What Works Fund
Learning and Sharing Event

10th November 2017

#WWFSharing

Introduction

Hello and welcome to the report of the first What Works Fund (WWF) Learning and Sharing event. This summary brings together the main points from the event.

We would like to thank all the people that came together to make the event a success – the speakers, facilitators, and delegates. We hope that you enjoyed it!

Please let us know what you think at **elp.wwf@ecorys.com.** It would be great to hear from you.

Jenny Williams, Louise Scott, Rachel Wooldridge
WWF Learning and Sharing team

Event Summary

The Evaluation and Learning Partner (ELP) for the What Works Fund (WWF) – Ecorys, Ipsos Mori and the Personal Finance Research Centre (PFRC) from the University of Bristol – recently facilitated the first Learning and Sharing Event for the Fund. Attended by over 100 participants, the event brought together WWF grantees, evaluators and partners with colleagues from the Money Advice Service. The event included an introduction from David Haigh, UK Financial Capability Director at MAS, and the keynote speech was delivered by Sir Steve Webb, member of the Financial Capability Strategy Board and Director of Policy at Royal London. There were also lively workshop discussions, in which delegates shared lessons about developing and delivery WWF activity and generating robust evidence. Project presentations were given by Shelter Scotland,16-25ip, Wales Coop and Young Enterprise. The event rounded off with a Q&A panel discussion, in which representatives from MAS, the ELP and project presenters reflected on strengthening the evidence base and potential opportunities to share learning with external dissemination audiences.
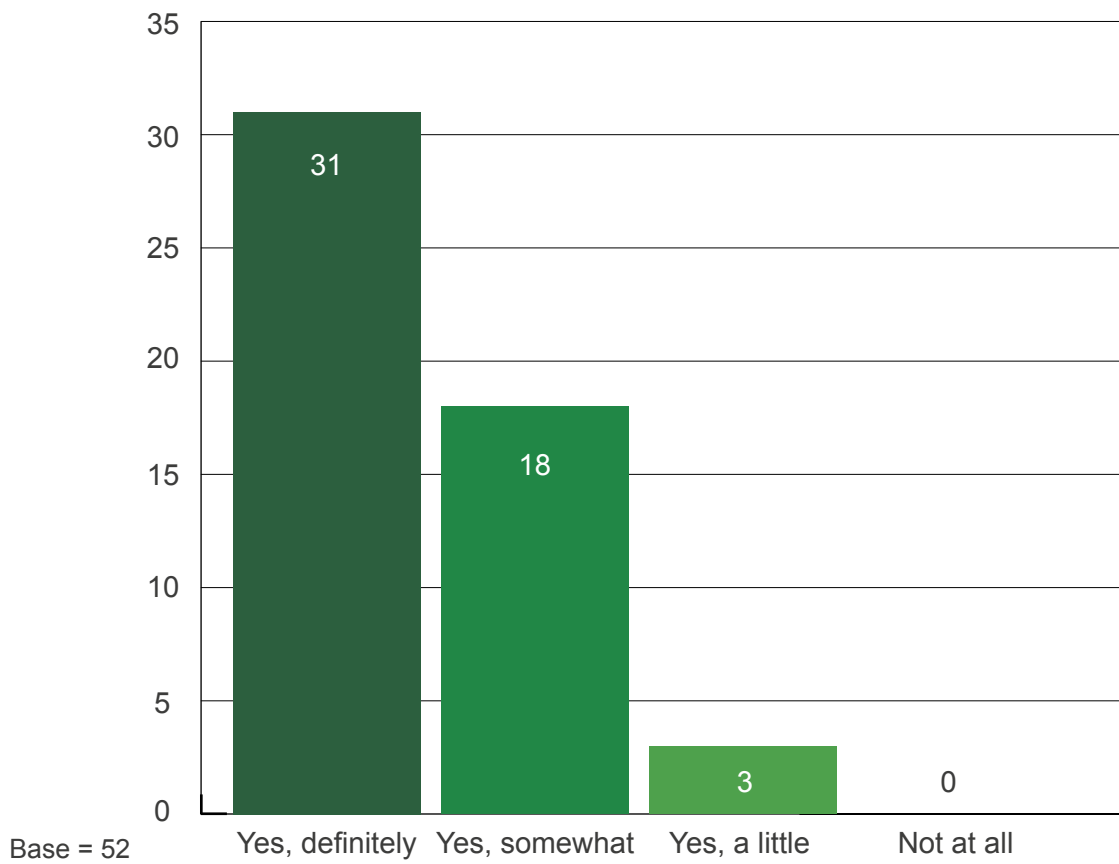
Reflections on the day

The feedback we received on the day was very positive overall.

