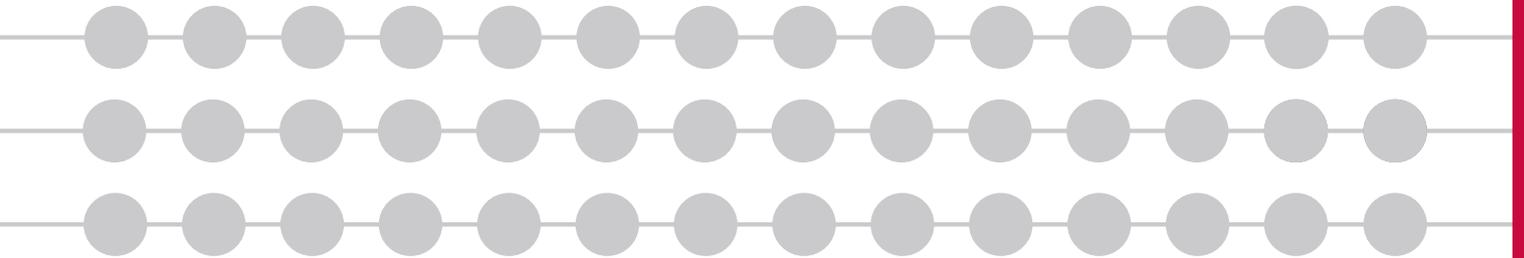


EVALUATION OF THE
FINANCIAL HEALTH
FELLOWSHIP PROGRAMME:
RAPID ASSESSMENT REPORT



DAMON GIBBONS

December 2017

ABOUT THE CENTRE FOR RESPONSIBLE CREDIT

The Centre for Responsible Credit ('CfRC') is an independent research and policy unit hosted by Learning and Work Institute. Established in 2010, we have a remit to monitor the development of credit markets; research models of responsible provision, and to promote policy responses which protect the long term interests of households.

We strive to challenge the economic orthodoxy that has led to Britain's current personal debt crisis and provide high quality research to support effective policy and service delivery. Our work has a high impact, and is often cited in Parliament and the national media. Examples include our research into the regulation of high cost and predatory lending in the UK, which led to a cap on the total cost of credit that can be charged by payday lenders.

Our current work programme is grouped around three themes:

-  Improving Credit Regulation;
-  Getting Britain out of Debt; and
-  Supporting Financially Healthy Lives.

Further details can be found on our website at www.responsible-credit.org.uk and you can follow us on Twitter at [@responsiblecred](https://twitter.com/responsiblecred)

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INTRODUCTION

This report provides a rapid assessment of the Financial Health Fellowship Programme for 2017. It is based on our observations of a number of the Fellowship activities, and qualitative interviews with those Fellows completing the programme. The interviews were conducted shortly after the Demo Day held on 16th November.

Further evaluation of the programme is ongoing. This will assess detailed feedback gathered from the Fellows concerning the individual elements of the programme, as well as obtain the views of a wide range of other participants (for example, speakers and business mentors), and will conclude with the publication of a final report in March 2018.

ABOUT THE FINANCIAL HEALTH FELLOWSHIP

Designed and delivered by the Finance Innovation Lab in partnership with Toynbee Hall, the Financial Health Fellowship Programme has provided a wide range of activities over a six month period to develop the leadership capacity and business skills of thirteen innovators working on nine different projects to address the problem of poor financial health in the UK.

Details of the Fellows and their projects can be found in Appendix I to this report. Ten of these, working on seven different projects, completed the full programme in 2017. This is a high success rate given the personal and financial pressures faced by many of the Fellows over the course of the six months, and is a testimony to the level of support offered by the Lab. This report focuses on the views of those Fellows which have completed the programme, whilst our final report will provide more detail concerning the reasons why some were unable to do so. It will also examine whether, despite this, the programme has helped their personal and business development to some extent.

