PURPLE SHOOTS

THE YEAR HOPE OPENED DOORS



2024 - 2025 IMPACT REPORT

Karen Davies

CEO Purple Shoots

Reflecting on our work over the last year, I decided that the key things that we bring to people, which summarises all our work, are hope and community. Our mission has always been to create opportunities for people who are excluded from traditional finance and held back by circumstances, helping them build sustainable livelihoods and regain confidence and hope for a better future. It is in creating that hope that we see transformation begin.

Every year we have faced challenges, and 2024–2025 has been no different. For many, the cost of living crisis, rising household bills, and the uncertainty in the wider world have made day-to-day life feel overwhelming. Yet, in the middle of these struggles, we still see the courage of individuals who refuse to give up, who take that first small but brave step towards changing their circumstances, and who show us all the power of hope.

This is what Purple Shoots is all about. We don't just provide loans or create groups; we create space for people to believe in themselves again. Behind every loan we give, there is a person with a dream. A parent determined to provide for their children, a skilled worker who has lost their way but is ready to try again, or someone who has never before been told "yes" when they've asked for support. Behind every Self-Reliant Group is a community of people who choose to lift one another up, sharing their skills, encouragement, and friendship.

This past year, we've seen more individuals grow from nervous first-time entrepreneurs into confident business owners, or come alive with collaboration and mutual care. We've seen people who once doubted their own worth discover talents, resilience, and courage they never imagined they had. These stories are the heart of Purple Shoots, and they remind me why our work matters so much.

None of this would be possible without the people who stand alongside us. Our **supporters**, **partners**, **and funders who believe** in the potential of those too often overlooked. It would also be impossible without **the amazing Purple Shoots team**, whose compassion, resilience and tireless commitment make a difference every single day.

We are still ambitious. For the next year, my hope is that we can both sustain and expand our work, reaching even more people, opening doors where they have been closed and offering encouragement where hope has been lost. **The need is great, but so too is the potential**.



Purple Shoots Impact Report

WELCOME TO OUR IMPACT REPORT

We don't just provide loans or create groups; we create space for people to believe in themselves again

2025 - THE YEAR HOPE OPENED DOORS

Hope can be fragile. For many of the people we walk alongside, hope has been tested by years of financial exclusion, closed doors, and a system that often overlooks those with the least. Yet this year, through Purple Shoots, we have seen hope take root and grow stronger than ever.

Every loan we made, every Self-Reliant
Group we supported, was much more than a
financial transaction. It was the unlocking of
possibility. It was a chance for someone to
take a step forward, to create something of
their own, to prove to themselves and their
community that change is possible.

We have seen men and women who had lost confidence in their own worth rediscover their voice. We have watched people carry their families through hardship with the courage of entrepreneurs building new futures. We have celebrated communities gathering together in Self-Reliant Groups, not only sharing resources, but sharing strength, resilience and joy.



This is why Purple Shoots exists: to give people the **chance to open doors** that once seemed locked forever. The outcomes are humbling but truly remarkable. **Businesses started, debts managed, skills shared, friendships formed.** But at the heart of it all, the true impact is **hope restored.** Hope that tomorrow can be different. Hope that **lives and communities can be rebuilt.** Hope that dignity and opportunity belong to everyone.

As you read this report, know that **every figure**, **every story**, **is really about hope** and about what happens when barriers fall, when people are trusted, and when the **smallest seed of opportunity is given space to grow**.

Together, we are proving that hope is not naïve. **Hope is powerful.** And this year, through Purple Shoots Loans and Self-Reliant Groups, **hope has been multiplied in extraordinary ways.**