Here are a few quotes from the evaluation forms.

Great to see a funder investing so much in evaluation

Really enjoyable and **informative event**

Great time, thank you!

Workshops were **really interesting** - hearing how other organisations' projects were progressing

Really **good vibes** - congrats to the ELP and WWF team

Today was **very insightful**, t**hought provoking** and very enjoyable. Thank you for the opportunity

Great to see MAS and partners together in numbers

Liked the way you split groups into target audiences - **worked well**

It was **very reassuring** to find out that many of the projects are encountering similar challenges/issues. This is ok! **Sharing our different approaches** will help us overcome them

Workshops: so great from learning and sharing, comparing notes, methodology and data collection

I found this to be a really valuable day

Really useful and **informative** day

Great networking opportunity

Learning about the experiences of other projects. As a worker in a project that's just starting, it's **great to know** what others have done and **reassuring** to hear that challenges have been faced and overcome

The group sessions were run **very well**…there was some structure to them but there was enough flexibility to have general conversations and learn from each other

Thank you - fabulous opportunity to network and build in support and thinking for project delivery

The workshops were a **good opportunity** to hear about other projects' successes/challenges and to brainstorm ideas and opinions
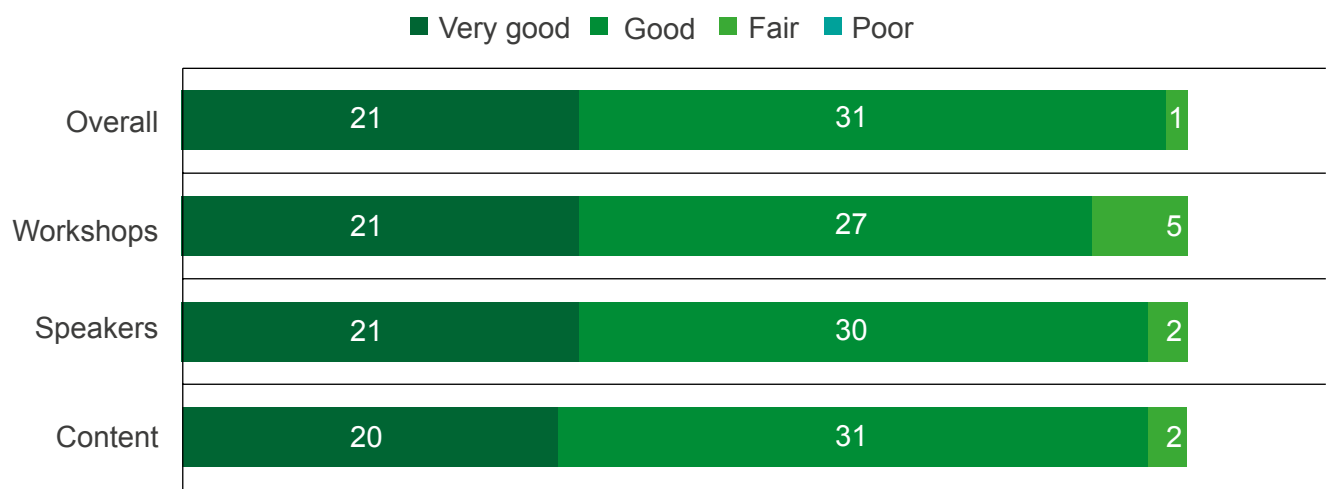
53 people completed an evaluation form, and around half of these respondents (n=25) enjoyed the workshops the most, largely because they provided an opportunity for projects to hear about the issues or challenges that other projects have been facing in relation to project design, delivery and evaluation, and how they have overcome them. Some people valued the fact that the groups were allocated by their target audience, as they found it useful to hear about similar projects' experiences. 11 respondents identified networking with other projects and colleagues from MAS and the ELP to be the most enjoyable part of the day, whilst 9 respondents enjoyed the presentations the most; particularly hearing about frontline experiences from other projects. Over half of respondents agreed that the agenda 'definitely' covered all the things they were expecting (31 out of 52), with 18 agreeing 'somewhat'. Only three people though that the agenda covered 'a little' of what they were expecting.

