

Next Step Initiative as Comic Relief Intermediary Partner: The Journey So Far

Co-authored by:

Beltus Etchu (BSc, MSc, FRSA)

Dr Festus Olatunde (ACA, MBA, MBCI, PhD)

Dr Thelma Okey-Adibe (BSc, MBA, PhD)

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Next Step Initiative as Comic Relief Intermediary

Partner: The Journey So Far

Co-authored by: Beltus Etchu (BSc, MSc, FRSA), Dr Festus Olatunde (ACA, MBA, MBCI, PhD), and Dr Thelma Okey-Adibe (BSc, MBA, PhD).

Foreword

By Professor John Struthers

Director: Centre for African Research on Enterprise and Economic Development (CAREED)

University of the West of Scotland

I am delighted to write this foreword in relation to the *Next Step Initiative (NSI)* project funded by *Comic Relief* in support of BAME communities and businesses in Scotland in response to the COVID-19 pandemic. NSI has a long track record of supporting BAME communities and businesses in Scotland over a number of years. The Comic Relief initiative was managed and implemented in a fair and efficient manner which I witnessed firsthand as a member of the panel that selected the successful projects who were subsequently funded.

A particularly impressive aspect of the initiative was the wide range and diversity of projects funded across different BAME communities in Scotland and over a wide range of activities and sectors. This reflected well on the excellent contacts that NSI has developed within and between these communities. The selection process was rigorous with due attention given to capacity building, economic and social impact, as well as due diligence.

I look forward to hearing how the various projects that received funding from the Comic Relief initiative develop in the months and years ahead and I wish to congratulate Next Step Initiative for championing this project.

1 Introduction

Following the recent pandemic (COVID-19) which claimed thousands of lives and caused untold hardships to families and the economy of countries, several measures were put in place by the UK government. These measures, including series of lock-down, were attempts to curb the spread of the virus. However, this led to the closure of several businesses and rising levels of unemployment. Several individuals were furloughed, whilst families that were already experiencing poverty struggled to survive. Civil organisations and third sector voluntary organisations swung into action, providing the much needed support to individuals, families, and households which could not have been possible without this collective action.

The current pandemic has highlighted the important role of civil organisations and the importance of grassroot organisations (people-in-place) as well as lived experience in tackling diverse issues, where the goal is to reach typically harder to reach communities. Whilst COVID-19 has affected everyone, it is common knowledge that some communities (especially underserved/minorities) have been disproportionately affected (ONS, 2020; Public Health England, 2020). This is arising from intersectional, pre-existing factors which are being worsened by the pandemic. The research by Ubele Initiative which highlighted how several years of reduced funding to organisations led by and serving BAME communities has negatively affected these organisations and the type and extent of support they are able to provide, as well as the call to action from 'Charity So White', led Comic Relief to undertake a review of its current funding structure in order to ensure a wider reach of underserved communities.

Following this review, Comic Relief launched the **BAME and LGBTQ+ Intermediary Cv19** fund, now renamed " The Global Majority Fund " (TGMF), in recognition that minorities communities are not homogenous. Next Step Initiative (NSI) was one of the 16 intermediary partners. In all, NSI received a total of £437,500 of which £358,000 was for onward grant making, whilst the balance was to manage the grant as well as to build capacity within the organisation.

1.1 About Us

Registered in 2009, Next Step Initiative (NSI) is a Scottish charitable Incorporated Organisation (SCIO), concerned with promoting and empowering individuals from Black, Asian Minority Ethnic groups. However, whilst we are concerned with Minority Ethnic communities, our focus is on the Black community as we are aware that the term BAME presents a homogenous front, whereas these groups are heterogenous, with markedly different experiences across economic and social divides (Institute for Fiscal Studies, 2020; Ubele, 2020). Hence our focus is on Afro-Caribbean Communities.

In the attempt to deliver sustainable local solutions, NSI has provided a platform for several Afro-Caribbean organisations across Scotland. We have supported and partnered third sector organisations in some of the most disadvantaged and fragile communities in Scotland. Our mission is to harness economic potential, thereby reducing reliance on social welfare, and entrepreneurship, with the overarching goal of promoting inclusive growth in these communities.

1.2 Areas of focus

Our areas of focus include:

- Poverty alleviation
- Employment and Entrepreneurship
- Citizenship and community
- Racial Justice and Equality
- Social and financial inclusion
- Education, and Training

NSI adopts a participatory approach and has partnered with over 200 third sector organisations to share resources (human and material), uproot multigenerational deprivation and inequalities within the Afro-Caribbean communities through community participation and empowerment as stipulated in the Scottish Community Empowerment Act (2015). This affords individuals from these community groups the

opportunity to make decisions and exercise greater degree of control over decisions that affect their lived experiences and an increased sense of shared ownership.

1.3 Our Pride

Next Step Initiative has championed several projects since inception. All these projects are geared towards empowering Afro-Caribbean communities. Some of our areas of pride include:

1.3.1 Strong, Strategic Networks

We have a network of over 250 organisations. NSI has partnered and successfully supported and enhanced the capacity and sustainability of 23 Organisations and 13 Social Enterprises from the most disadvantaged and deprived African and Caribbean communities across Scotland. Furthermore, we have worked with external agencies including the Scottish Government, Glasgow City Council, NHS Scotland and Police Scotland, Edinburgh City Council, National Trust Scotland, Glasgow Life, Museums Galleries Scotland, University of West of Scotland, Wheatley Group/GHA and over 15 private sector partners in the delivery of several projects including Employability. NSI also facilitated the establishment of Scottish African and Caribbean Social Enterprise and Engagement Network (SACSEN) in the bid to ensure a unified front for leaders of African and Caribbean third sector organisations.

1.3.2 Project Management

On behalf of the Scottish Government, Next Step Initiative has championed several projects geared towards empowering Afro-Caribbean communities. These include the evaluation of NSI Inspiring Transformation project, People and Community Project, NSI Dream to Reality project, Inspiring Voice project, The Scottish Climate Challenge project as well as the recently concluded NSI-Comic Relief Intermediary project.

1.3.3 NSI Business Accelerator and Employability Hub

Our social enterprise program- business incubation and accelerator hub has supported over 385 Individuals, organisations, and community groups. This has been described by Fiorina Mugione, of the Chief Entrepreneurship Section, United Nations Conference for Trade and Development Geneva as "the prime exemplar of diaspora

impactive entrepreneurship". Additionally, our Inclusive Museum Heritage Project Funded by Heritage Lottery Fund as a route of employability has been recognised as a Recruitment Best Practices Model¹.

1.3.4 Police and Media Network

Next Step Initiative is an intermediary for Police Scotland in recruiting individuals from Black, minoritised communities into the police service. Our online radio and Television station in Glasgow, has provided a common voice for BMEs in Scotland. We have reached out globally to a wider team of 30 million listeners.

1.3.5 United Nations and European Network

Following the recognition of our work in the community, The United Nations for Trade and Development (UNCTAD) has recognised us as a model of example for other BAME groups. Allied to this, we currently sit on the board of United Nations for Trade and Development (UNCTAD) Women Entrepreneurs Awards. NSI is also an intermediary for European Foundation for Quality Management.

1.3.6 Fund Management and Grant Making

Next Step Initiative was the lead applicant in the Scottish Government Climate Challenge fund where we received and managed over £400,000 on behalf of the Government. We were an intermediary partner for Comic Relief where we distributed £358,000 to 51 organisations across Scotland.

¹ External evaluation Report September 2016 by BOP Consulting titled "Character Matters: Attitudes, behaviours and skills in the UK Museum Workforce".

2 Grant making: NSI Comic Relief Project

Next Step Initiative received the sum of £358,000 from Comic Relief, for onward distribution to minority communities across Scotland. Following consultation with leaders of minority communities, we identified key barriers to fundraising. These include irrelevant questions, long application forms, lack of human and financial resources, lack of documents and non-ownership of bank accounts with mainstream/high-street banks. Therefore, to address some of these barriers, we designed a simplified application form, whilst ensuring key questions were not compromised. Furthermore we carried out due diligence. As an intermediary partner with local presence and knowledge, we are familiar with these organisations and it was easy to carry out all necessary due diligence, as well as evaluation of funded projects. We also received invaluable support from Malcolm Dunn (Corra Foundation) and Poonam D’Cruze (Comic Relief). This further helped to strengthen the grant making process.

