuals from both SMEs and large enterprises.

We would like to thank BlackRock Philanthropy who gave a £15,000 grant to help disadvantaged young people aged between 16 and 24. The grant will help remove any financial obstacles to work such as travel expenses and workwear.



WHERE ARE WE GOING NEXT?

We are delighted that the Retail Leader Apprenticeship Degree has been approved for delivery in September 2019.

We are working in partnership with Fashion Retail Academy and People 1st to develop two Buying and Merchandising standards which have received indicative approval from the government.

We will be launching our first digital initiative to deliver vocational training. We will upskill and re-skill 3,000 employees at risk of redundancy in traditional retail jobs. This will enable them to move into alternative roles in the sector, plugging the skills gap for employers and preventing thousands of retail workers losing their jobs.



Working with our industry partners, we will increase awareness of the vocational learning and careers available in retail. We will ensure the training is linked to accredited qualifications and where possible, it will be funded through the apprenticeship levy.





IMPROVING LIVES THROUGH OUR
PRE-EMPLOYMENT PROGRAMMES

Helping Kevin get into retail

In January 2017, Kevin signed on at Jobcentre Plus to look for employment. His advisor spoke to him about the retailRIGHT programme and how it will help him develop his self-confidence and find a job.

When Kevin started his placement at Specsavers he worked in the laboratory. During that time he was able to work in different departments within the store.

Kevin enjoyed his two-week work placement and was excited about being offered a job. Since then, Kevin has been able to progress within other sections of the store. He has increased his hours of work which has given him the motivation to do well and work harder.

GAINING EMPLOYMENT HAS HELPED ME WITH MY CONFIDENCE AND BALANCE OUTSIDE OF WORK AS WELL, AND I WOULD ADVISE ANYONE LOOKING FOR WORK WITHIN RETAIL TO GET IN CONTACT WITH retailRIGHT.”

Kevin Snaden, retailRIGHT trainee, Specsavers

SOCIAL AND ECONOMIC IMPACT



NEEDS

Kevin needed support to find a job

INPUT

£2,095 invested by retailRIGHT

£2,095

ACTIVITIES

Kevin attended a retailRIGHT pre-employment programme



OUTPUTS

Kevin was offered a work placement and job at Specsavers



TOTAL VALUE

£12,088 of value was created by Kevin attending the pre-employment programme

£12,088

OUTCOMES

Increased confidence and self-esteem, raised aspirations, reduced welfare benefits and improved wellbeing for Kevin



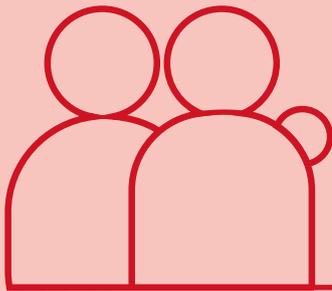
SROI RATIO

For every £1 spent, the support Kevin received through retailRIGHT has created a social return on investment ratio of £5.77



retailHUB offers counselling, cognitive behavioural therapy (CBT), financial assistance, grants, redundancy support and legal guidance. Our free and confidential wellbeing services are available around the clock.

SOCIAL AND ECONOMIC IMPACT



NEEDS

Individuals are experiencing difficulties and need emotional, physical, vocational or financial support

£1,869,051

INPUT

£1,869,051 invested through retailHUB



OUTPUTS

Delivered 91,687 helpline and online support sessions, provided £370,000 of grants, delivered over 7,000 counselling sessions including telephone, face-to-face and CBT support, and responded to 79 critical incidents

ACTIVITIES

Wellbeing services



OUTCOMES

Reduced risk of homelessness and being burdened by debt, relief from depression or anxiety, and improved health and wellbeing

SROI RATIO

For every £1 spent by retailHUB, we created a social return on investment ratio of £5.30

£9,908,472

TOTAL VALUE

£9,908,472 of value was created by retailHUB

SROI RATIO £5.30

WHAT HAVE WE DONE?

In the last year we have seen a 28% increase in the number of people who have contacted us for help and advice. We supported over 91,000 people, of which 45% used our online services.

We delivered over 7,000 counselling sessions which is 20% more than last year. We provided £370,000 in grants to financially assist those needing short-term crisis grants and longer term welfare support.

We launched our retailHUB wellbeing app and delivered new user friendly and inclusive web-based solutions in sync with the latest evidence-based interventions.



WHERE ARE WE GOING NEXT?