The Lab distinguishes itself from other business support and accelerator provision by placing social values at the heart of its Fellowship Programme: seeking to use this to incubate the ideas and people with the potential to transform the financial system for the better. It aims to create a broad social network that sustains Fellows over the duration of the programme and continues beyond this, with connections to other pioneers across the financial system who believe that finance can and should work in the service of everyone in society.

THE FOCUS ON FINANCIAL HEALTH AND THE PARTNERSHIP WITH TOYNBEE HALL

The decision to select financial health as the overarching theme of this year's Fellowship was taken after widespread consultation with stakeholders at the start of the year. This included a 'Financial Health Hack', which was jointly organised with Toynbee Hall in March. That event brought together forty financial health experts, with backgrounds in community development, national government, alternative finance, fintech and banking. The hack aimed to develop a shared understanding of financial health and identify opportunities for innovation to improve this.¹ This informed the development of the programme curriculum; the selection of applicants to the Fellowship; and enabled the programme to target its engagement with influential stakeholders to build a supportive network for the Fellows.

This year was also the first year that the Lab has designed and delivered the Fellowship Programme in partnership with Toynbee Hall. This partnership was created in recognition of the leading role that Toynbee Hall has played in the development of the financial health agenda in the UK and has enabled Fellows to engage with individuals recruited through the Toynbee Hall Money Mentors Programme. The Money Mentors Programme works with financially excluded people in London by training these to provide support on financial issues within their own communities. In so doing it increases the financial management skills and confidence of the Mentors themselves. Bringing the lived experience of Money Mentors into the Financial Health Fellowship Programme has therefore provided opportunities for Fellows to gain insights into the financial behaviours of their target customer base. This has improved the design of their products and services. It has also enabled the Mentors to engage with and influence the wider financial system.

MAIN ACTIVITIES AND EVALUATION

The main activities of the programme, which were delivered between May and November 2017, included six monthly business strategy sessions, peer coaching ('action learning') sessions, access to business mentors, specialist 'pitch practice' workshops, and two residential leadership retreats. These activities culminated in a Demo Day for Fellows to pitch their business propositions to potential investors and to raise their profile amongst other influential individuals in the financial health policy community. Full details of the programme are available in Appendix 2.

¹ A summary of the discussions is available on the Finance Innovation Lab website <http://financeinnovationlab.org/understanding-financial-health/>

To evaluate the effectiveness of the programme, the Centre for Responsible Credit has been commissioned by the Lab to:

-  Verify and review programme monitoring and evaluation data gathered by the Lab during the past six months. This includes pre-programme surveys of participant skills levels, and a log of comments and feedback received from Fellows and other stakeholders engaged by the programme. These stakeholders include funders; members of the Advisory Group; expert speakers, Money Mentors and Business Mentors; and members of the Fellowship Delivery Team²;
-  Directly observe a selection of the monthly sessions; one of the Leadership retreats; the final pitch practice event, and Demo Day; and
-  Conduct qualitative interviews with Fellows and a selection of the wider stakeholders.

This rapid assessment report now sets out our headline findings. These are primarily based on seven qualitative interviews conducted with Fellows completing the programme. However, our overall opinion has also been informed by our observation of Fellowship activities and our knowledge of the wider evidence that has been gathered by the Delivery Team. Our final report will provide further details in this respect and we will also undertake a further round of interviews with Fellows to assess the impact of the Demo Day.

We will also be attending and evaluating two Finance Innovation Lab roundtables in February 2018. These will explore key opportunities and challenges for addressing financial health through innovation, and will provide further opportunities for the Fellowship to influence the financial health agenda.

² The members of the Fellowship Delivery Team were Marloes Nicholls, Innovation Programme Manager, Finance Innovation Lab; Carl Packman, Research & Good Practice Manager, Toynbee Hall; Charlotte Millar, Co-Founder, Finance Innovation Lab; Anna Laycock, Executive Director, Finance Innovation Lab; and Isabella Coin, Programme & Communications Co-ordinator, Finance Innovation Lab.