To ensure, every organisation had a positive outcome (awards), we had a series of webinars, Q&As, as well as one-to-one support for organisations that required this. All applications received before the deadline were assessed and presented to a 7-man panel, consisting of individuals with lived experience of the communities we support. Additionally, we had a representative of the Centre for African Research on Enterprise & Economic Development (CAREED) professor John Struthers, as the chair of the panel. This is because he has extensive knowledge of these communities, having lived in Africa for several years. The decision making panel was well structured, impartial with varied levels of expertise. The grant manager, Dr Thelma Okey-Adibe was the secretary to the panel, ensuring all feedback/comments were adequately captured. Generally, the grant making process was very insightful:

“It was a very enriching experience for me. I think the panel did a good job meeting in time and having constructive discussion and debates on different opinions when there were any. All the guidelines have been respected and the scrutiny was adequate... I found our effort collective and respectful with every member’s opinion taken into consideration. In the case my opinions was not retained as a final answer, I received

explanations for the choices of the panel. It was a very open exchange... The moderator made sure everyone had a platform to express their opinion for each project during all the sessions... Working as a team and coming to constructive decisions; the impartiality of the panel members and the professional atmosphere made the process very pleasant and conclusive..."- Mrs Nan Korotoum

"The grant making process was very efficient, professional, and transparent... it was very fair. Consideration was given to diverse groups and especially females".- Professor John Struthers

Whilst the decision making process was smooth, the panellists had to make tougher discussions as there was limited funds:

"The challenge we faced was towards the end of the grants allocation.... However, this (grant making process) has been managed to perfection".- Mrs Nan Korotoum

The next section provides more granular details of the grant-making process.

2.1 Total Amount Available for distribution

We received a total of £358,000 for onward distribution to community organisations across Scotland. The initial amount granted was £357,500. Subsequently, we received additional grants of £72,000, With the additional funds, we were able to make more awards as well as top-up award sums for some organisations.

2.2 Number of Applications Received

We received a total of 54 applications. 53 from Scotland and 1 from England. However, the latter was automatically rejected as the fund was for only organisations operating in Scotland. In addition, 26 organisations submitted applications after the deadline.

2.3 Total amount requested by Applicants

Applicants were advised that the maximum award per organisation is £15,000. The least amount awarded was £3,500 whilst the highest amount was £14,975. It is worthy of mention that only 2 organisations received the full amounts requested (Safety

Awareness Glasgow (£6,500) and FJSS (£14,795). Total amount requested was £781,700. Clearly, the demand outweighed the supply.

2.4 Organisations Funded

A total of 51 organisations were funded with a total of 358,000. The list of organisations funded and awards are shown in Table 2.1 below.

Table 2-1: List of Organisations Funded and Awards

	Name	Grant awarded
1.	THE AFRICAN HERITAGE CENTRE GLASGOW	£11,400
2.	DIVINE RESTORATION CHURCH PAISLEY	£10,500
3.	SAFETY AWARENESS GLASGOW	£6,500
4.	THE AFRO-CARIBBEAN HERITAGE CENTRE EDINBURGH	£11,400
5.	FRIENDS FOR ALL PROJECT	£8,800
6.	DIASPORA AFRICAN WOMEN'S SUPPORT NETWORK	£10,040
7.	CEMVO ENTERPRISES CIC	£11,278
8.	FAIR JUSTICE SYSTEM FOR SCOTLAND GROUP	£14,975
9.	LIVING SOLO INITIATIVE	£12,600
10.	COMMUNITY ASSET PROJECT	£8,100
11.	AWAZ VOICE OF THE COMMUNITY	£7,350
12.	BASELINE 360 LIMITED	£7,100
13.	JAMBO! RADIO	£7,700
14.	MORE HOPE FOUNDATION	£4,000
15.	AFRICAN WOMEN EMPOWERMENT SCOTLAND	£7,500
16.	ONYEAGHARANNWANNEYA CLUB	£5,880
17.	APOCOM KITCHEN COMMUNITY INTEREST COMPANY	£5,600
18.	TIME TO HEAL	£6,930
19.	ISARO COMMUNITY INITIATIVE	£5,000
20.	BABA YANGU FOUNDATION	£5,000
21.	IMO PROGRESSIVE UNION	£3,250
22.	IGBO WOMEN ASSOCIATION GLASGOW	£3,250
23.	NURTURE EDUCATIONAL AND MULTICULTURAL SOCIETY	£6,500
24.	UNIVERSAL FOOTBALL CLUB	£10,040
25.	POLLOKSHIELDS DEVELOPMENT AGENCY	£5,000
26.	THE DATAKIRK	£13,000
27.	IGBO WELFARE UNION GLASGOW	£3,500
28.	GLASGOW LIVING WATERS CHURCH	£5,816
29.	BE UNITED	£5,000
30.	MALAWIAN INITIATIVE FOR NATIONAL DEVELOPMENT (MIND)	£5,500
31.	ANN'S KITCHEN	£4,000
32.	MOUNTAIN OF FIRE AND MIRACLES MINISTRIES 3	£5,000
33.	OSHER-G WOMEN EDINBURGH	£8,959
34.	OUTDOORS FOR YOU	£5,000

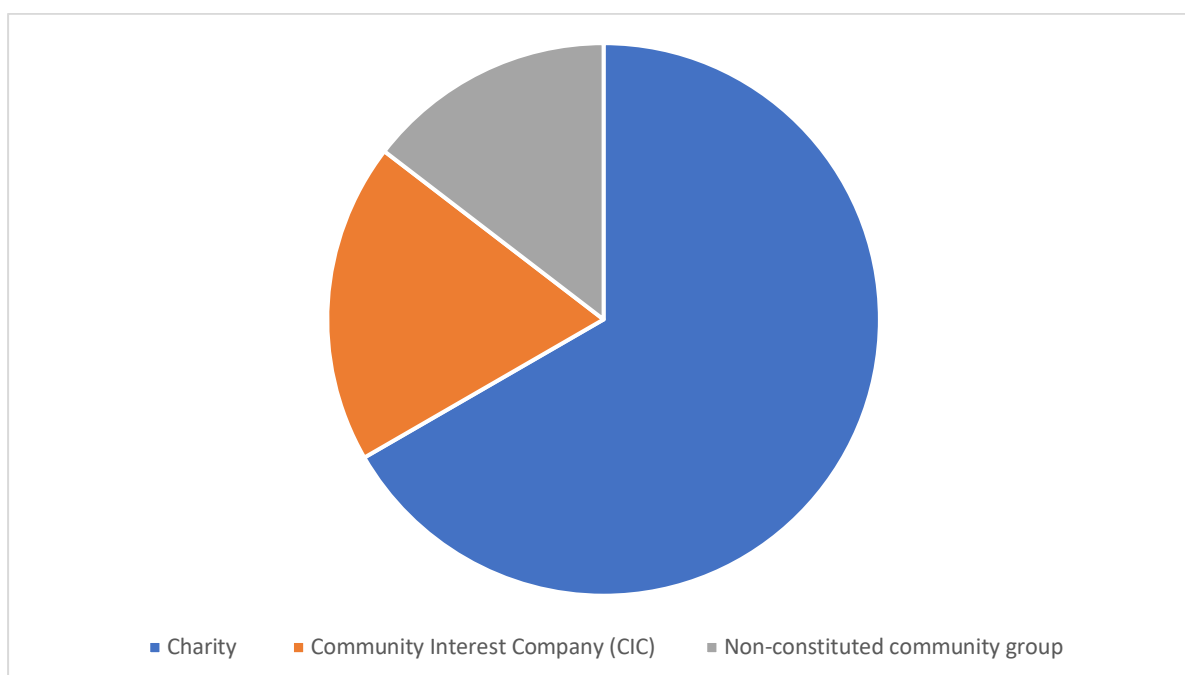
35.	ANDO GLASO	£4,100
36.	TURN FLICKS	£6,850
37.	THE REDEEMED CHRISTIAN CHURCH OF GOD, PAISLEY	£5,000
38.	HOPE AMPLIFIED	£5,000
39.	SCOTTISH COUNCIL FOR AFRICAN CHURCHES	£13,459
40.	MOUNTAIN OF FIRE AND MIRACLES MINISTRIES EDINBURGH	£5,000
41.	ASSOCIATION OF AFRICANS IN SCOTLAND	£5,000
42.	J-PRAISE INTERNATIONAL	£5,350
43.	PASSION4FUSION	£6,500
44.	DAR AL-FALAAH COMMUNITY EDUCATION LIMITED	£5,280
45.	HOURS OF GRACE PRAYER MINISTRY	£6,000
46.	STRONGER TOGETHER ENTERPRISE (CIC)	£4,020
47.	RCCG KING OF GLORY EDINBURGH	£5,000
48.	CENTRE FOR ENTREPRENEURSHIP EDUCATION SCOTLAND	£6,560
49.	TRENDYPR& EVENTS	£6,563
50.	AFRO CELTIC CONNECTIONS	£7,200
51.	KTSL ENTREPRENEUR CENTRE CIC	£9,650