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Did the agenda cover all the things you were expecting?

Base = 52

Overall, feedback was very positive; with 52 people rating the overall event as 'very good' or 'good'. A similar response was also given in relation to the content and speakers. People's views on the workshop were slightly more varied; despite 21 people agreeing workshops were 'very good', and 27 people rating them 'good', five people rated the workshops as 'fair', suggesting that there is room for improvement in workshops.

How would you rate the following aspects of the event?

Base = 53

Suggestions for next time!

We also asked delegates how we could improve future events, and 38 people responded to this question. People were most likely (n=16) to suggest that future events should be longer, or they should be less ambitious with the timetabling. Several respondents felt the workshop sessions should be lengthened in the future, because they stimulated many interesting and useful discussions, and would benefit from additional time to fully explore challenges and solutions. Some respondents suggested building in some time for project introductions in the workshops, and 13 of the respondents would have preferred more time for networking, to discuss and share learning. Several people also suggested tightening the focus of/streamlining presentations to increase time for sharing learning.

Thank you for this feedback, it will help us to shape the next event!

Workshop summaries

Delegates were grouped by policy theme for the workshops. The first explored lessons from development and delivery, and the second focused on the generation of evidence, reflecting on effective evaluation approaches and generating results. Key points from the discussions are captured below.

Workshop 1: Lessons from development and delivery

What are the key success factors in engaging participants and delivering effectively?

Group 1: Children and Young People
Important to:

- Build trust between groups and partners
- Align common goals between parties
- Work in parallel with existing interventions
- Promote a flexible and adaptable approach

Success factors for engaging participants:

- Adopt a holistic approach e.g. providing on-going support post-intervention or alongside the financial capability element
- Partners must have trusted relationship with young people
- Enable participants to take control (co-design/ co-production)
- Make content relevant, accessible and adaptable
    - e.g. don't talk about saving to someone with no income
    - e.g. use coloured dots on a flipchart rather than using a numerical scale
    - e.g. filling out a survey can be time consuming for teachers
- Develop a suitable selection process for participants
- Exploit relationships with schools
    - Build trusting relationships with school and particular teachers
    - Use teacher networks where teachers meet
    - Highlight the relationship between financial capability and educational attainment to demonstrate the benefit of interventions to schools.

Group 2: Young Adults
Success factors for engaging participants:

- Applying youth sector techniques such as co-design, co-production and peer-to-peer mentoring to financial capability programmes – all these approaches build trust and respect
- Partners delivering in venues that were familiar and convenient to young adults, and where participants feel comfortable and used to taking part in group activities
- Securing a 'captive' audience, by engaging a group already participating together, such as in an education or training programme
- In the longer term financial capability could be made mandatory, e.g. as eligibility for housing, or as part of an apprenticeship
- Giving young adults ownership of the project- by using co-design approaches. This can decrease drop-out rates, and increase the quality of interaction. Co-design helped ensure appropriate language was used for the age group. Co-design enables participants to input ideas to the programme.
- Making content relevant but not too personal
- A strong relationship between trainer and participants helped to maintain engagement levels
- Peer-to-peer engagement tended to work well and strengthen the commitment of participants to project activity.
- Supportive relationships between the 'gatekeeper' in the host organisation and the trainer also strengthened engagement.