Going forward, our work as a Trust will be focused on wellbeing which is at the heart of our services and programmes.

Working closely with our ecosystem partners, we will widen our reach and enhance our offer to support people's emotional, physical, vocational and financial wellness.



Helping Dylan regain his independence

We have been supporting Tanya and Dylan since 2016 through our wellbeing services. Dylan lives with Duchenne muscular dystrophy which is a muscle-wasting condition with no cure or treatment. When Dylan lost his ability to walk, Tanya contacted us for a welfare grant to adapt their home.

We awarded £9,233 in welfare grants to Tanya which have had a huge impact on Dylan's wellbeing. The family were able to adapt their home so that Dylan can have a downstairs bedroom and wet room. The drive has also been levelled off so that Dylan can get in and out of the house.

I LOOK AT DYLAN AND HOW HAPPY AND CHEEKY HE IS AND FEEL TRULY BLESSED FOR THE HELP WE HAVE RECEIVED FROM retailHUB, WITHOUT IT WE WOULD BE UNDER HUGE FINANCIAL PRESSURE.”

Tanya Searle, Dylan's Mum

SOCIAL AND ECONOMIC IMPACT



NEEDS

Tanya needed to adapt their family home to improve Dylan's quality of life

£9,233

INPUT

£9,233 invested by retailHUB



OUTPUTS

Adaptations were made to the home and the drive was levelled off to provide outside access for Dylan

ACTIVITIES

Welfare grants awarded to Tanya and Dylan



TOTAL VALUE

£63,246 of value was created through the welfare grants

£63,246

OUTCOMES

Increased independence, a more accessible home, improved wellbeing, increased self-esteem, and improved quality of life for the family



SROI RATIO

For every £1 spent, the support that Tanya and Dylan have received through retailHUB has created a social return on investment ratio of £6.85

**SROI
RATIO
£6.85**

Our retirement estates in London, Derby, Glasgow, Liverpool and Salford offer supported living in a community setting. We provide a much-needed safe haven where individuals can thrive, retain their independence and access help and support when needed, fully enjoying the highest quality of life in their later years.

SOCIAL AND ECONOMIC IMPACT



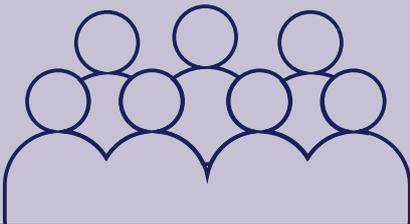
NEEDS

Retail retirees wish to live in a safe and happy community with like-minded people where they can live independent lives for longer

£4,693,279

INPUT

£4,693,279 invested through cottageHOMES



ACTIVITIES

Retirement estates with supported living in a community setting



OUTPUTS

400 residents supported across five estates



OUTCOMES

Reduced financial impact on health and care costs so more resources are available within GP surgeries and hospitals

SROI RATIO

For every £1 spent by cottageHOMES, we created a social return on investment ratio of £3.59