Details of organisations funded as well as activities carried out can be found on our website (www.nextstepinitiative.org.uk)

2.5 Structure of Organisations Funded

The legal structure adopted by organisations are varied. This is shown in Figure 2.1

Figure 2-1: Structure of Organisations

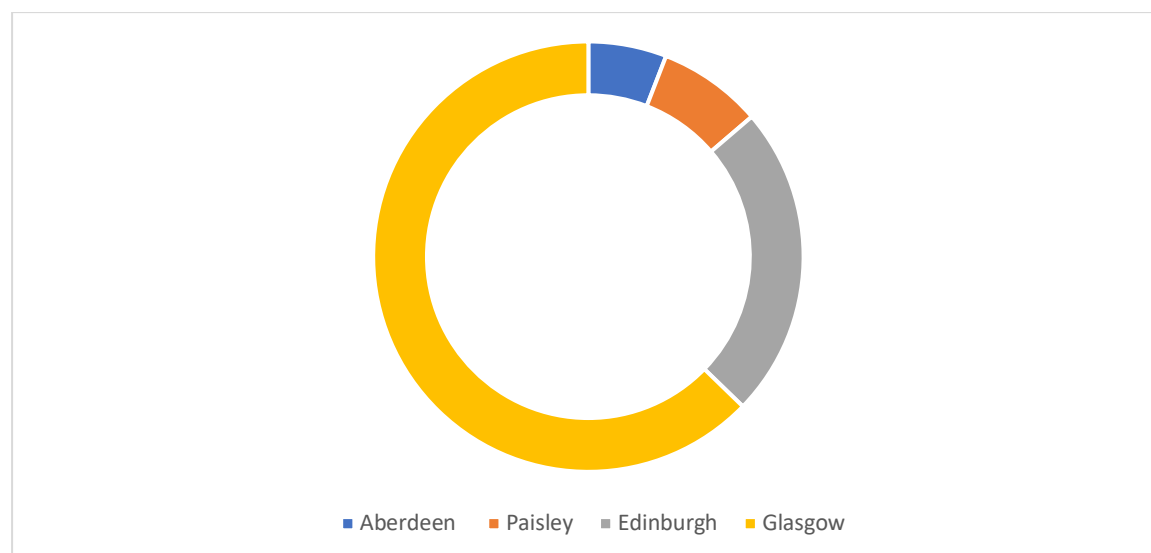


As shown in Figure 2.1, the majority of the organisations funded are Charities.

2.6 Location of Funded Organisations

Our aim was to reach harder to reach communities, as well as to provide the opportunity for organisations who have previously found it difficult to raise funds regardless of the very important support they provide to communities. We publicised the fund through our existing networks, partner agencies and the Scottish Council for the Voluntary Sector (SCVO). Breakdown of the location of funded organisations is shown in Figure 2.

Figure 2-2: Location of Organisations



Total income of Organisations (2020) funded stood at £1,632,723. However, this figure masks the reality- several organisations received no income.

2.7 Income of Funded Organisations

The Table below provides a breakdown of the income of funded organisations.

Table 2-2: Annual Income of Funded Organisations

Income range (£)	Frequency	Percentage
0	16	31.4
1-9,999	11	21.5
10,000-19,999	8	15.7
20,000- 29,999	3	6.0

30,000- 39,999	3	6.0
40,000- 49,999	2	3.8
50,000- 59,999	1	2.0
60,000- 69,999	2	3.8
70,000- 79,999	1	2.0
80,000- 89,999	0	0
90,000- 99,999	0	0
100,000- 199,999	4	7.8

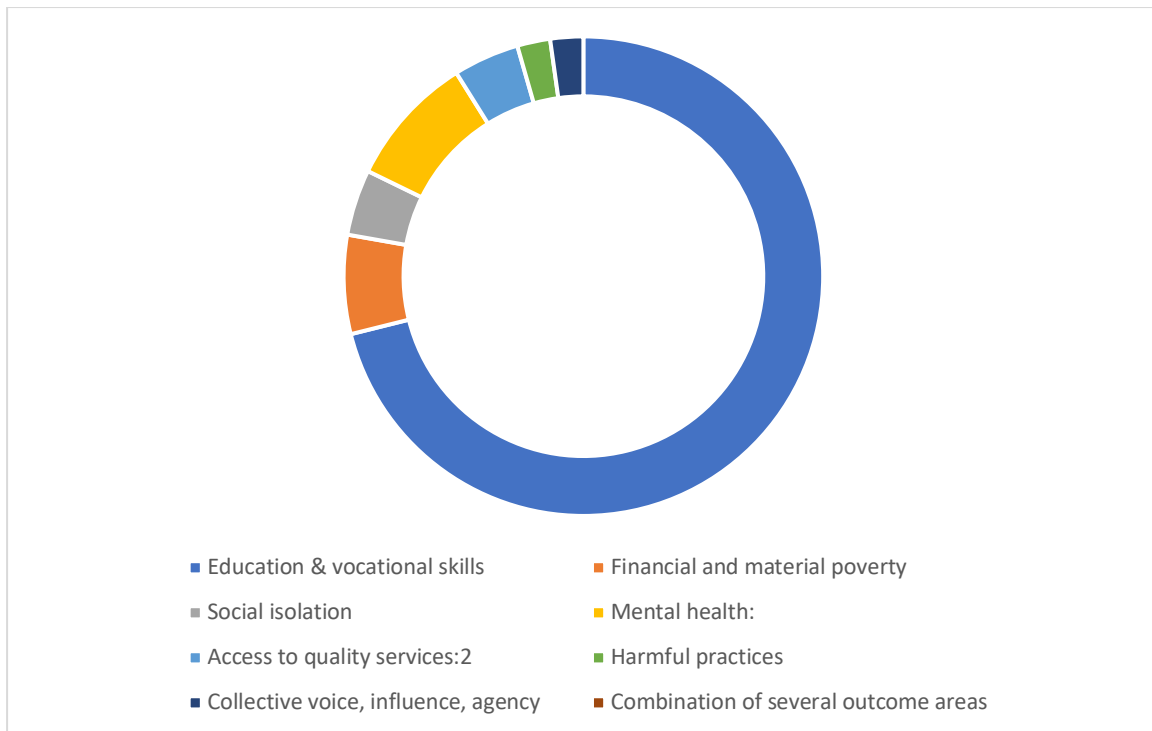
As shown in Table 2, 31.4% of grantees had received no income in the past 12 months of year indeed 2020. This is despite the incredible work they carry out in supporting minorities communities. This raises issues of sustainability and the impact the closure of these organisations will have on the individuals they support. Again, it is worthy of mention that several organisations reported that they fund some of their activities from their personal income:

“Most times, I support the work of our charity... It is not like I have so much money to spare...when you see individuals suffering in the face of uncertainty, what do you do..”

2.8 Outcome Areas of Funded Organisations

As shown in Figure 2.3, Outcome areas/focus are diverse.

