

retailTRUST[®]

IMPACT REPORT

2017



retailTRUST[®]

Improving the lives of everyone involved in retail



Supermarkets



Wholesale and distribution



Online



Manufacturing



Shopping centres



Support services



Retail banking



Leisure



Call centres



Property companies

retailTRUST works in close partnership with the industry and all employees by being:

Caring, Innovative and Trusted

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Dear Supporters



We hope you find this impact report informative and insightful. It shows that for every £1 you have helped us raise we have delivered £4.53 of social impact.

We continue to make positive strides towards improving the lives of all involved. Without you, none of this could have been achieved.

Our enduring thanks!

Terry Duddy, Chairman



Richard Boland, CEO
rboland@retailtrust.org.uk
07970 126126



Our key values



CARING

I would highly recommend cottageHOMES, in fact I have already recommended it to someone! It is a safe, secure and very pleasant place to live.

-Susan Murphy, resident at Moores House, Liverpool

INNOVATIVE

The Oxford Summer School programme has armed me with the right tools to bring back to my workplace and advance me in my career. I am truly grateful for having the opportunity to attend through retailRIGHT.

-Daisy Morris at Tudor Williams



TRUSTED

The difference retailHUB makes to people is just incredible, and the experiences that our colleagues share about the support they've received blow us away every time. retailHUB really does change lives for the better.

-Jayne Bird at Shop Direct



retailTRUST ^{IT}

This year retailTRUST has taken a positive step in the right direction. We have embraced social impact as part of our core delivery

measurement so that we can ensure that we have the most impact in improving the lives of the people that we engage with and support.

What is social impact?

It allows us to understand the financial and social impact we have on an individual's wellbeing.

We have measured the following to work out the value we create:

- Cost benefit: uses the HM Treasury Unit Cost Database to identify fiscal and economic savings to public services and taxpayers.
- Social value: uses the Global Value Exchange to measure the impact that a project has on the wellbeing of an individual, a community and the environment.
- Social return on investment: the total value of our impact against the cost of our services to find the value we deliver for every £1 we spend.

Social
return on
investment

Cost benefit
created by
retailTRUST



Social value
created by
retailTRUST



**TOTAL
VALUE
CREATED**

In 2016/17 we created a social return on investment ratio of £4.53 for every £1 spent across retailRIGHT, retailHUB, cottageHOMES and retailCURE.



TOTAL VALUE CREATED

Total spent by retailTRUST

=

£4.53
Social return on investment

The calculations have been carried out using the Social Profit Calculator which is accredited by Social Value UK.

retailRIGHT

retailRIGHT aspires to improve social mobility by providing an accredited learning journey from grassroots to the boardroom. We offer accessible routes into employment and tangible progression opportunities in the

form of pre-employability training, vocational programmes, degree apprenticeships, and educational scholarships and bursaries to support an individual's career development.

What we have done

Over the past year we have successfully placed over 414 NEETs through our pre-employment initiative, accessing over £870,000 of government funding that has been reinvested back into the industry through employment and skills development.

As headline partner of the Oxford Summer School (OSS), we have supported over 300 delegates and provided £160,000 of funding in the form of bursaries to help individuals to attend from companies such as Sports Direct, House of Fraser, The Works, Steinhoff UK and Tudor Williams.

Having launched our retailENTERPRISE scheme in collaboration with Hammerson and Glasgow Caledonian University in 2016, £30,000 of seed funding has been pledged. The winning students will also benefit from mentoring and a pop-up space to trial their new business.

 The programme has armed me with the right tools to bring back to the workplace and advance me in my career. I am truly grateful for having the opportunity to attend OSS through retailRIGHT. 

Daisy Morris, Tudor Williams



Where we are going next

Our focus next year will be to continue growing our NEETs programme; supporting individuals into employment across the areas of supply chain, contact centres and logistics in retail.