PLANTING HOPE, GROWING FUTURES

This Year at a Glance - August 2024 to July 2025

52

£228,324

Loans

Total Loaned

468

£4,390.86

New Jobs Created

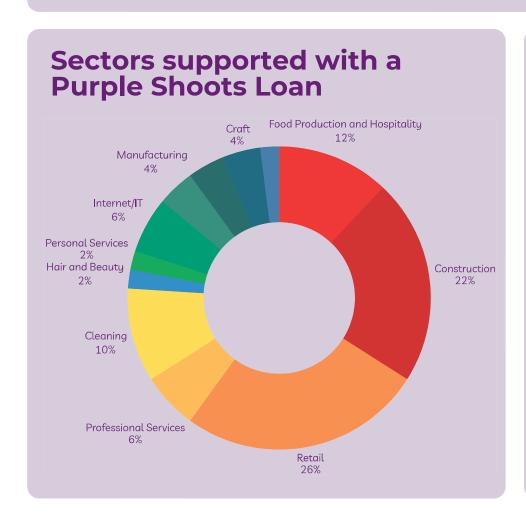
Average Loan Size

38

184

Self-Reliant Groups

People supported through SRGs



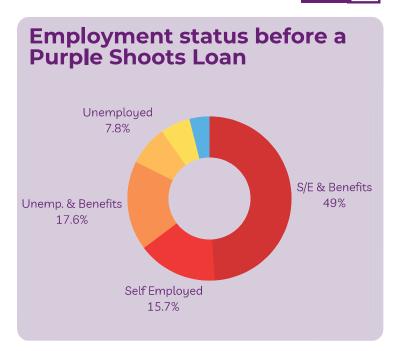
Prior to a Purple Shoots Loan

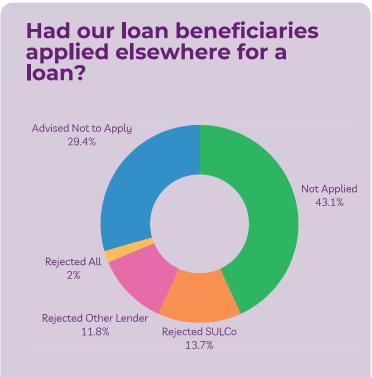
of borrowers had previously been in receipt of benefits.

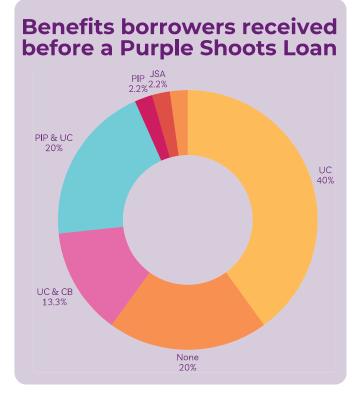
of borrowers had previously been fully unemployed.

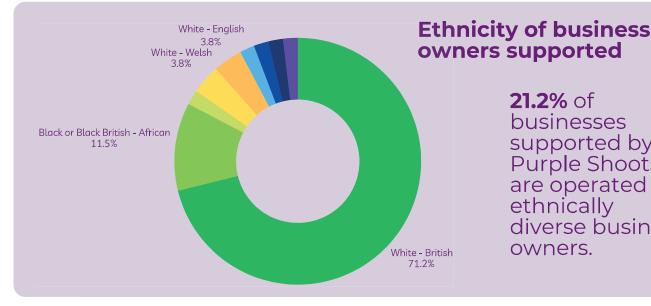
of borrowers had been in only informal self-employment.

Lending split according to gender 63.5% 36.5%









21.2% of businesses supported by Purple Shoots are operated by ethnically diverse business owners.

HOPE IN ACTION: BUILDING STRONGER ECONOMIES

When we invest in people, the ripple effects reach far beyond the individual. A single Purple Shoots Loan doesn't just fund a business — it fuels tax revenues, reduces welfare dependency, creates jobs, and strengthens local economies.

In 2024–25, we lent £228,324 across 52 loans, supporting people excluded from traditional finance to start or grow their businesses. The economic impact of these small investments is remarkable. Using HM Treasury's Green Book methodology and working with an impact measurement specialist, we modelled the wider fiscal and economic benefits based on robust data collected from our borrowers, including employment status, IMD decile, and income changes, verified through three and six-month check-ins.

The results are striking:

Total net gain to His Majesty's Treasury: ~£960,000

• Through reduced benefit payments, increased tax and NI contributions, and avoided costs from 11 ex-offenders who have not re-offended, the public purse gains around £4.20 for every £1 invested.

Local economic impact: ~£3.25 million

• With 68 new jobs created and around 50% of borrower revenue spent locally, our loans keep money circulating in communities. Using a conservative 1.5x local economic multiplier under green book methodology, every £1 invested generates about £14.25 in local economic value.