Figure 2-3: Outcome areas/focus



However, several organisations reported having overlapping outcome areas, a testament to the diverse needs of communities. The current pandemic also required community groups to provide support in areas previously not targeted. For instance, a representative of one of the organisations explained that:

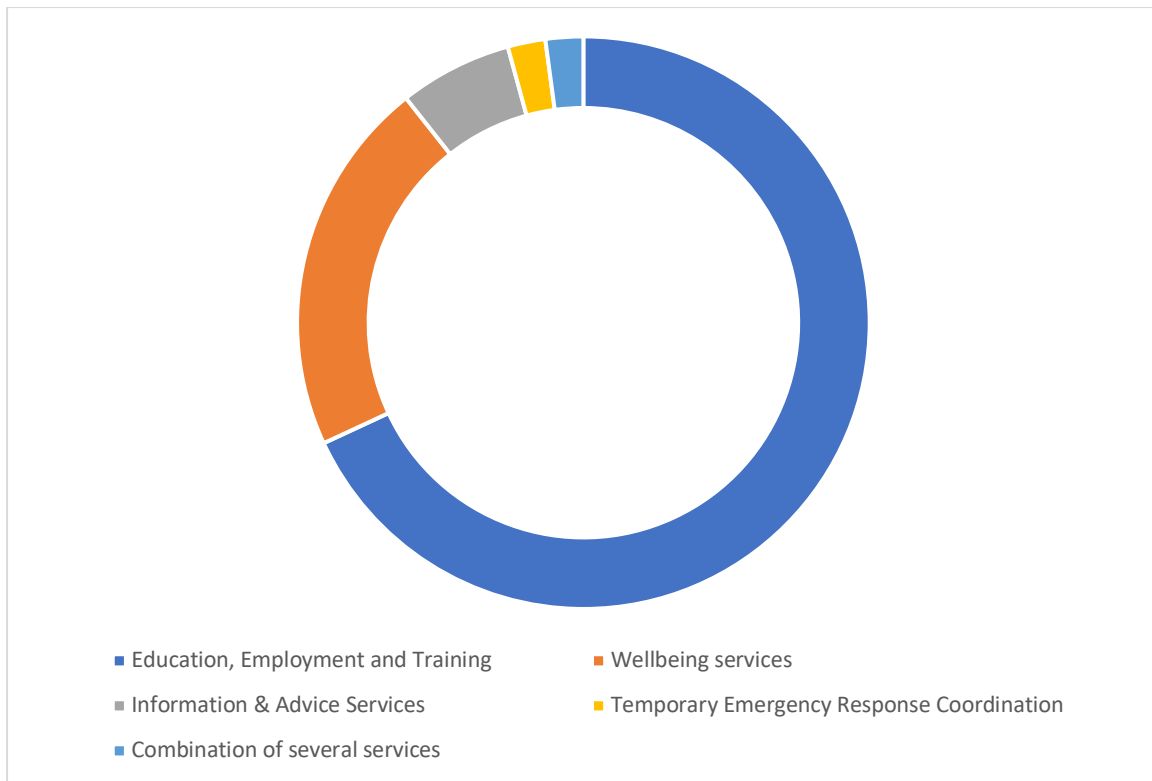
“...our focus is typically on education and employment. However, Coronavirus has led to severe mental health issues, social isolation and food poverty... we have to ensure individuals do not die from hunger whilst they are unemployed...”

“Oftentimes, when funders restrict us to one or two groups we support or ask for the main groups we support, we find it stifling as our work cannot be classified as major or minor...we work across several themes...”

2.9 Services Provided

The funded organisations provide diverse services as shown in Figure 2.4.

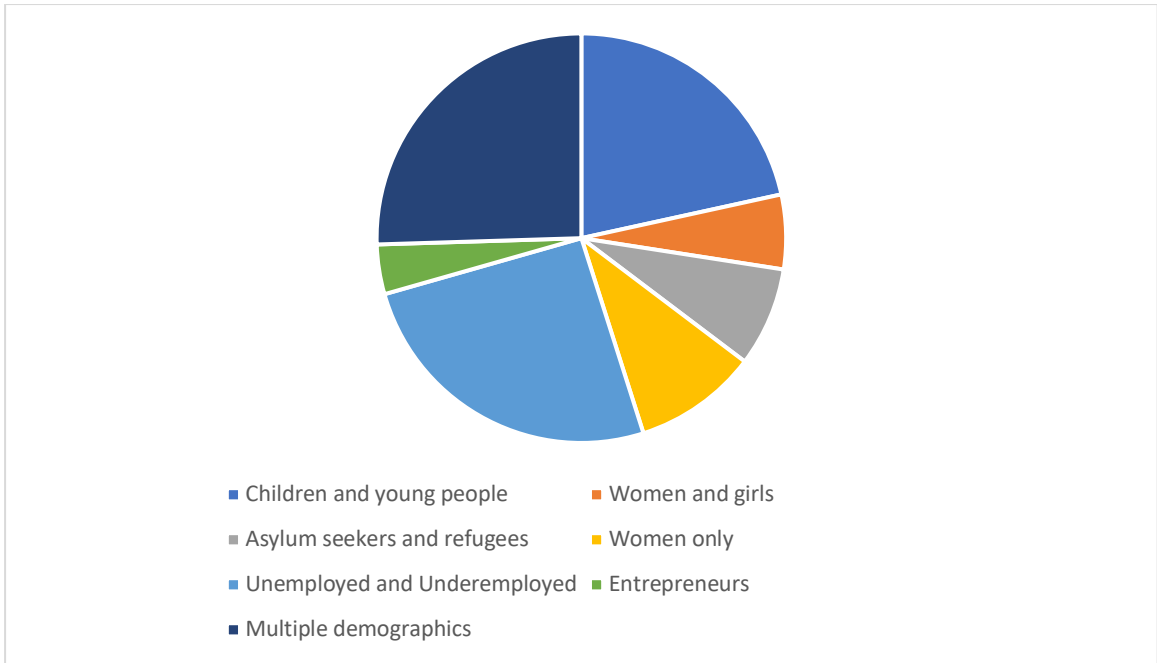
Figure 2-4: Service Areas



2.10 Demographics

Demographic supports are varied. Whilst some organisations had a more general community for support, others targeted specific groups as shown in the Figure 2.5 below. It is also worthy of mention that there are overlaps in the groups targeted by organisations. This highlights the intersectional barriers experienced by individuals from minority communities.

Figure 2-5: Demographics



The next section provides evidence of the impact of Funding from the perspectives of grantees as well as the grant-making organisation.

3 Impact of Comic Relief Funds

The pandemic has highlighted generations of poverty experienced by the communities we serve. Several individuals from Black and other minority communities became unemployed and could not provide for their families. Poverty became prevalent (especially food and fuel). The hardship experienced, especially due to low levels of income, unemployment and underemployment experienced by these communities, made worse by the current pandemic, has contributed in no small measure to strains in relationships (especially marital), mental health and general wellbeing. Additionally, several BME led organisations who were keen to support members of the community, were also affected, struggling to remain sustainable whilst rising to the challenge of tackling the effect of the lock-down measures.

The Comic Relief grant we received as an intermediary partner had a very positive and significant impact on several fronts. Firstly, the individuals supported by the organisations we funded have attested to the positive impact on their lives. These include improved mental health and wellbeing, alleviation of food poverty, improved self-confidence, and resilience whilst others were able to establish businesses during the lockdown.

3.1 Impact of Funds: Next Step Initiative

Comic Relief is one of the few funders to provide ‘funder plus’ support aimed at building the capacity of intermediary/infrastructure organisations, to ensure optimal performance and sustainability. Next Step Initiative received the sum of £79,500 for grant management and for core costs/capacity building. This was used to cover salaries of key workers including the CEO, Grant manager and community support/administrator. Furthermore, we were able to acquire electronic equipment which is useful in improving our work. Allied to this, we were able to contract the services of consultants to evaluate our work processes and policies.

Additionally, NSI has expanded its network across Scotland, resulting from improved capacity as a result of the grant. This is especially useful for future collaboration and

rapid distribution of resources across organisations. This would not have been possible without the funds. Allied to this, the grant has enabled NSI to develop and strengthen its grant-making system thereby, better equipped to manage future grants.

Being able to provide grants to several Black and minority led community groups ensured that the necessary resources (financial and human) required to support individuals from these communities were in place. For instance, whilst some organisations were concerned with mental health and wellbeing, others were looking ahead-focusing on recovery. Yet, others were supporting individuals and local social enterprises towards recovery and sustainability, financial resilience, improved confidence as well as tackling social isolation. Furthermore, some of the organisations we funded took practical steps to provide food parcels and vouchers.

3.2 Impact of Funds on Grantees

The organisations (grantees) were able to provide diverse support to members of the community across Scotland. Some were able to recruit volunteers and seasonal workers, thereby creating employment which would not have been possible without access to grants. The next section provides a few examples of the grantees and the activities carried out.