£16,868,482

TOTAL VALUE

£16,868,482 of value was created by cottageHOMES



SROI RATIO £3.59

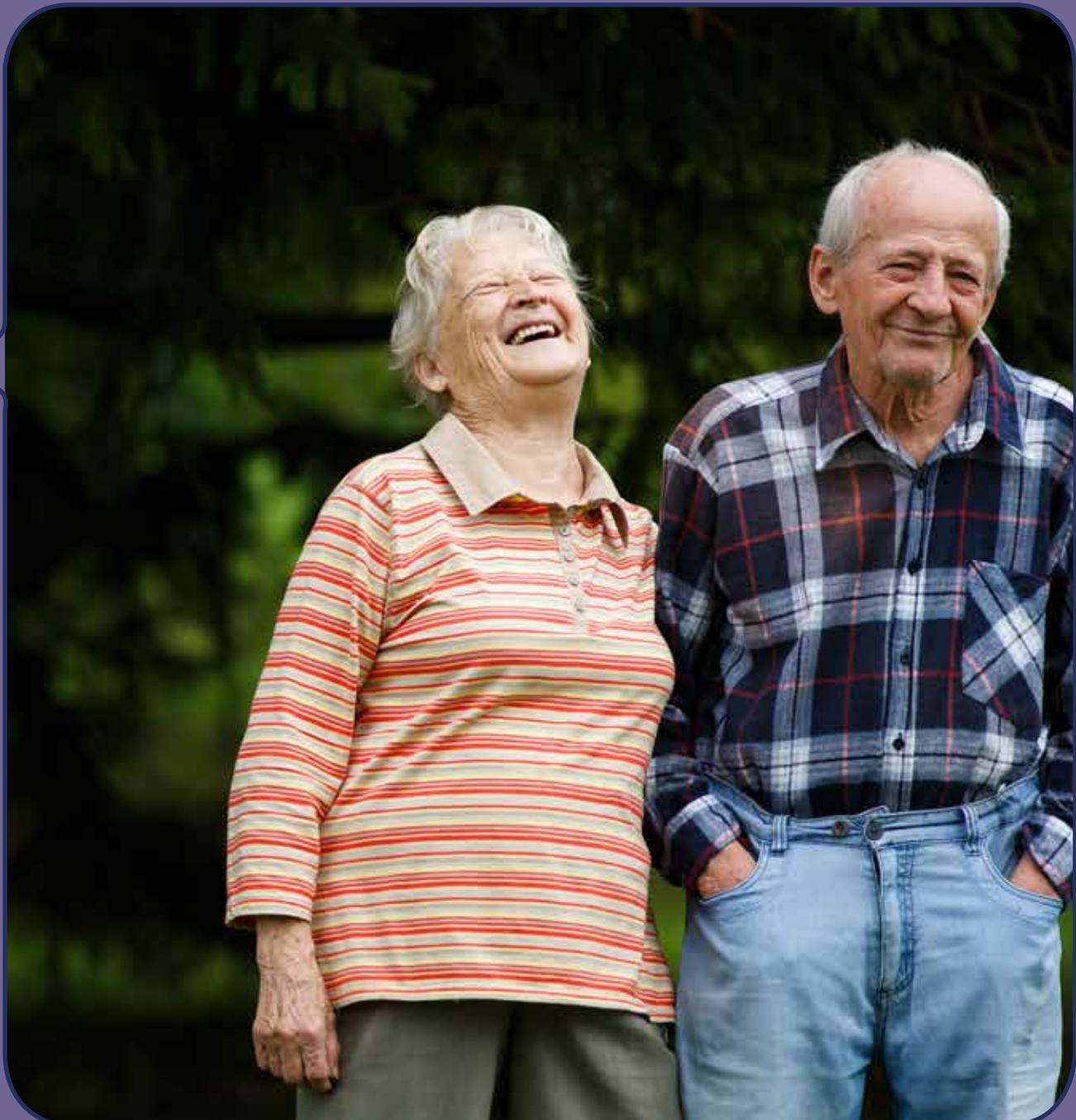
WHAT HAVE WE DONE?

We have continued with our asset optimisation programme with the addition of two accommodation units at Moores House in Liverpool. We are liaising with Derby City Council's planning and conservation team to build 12 new flats at our Leylands Estate.

We have started the £15 million redevelopment of our Crookfur Estate which will provide 136 new, accessible and adaptable units to residents in Newton Mearns. We will build 33 units in phase one which are due for completion in September 2019.

WHERE ARE WE GOING NEXT?

We are developing a digital strategy which will see connectivity within our homes and enable the use of digital technology and technology enabled care.



Transformation of the Crookfur Estate

We have started the first phase of the redevelopment project at our much-loved Crookfur Estate. We will create 136 new, affordable and digitally enabled residential units to help more people live independently in their own homes over the next seven years.

“YEAR ON YEAR THE NUMBER AND PERCENTAGE OF ELDERLY PEOPLE RISES IN OUR AREA. THE FACT THAT WE ARE ALL LIVING LONGER IS VERY WELCOME BUT IT BRINGS A NUMBER OF CHALLENGES. ONE OF THESE CHALLENGES IS THE NEED FOR MORE SUITABLE ACCOMMODATION FOR ELDERLY PEOPLE.”

Jim Fletcher, Provost of East Renfrewshire



SOCIAL AND ECONOMIC IMPACT OF THE CONSTRUCTION PHASE

The £15 million project will deliver considerable social and economic impact over the next seven years of development. Working with a local supplier we will create significant economic impact in East Renfrewshire. There will also be a contribution to the local economy through the gross value added labour productivity created by employment opportunities, skills development and safeguarded roles.