We hope to place 500 more NEETs through our services, expanding our offer to ensure that employees are able to develop the digital skills required. We will explore how virtual learning can be used to support the skilling and reskilling of employees on a large scale.

Working in close partnership with retailers, we will drive forward the development of gRADuate and create a suite of apprenticeship degrees to support the industry in accessing levy monies. Turn to page 23 for more information.

 **1,000**

Supported through all our services



gRADuate programme



Virtual learning

**WE
SPENT**

£993,587



Scholarships
and bursaries



Upgraded skills
for staff



Quality
training delivered

£10,433,780

**TOTAL
VALUE
CREATED**



Raised aspirations
and social mobility



Increased
employability
skills

£10.50

**Social return
on investment**



Support with
career progression



Adults in
education



Less reliance on
government services



Improvement in
mental wellbeing

Supporting contact centres

retailRIGHT continues to expand and diversify its offering, supporting those most in need into employment across retail. This year, our pre-employment programme went 'beyond the shop floor' as we launched an initiative to support individuals into jobs within a contact centre.

In partnership with The Works, six individuals received three weeks of pre-employability training that focused on developing team building, problem solving and customer service skills. These newly developed skills were then put into practice as the

trainees were invited to a recruitment day where they were assessed on these aspects alongside their digital, numeracy and literacy skills.

The programme was a huge success as half of the trainees were offered a job within the contact centre. The other half were offered a job on the shop floor meaning that all six individuals were employed through the initiative.

I went in there not very confident, but that changed throughout the course. The girls in the room picked me up when I was starting to feel a bit down, but there's no way I'd be here without this course and I wasn't as nervous at the interview because of it.

Imogen Bailey

The retailRIGHT course eases the transition towards getting back into work. I was seriously low on confidence having been out of work for such a long time but wanted to make that step and this is the way back in that I needed. I found the whole process really useful.

Louise Consedine

TheWorks.co.uk
Reception



Working with new stores

It's been a real pleasure to work with the retailRIGHT team over the last year, supporting people into work through our new store openings. The Chelmsford store opening has exceeded all expectations, as we have found some very credible people through the initiative. I look forward to continuing to work with retailRIGHT and the success they can bring for our future new stores.

Rakesh Parmar
Resourcing Manager, Dunelm

Our pre-employment programmes provide tailored solutions for employers who are seeking to recruit talented individuals into the workplace. We have partnered with Dunelm this year to support recruitment across a number of new store openings in the UK.

For the Chelmsford store, 18 individuals were put forward to Dunelm. All the individuals had received essential pre-employability skills before attending the recruitment day. Dunelm were so impressed that 13 individuals were offered employment.



retailHUB

The retail and supporting services industries employ over 4.5 million people and it is vital that those individuals know where to turn in times of need. The retailHUB team are trained

to deal with a range of emotional, physical, vocational and financial concerns. Our wellbeing support services are free, confidential and available around the clock.

What we have done

We have helped thousands of individuals this year through our wellbeing services. The number of people we supported rose by 22% to 71,559.

Our team of experienced in-house, accredited counsellors delivered 5,994 counselling sessions, an increase of 60% compared to last year.

We provided 785 crisis and welfare grants to support individuals.

We visited 38 critical incidents and received 1,531 referrals from other charities and support organisations.



Where we are going next

We continue to develop partnerships with specialist organisations to allow us to broaden the support we offer.

Redefining the help available on crisis and welfare grants will shift the balance from short-term debt relief to more strategic life-changing support.

We will continue to expand our financial advice and legal support services as well as focusing on areas of wellbeing, such as alcohol and substance misuse, and domestic issues.

More online tools and tailored tips will be offered. Digital access will be a key focus, find out more on page 23.