Small loans. Big change. This is what happens when potential meets opportunity.

~£960,000

Net Gain to HMT

£4.20

Net Gain to HMT for Every £1 Purple Shoots Invested

~£3,250,000

Total Local Economic
Impact

£14.25

Local Economic Impact per £1 Invested



HOPE WHERE IT'S NEEDED MOST

80% of our lending goes into Britain's most deprived communities creating hope, opportunity, and lasting change where it's needed most

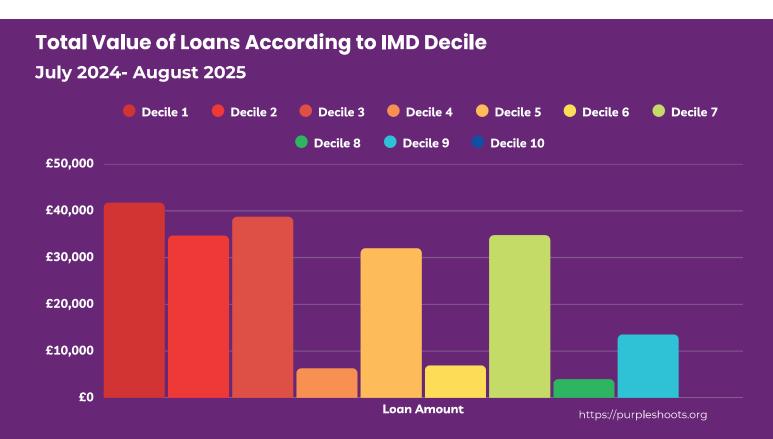
At Purple Shoots, we believe hope grows strongest where the ground is hardest. In 2024–25, we invested £191,244 into some of the most deprived communities in Britain, targeting areas where opportunities are scarce but ambition is alive.

- £41,736 in **Decile 1 the hardest-hit communities**
- £37,704 in **Decile 2**
- £38,721 in **Decile 3**
- £6,300 in **Decile 4**
- £32,000 in **Decile 5**

Almost **four in every five pounds** we lent went to people living in the bottom **50% of deprived areas,** where traditional lenders often turn away. These investments **unlock potential,** helping families start businesses, create jobs, and build stronger, more resilient communities.

But there's a deeper story here. We also invested £34,783 in Decile 7 areas, a striking sign, perhaps, that financial hardship is spreading. Even in places once considered stable, access to fair, affordable finance is tightening.

Purple Shoots exists to **bridge this growing gap.** By funding dreams where others say no, we create ripples of hope that reach far beyond each loan, transforming lives, strengthening communities, and seeding change where it's needed most.



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Purple Shoots Impact Report

VOICES OF HOPE: MEET THE ENTREPRENEURS WE BACK







Nadine Roi Bell - A Recipe for Hope

Nadine had always made waffles for her family and neighbours. Before the pandemic, she worked as a childminder until lockdown rules forced her to close. With her livelihood gone, and two children to care for as a single mum, Nadine turned to baking. It began as a way to cope, but quickly became something more: a spark of hope, a way forward.

Determined to **set an example for her son and daughter,** to show them the value of perseverance and self-belief, Nadine started sharing her cookies and waffles with neighbours. The feedback was electric. **Spurred on by their encouragement**, she launched Roibelle's Luxurious Treats and landed a mentor through Standard Guide. Her first event was at a dog show where she sold out in two hours. Next came corporate orders, including one from SnapFitness Gym Filton. She also began baking for charity, donating cookies to Patchway Police Station and Southmead Hospital over Christmas and Easter.

A grant from Bristol City Council could have helped her grow, but she was just outside the city boundary and ineligible. The Government's Start-Up Loan scheme turned her down too. But Nadine didn't give up. Through Black Southwest Network, she attended a seminar at NatWest Bank in Bristol and there, she met Purple Shoots.

We helped her secure a small loan to finish refurbishing her venue paying for electrical work and plastering bringing her one step closer to opening her own shop. Now, alongside running the store, she's been selling luxury cookies online, building a loyal customer base through Deliveroo (4.9 stars) and Google (5 stars). She's baked 500 cookies for a church event and has even been booked for her first wedding to supply cookies.