NEEDS

Retail retirees in East Renfrewshire require affordable housing in a safe and happy community

£15,000,000

INPUT

£15,000,000 invested by cottageHOMES



ACTIVITIES

Redevelopment project

OUTCOMES

Fiscal savings to the government, decreased welfare benefits, people paying tax and national insurance, increased confidence and self-esteem, improved wellbeing, and being able to provide for the family



OUTPUTS

New jobs, safeguarded roles and increased skills

SROI RATIO

For every £1 we spend, we will create a social return on investment ratio of £4.01

TOTAL VALUE

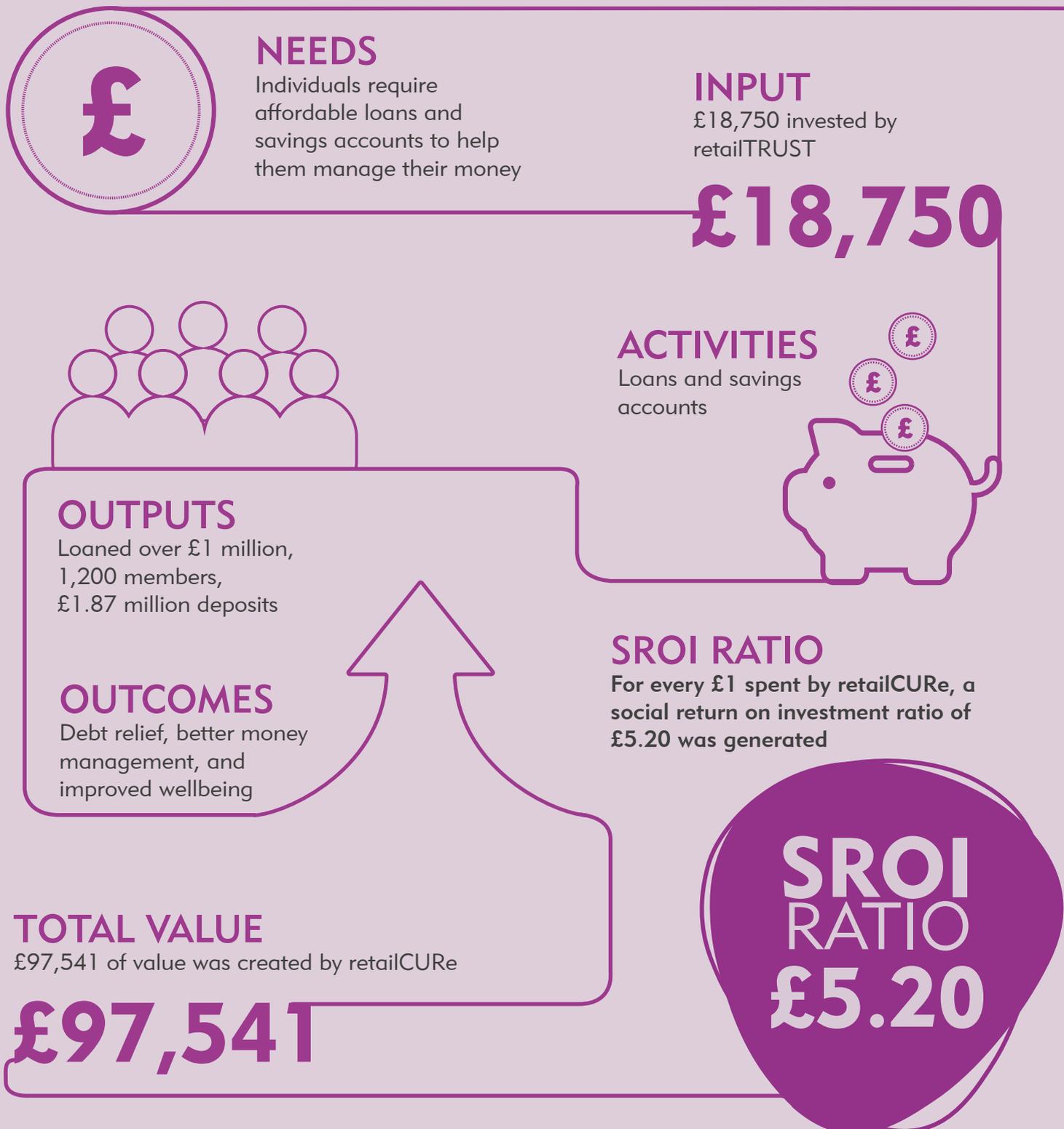
The estimated total value of the project is £60,079,360

£60,079,360

SROI RATIO £4.01

In 2014, when the sector was affected by the downturn, retailTRUST decided to invest in a credit union to support retail staff. retailCURE reduces reliance on high cost lenders and increases savings by providing its members with market-beating rates on savings and loans, delivered where possible by salary deduction. With a unique financial education remit, the Credit Union works to enhance the financial wellbeing of all its members.