Focused areas of support



Online tools and tips

**WE
SPENT**

£1,054,725



Professional counselling



Around the clock help



Financial aid



Trained advisors

£7,618,379



Preventing homelessness



Improvement in mental wellbeing

**TOTAL
VALUE
CREATED**

£7.22

**Social return
on investment**



Better debt management



Prevention not cure



Less reliance on government services



Manager's support and information

Sam's story

HOMELESS
SHELTER
NOWHERE
TO GO
SUPPORT
HOME
NEW
CHAPTER

After Sam's relationship broke down, he became homeless. With no money and nowhere else to turn, Sam took shelter at a friend's house. Weeks turned into months and before long Sam was overstaying his welcome.

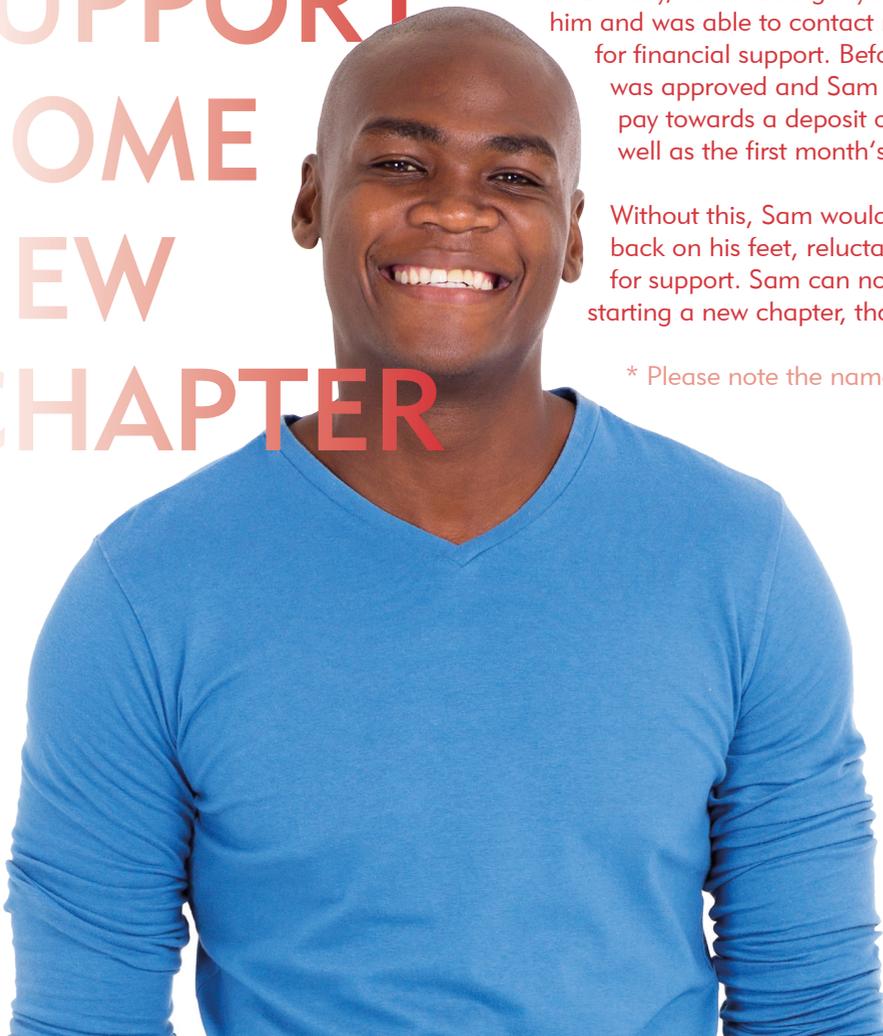
Desperate to regain some independence and rebuild his life, Sam sought help from the local council. The authority advised that Sam's circumstances were not classed as priority and therefore the only way to secure accommodation was through the private let market.

While there was some money in the bank, Sam was struggling to find enough to secure payment on a property and as time progressed, Sam found it harder to come to terms with his situation.

Thankfully, Sam had eight years of retail work behind him and was able to contact retailHUB and apply for financial support. Before long the application was approved and Sam received a grant to help pay towards a deposit on a new property, as well as the first month's rent.