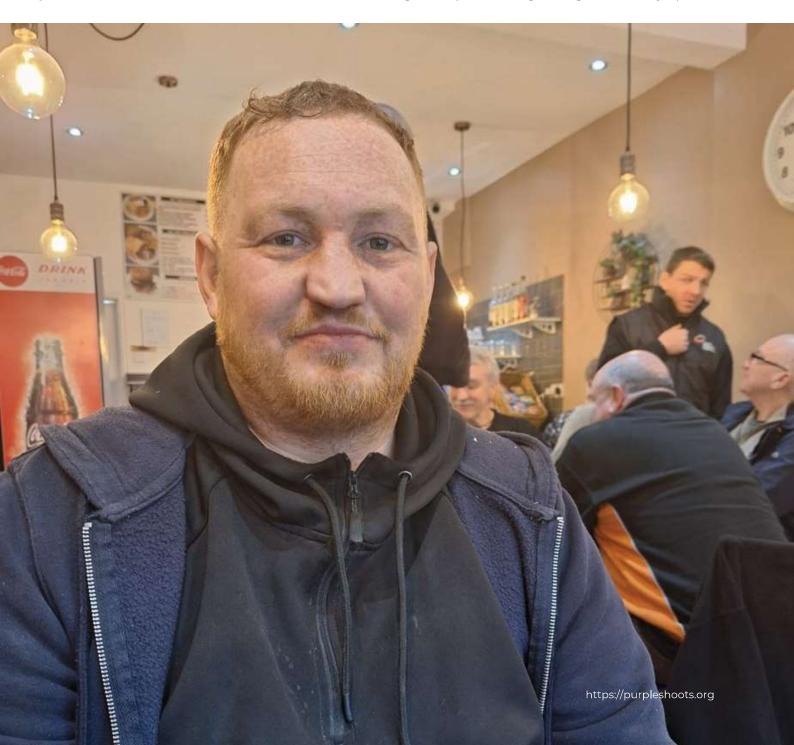
Nadine's story is a reminder that when someone believes in you, even with a small loan, incredible things can grow. **That's the hope we invest in every day.**

Daniel Gordon - A Foundation of Hope

Daniel's journey is one of **renewal against the odds.** After serving time in prison, he was determined to turn his life around. Addiction in his past had taken a toll on his health, leaving him with a heart condition, but it also gave him a **new urgency to make the most of life.** Upon release, Daniel went **straight into work** with a lifelong friend, taking on building projects and earning an honest living.

What he lacked was tools of his own, the basics needed to establish himself independently. Purple Shoots stepped in with a loan to equip him for the future. Daniel's determination to work hard, rebuild his credit, and prove himself is inspiring. His story is proof that with support and second chances, people can build not just houses and extensions, but new lives.

Daniel's hope is grounded, quite literally, in the foundations he lays. His story reminds us that **no past mistake has to define the future** with the right help, new beginnings are always possible.





Bradlea-Ann Clay - A Sweet Taste of Hope

For Bradlea-Ann, the idea of opening a traditional sweet shop was more than a business dream. It was a way to reclaim hope for her family and her future. After years working long nights in hospitality and battling severe burnout as she balanced long work hours with her family life, she longed for something different: a venture that combined her love of community with a healthier balance for her and her children. Drawing inspiration from her grandmother, who once ran her own sweet shop, Bradlea Ann launched Nostalgic Nibbles.

In just a few months, the shop has become a local treasure, full of colour and joy. **Families, schoolchildren, and visitors flocked in**, and the shop began to develop a strong social media following. Yet behind the scenes, **Bradlea-Ann was juggling high-interest debts** and the financial strain of start-up costs. Purple Shoots stepped in with a **loan that consolidated her debts** and allowed her to **restock with confidence.** With that breathing space, Bradlea-Ann could plan bigger things: outdoor cinema nights for the community, and eventually, a branded ice cream van.

Bradlea-Ann's shop is now much more than a high street business. **It's a hub of joy and belonging**, a reminder of how small enterprises can bring life back to a high street. Her story is full of sweetness, but also strength and is a picture of what happens when someone is given the chance to dream again

Gurbhag Singh Taak - Paws of Hope

For Gurbhag, hope has come in the **form of second chances,** both for himself and for the business he is building. A single dad raising his two sons, life has not been easy. His younger child was born with severe heart issues, spending much of his early years in hospital, which put huge strain on Gurbhag's family and finances. On top of that, **he faced setbacks in past ventures**, ranging from thefts that wiped out stock to business partners who let him down.