3.3 Showcasing a few Grantees

3.3.1 Grantee 1

Name of Organisation: Passion4Fusion

Grant awarded: £6,500

Duration: December 2020 to June 2021

Background

The grant was used to offer peer leadership and mental health support in the Black and Brown community within Edinburgh and the Lothians. Members of staff worked with both young people and their parents to provide a holistic approach to dealing with

mental health. Passion4fusion had two scoping sessions, one with the parents and the other with the young people to understand their needs, concerns, and challenges.

With the grant received, Passion4Fusion was able to pay for a mental health support worker and provide training for the volunteers and peers who supported the project. The organisation also had an end of project celebration for the young people by inviting a 'Black role model' to do training with the young people (see pictures below).



The project was hugely successful- communication skills between the parents and their children improved tremendously leading to improved mental health and wellbeing. Parents were able to reflect on their parenting role in an African setting against the backdrop of what is acceptable, good, and safe parenting in the UK.

Young people were able to articulate how they feel about the way their parents speak, discipline, or interact with them. For instance, Helene Rodgers of Passion4Fusion reported that:

“Akia (not real name) moved to the UK during the pandemic, Akia moved from Nigeria with her mum and big brother. While in Nigeria, Akia’s mum had experienced domestic violence at home and this really worried Akia. Dad was still living in Nigeria and would be coming to the UK in March. Akia was very anxious and worried that domestic violence will continue in the UK. Akia said to one of the workers that she had told her teacher about this. Staff referred Akia to 3 counselling sessions. Dad is now living in the family and although social services are involved, Passion4Fusion has been working with the family to support both the parents and the child”.

“We worked with Aisha and Sean whose relationship had broken down during the lockdown. Aisha came to our parenting group and didn’t speak in the first group. She however later reached out to the trainer and said she wanted to arrange a 1:1 chat about an issue she was facing. Aisha confided that she didn’t know how to deal with the child who was constantly angry. Our staff supported Aisha to get support from Social Services. Her relationship with her son is improving and they are still working together on it. Aisha says the other parents also helped her to speak up”.

“Sean was matched with a peer leader for follow up support. During the course of their engagement, reasons for Sean’s anger became clear. He had been angry at his mum because she had left him in Uganda for 5 years. Staff were able to work with mum to talk about this issue and explore appropriate supports”.

During this project, Passion4Fusion learned that parenting in the UK from an African perspective presented a challenge for both the parents and the young people.

Therefore, the need to support young people and parents with workshops and wraparound support. Helene explained that:

“Through this process we discovered that having a holistic approach of parents and children learning together alongside each other to understand how their behaviour impacts each other’s mental health is the most effective intervention”.

3.3.2 Grantee 2

Name of Organisation: Safety Awareness Glasgow

Grant awarded: £6,500

Project Duration: October 2020 to February 2021

Background

The grant was used to provide bike-ability training sessions as well as bike-ability safety sessions for pre-teens and teenagers from BME communities in Glasgow. This is following from self-esteem and lack of confidence issues identified by Safety Awareness Glasgow. The grant was used to hire the services of qualified Bike Instructors, the hire of Bikes and Helmets and other Biking accessories as well as fruits & water for the participants to have after each Bike lesson session. A total of 65 young person’s took part in the sessions- 40 girls and 25 young boys.

The grant enabled Safety awareness Glasgow to deliver bike ability sessions to the beneficiaries at no cost to any of them. This could not have been possible without this grant. Many of the children who took part in the training could not ride bicycles due to several reasons. For instance, Funmi (administrator at Safety Awareness Glasgow) explained that:

“...many kids of the BAME are not able to ride the Bike at-all and some that were; are not confident Bike riders, many of the young person’s told us that this knocked their confidence because they are not able to say anything when others talk about their Bike or how to meet after school for Bike rides in the neighborhood”.

This project has no doubt improved the confidence of youngsters and given them a better sense of self—esteem. This is very useful especially as their parents are unable to afford these sessions due to low income. For instance, to one of the parents whose child participated in the sessions explained that:

“I can never forget that the NSI & Comic Relief are the funders that helped to cloth my shame as a parent of the inability to get my daughter onto Bike lessons, she has been asking to go to learn Bike riding for about 2years now. I went to get a quote for the Bike lessons, as an Asylum-seeker; it is not an amount that I could afford so I keep telling her “soon”. My daughter was able to get onto the Bike-ability sessions delivered in our community. The thought of the Bike session days; lights up her day and she looks forward to it especially that these sessions ran during the school holidays and weekends which she would have otherwise been bored as an only child. It was a good use of her time and the acquiring of skills which is a lifelong skill is like an icing on the cake and I am grateful for this kind gesture to us. Thank you NSI, thank you Comic Relief” Mrs C

Lack of funds is one of the reasons many of the children do not know how to ride a bicycle. This is especially so for asylum seekers. According to Funmi,

“many of these kids do not know how to ride the bike because their families, often due to immigration restrictions may not be eligible to benefits and as such have limited disposable funds that cannot accommodate the payment of Bike lessons, this was the opportunity that this grant provided for them which left an incredibly positive difference in their lives”.

It is remarkable that these young children are able to ride bicycles now and are more confident. For instance, Brandon (not real name) was shaking when he mounted the Bike, he just could not even pedal. His mum stated that:

“...he had indicated his desire in learning to ride a Bike for a very long time but I could not afford Bike lessons for him”

However, as Brandon gained confidence in the Bike sessions, he began to pedal and is now a confident rider, who now rides to his local school. This is transformational and demonstrates acquisition of skills. According to Brandon’s mum:

“...this has greatly increased his confidence and self-esteem as he can now join his friends for a ride in the evening after school, he no longer feels “left-out” like he used to when he was not able to ride the Bike with them...He is incredibly pleased and thankful to the funders and the facilitators of this fund”.

The grant has also helped Safety Awareness Glasgow to address social isolation, loneliness, and boredom. This is especially as several of the participants reported that they were bored during holidays and lockdown. For instance, the project administrator reported that:

“... many of them are bored, often during the school holidays and weekends, they are always very bored with nothing to do; as their parents are not able to afford to take them on holidays or day-outs, these Bike-ability lessons was an outdoor activity that they looked forward to as something exciting to do, the mini-picnic that holds after each Bike lesson was enjoyed by then and that they made new friends made too through these sessions...” Funmi



3.3.3 Grantee 3

Name of Organisation: The Nurture Educational and Multicultural Society

Grant awarded: £6,500

Project Duration: 19/10/2020 to 14/2/2021

Background

Grant was for the provision of maths and English classes for young people from Black and Asian communities who are currently in primary and Secondary Schools. The aim was to close attainment gaps in these subjects. Additionally, as many of these young people (and their families) are new migrants, activities promoting integration into Scottish communities were provided.

All funds received were used as a contribution towards payment of tutors. A total of 81 students (36 female and 45 male) participated in the classes.

Being able to provide Maths and English classes have led to improved confidence in subject areas as well as helped to foster integration amongst participants who are typically migrants. Following from the project, there have been several motivation seminars. These were facilitated by volunteers who were impressed by the level of engagement and integration achieved within a relatively short period. For instance, during one of the seminars, Aileen Campbell (MSP-Secretary for the Communities and Local Government) was a guest speaker- "How the young generation and their parents can become healthy and Successful members of the Scottish Society". This was well

attended with over 100 participants (Zoom). The students and parents in attendance were highly motivated after this seminar/workshop.



In addition, the project gave the volunteers a greater sense of achievement and responsibility. Many of the volunteers (30) were new recruits from the communities of target. By helping out with these activities, they were able to contribute their quota in the community, increasing community engagement and integration.