Without this, Sam would have struggled to get back on his feet, reluctantly relying on friends for support. Sam can now start thinking about starting a new chapter, thanks to retailHUB.

* Please note the name has been changed.



Shop Direct



“ retailHUB has been so valuable to colleagues at Shop Direct, from the specialist counselling to the financial advice and everything in-between. The difference it makes to people is just incredible, and the experiences that our colleagues share about the support they've received blow us away every time. retailHUB really does change lives for the better and we know the team are there for us 24/7. It's so reassuring to know that such a fantastic service is available to us when we need it, thank you.

Jayne Bird
ER and Policy Manager,
Shop Direct



cottageHOMES^{IT}

Our retirement estates in London, Derby, Glasgow, Liverpool and Salford enable people to live independently in their own homes.

Accommodation includes fully self-contained cottages and flats which are suitable for single people or couples.

What we have done

We have a programme of asset optimisation - generating a further 10 new units in 2017 with plans in place for further projects.



10 new units



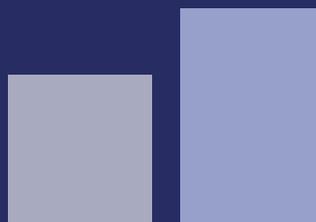
Where we are going next

Over the next five years, we will increase the 376 units we have available to 474. The expansion will come at a crucial time as the number of people aged 75 years and over is set to rise by 89% by 2039. The UK population are living longer and subsequently require affordable and appropriately designed housing to adapt to their ever changing needs.

27%
increase
in units



Leading active
lives for longer



**WE
SPENT**

£5,197,000



Services rated highly by regulators



Time



Knowledge

£15,846,465



Leading active lives for longer



Better physical and mental health

**TOTAL
VALUE
CREATED**

£3.05

Social return on investment



Preventing homelessness



Decreased social isolation



Less reliance on the NHS



Less reliance on government services

Susan's story

cottageHOMES resident

CARING

“

I used to pass Moores House every day on the way to swimming, but not once did I consider it until a conversation with my friend.

I would highly recommend cottageHOMES, in fact I have already recommended it to someone! It is a safe, secure and very pleasant place to live.

Susan Murphy
resident at Moores House,
Liverpool

”

For months Susan trawled through property information to the point where she had almost given up hope, not knowing where to look next. It was when her friend recommended Moores House that she decided to take a look.

On visiting Moores House, Susan knew it was where she wanted to live. For her, all she wanted was a home that was manageable, overlooking greenery and most importantly, security. Within weeks, Susan had moved in.

For Susan, Moores House offers her the best of both worlds. Not only can she leave the Estate whenever she likes, she also has the opportunity to get involved in the activities that the Estate offers, giving her a warm sense of community. One thing is for sure, if there is something going on Susan will join in and is even planning on setting up her own crochet club, teaching her friends at Moores House!



Crookfur Capital Appeal - creating 100 additional homes

Since opening its doors in 1967, the Crookfur Estate, Glasgow has provided a home for over 1,400 people connected to retail. The Estate has enhanced their quality of life, helping them to lead active and independent lives for longer.

East Renfrewshire is an area with a shortage of affordable retirement homes and a rapidly expanding older population. To meet the needs of the community, we are developing the Estate to create 100 more high quality units.

The total cost of the project at Crookfur is £15 million. retailTRUST has made provision to fund most of the cost but we need help to fundraise for the remaining £2.5 million.

Crookfur only exists because of the generosity of past philanthropists within the retail industry. By raising the vital funds needed through our appeal, we can build and sustain a vibrant community where residents can live their retirement years with dignity, security and happiness.

For more information about supporting our appeal
please email crookfur@retailtrust.org.uk



retailCURE^{rc}

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. The credit union works to enhance the financial wellbeing of all its members.