SOCIAL AND ECONOMIC IMPACT





WHAT HAS retailCURE DONE?

Over the past year, retailCURE has increased its membership by 1,000 and loaned over £1 million. The Credit Union now has almost £2 million in savings and all borrowers are encouraged to save on a regular basis.

WHERE IS retailCURE GOING NEXT?

retailCURE has recently merged with Voyager Alliance Credit Union which will dramatically increase its ability to grow and help more people.

All retail employees will be able to join the Credit Union and access additional free benefits.

A life insurance 'matching' policy will be applied to savings of up to £20,000 whereby the policy doubles the savings to a cap of £40,000 for the family of the deceased member. Outstanding debts will also be written off which will free the family from all liability.



IMPROVING LIVES THROUGH SENSIBLE SAVINGS AND AFFORDABLE LOANS

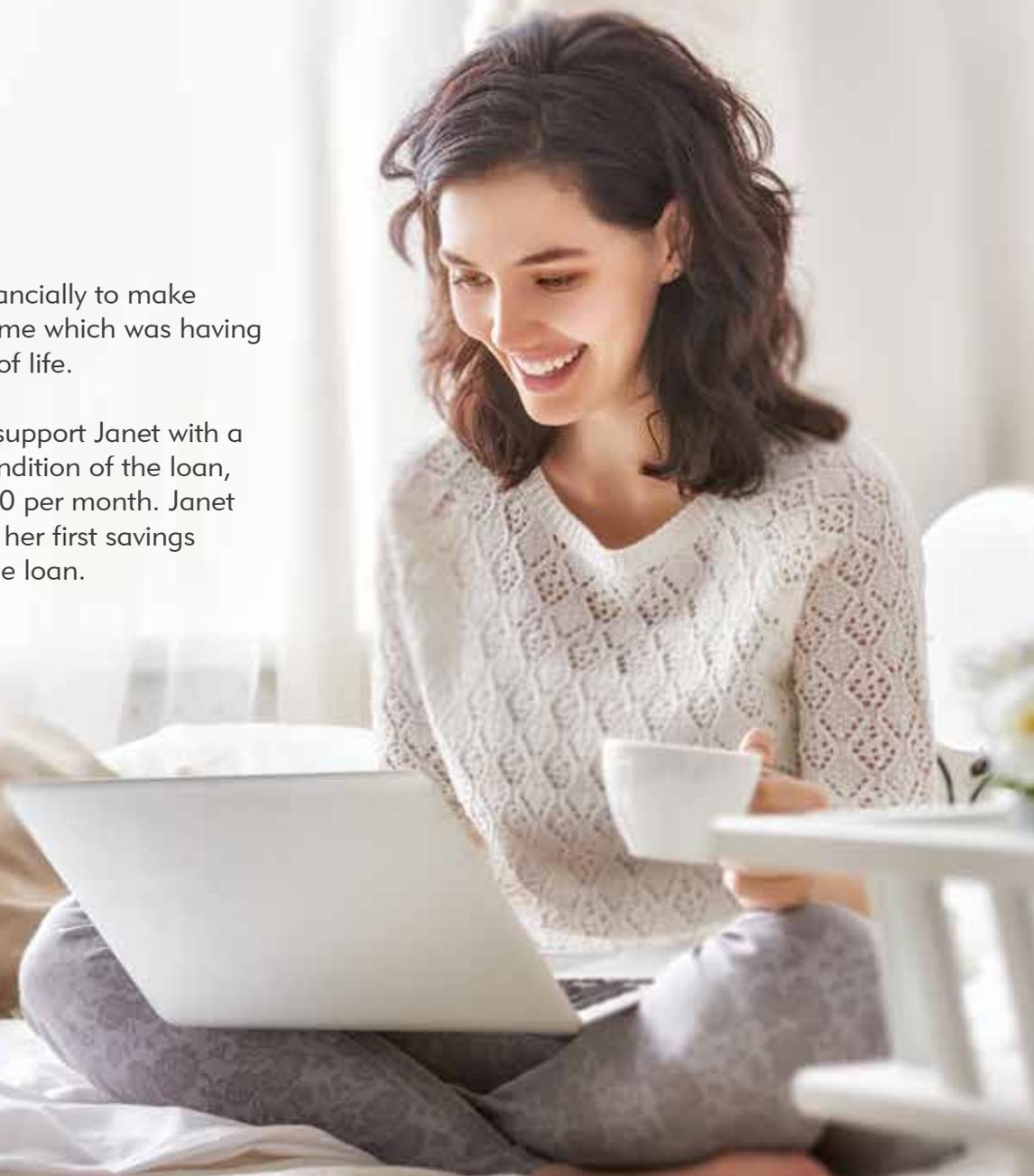
retailTRUST IS PROUD TO SUPPORT THE CREDIT UNION FOR RETAIL. OUR TOTAL CUMULATIVE INVESTMENT TO DATE HAS BEEN