HEADLINE FINDINGS

It is our view that the Financial Health Fellowship Programme for 2017 has been an outstanding success. There is an abundance of evidence that it has met its stated outcomes of embedding social purpose into the design of new innovations in this field; has improved the leadership and business skills of participants, and has contributed to the creation of a strong, mutually supportive, network with strong links to the wider financial health community.

The successes of the Fellowship in these respects is all the more remarkable given the fact that participants were at very different levels in the development of their ideas at the outset of the programme and in some cases faced significant personal challenges during the period of its delivery.

As with any programme of this kind there are some lessons to be drawn for the future, but our overall assessment is that the Financial Health Fellowship Team have designed and delivered an excellent programme, with a remarkable level of support provided to meet and respond to, the often changing, needs of participants, and which has had a high impact on their product and service innovations in this field.

Our overall assessment of the Financial Health Fellowship as outstanding is supported by the way in which the Fellows themselves summarise their experience of the programme. These summaries are full of praise. Examples include:

“For me the Fellowship has been a game-changer. It’s had a huge impact on the way I work, and how I feel about what I’m doing. It was so timely for me to take part, and has been hugely beneficial.”

“This was a brilliant experience in lots of ways - professionally and personally. It was a really supportive group, but I was also pushed out of my comfort zone and my confidence and skills have grown as a result. I also now feel more connected to the bigger picture, having accessed a whole other realm of knowledge about the financial system.”

“There was so much wisdom in this programme and the way it was delivered. I want my own business to do that, to take as much care for the customer as the Fellowship team did for us. They made it look easy, but there was such a lot of thought behind it. You see a lot of accelerator programmes in this space, but this had real oomph!”

“The culture of the programme was great. I was apprehensive at first, but it engendered a real community with a relaxed learning environment and as the programme developed there were opportunities for collaboration between the Fellows and we’ve developed some really strong relationships.”

REVIEWING THE DIFFERENT PROGRAMME ELEMENTS

To further understand the benefits of the programme, we asked Fellows a series of questions about their experience of the different elements contained in the curriculum. These were designed to obtain both positive feedback and identify areas for improvement, with Fellows assured that any critical comments would not be directly attributable to individuals when these were fed back to the Lab.

MONTHLY SESSIONS

A total of six business strategy sessions were held over the course of the programme, with each one themed on a specific aspect of business development. Although the Fellows were at different points in the development of their projects, the overall feedback was that the content of the monthly meetings was always relevant and thought provoking.

Fellows particularly appreciated the structure of the meetings, which comprised external speakers introducing the topic and providing a framework for Fellows to use and apply to their own situation, followed by time and space to discuss the initial results of this with the Fellowship Team and other participants in the programme.

When asked which of the sessions had most impact on their personal and business development, the answers of Fellows varied considerably. For example, one Fellow highlighted the value of the session on building a strong business model, whilst another found the session on investment, which offered the opportunity to engage directly with Big Society Capital and a group of its intermediaries, most useful.

However, most of the Fellows we interviewed highlighted the value of the sessions concerning business purpose and organisational culture:

“The session about social purpose and values was seismic for me. It gave me a really good framework to think about what I wanted to do and why, and I had the space away from the day job to work through the guidance and concepts provided.”

“It was really important for me to become self-aware about the values that my business is being built upon, and the sessions on purpose and culture gave me the chance to rethink the foundations of what I’m trying to do and have the tools to build the business I want.”

“The session on culture had a real impact on our business. It gave me the confidence to know that I didn’t have to have all the answers myself and to give the team a greater role in finding solutions to the problems we faced.”

ACTION LEARNING AND COLLABORATION

Fostering effective collaboration was a central thread running through the Fellowship programme, and was facilitated by including action learning elements in each of the monthly sessions. These enabled Fellows to check in with each other regularly, to provide updates on their progress, and the challenges they faced, and to ask each other for support.