Yet out of hardship came a new idea: creating a **business selling natural dog treats and supplements.** With experience from his family's discount shop and a determination to provide for his boys, Gurbhag launched his new venture in 2023. He began building an online following, livestreaming his products on TikTok and quickly gaining thousands of loyal customers.

Demand grew, but **delays in payments and cashflow challenges threatened to hold him back**. Purple Shoots provided a loan to help Gurbhag expand his product range adding dog food, harnesses, and toys to his natural treats line, and to give him **the stability to scale up**. His story is one of resilience: despite personal and financial struggles, he has shown a remarkable ability to rebuild, adapt, and keep going.

For Gurbhag, hope looks like wagging tails and happy customers, but also like being able to show his sons that **perseverance can overcome setbacks.** More than a business selling pet products, his business is a fresh start, built on love for his family and belief in a better future.





Purple Shoots Impact Report

WHERE HOPE GATHERS: 10 YEARS OF SRGS CHANGING LIVES

38

Self-Reliant Groups

Sparking hope in communities across Wales and South West England, proving that when people come together, real change takes root.

184

Self-Reliant Group Members

Building brighter futures, turning friendship, resilience, and enterprise into a powerful force for hope.

2025 sees the **tenth anniversary of our first Self-Reliant Group,** so we'd like to take a moment to reflect on the impact of SRGs on their members and the communities that surround them.

We have seen SRG members become business owners, like Hema, based in Cheltenham and her business Hema's Curries. We've seen many members go from thinking they could never sell items, to building up a regular supplementary income that makes a real difference to their lives. We've seen countless members build confidence and friendship, become tutors and mentors to others. We've seen groups reach out their hands to change the communities around them, whether that's providing a hot meal to local children, taking a new group under their wing, or just reaching out to vulnerable individuals and inviting them to join them.

Over the last 10 years, **we have started around 100 groups,** some of which have lasted a few weeks, some a few months, and some for 10 years! But everyone who has been a member of an SRG has learned about the **power of friendship, mutual support and enterprise,** and that **they have the power to do something different.**

So what have we learned from working with SRGs over the last decade?

- Connections matter most the things our groups prize most highly are their relationships with each other. With the right people around you, you can achieve anything.
- **Grassroots works best** the best people to come up with a solution for a community are those who live in it. In both Swansea and the Vale of Glamorgan, SRGs have risen to the occasion to welcome new people from Ukraine and Afghanistan into their communities, to share skills and build relationships. SRGs build strong communities that care.
- A nice cup of tea with friends solves a lot of problems.



"No matter your ethnicity, nationality, gender identity, ability/disability or religious preference you are always welcome with open arms, open minds, and most of all, an open heart."

We asked some of our most longstanding SRG members to tell us about the impact of being part of the Self-Reliant Group movement.

Reconnect SRG is based in Pontypridd, South Wales and started in 2015. They are a group that crafts together, sometimes teaching each other new skills, often working on their separate projects together. They have **specialised in building a safe harbour for each other** and for any new members who come along, often at a particularly vulnerable time in their lives.

"This group has made such a difference to my life and has given me a purpose and put me back on the right path after being lost for a while... Every time I make a sale it still gives me a sense of pride that someone liked my item enough to take it home. My confidence in myself has grown."

"This journey has helped me discover a new part of myself. I found hidden talents and passions I never knew I had. My group has become a way for me to express myself, build confidence and grow as a person. It has been and is truly a transformative experience and I'm so glad I found it."

Crafty Buddies SRG is based in Swansea and also started in 2015. They are a group that loves to learn new crafty things together. They have also started new SRGs themselves and **supported a group of Ukrainian refugees** to become champion sock knitters, as well building strong friendships (with the help of Google Translate). Despite dealing with many serious health issues, the group have travelled across the UK and internationally as ambassadors for SRGs and Purple Shoots. We asked the group members what makes their SRG so special.

"Friendships made, wonderful people, fabulous memories made. Meeting up with all the other groups at the Peer Gatherings... We have had a wonderful and very productive time."