£418,750

WHICH DELIVERS INCOME AT A RATE OF 3.9% PER ANNUM FOR THE TRUST.”

Janet was struggling financially to make improvements to her home which was having an effect on her quality of life.

retailCURE was able to support Janet with a loan of £5,000. As a condition of the loan, Janet agreed to save £20 per month. Janet will have nearly £600 in her first savings account at the end of the loan.



SOCIAL AND ECONOMIC IMPACT

£5,000



NEEDS

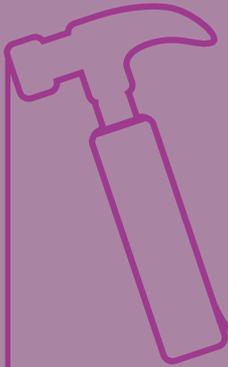
Janet needed a loan to make some home improvements

INPUT

£5,000 loaned to Janet by retailCURE

ACTIVITIES

Loan with an affordable repayment plan and savings account



OUTPUTS

Janet makes the home improvements and is helped to save



OUTCOMES

Financial security, debt relief, better money management, and improved quality of life for Janet



SROI RATIO

For every £1 loaned, the support that Janet received through retailCURE has generated a social return on investment ratio of £3.99

£19,950

TOTAL VALUE

£19,950 of value was created through the loan

SROI RATIO
£3.99

EMBRACING A DIGITAL FUTURE

TRAILBLAZING SUPPORT FOR FUTURE TALENT

In partnership with some of the biggest retailers in the country, we are aiming to make an instant impact and support our colleagues along the journey through the digital revolution.

We will continue to spearhead support for future talent by finding the right people, with the right skills, at the right time.



We will support 400 students from 12 retailers through our new Retail Leader Apprenticeship Degree starting in September 2019. Levy funds of £22,000 per student will be reinvested back into the industry.

TRANSFORMING WELLBEING SERVICES

We will be working closely with carefully chosen ecosystem partners and subject matter experts to transform our wellbeing services. There will be an increased focus on enabling individuals to have the relevant information and self-help tools available to them so they can prevent wellbeing issues from escalating.

We will deliver an enhanced level of service and personalised support to both our customers and clients to enable them to get the help they need as quickly as possible.



PIONEERING DIGITAL SUPPORTED LIVING

As part of our digital strategy, we will be opening up a whole new world for our residents. Individuals will have much greater choice over how they receive the care and support needed to maintain their independence and safety, and enhance their quality of life.

We plan to include a connectivity infrastructure within our estates which will connect communities and families, and facilitate the use of technology enabled care.

Voice-activated devices can for example, enable residents with mobility issues to increase their heating or put on their lights without having to wait for a carer to attend to do this for them. They can also be used to remind people to take their medication or that they have an appointment.

By using digital technology, residents will have choice over the products and services that are available to them.





CARING

“I look at Dylan and how happy and cheeky he is and feel truly blessed for the help we have received from retailHUB.”

Tanya Searle, Dylan’s Mum

INNOVATIVE

“The Crookfur community is known for providing high quality support and accommodation and has always worked to innovate by creating new opportunities for people to live their lives in later years.”

Kevin Beveridge, Commissioning and Contracts Manager, East Renfrewshire HSCP



TRUSTED

“Gaining employment has helped me with my confidence and balance outside of work as well, and I would advise anyone looking for work within retail to get in contact with retailRIGHT.”

Kevin Snaden, Specsavers

Thank you to the 10,000+ retailers and partners that support us!

retailtrust.org.uk | info@retailtrust.org.uk