It is remarkable that one of the volunteers has over 29 years teaching experience in Turkey but was forced to migrate to the UK. He has found it difficult to secure a teaching job since arriving in the UK. However, after participating in the classes-teaching over 80 students from varied backgrounds, he has been motivated into action. For instance, he explained that:

“I am happy to be able to teach again. I used to teach in Turkey but relocated due to the current situation...I am now so motivated after teaching these children that I have now established a social enterprise that will focus on teaching several subjects, especially mathematics. This will enable me to support more students”- Mr M.G

3.3.4 Grantee 4

Name of Organisation: Baseline 360 Limited

Grant awarded: £7,100

Project Duration : 10/10/2020 to 10/12/2020

Background

With loss of jobs following the current pandemic, Baseline 360 Limited provided 7 free training and mentoring support to BME services users, and other referrals from the community. The workshops were designed to improve personal development and ‘readiness for work’, keeping them focused and motivated to re-start within the community, as a first step to recovery, after lockdown. 5 free sessions were provided on mental health and wellbeing (2) and keeping healthy and motivated during lockdown (3) especially for those individuals whose jobs or businesses were impacted by the pandemic. A total of 257 people participated in these sessions. For mental health sessions, a total of 158 people participated, 9 of whom had previously not been involved with their network.

The project supported individuals in the BME community by training and equipping volunteers and helpers who used telephone and online facilities, to make regular checks on 20 households, some are individuals living alone. The volunteers provided motivational support, and the virtual company also signposted them to government

agencies for support where required. 8 volunteers were involved in organising it, 3 of whom had not been involved with its network in the past.

Findings from a post event survey carried out by Baseline 360 indicates the intended outcomes were achieved. Fairly common feedback include:

“Coming to these training and mentoring sessions has made a really big difference to me. I recently lost my job and was feeling quite anxious. It has allowed me to realise I am not alone and having a chance to speak to other people who face similar challenges makes me feel less anxious and much more optimistic.”

“With the lockdown and little opportunity to socialise. I have made new contacts. Now I know I can pick up the phone and call the team and friends in the baseline network. This is much relief because before I just felt my situation was worse than others which made me really anxious.”

“The best thing about these sessions was spending time with people facing similar challenges, and giving me the opportunity to learn new information, especially around coping with stress due to the current lockdown.”

According to Alex Ibe (Director), this grant has also enabled the organisation to build a network of volunteers within the BME community. He explained that:

“We have built a network of volunteers within the BME community, by involving new people in volunteering, especially recent graduates, and the unemployed, to help them develop skills which will improve their chances of getting a job... There were eight volunteers involved in running our project. Three of these had not been involved in previous projects. Six were unemployed before the project began, having lost their job due to the Covid-19 pandemic. By taking part, these volunteers refreshed their interpersonal skills, and developed additional skills, including drawing up action plans, scheduling and managing checks on individuals and households allocated to them, leading contact sessions, preparing and presenting feedback reports to the wider project team. Three people also gained training in successful interviewing skills, and one

person in Customer Care. These experiences will make volunteers more likely to find employment in future, indeed, one person, who helped run the volunteering support services, has already gained a job in a recruitment agency.

3.3.5 Grantee 5

CEMVO Enterprises CIC

Grant awarded: £11,278.00

Project Duration: 1/9/2020 to 31/12/2020

Background

Working in partnership with the University of West of Scotland, the grant was for used to develop a Social Distancing App (in several ethnic languages) for mobile phones, downloadable via Google App store. The Social Distancing App is downloadable by android phones only at this stage but depending on future funding, it will be updated to become accessible to all phone users. The app provides information on the following:

- ☐ Footfall at local stores across Scotland [90 superstores]
- ☐ Access to Scottish Government information with regards to COVID – 19
- ☐ Access to NHS Scotland information with regards to COVID – 19
- ☐ Access to online translated information both on Scottish Government and NHS Scotland with regards to COVID -19.

General COVID 19 information is also available in leaflet format in multi languages both from Scottish Government and NHS

The Stay Safe App has been downloaded 800 times (as of February 2021] across Scotland. Analysis of App visit reveals that 70%of people who downloaded the App live in urban areas whilst 30% reside in rural and semi-rural areas. In terms of ethnicity 60% are from Asian background and 30% is made up of Chinese, African and Caribbean communities whilst 10% classified themselves as others. Feedback

received from users suggest that the Stay safe App is easy to use and has been very useful for 'crowd control'. Typical feedback include:

"Easy to download and useful"

"The app shows busy times for the store that I visit frequently, it is a good tool to use for avoiding crowd."

"Easy to use, very intuitive".

"App has helped me to avoid busy times"

No doubt, the expected outcomes for this project have been realised. According to Fiaz Khan, the Secretary for CEMVO Enterprises CIC:

"We feel the development of the Social Distancing has had an impact on the lives of ME communities by giving information that is very much relevant to them when they want to plan their shopping. The SD App contains over 90 stores from across Scotland. It also provides up to date information in reference to COVID 19 that is being issued by the Scottish Government and the Health Authorities. The App also allows access to translated material in different languages including – Urdu, Punjabi, Chinese and Hindi".

Securing the grant has enabled CEMVO Enterprises CIC to work with key partners and respond to an immediate need. Additionally, obtaining this grant has had a remarkable effect on the organisation's fundraising efforts. For instance:

"Due the successful development of the Social Distancing App we have managed to secure further funding from the Scottish Government to add additional material to the App in reference to the COVID 19 Vaccine and Vitamin D...it has also allowed us to increase other features on the App such as access to various audio and video files giving information on the vaccine and encouraging EM communities to take the JAB when offered.

Furthermore, the grant has helped to build the capacity of the organisation:

"...allowed CEMVO Enterprises CIC to build its own capacity by delivering a time bound project effectively but also becoming better at financial management".

3.3.6 Grantee 6

Name of Organisation: Osher Women Edinburgh

Grant awarded: £ 8,959

Project Duration: 17th January 2021 to 31st May, 2021

Background

The grant was used to organise training and awareness programmes for women, using community online platforms like Radio OY Media Scotland and Zoom. The aim was to empower women from Afro-Caribbean communities in Scotland and improve inclusion, promote community cohesion whilst tackling loneliness. Osher women provided a safe space where women with intersectional issues receive diverse forms of support. Participants were able to build healthy relationships through peer support. A total of 120 women participated in the project. Participants were mainly asylum seekers, refugees, and migrants with low income.

The funding enabled the organisation to engage with women across Scotland. Participants reported a sense of inclusion in the wider community. For instance, some of the participants explained that:

“...for the first time as an African woman in Scotland I felt included in a discussion that impacts Scotland, I will appreciate it if you can ensure that this platform is sustained since it enables us to discuss topics that make us feel included and valued as a community”

“During the lockdown, I was on my own with my children: I was stuck on doing the same routines every day. I would eat, watch TV, clean and sleep. I was worried about the uncertainties and it was not easy for me. I was then encouraged to join a Self-help Group which lasted for 6 weeks. This group is based on coping strategies and we start by sharing how we have been feeling. This sharing allowed me to air out how I have been feeling and I was able to realise that I could relate to other women’s experiences in the group. This gave

me a sense of relief and from then onwards, I had a sense of hope and something to look forward to”.

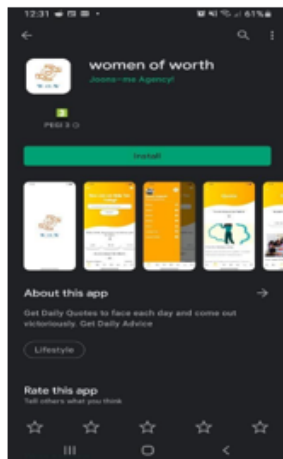
“ This time has been extremely tough but having a solid support network and someone you can call and offload can make things a lot easier”.

Following consultation with women within the community, an interactive Mobile App was developed. Currently, the app can be found and downloaded on the Apple² and Google Play Store ³under the title “Women of Worth (WOW).

The Mobile App provides useful information for women in the community, enables them to seek help and guidance from professionals in a safe space. Women can express themselves freely, telling their own stories to the extent they are comfortable to do so. Screen shots from the App are presented below.