What we have done

Since launching in May 2017, retailCURE has helped hundreds of people out of difficulty. Many applicants need financial advice and other support. The close working relationship to retailTRUST's support and advisory services help provide a holistic service to our members.

Available through an initial six retailers, retailCURE is already making an impact - helping people move from being borrowers to savers through the Save as You Borrow scheme. The average borrower at retailCURE started with a zero balance, but now has £135 in their savings account.

People who have worked in retail, but subsequently retire, also qualify for membership of retailCURE. 40 retirees deposited £400,000 in the 3% AER (12 month term) account, and earned £12,000 of interest. That's nearly £1 of income per day; a small but not insignificant contribution to retirement incomes.

Where we are going next



1 new retailer
each month



Regular Saver
product with
market leading
rate

Over the next year, retailCURE will be launching a regular saver product. The account will offer 5% AER to anyone who agrees to save a minimum of £10 per month and leaves their money in the account for 12 months.

The credit union intends to launch services to one new retailer each month, bringing the benefits of retailCURE to thousands more staff.



**WE
INVESTED***

£400,000



Affordable
and accessible
borrowing



Market leading
savings rates



Financial
education

£715,153



Less reliance on
government services



Better
budgetary
and debt
management

**TOTAL
VALUE
CREATED**

£1.79
Social return
on investment



Improved financial
security



Financial
rehabilitation



Improved credit
scores for borrowers



£1M in savings
accounts

Bianca's story

retailCURE[®]

Bianca took out a loan of £500 in June 2017. After three cleared payments via payroll deduction she came back to apply for a top-up loan of £4,500. Bianca has been working for her employer for five years and her managers are encouraging her to take a more senior role, but to do so she would need to drive. retailCURE approved the top-up loan so Bianca can take driving lessons and buy a car.

We have carried out an analysis of the impact that retailCURE will have in supporting Bianca with a £5,000 loan. The outcomes experienced by Bianca in receiving the loan will include: relief from poverty, career progression, greater job satisfaction and security, improved skills, increased aspirations and confidence.

From this we estimate that for every £1 of the loan provided by retailCURE, £3.75 social return on investment will be created for Bianca.

£3.75

Social return
on investment

retailCURE is the credit union for retail employees, in association with retailTRUST and sponsored by the retail industry.

retailCURE is the trading name of Retail Credit Union Ltd and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Firm reference number: 691778

2018 and beyond **retailTRUST^{IT}**

Digital innovation

Digital developments will play a major role in supporting the strategies of cottageHOMES, retailHUB and retailRIGHT.

The opportunities to further develop our reach, relevance and services will be given significant pace and momentum by embracing digital enablers in every area including Fundraising.

The more we engage with digital collaborators and partners, the more we understand that these enablers will help revolutionise our services.

These new relationships also bring opportunities to support the new age of retailers who are emerging every day and the service providers aligned to them.



INNOVATIVE



We will continue to drive forward the creation of both the level 6 Retail Leader and level 6 Buying and Merchandising apprenticeship degrees, which will help over 30 industry employers access up to £27,000 of levy monies per member of staff enrolled on the programmes.

Online wellbeing services

During the coming months, we will be improving our online services to ensure they are available across all mobile devices.

We will focus on promoting prevention and resilience. Our aim is for individuals to have information and self-help tools available to them so that they can prevent wellbeing issues from occurring in the first place.

Our strategic collaborators

Rightsteps®
Wellbeing

GCU
BRITISH SCHOOL
OF
FASHION

FASHION RETAIL
ACADEMY

OXFORD
SUMMER
SCHOOL

Retail
Week

bira
British Independent Retailers Association

retra

Hammerson

SocialProfit Calculator

BRC

TURNING
POINT
Inspired by possibility

retailTRUST[®]

Thank you to the

2000 +

retailers and partners that support us

SOCIAL VALUE UK

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FUNDRAISING
REGULATOR

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