Challenges associated with engaging participants:

- Recognise young adults are facing unique challenges in moving from child to adulthood and transitioning to financial independence
- Delivering in the workplace. For example, one project experienced a high drop-out rate as apprenticeships felt 'singled out' in their workspaces. Striking a balance between securing a familiar venue and providing sufficient anonymity could be challenging
- Ensuring content isn't patronising and avoiding jargon such as using the term 'financial'

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Group 3: People in Financial Difficulty and Older People
Success factors for engaging participants:

- Group work can help to build confidence and also create a sense of belonging/community (e.g. when working with isolated older people or other vulnerable groups)
- Making the sessions/delivery/conversations easy to understand, remove jargon and financial terminology. Use language that older people understand "older people use the word 'money', not 'finance'"
- Use existing relationships where trust and respect are already established
- Focus on specific issues that are relevant to the target group
- Deliver in the "right environment"; including people's homes, and other places where they are comfortable. Go to the participants, don't make them come to you
- Flexibility in delivery to ensure relevance and maintain interest – "learn from the project as you go"
- "Geography is important" - use existing networks
- Consider BME factors; such as needing interpreters in community languages
- Confidence building is a key factor – to ensure staff competence
- Taster sessions offered to existing groups
- "Inspire natural curiosity"
- Some older people don't manage their own money so recognise this early on and build in project mechanisms to bring in relevant others

Challenges associated with engaging participants:

- Encouraging participants to think about or plan for the future can be difficult when they are older/ill/vulnerable (e.g. those with a cancer diagnosis may not want to engage with the topic as they have other, more immediate concerns). It can be challenging for projects to demonstrate impact in this context
- A number of projects were using digital tools/approaches but found they needed to build digital skills and confidence within the target group first, before using these approaches to develop financial capability
- Time required to build trust with gatekeepers of the elderly or vulnerable
- Can be difficult finding the 'right' staff to upskill and train participants
- Important to avoid the use of financial jargon
- Phone calls can be a limited engagement tool and often need combining with other activities such as face-to-face interventions.

Group 4: Working Age Adults
Success factors for engaging participants:

- Engaging an existing pool of participants and incorporating financial capability into other programmes, rather than promoting as a standalone offer
- Referrals through partners who are known and trusted by the client group, such as organisations already supporting single parents, including housing association
- Incorporating recruitment and referral activity into wider programmes, such as statutory services
- Involving participants in the co-design of the project – securing buy-in from the outset
- Developing quick checks/ brief interventions for making relevant referrals and supporting on-going engagement activity
- Engaging participants at the trigger point of financial difficulty
- Building up rapport with participants to gain trust before beginning the evaluation. Making the approach through trusted intermediaries worked well

Challenges associated with engaging participants:

- Staff and potential participants may perceive financial capability confidence levels differently
- Some group sessions worked better than others, this may be related to inappropriate referrals from external agencies in some cases
- Engaging participants can be time consuming
- Can be challenging to engage participants with financial capability online as it can be seen as a 'dry' subject. Some participants may struggle with web access; and lack confidence to use online tools. Online tools may therefore appeal most to those already interested in online approaches. Online tools may be best combined with other approaches for wider appeal
- Some staff may lack confidence in delivering financial capability online
- Mixed views on the usefulness of incentives and prize draws for increasing engagement

Workshop 1: Lessons from development and delivery

What are the key success factors in engaging and working with partners to deliver WWF activity?

Group 1: Children and Young People
Important to:

- Build trust between groups and partners
- Align common goals between parties
- Work in parallel with existing interventions
- Promote a flexible and adaptable approach

Success factors for working with partners:

- Use an established network
- Become or work with a trusted brand
- Ensure clear aims and partners are kept involved
- Engage flexible partners and deliver a flexible model where possible
- Use evaluation tools i.e. questionnaires to identify issues/problems to improve delivery
- Exploit intermediaries (e.g. parents, subsidiary agencies)
- Ensure strong communication between people managing projects and those who are delivering workshops.
- Demonstrate benefits to schools e.g. Young Enterprise trains teachers to establish centres of excellence and generally encourage passion
- Secure buy-in within schools, not just from individual teachers, to establish links between financial capability and educational attainment
- Consider charging schools to boost incentives to participate
- Use conferences to widen partner engagement

Group 2: Young Adults
Success factors for engaging participants:

- Important to offer something that is desirable to the host organisation, which will aid the development of the young person. Find out what they are interested in providing – i.e. 'wellbeing' and structure the financial capability offering around that
- Identifying gatekeepers within partner organisations, and building a good, mutually beneficial relationship. "Less of a sales pitch with the right person."
- Maintaining a good relationship with external evaluator is essential and can improve the evaluation process

Challenges associated with partnership working:

- Local authorities offer opportunities for working with this target group but provision needs to be developed on a case-by-case basis
- Different approaches work well with different types of organisations - one approach doesn't suit all – so planning and development time is essential
- Finding the right contact is key - the gatekeeper – otherwise the process stalls
- Acknowledge the time commitment and resources needed by partner organisations, as well as the grantee
- Project staff and host organisation may not agree with every aspect of the project/ may find it challenging
- Finding the right contact - the gatekeeper - within host organisations is essential, otherwise the process stalls

Group 3: People in Financial Difficulty and Older People
Success factors for working with partners:

- Some partners have secured additional funding to support participant engagement
- Planning initial conversations to break down barriers. Face-to-face contact with partners is important (especially new partners), to build trust and develop a common understanding
- Agreeing a strategic approach with partners works well so each partner knows what the other is doing and can complement each other

- Agreeing a strategic approach with other local organisations – work together to share experience and relieve over-worked systems. This supports longer-term sustainability
- Involving informal partners, for example holding events in village halls brings "brilliant added value"
- Flexibility in delivery structure can help make the most of partnerships
- Using existing links/partnerships can be productive

Challenges associated with partnership working:

- Some partners can be reluctant to engage in short-term projects (common problem for WWF projects as they are a pilot/ test).
- Getting past gatekeepers to access older people can be a challenge
- Partner performance can be variable – it is not easy to predict which relationships will work the best /be the most productive
- Partners may miscommunicate the project aims/ content to partners which has resulted in issues such as meeting expectations/ and accessing relevant people

Group 4: Working Age Adults
Success factors for working with partners:

- Agreeing an engagement strategy with partners – organisations need time to plan and build joint approaches, and understand the objectives and aspirations of each partner for the project
- Securing direction from senior management helps!
- Setting milestones – helps to focus on achieving against measures and targets. Allocate a budget to data collection is also important.
- Partners are a captive audiences but it takes time to build trust and relationships. Often requires perseverance/ and approaches may need adapting as partnerships evolve
- Working with Learning Mentors/ Parent Workers
- Working relationships with partners are strengthened over time
- Building on partners' existing services rather than separately branding MAS activity
- Clearly agree partners' role and responsibilities

Challenges associated with partnership working:

- Ensuring partners understanding of evaluation term and approaches such as Theory of Change and Randomised Control Trials.
- Maintaining partner commitments to project activity during organisational re-structuring
- Some group sessions worked better than others, this may be related to inappropriate referrals from external agencies in some cases

Project examples: Children and Young People theme

Recruiting participants through third party delivery bodies:

The Youth Access project found this approach worked, boosting engagement by providing an open access service, which was person-centred and non-judgemental. Self-referrals also meant that people could access support when they were ready. Youth Access developed referral questions which aided partners in identifying and talking about money/ fincap with potential participants, which has increased engagement.
The Children's Society also recruited participants using third party delivery bodies. This helped boost engagement and offer flexibility to fit partners' delivery models as austerity made it more difficult to engage partner agencies than originally anticipated, despite high demand from participants. The project also created a 'jargon buster' video to support engagement.

Campaign for Learning developed messaging for different audiences through pilot testing, and aimed to create a shared experience through a trusted intermediary.

Birmingham Settlements adopted a co-delivery, interactive model which worked well (collaborating with youth workers). The model was adapted for different working environments (pupil referral units, young offender institutions etc). Learning focused on keeping the intervention relevant and tapping into participants feelings about money.

Workshop 2: Generating evidence: lessons around effective evaluation approaches and generating results

Which evaluation approaches are working well?