The results of this cannot be overstated as there is considerable evidence that this made a real difference to the progress that the Fellows have made. Examples include Fellows offering each other access to discounted prices for software products that they had purchased for their own businesses; making introductions for each other to their wider contacts and networks (resulting in funding and employment opportunities); and providing direct assistance to each other in their business planning, branding, and research activities. At the end of the programme, a number of Fellows are now collaborating on an ongoing and formal basis on product and service development, having identified specific cross-overs of expertise.

“I’ve never experienced this level of collaboration on any other accelerator programme before.”

BUSINESS MENTORS

The programme included pairing Fellows with Lab contacts to act as business mentors. The pairing process involved an individual assessment of the main challenges that Fellows needed help with, and identification of specific expertise in the Lab network that was willing to devote time on a pro bono basis to share experience and provide guidance to overcome these.

In general, Fellows spoke very highly of the help that they received from their mentors:

“My mentor was great. Really helped me think through how to communicate my values and aims within my organisation, and was just the right person for me at the right time.”

“My mentor was super-helpful. She was really pro-active, providing a lot of guidance”

However, a number of Fellows felt there was a lack of structure around the business mentoring element of the programme. Some were unable to meet with their mentors as often as they would have liked, and felt unable to insist on meetings because the mentors were offering their time free of charge. Conversely, others were not able to meet with their mentors as often as they would like because they were time pressured themselves. Finally, for some Fellows the focus of their projects changed and although their business mentor had been right for them at the start, they needed different expertise later on in the programme.

Many of these issues appear to be related to the fact that the business mentors were acting pro bono and it was therefore difficult for the Lab to place too much structure around this element of the programme. In future programmes it would perhaps be preferable for business mentoring to be funded, and for expectations on both sides to be made more explicit. There may also be some benefits in delaying the pairing of Fellows to their business mentors within the programme to ensure that Fellows are clear about their priorities.

MONEY MENTORS

The engagement with Toynbee Hall Money Mentors was highly valued by the majority of the Fellows, as these provided a ‘reality check’ for them and they gained real insights into the financial difficulties faced by people on low incomes.

“Talking through the products we have been developing with the Money Mentors was really great for us. We honed a number of features in direct response to their input.”

“It’s not easy to get honest feedback on your business proposition from your target customer group, and talking to the Money Mentors really helped with that. I got some very useful insights about how to make my product look and feel more positive for them.”

Given the influence that engaging with the Money Mentors had on their thinking and the direct impact on product and service design, this aspect of the programme could be developed further, with one Fellow specifically noting that they would have benefitted from the programme including more activities and guidance to help them gain customer insight:

“I think I’d have really benefitted from more on this element of the programme. I needed to do a structured piece of work to really understand my target customers earlier on, and could have done with some more help with how to go about that.”

For other Fellows, who were already providing direct services to low income groups, the engagement with the Money Mentors provided fewer insights, although it was still useful. Recognising the importance for social entrepreneurs to hear from the 'front-line', these Fellows have now offered to provide a link between future Fellowship programmes and their service users moving forwards.

LEADERSHIP RETREATS

The Fellowship Programme included two weekend long leadership retreats, held at the University of Cumbria in July and September. These focused on collaborative leadership and communication, and provided an opportunity for the Fellows to develop trust and bond together as a network, as well as providing a safe and supportive space for people to develop new skills, including pitching for funding.

All of the Fellows we spoke to were hugely appreciative of the role that the leadership retreats played in these respects. The fact that Fellows came from different backgrounds and were able to draw on each other's experience was a real positive for them. So too was the expertise of the external speakers who joined the Fellows for specific sessions over the course of the weekends:

"The first leadership retreat was the most effective I have ever attended... It's had more impact on me and my business than I would care to admit."