² <https://apps.apple.com/gb/app/women-of-worth/id1560559185>

³ <https://play.google.com/store/apps/details?id=com.greatwayfoundation.wow>



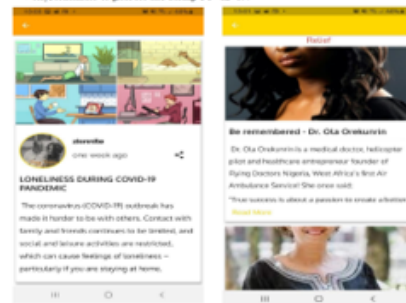
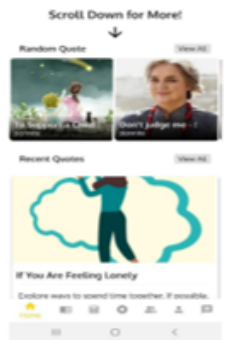
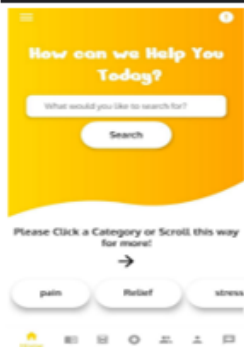
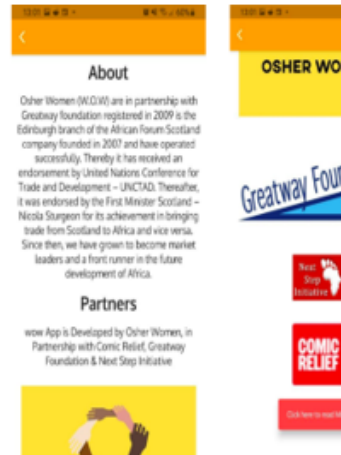
**Hello,
Let's
Heal
Together!**

EMAIL: _____

PASSWORD: _____

Forgot Password

LOGIN



3.3.7 Grantee 7

Name of Organisation: Outdoors For You

Grant awarded: £5,000

Project Duration: 1/12/2020 to 31/7/2021

Background

The grant was used to organise trips and activities for asylum seekers and refugees in Glasgow. The aim was to help people from ethnic minority groups to engage with each other outdoors, giving them a chance to explore nature, which in turn could keep them mentally and physically fit. A total of 71 asylum seekers benefitted from the project. There were 42 men, 25 women and 4 children. Participants of the project were from 15 different nationalities with an age range of 10-67.

The grant helped Outdoors For you in the recruitment of two part-time staff who took care of activities and administrative duties. The grant-funded First Aid training course for the staff, which is mandatory for organisations involved in outdoor activities. The training empowered staff with the knowledge and awareness of health and safety guidelines as well as regulations. Furthermore, the grant was used to buy some safety equipment for outdoor activities. For instance, purchase of cycling helmets ensured the safety of participants from injuries that could arise from a fall.

Participants had the opportunity to explore the countryside of Glasgow, meet new individuals from diverse cultural backgrounds, thereby addressing loneliness and social isolation, whilst improving physical and mental wellbeing.



With the lift of lockdown measures, the organisation was able to provide regular outdoor activities like cycling, volleyball, running, walking and trips. Participants benefitted from online training on outdoor activities and online mindfulness sessions.

It is noteworthy that two of the participants who met during the outdoor trips have become volunteers with Outdoors For You, supporting migrants in similar situations. They also organised a mural work which was covered by Glasgow Live⁴.



⁴ <https://www.glasgowlive.co.uk/whats-on/whats-on-news/asylum-seekers-refugees-new-glasgow-20391611>



4 Evaluation of the Project

In order to evaluate our grant making process, we carried out internal and external evaluations. Findings from both evaluations reveal that the project was very successful. Details of findings are discussed in the following sections.

4.1 Internal Evaluation

The Next Step initiative held a series of focus group discussions with leaders of minority communities as well as grantees. Additionally, we carried out a research with the aim of self-appraising our grant making process, from the design of the application forms to the end of project. Findings indicate that the process was very successful. Key excerpts from grantees include:

“...we have not been able to secure funds by ourselves in the past due to lack of capacity, this project will help us to improve our capacity in this regard”

“...fundraising has been a major issue especially as funders have a misconception that most BAME organisations cannot be trusted with funds...this is evident in the type of questions they ask ...as if to catch you somewhere. It is great to see a BAME organisation who understands the intricacies and challenges of our communities get involved in grant making”.

“We have been able to support vulnerable and overlooked African women struggling with mental health during COVID-19 times”. “The first phase of our application has been developed after extensive deliberation to obtain the users need from women and those with mental health issues. This has been seen as a life saver as the application is now undergoing testing and the vulnerable women and those with mental health issues are anxiously waiting for the launch”.

“The funding has supported the transformation of the way we deliver our activities, from face to face to live streaming sessions”

Attainment gap continues to widen in Scotland between the affluent families and disadvantaged families. This grant means we can close this gap a step further. Our focus is to work to support parents and their wards to close the gap”

4.2 External Evaluation

Next Step Initiative also contracted the services of Learning Link Scotland, to evaluate its grant making system. Again findings reveal that the grant-making process was well thought out and implemented (comprehensive of report can be viewed on our website (www.nextstepinitiative.org.uk)).

4.3 Summary of Key Findings from Learning Link Scotland

Learning Link Scotland (LLS) has been appointed by NSI as evaluators for this Comic Relief Funded Project. We have been asked to evaluate NSI’s progress toward achieving the following proposal:

NSI is to act in the capacity of an intermediary grant-making organisation, providing micro-grants to BME third sector organisations across Scotland. The aim of the project is to be better able to support grass-root organisations that work directly with marginalised communities, facilitating a shared understanding and progress across several frontiers. This will ensure that the most vulnerable, socially, and financially excluded, harder to reach individuals are supported and empowered especially during the “Recovery and Renewal” phase, as well as help to build strength and resilience employing a sustainable, localised model.

The coordinated action will ensure that underserved and marginalised communities are provided with the required support, which will not only alleviate the challenges of the current pandemic but make a lasting difference to people’s lives post Covid-19.

4.3.1 Method

To carry out the evaluation, LLS conducted two focus groups via Zoom, the first engaged with representatives from 15 of the projects and the second engaged with representatives from 12 of the projects. In addition, a Survey Monkey questionnaire was sent out to those unable to attend the focus groups, from the survey we received 11 responses. This process allowed 38 projects, or 75% of those receiving funding, to feed into the evaluation. The evaluation process also included several interviews with project co-coordinator.

Of the 11 respondents, 2 were community groups, 7 charities, 1 Community Interest Company and 1 SCIO. 9 of these organisations had previously applied for funding elsewhere, 2 had not applied for funding to any funder before this project, for one group, that was because they were not aware of such funding and the other had previously been funded by members.

Grantees were quite happy with the project. Typical comments include:

“Thank you for making this round of funding available. We have thoroughly enjoyed this project and we are grateful for the opportunity given to us by the funders and co-funding body-NSI and we look forward to future similar engagements.” Survey Respondent

“Thank you to Comic Relief - the first and great organisation that helped to wipe deep suffering of vulnerable forgotten African-Caribbean women in Scotland during the pandemic.” Survey Respondent

“Funding like this is a starting point, we still have a long way to go to reach end point but there is huge scope”

“NSI supports us, have lived experience, the process was quick and understood our needs.” Survey Respondent

“NSI support has been amazing”, Survey Respondent

“NSI has been very supportive and would love to see many organizations doing what NSI is doing.” Survey Respondent

4.3.2 Summary

One very successful part of the model used by NSI, was the phone calls made by the Grant Manager to the applicant organisations after the applications had been received. These calls allowed NSI to ensure the applications contained all the necessary information and that the applicants had the best chance for success. It also demonstrated the transparency of the application process as the applicants were fully informed of what the funders were looking for and how best to apply for the funding. NSI has developed a funding process that reaches out to its network and BME communities in a proactive way. As a result, those who might not normally apply for funding are able to access information, make the application and receive funding for vital community support work. At least 2 groups had never received any previous funding before this project.

The application process was designed to be short and effective. The application, as identified by this evaluation process, was easy and accessible. The Grant Manager and panel took the approach to help those applicants access funding rather than present barriers to them accessing funding, it was a very positive approach. Applicants obviously appreciated follow up calls once the applications had been submitted and they appreciated the flow of information of what was happening throughout the application process. Applicants also appreciated that the panel was made up of others with lived experience of BME communities and felt able to contact the Grant Manager to discuss their applications.

In conclusion, LLS concur that the project has shown that NSI supports grass-root organisations that work directly with marginalised communities to build strength and resilience employing a sustainable, localised model.

It is vital that this work is built on and continued. The funding model was remarkably successful given that many of the funded organisations would not have heard of the funding opportunity, let alone made an application. In addition, the process was conducted in the middle of the pandemic when organisations, workers and communities were struggling to survive and create new ways of living and working.