Group 1: Children and Young People

- RCTs/control groups are challenging for projects to set up – delegates recommended talking to other external organisations who can help e.g. to identify similar users that could form a control or comparison group
- Longitudinal studies are really required to demonstrate causality – but then the challenge is to isolate the impact of your intervention versus lots of other factors.
- Projects don't want to compromise their content/delivery just to fit in with their evaluation plan and outcomes framework –projects need to be responsive to user needs (for the intervention to be effective) and there should be flexibility to accommodate this in the evaluation plan/outcomes framework.
- Adapt your data capture to the needs of your target group e.g. where participants have literacy issues can project workers/advisers collect and record the information instead? Another tip was to send participants a link to your follow-up questionnaire at a time when they are likely to fill it in.
- Intervention and evaluation materials must be proofed and tested for the particular audience e.g. talk to partners/ organisations that work with your target audience in the design phase.
- Provide clear messages to partner organisations and participants that they are involved in an evaluation/research study and outline the research requirements. Some projects find that participants feel quite proud and empowered taking part in research and are therefore more likely to engage.

Useful resources highlighted by the group:

- 'Family Fortunes' resource pack **www.campaign-for-learning.org.uk/family-fortunes-1**
- The Children's Society (working with young carers) was using the Open Badge Academy to incentivise young carers to participate in the intervention – this scheme helps organisations to "recognise learning, validate skills and build capabilities" where learning happens in informal settings **www.openbadgeacademy.com**

Group 2: Young Adults

- Mixed methods approach were generally popular; capturing the depth of information through qualitative research, and measuring effect via quantitative surveys. Typical qualitative methodologies included: Reflective journals, observations, longitudinal case studies, capturing of the students reflections using word clouds whilst quantitative methods focused on surveys and control groups
- External evaluators ensured the objectiveness of the team collecting and analysing the data.
- Data quality was better when young people were supported to complete surveys
- Working with a' champions' at the host organisation helped in completing evaluation tasks
- Incentives helped increase participants engagement with the research process
- Important to calibrate the right measures – for example testing skills/knowledge development at the right level – measures need to be worded in a way that maintains participant interest
- Understand what you are measuring and why – ie. what is 'good money management'?
- Being careful about the wording of the questions, and how they are asked – avoiding direct questions such are "are you managing your money better?"
- Peer observation also worked well – with peers observing sessions and reflecting on effectiveness and why some approaches/ techniques worked better than others
- Control groups need to be chosen carefully and objectively
- Ensuring the evaluation is meaningful, rather than testing indicators for the sake of it. Ensuring the evaluation is focused on increase understanding of how the project has worked, if it has.

Group 3: People in Financial Difficulty and Older People

- Detailed planning helps to ensure evaluation is embedded from the beginning. This includes briefing the delivery team on the evaluation process and ensuring they understand the importance of evaluation and requirements
- Utilising staff/volunteers to support data collection through a conversation to ensure people understand what they are being asked and why

- Important to make evaluation language easy to understand and communicate this effectively. Face-to-face conversations and interviews work well with these client groups
- Recognising that there may not be a 'one size fits all' approach
- 'Thinking ahead' – planning what data will be needed for the evaluation
- Developing the project Theory of Change at the outset is important to help implement the project and helps support project reviews –revisiting the projects' Theory of Change regularly to see what is working well/ less well
- Theory of Change can also be used in new staff inductions to the project
- External evaluation support can be valuable and works best when they are involved from the start of the project
- Adapting evaluation approach and tools to ensure their suitability to the client group. Surveys need to be accessible to provide good quantitative data
- Baseline assessment important to be able to measure change at a later point
- First time some grantees have undertaken process evaluation but recognise the value of understanding project staff views on project developments
- Systematic recording of project changes and why they were made
- Case studies provide rich understanding about how outcomes were achieved and provide a "fuller picture" of project learning
- Focus groups also provide a rich narrative on core topics, and compliment quantitative measures, explaining the data context and impacts
- Using a mix of methods works best
- Combining an activity with survey follow-up. For example, a project delivered post surveys at a drop-in tech support type session which encouraged people to attend
- Follow-up calls are much easier when staff have built up a relationship with participants.