"The retreats, especially the second one, were the single most effective element of the programme for me. I was really pushed to do things that I wouldn't have the confidence to tackle normally, like public speaking, and I felt like I'd really grown as a result."

"Being outdoors and separated from London was great for me. I really liked the format, working on things in small groups and it was less prescribed. I got to develop some really good personal relationships and have gone on to form close collaborations with the other Fellows as a result."

Although the Leadership retreats formed part of a wider programme of activities within the Fellowship, the high impact that they made on participants suggests that it may be possible to run focussed leadership retreats on a 'standalone' basis moving forwards.

PITCH PRACTICE AND THE DEMO DAY

The second leadership retreat continued an ongoing process of pitch practice running throughout the programme. This was supported by a specialist external speaker on the retreat whose input was very highly rated by the Fellows. This was then further built upon by a specialist workshop held in October, to which an external audience of 'critical friends' was invited to provide feedback to Fellows in a supportive manner. This enabled the Fellows to further hone their presentations before the Demo Day held on 16th November:

"We really kicked it into gear after the pitch practice. We had really brilliant feedback and a couple of weeks to get it sorted."

The Demo Day itself was attended by around 150 people, drawn from a wide range of stakeholder organisations including banks and other potential investors, regulators and policy makers, and civil society organisations that offered opportunities to help bring products and services to market.

The organisation of the Demo Day was highly praised, as this included the facilitation of a 'game' designed to obtain specific commitments from those attending in response to the calls for action contained in the Fellows' pitches.

"The event was really well planned and was great to work towards, it was a really special opportunity"

As a consequence, the Demo Day elicited a total of 150 specific pledges to help the Fellows and these have now been fed back for follow-up. Our final evaluation report will assess the impact of these.

MORE THAN THE SUM OF ITS PARTS: BUILDING A COMMUNITY FOR CHANGE

Although each individual element of the programme was highly praised by the Fellows, its real impact can only be fully appreciated by looking at it in the round. The way in which the programme was designed and delivered has resulted not only in the Fellows having formed a strong, mutually supporting network in their own right, but has also connected them to the wider financial health policy community.

The impacts of the programme are therefore likely to be ongoing, and considerable. For example, the Fellows themselves are maintaining close collaboration in a number of important respects:

“We are now in active discussions with several of the other Fellows about possible co-working arrangements. I've gone back to them since the Demo Day and we have really strong ongoing relationships.”

“We have similar issues getting to market to those faced by [another Fellow] and we are talking together about how we can overcome those. We hit a milestone with the Demo Day and are now really motoring ahead to work out who else we need to pitch to in order to make it happen.”

Whilst this collaboration is likely to be sustained without further support from the Lab, many of the Fellows also indicated that they would appreciate some structured Alumni involvement – for example bi-annual meetings and regular newsletters - and saw this as a means for them to not only keep up to date with other Fellows but also to contribute to the building of a broader community of change-makers.

“There is such a huge amount of trust between us, and we are continuing to support each other and to work together to share contacts and resources. The biggest resource is the collective, and we really want to build on the momentum that we now have. We need to grow the collaboration, and I want to give back to the Lab and to future Fellows.”

In addition to this desire to continue the collaboration between the Fellows and the Lab, the programme has constructively engaged well in excess of 200 people involved in the delivery of the Financial Health agenda, who wish to continue to engage through the Lab on this specific issue. As a consequence, we consider that there is the potential for the Lab to convene a community of practice around this issue moving forwards. We will specifically assess the prospects for this, and how it could be organised, as part of our final report.

APPENDIX I: THE FELLOWS AND THEIR PROJECTS

AELM – MAYSAM RIZVI

Aelm is a consultancy and technology hybrid that uses big data and AI to improve business processes, benefit people's lives and support the wider community. Its products include a data-driven tool to improve personal financial wellbeing and a new approach to regulatory reporting and analysis.