"It's so important for me, for friendships and connection. I love meeting new people."

"No matter your ethnicity, nationality, gender identity, ability/disability or religious preference you are always welcome with open arms, open minds, and most of all, an open heart."

"This group has made such a difference to my life and has given me a purpose and put me back on the right path after being lost for a while"



Crafty Buddies - Craft, Friendship and Enterprise

PHOTOS THROUGH THE **DECADE**

"This journey has helped me discover a new part of myself. I found hidden talents and passions I never knew I had."



ReConnect - Still going strong after 10 years!





We've helped set-up 'The Gathering Place' and 'Community Garden' in St Athan!



One of our South West England Groups, the Community Activities Team in Cheltenham







https://purpleshoots.org

Purple Shoots Impact Report

HOPE FROM WITHIN: UNLOCKING POTENTIAL THROUGH THE INNER DEVELOPMENT GOALS

Over the last two years we have gained a deeper understanding of the **Inner Development Goals.** We have moved from seeing them as an **interesting concept** that explains why our
methodology works, to a valuable tool that we can integrate in our work to improve our
practice and work more consciously to enable people to reach their full potential.

SRGs getting into the IDG detail



Over the last year the SRG team have been using the IDGs to think about how we work with groups, what kind of changes we are seeing in our members, and how to maximise the impact of our work.

We have developed an assessment matrix to break down our work according to the five IDGs:



Being (Relationship to self)

We look at who attends a group, how confident they are, what roles they take on within the group, and whether they are able to save money for themselves.



Thinking (Cognitive skills)

We consider whether they understand their role in the group and the wider community and whether they have a vision for what they want their group to be.



Relating (Caring for others and the world)

We consider how they support each other, whether they are able to accept diverse new members, how connected they are and how they resolve conflict.



Collaborating (Social skills)

We think about whether they are able to interact with the wider community, both SRGs and beyond.

Acting (Enabling change)

We look at whether SRG members are able to step out of their comfort zone and learn new skills. We consider their resilience and their creativity in response to challenges. Finally, we think about how much support the group requires for ongoing meetings.

This matrix has been invaluable in helping us to understand the profile of different groups. We see that most groups assessed so far have **built confidence and are good at sharing new skills and welcoming diverse groups of new people.** Many groups are still just learning how to be more resilient and how to offer creative solutions in their communities.

Now we can identify which groups **need more support in different areas**, and we can connect them with groups that are managing these skills well. They can share their experience and spread good practice around the network, with the IDGs giving **rigour and accountability to our approach.** We'll be re-evaluating groups every six months, so we can track progress.

HOPE AT THE HEART OF ENTERPRISE

Because have gained so much experience over the last 12 years of how people get started with their new businesses, and what sort of difficulties they run into, we have developed our own business course, Why Not... Start a Business? It doesn't seek to replicate other business courses, but takes a holistic approach to starting a new enterprise. Through combining our experience of 1000 start-ups with the IDGs, we have learned that it's not the business idea that makes a new business succeed (although a good idea is great to have). It's about the business owner; their understanding of themselves, and their mindset; and it's about helping them to develop a network of people who understand their situation and can offer help or advice in tricky situations.

We've run seven Why Not? courses in the community over the last 18 months with people developing business ideas in haulage, agriculture, hospitality, second-hand clothing, craft and more.

We've also run **four courses in prisons for inmates who were about to be released**, giving them real hope for the future, and a reason to keep from reoffending.

- "This has helped us for when we leave."
- "I feel ready to start when I get out."
- "I have purpose while I'm here and a reason to stay out."

For former prisoners who want take responsibility for their lives after prison, self-employment can be a great opportunity to build a better life, with purposeful work that starts immediately, giving focus to their days and generating an income to live a life free from criminality.

More than 15 businesses have so far started following participation in a Why Not? course, and we'll be assessing them over the next year to understand if these businesses are more resilient than our average start-up. We'll also be exploring how we can make the content available to existing borrowers who are interested in learning more.