Group 4: Working Age Adults

- External evaluators and evaluation partners provide added value, and it is useful to involve them in discussions with the ELP about evaluation and emerging evidence.
- Using tried and tested tools and standardised scales/ set indicators/ outcomes provides commonality and can enables results to be compared with other studies.
- Online surveys can be an easy way to engage participants and capture data
- Presenting data spatially can engage wider audiences.
- The Toynbee Hall MAPT tool is a simple way of generating measurements at pre and post-intervention
- Reducing barriers to collecting data such as only running post-intervention surveys, although this approach does not allow behaviour change to be measured.
- Undertaking a technology assessment before commencing primary research is important, for example, ensuring surveys/ interventions are accessible via smart phones or other devices.
- In person training helps ensure adequate data collection
- Qualitative interviews can help 'check' quality of quantitative data
- Writing a legacy report to capture key learning and help shape future conversations
- PRA exercises work well as a reflective group activity, gaining feedback from participants, and can be tagged on to the end of a training session
- Money management workshops worked well in building participant understanding, introducing relevant apps and gaining two-way feedback
- Getting to know the culture of partner organisations and understand how partners work – increases partner engagement. Sometimes 'less is more' – recognise that relationships and building trust between organisations takes time but results in more valuable and meaningful activity.

Project examples: Working Age Adults

Evaluation approaches working well:

Advice NI

Observation logs work well to record notes/ changes /actions taken/ concerns. This works well as an online virtual notebook, which can give participants an opportunity to reflect and share. This approach is being used by Advice NI.

Workshop 2: Generating evidence: lessons around effective evaluation approaches and generating results

What are the challenges that you have faced in implementing your evaluation plans?

Group 1: Children and Young People

- RCTs/control groups are challenging for projects to set up – delegates recommended talking to other external organisations who can help e.g. to identify similar users that could form a control or comparison group
- Longitudinal studies are really required to demonstrate causality – but then the challenge is to isolate the impact of your intervention versus lots of other factors.
- Projects don't want to compromise their content/delivery just to fit in with their evaluation plan and outcomes framework –projects need to be responsive to user needs (for the intervention to be effective) and there should be flexibility to accommodate this in the evaluation plan/outcomes framework.
- Adapt your data capture to the needs of your target group e.g. where participants have literacy issues can project workers/advisers collect and record the information instead? Another tip was to send participants a link to your follow-up questionnaire at a time when they are likely to fill it in.
- Intervention and evaluation materials must be proofed and tested for the particular audience e.g. talk to partners/ organisations that work with your target audience in the design phase.
- Provide clear messages to partner organisations and participants that they are involved in an evaluation/research study and outline the research requirements. Some projects find that participants feel quite proud and empowered taking part in research and are therefore more likely to engage.

Group 2: Young Adults

- Some projects were intending to use comparator groups to provide a robust impact measure. Generally speaking, this method was being used to compare one method against another. Use of control groups raises some ethical issues, and for some, difficulty in getting ethical approval. In projects where this was concern, then the control group were likely to be offered the intervention at a later date.
- External evaluators need time to build up a relationship with participants, particularly those that are more vulnerable
- Engagement difficulties had a knock-on effect with the evaluation; although some projects had a robust quasi experimental design, they were struggling to secure sufficient participants in each group. Several projects were concerns that they would not be able to conduct the planned analysis as a result
- Re-engaging participants to complete follow-up surveys or interviews to gauge the longer term effect of interventions was a struggle for some projects, particularly after the programme has finished
- Finding the right measures could be problematic, but was key to a good evaluation – set them too low, and there will be no impact seen. Self-reporting measure could also be ineffective.
- In some cases evaluation plans were submitted prior to the delivery plans and changes were best resolved in collaboration with ELP staff
- Issues associated with self-assessment – some participants over estimated their knowledge/ financial capability at the baseline survey stage - "some don't know what they don't know."