Maysam is Managing Director at Aelm. He has two decades' experience in banking, including at National Bank of Dubai and JP Morgan, and as Vice President at United Overseas Bank, where he saw first-hand the impact of the financial crisis on the citizens of Iceland.

CHIP IN – AUDREY GIROUD

Chip In is a money app that makes saving engaging through the use of gamification, including collective goals and competitions, leveraging behavioural economics for improved financial habits. Now live as a beta, Chip In is looking to partner with financial institutions and financial health organisations to reach more users.

Audrey has worked in both large corporations and an early stage finance startup, which she helped grow to a very successful company. She has now taken on the challenge of helping low income households and young people build up their savings.

CREATING LIFE CHANCES – AKILAH CORRIE AND MOESTAK HUSSEIN

Creating Life Chances CIC, based in Bristol, works to tackle social and economic inequalities. Through creative financial education workshops in schools, new literature and games, Akilah and Moestak aim to boost children's confidence with money and inspire an entrepreneurial spirit in marginalised communities.

Akilah has a BA (Hons) in Community Development with a Youth Work Specialism. She has worked within a variety of community settings, including managing a day care centre for the elderly and coordinating numerous summer schools.

Moestak has a passion for social justice, activism and working towards a safe and sustainable environment, locally and globally. She has extensive experience in grassroots community development and has worked as a researcher in collaboration with universities and diverse communities.

STORKCARD – ANDRES KORIN

StorkCard is a low-interest, short-term credit card that helps parents manage the financial shock of having a new child. StorkCard gives families the flexibility to borrow what they need when they need it, but also offers them the certainty that their total borrowings will be capped at an amount they can afford.

Andres is a finance professional with nearly 14 years' experience in investment banking, risk management and international development, including more than two years working as a microfinance specialist in the Dominican Republic.

GREATER LONDON MUTUAL – FIONN TRAVERS-SMITH

Greater London Mutual is a new community benefit bank for London businesses, individuals, and the financially underserved.

Fionn is a consultant, campaigner, and researcher working with the New Economics Foundation, Positive Money, and the RSA on local banking and financial reform in the UK. Previously Fionn managed the Move Your Money campaign, where he was a leading voice in the movement for a more democratic, sustainable, and just financial system.

HARMONEY – NICK LEE

Harmony is a not-for-profit organisation working to help people find a balanced and healthy approach to their money. Initially offering debt advice to people struggling with unmanageable debt, Harmony will also develop a Money Management Account, making it easier to budget, manage bills and debts, and save.

Nick has extensive experience in money advice including leading two Citizens Advice Bureaux, has been director of three credit unions, and run a microfinance project. He has tutored in Professionalism, Ethics and Regulation at the Chartered Banker Institute, and has previously taught personal finance at the Open University.

MY CITY MY POUND – KURTIS WRIGHT

My City My Pound is a payment initiation service provider and app that brings together the benefits of a local currency scheme with a digital platform. My City My Pound offers more affordable payment services to businesses and more engaging and responsible payment experiences for consumers.

Kurtis is a former banker with 14 years' experience in the banking and the financial services sector. My City My Pound is his first venture, following 12 months researching financial health challenges for business owners and the general public in Sheffield.

ST LUKE'S HUB – SAM BEDFORD AND LAURA MCCULLAGH

Sam and Laura work at **St Luke's**, a community hub improving the financial resilience and wellbeing of local residents in Kennington, London. It is one of seven services run by West London Mission, a charity empowering people affected by homelessness, poverty and trauma.

Sam and Laura are developing a new model of affordable housing that tackles the housing crisis and provides sustainable funding for valued community services. They propose an aspirational community space providing genuinely affordable accommodation, a home to local enterprise and opportunities for learning and support. Everyone involved would play a valued role in helping to shape the space, improving their own situations and those of others.