Although the funding model was developed to respond to the emergency situation created by Covid-19, the fact that 2 organisations had not been funded before, most organisations struggle to find time and resources to find the right information on what to apply for and then write applications and that they had reported a lack of confidence in contacting the funders to discuss the application process prior to submission and on asking for feedback were not provided useful information that might lead to success next time, all of the these factors existed prior to the pandemic. The model NSI has created, if replicated in an ongoing and sustained manner, can lead the way in creating an inclusive funding model that reaches out to BME communities.

5 Learning and Reflection

Several reflections and learning have emerged from this funding. Whilst we have incorporated a few of these in this funding call, we intend to take others forward in future grant making projects. Some of the reflections are outlined below:

1. The current grant making was based on a rolling basis. Shortlisting and assessments were carried out in blocks. With this, decision making was also on a rolling basis. However, we discovered that some organisations wait until a few days to the deadline before submitting their applications. In many cases, these were good applications but due to shortage of funds they could not be funded. For subsequent grant making projects, we will consider shortlisting and especially assessment at the end expiration of the funding call.
2. We also realised a marked variation between applications from BME organisations and that of Asian organisations, Applications from the latter are better written and with complete documentations. To this end, we intend to run a series of workshops on “writing a grant application: the rudiments”, We also intend to invite portfolio managers from foundations and Trusts to facilitate some of these sessions. It is worthy of mention that based on our findings and request, we provided a workshop on “Monitoring, Evaluation and Learning” that was well attended with over 20 grantees. Feedback received from participants revealed the workshop was very useful. When asked what they would do differently as a result of the workshop, comments include:

“I will be more proactive in implementing a compliant privacy policy for the charity”

“Look for deeper outcomes, going past numbers”

“Improve on outcomes measurement and reporting”

“Taking consent before videos”

“My need analysis will now be evidence based”

“Will start to define outcome and indicators of the projects more clearly.

“Ensure evidence of achievements are collected along the implementation of the project (Not at the end!!!)”

“Think outside the box”

“Improve on reporting”

3. In the attempt to encourage organisations, with good and important projects, we were reluctant to turn down/reject applications. This meant that majority of grantees did not get the requested sum. Some of these organisations have written to us that they will require additional funds to complete their projects. Going forward, we will reduce the number of grantees and strive to give requested sums, for greater and more sustainable impact.
4. We observed a fragmentation and duplicity of projects in some instances, following from this, we had talks with the organisations involved and advised them on the need to collaborate for greater impact. We intend to take this forward in future grant making projects.
5. Our application form was adjudged to be precise, asking only very relevant questions, and in proportion to grants. Therefore, we will keep this application form as a template for future grants,
6. The importance of a quick turnaround between submission of applications and award of grants was something all grantees (successful and otherwise) found very useful. We will build on this in subsequent grant making ventures.

The successful execution of this project is a testimonial of the people-in-place principle as well as the role of individuals with lived experiences, addressing the needs of communities. Next Step Initiative has demonstrated a strong understanding of the communities it supports as well as strong grant-making mechanisms.

6 Recommendations and Conclusion

The Comic Relief grant has positively impacted on NSI as an organisation, the grantees, members of the community as well as the economy as a whole, with multiplier effects on individuals, households, and families across Scotland.

The current pandemic has highlighted inequalities across several divides. This is especially so for communities that have experienced multiple disadvantages. Whilst civil organisations are working hard to support communities, it is common knowledge that rebuilding requires sustained efforts as well as long term commitments on the part of funders and voluntary organisations. Voluntary groups supporting minority communities have witnessed decades of underfunding (Charity So white) and there is a palpable fear that some of the gains witnessed in this season might not be sustained. Therefore, negating all current efforts.

The major challenge we envisage is that of sustainability. Firstly, the grants are short term in nature. To address entrenched inequalities and systemic issues, longer term funds will be paramount. Secondly, there is the need for more flexible use of funds. To ensure sustainability of these organisations, there is an urgent need for more flexible use of grants (especially for core costs) as well as multi-year grants. Otherwise, current gains will be lost in no time. It is good to see that funders are looking into the 'colour of funds', there is therefore the need to sustain the momentum.

Thirdly, considering the important role of voluntary groups and the gaps identified with regards to governance and funding, there is an urgent need to build the capacity of organisations led by minority communities in Scotland. This will improve fundraising and promote sustainability.

Finally, seeing the impact of intermediary organisations, carrying out grant-making on behalf of funding bodies (who are typically detached from current realities of communities) as exemplified in this project, it would be necessary for funders to adopt an intermediary and participatory model for grant-making. This will ensure that organisations who are reaching out to often harder to reach communities are not left

behind. Failure to do this would mean that the gains already recorded would be lost and also, there would be an imminent closure of several minority-led voluntary organisations, regardless of the incredible support they provide across communities.

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Biography

Beltus Etchu (BA, MSc, FRSA, Accredited Assessor (EFQM))



Beltus holds a BA in Business Accounting with Distinction, and an MSc in International Finance Management. Beltus is the Chief Executive Officer of Next Step Initiative. He is also the co-founder, Fellow, and Director of the Centre for African Policy Development and Research Scotland and a Fellow of the Royal Society of Arts. He has a wide and extensive experience in social entrepreneurship and enterprise through his pioneering work of successfully establishing and developing the Next

Step Initiative's Workspace and Business Hub, which is the leading African and Ethnic Minority Social Enterprise in Scotland. His entrepreneurial expertise and grasp of commercial opportunities in Africa has earned him appreciative recognition and respect within the private sector. He has over 15 years international business experience with special focus on trade with Africa. During this period, Beltus has led and facilitated high-level discussions with various African Missions/Consulates/Embassies in the UK and his input and direction has enabled numerous companies/investors to successfully engage and now trade with commercial markets in Africa. Beltus is an advisor to leading UK corporations in the Financial Services, Technology, Capacity Building and Energy Sectors.

Dr Festus Ogunmola (aka Olatunde) PhD



Festus is a qualified Chartered Accountant by training. He worked as a Financial Consultant for her Majesty the Queen Mother of England at the Queen Nursing Institute and Queen Nursing Fund and later joined Barclays Bank where he served as Branch Manager, Risk Manager, Compliance and Financial Control Manager. Prior to this, Festus worked in Nigeria as Senior Auditor in International Merchant Bank and Chief Inspector of Peoples Bank. At Barclays, Festus reconciled the accounting record that led to the recovery of 14.6million pounds. In recognition of his effort, he was sponsored for his MBA at the University of Manchester Business School. Festus has been headhunted as consultant to train and implement risk management and compliance process across Europe, Middle East, and Africa for different organisations including Cummins Inc (an American Multinational Company), Royal Bank of Scotland, Sprit Inc (an Aeroplane manufacturing Company in Glasgow Prestwick) Special Adviser and consultant on revenue and budget to the Chief Executive Officer, Perth and Kinross Council, and Senior Consultant Lloyds Bank of Scotland. Festus is the first Chief Executive of Greatway Foundation (A voluntary organisation registered by the Scottish Government to work on youth empowerment and poverty alleviation). He is also the first President and Chief Executive of Scottish Council of African Churches (An established executive body that works in partnership with the Scottish government, different religious organisation, agencies, and institutions of learning).

Festus holds a PhD in Finance from California State University, MBA Finance from the University of Manchester and MBCI from the Business Continuity Institute United Kingdom. He is also a member of Harvard School of Divinity summer leadership program.

Dr Thelma Okey-Adibe (PhD)



Thelma is the founder of Jezreel Consultancy LTD. She is committed to the development and empowerment of minoritised communities. Thelma is passionate about the empowerment and development of communities as a means to improving general wellbeing. She has supported over 100 community organisations across the UK formed strategic relationships and networks across demographics and communities. Thelma recently received the much coveted award- Heart of Glasgow Award, in recognition of her contribution to community development. In addition to being a

researcher, she is an Associate Lecturer at Glasgow Caledonian University, Scotland where she equips students with relevant skill sets.

With over 10 years of banking experience and a wealth of expertise in several areas including corporate, retail, Islamic and commercial banking, Thelma has a PhD in Accounting and Finance, focusing on Microfinance and Financial Inclusion, a Master's degree in Business Administration, a Bachelor's degree in Political Science as well as a Post Graduate Certificate in Research Methods, with a bias for qualitative research.