Group 3: People in Financial Difficulty and Older People

- Lack of evidence for this life stage and importance of WWF in building this
- Implementing surveys can be challenging - ensuring older people understand the purpose and meaning of questions asked in impact surveys; often need volunteers/support for survey completion which requires time and resources. Literacy levels can also be challenging
- Capturing change given that there may be a time lag before changes occur
- Pre and post surveys can be challenging to administer. Drop-out rates and managing attrition rates for exit and follow-up surveys – can be difficult to plan for this and also poor data quality
- Terminology and language - older people can feel as though they are being talked down on topics such as being unable to cope or struggling with money. Some participants may not like to admit that they need help. Surveys need to include context and make language accessible
- Trust can be an issue – participants can be suspicious about why information is being collected
- Gaining acceptance/ buy-in to projects' Theory of Change
- Managing external evaluators, especially if they are not involved at the outset of the project. Ensuring external evaluators understand the project and the client group, particularly if working with an evaluator for the first time

- Ensuring a joined up approach between delivery and evaluation
- Working with an evaluator that was known to the organisation was seen as beneficial (although recognised that this is not always possible)
- A minority of participants might not fit the core target group and/or would not expect to benefit/ demonstrate outcomes. For example, some older people attending sessions don't manage their own money owing to dementia or cultural issues – but cannot be excluded for ethical reasons.
- Often with vulnerable/older groups e.g. people recovering from health interventions or in recovery from addiction, impact is likely to be long term results might not be measurable within the evaluation timescales.

Group 4: Working Age Adults

- Attrition rates; previous participants can be reluctant to complete follow up surveys. Retention can be more difficult owing to the subject matter (talking about money)
- Adapting evaluation approaches in response to changes in the delivery of the intervention
- Building trust amongst participants to share answers can be difficult and the delivery team need resilience, for example as participants may share personal experiences of a crisis situations. There are opportunities to link up with behavioural research (to explore the 'why') and interventions/deliverers (to explore the 'how')
- Deciding on the most appropriate questions to include in survey design, and striking a balance between asking enough questions to be able to report robustly whilst not over- burdening the participant. Focusing on only 2-3 outcomes can be challenging. Extra support is required for participants with low literacy levels/language barriers to participate in some research tasks.
- Concerns over difficulties recruiting control groups, both ethically and for reach/response levels. Also it can be very challenging securing a control groups that do not interact with the core delivery. On occasion members of the control group may wish to become a participant instead over time, and attrition may occur within the control group for a variety of reasons.
- Finding time for data entry and recognising that survey methods can be resource intensive. Tension emerge when delivery staff such as advice workers are asked to do data entry – as this can take time away from providing advice. Also concerns that close relationships between advisors and clients could skew / bias the data. Recommend delivery staff are not involved in data collection or collation of results.
- Possibility that partners do not record data accurately
- Ensure data collection requirements are clearly set out in writing at the outset. This reduces the possibility of partners disconnecting with data collection expectation
- Difficult for surveys to capture unexpected information/unexpected needs – could include a simple open text box to capture changes at the end of a survey
- 'Selling' financial capability can be difficult – need to focus on the overall benefits for participants and organisations, rather than the features of a particular product or model
- Translating the vision from leaders down to frontline staff can be challenging – need to develop a common understanding.

Project presentations and panel discussion

The event included WWF project presentations from Shelter Scotland,16-25ip, Wales Coop and Young Enterprise. The presentations are **available here**. The event concluded with a panel discussion rounding up the day and recognising that there might be opportunities for grantees to develop a collective response to common issues, such as the roll-out of Universal Credit. The ELP and MAS will review this as part of the planning for future Learning and Sharing activities. The panel consisted of:

- David Haigh, Money Advice Service, UK Financial Capability Director (to be confirmed)
- Kelly Beaver, Ipos Mori, Deputy Managing Director
- Roxana Prisacaru, Money Advice Service, What Works Fund Evaluation Manager
- Professor Sharon Collard, Personal Finance Research Centre, University of Bristol
- Russell Winnard, Young Enterprise, Head of Educator Facing Programmes and Services
- Jocelle Lovell, The Wales Co-operative Centre, Financial Inclusion Manager

For further information on the Learning and Sharing activities for the What Works Fund, please contact the WWF Learning and Sharing team at **elp.wwf@ecorys.com**, or refer to the What Works Fund newsletter.