Sam has been working in community development since 2010, in a mix of housing associations and charities, where his work has focussed on building partnerships that deliver services that meet the needs of local communities. He currently manages the residential accommodation and venue space at St Luke's Hub.

Laura has over ten years' experience working with people who are vulnerable or facing exclusion. She currently manages the WLM Money Champions project from St Luke's Hub in Kennington and has recently completed an MSc in Social Psychology.

BLOX – ALASDAIR BLACKWELL, SAM GRAINGE AND PETER SACH

Blox – the social network for buildings – enables tenants to save and communities to flourish.

Using the collective bargaining power of groups, Blox enables substantial savings to the individual whilst enhancing their participation in strengthened local communities. Blox realises and captures the net worth of tenants, for tenants.

Blox envisages a future where communities know and value their neighbours, renters are valued equally to homeowners, and everyone can grow and profit together.

Ali cofounded Decoded and is former CTO of blockchain-startup Everledger. Ali sat on the London Fairness Commission and has worked extensively with Citizens UK, the UK's largest network of community organisers.

Sam is Lead Architect for the UK's biggest property startup, LocatED. Sam has professional and academic experience centred on the design and planning of affordable and mixed-tenure residential development.

Pete is an academic and thought-leader on the night-time economy. Pete is currently researching Urban Policy at University College London and has previously worked in social enterprise and community engagement in the UK and internationally.

APPENDIX 2: STRUCTURE OF THE FINANCIAL HEALTH FELLOWSHIP PROGRAMME

Session type	How	Why	When
Launch event	External speakers, followed by brief introductions from Fellows and networking drinks	Formal event to launch the programme and introduce our new Fellows	Thursday 4 May Afternoon/evening
Diagnosis	In-depth discussion with Fellowship team	Build shared understanding of your business model, opportunities and challenges Identify key learning needs and mentoring requirements	Thursday 18 or Friday 19 May 1-hour session
Pitch practice	Informal pitches to small groups of Lab friends and mentors, followed by feedback	Gain feedback on your business model, development plans and pitching style	Thursday 22 June 3-hour session Thursday 26 October 3-hour session
Business mentor	Advice and support from an experienced mentor, matched to your needs	Build your capacity to address key business issues and benefit from an external perspective	By arrangement with your mentor – usually at least monthly meetings
Leadership retreats	Residential retreat, with external speakers sharing their leadership stories, personal reflection time and group work	Identify and develop the skills and qualities you need to develop in yourself to lead your business effectively Learn to tell a compelling story about yourself and your work	Friday 14 July – Sunday 16 July Friday 8 September – Sunday 10 September
Demo day	Showcase for Fellows' projects, with invited guests (investors, media, business leaders, civil society)	Present your projects to potential partners, investors and the media	Thursday 16 November Afternoon/evening

Policy roundtables	Participative workshops with key policymakers and thought leaders to address key financial health policy issues	Address structural issues that may affect the success of your work Raise awareness of key debates in financial health	We expect to host two roundtables as part of this programme
Monthly sessions			
Business skills	External speakers including financial innovators, entrepreneurs, academics and campaigners Group work to apply models to your own situations	Develop your knowledge of business strategy Build the foundations of a purpose-driven business	Thursday 25 May
Purpose			Thursday 15 June
Business model			Thursday 20 July
Culture			Thursday 17 August
Brand			Thursday 14 September
Team			Thursday 12 October
Investment			All sessions are held between 10.00am and 6.00pm
Peer coaching	A small group of Fellows work together to help one group member with a strategic challenge	Build a strong, supportive community of peers Develop new techniques for solving strategic problems	
Community expertise	Toynbee Hall's Money Mentors community give you feedback on your concept and design	Gain direct end-user feedback on your concept and strategy Ensure your product really works for people experiencing financial ill-health	
Specialist workshops	Experts from the Lab community share their expertise on a key financial or business topic	Gain an in-depth understanding of financial health and the wider social, economic, political and regulatory context	