HOPE ALIGNED: HOW WE LIVE OUT THE SUSTAINABLE DEVELOPMENT GOALS

At Purple Shoots, our mission is rooted in hope. Hope for people, for communities, and for a fairer future. This hope connects directly with the United Nations' Sustainable Development Goals (SDGs), which call us all to build a healthier, more equal, and more sustainable world. Through our initiatives we bring those goals to life, offering practical ways for people to rise out of poverty, find dignity in work, reduce inequalities, and strengthen the communities they call home.



No Poverty – Hope for Every Family

At Purple Shoots, every loan we make carries the hope of a new beginning. Our microfinance initiatives reach those who are excluded from traditional banking systems, offering not just capital but also belief in their potential. With small loans and entrepreneurial training, individuals can start and grow businesses that provide for their families and strengthen their communities. Each step toward financial independence is a step toward dignity, stability, and hope restored.



Good Health and Well-being – Hope for Wholeness

We believe that lasting change begins with people feeling whole. That's why our work goes beyond finance — we nurture confidence, resilience, and well-being, recognising that mental and physical health are the foundations for sustainable success. Through programmes like Why Not... Start a Business? that is rooted in the Inner Development Goals, participants find purpose, rediscover self-worth, and develop the strength to face challenges. Hope here is more than opportunity...it's the energy to live well and flourish.

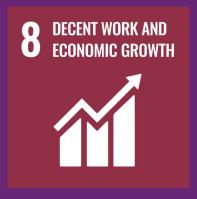


Gender Equality – Hope Without Barriers

Hope grows when everyone has the chance to thrive. Purple Shoots stands firmly with women entrepreneurs, many of whom face unique challenges in accessing finance and opportunity. We offer tailored support, resources, and encouragement to help women turn their ideas into successful businesses. Each success story is a powerful act of levelling the playing field, proving that when women are given the tools to rise, entire communities are lifted with them.

Decent Work and Economic Growth – Hope Through Opportunity

At Purple Shoots, we see work as more than income. It is dignity, purpose, and hope for the future. By helping individuals to start and sustain their own businesses, we open doors to opportunities that create not just jobs, but meaningful livelihoods. Each enterprise we support contributes to the growth of local economies, proving that hope is strongest when it is shared across a whole community.



Reduced Inequalities – Hope Without Limits

Hope is for everyone, and so is opportunity. Too often, people from marginalised backgrounds, whether ethnic minorities, exoffenders, or those in deprived areas, are excluded from mainstream finance and the chance to move forward. Purple Shoots exists to change that story. By offering practical support and fair finance, we help people rise above barriers, ensuring that no one is defined by their past or circumstances, but instead by the hope of what they can become.



Sustainable Cities and Communities – Hope Where We Live

Communities thrive when people come together with purpose. Our Self-Reliant Groups (SRGs) embody this hope, uniting people to share skills, build friendships, and create lasting change in their neighbourhoods. Each SRG is a small seed of resilience and renewal, helping cities and communities become more sustainable, more connected, and more hopeful. In these groups, hope is not abstract — it is lived out in everyday acts of care, creativity, and collaboration.



At Purple Shoots, hope is at the heart of our commitment to the Sustainable

Development Goals (SDGs). These global goals inspire our vision of a fairer, healthier, and more sustainable world and hope is what turns that vision into action. We believe that real change begins in small places, at the grassroots, where individuals and communities are given the chance to shape their own futures.

By providing people with the tools, confidence, and support they need to thrive, we see hope rekindled in lives and neighbourhoods. That hope spreads outward, strengthening families, building resilient communities, and contributing to the wider global goals we all share. At Purple Shoots, we are proud to be part of this hopeful movement, proving that when we invest in people, local sparks of hope can grow into a global force for good.

ACKNOWLEDGING OUR SUPPORTERS AND INVESTORS

Hope Made Possible by Our Supporters

At Purple Shoots, **every story of transformation begins with hope,** and that hope is only possible because of the generosity and belief of our **supporters**. Their commitment enables us to reach people overlooked by traditional finance, offering not just funding, but opportunity, dignity, and a chance to build a brighter future.

We are proud to **recognise and thank** the following partners whose support has been vital this year:

- Benefact Trust
- Bishop Radford Trust
- Lord Kamall of Edmonton
- Lord McNicholl
- The Lord Bird MBE
- Tim Stumpff
- The Trusted Executive Foundation
- Moondance Foundation
- Simon Gibson Trust
- Charles Hayward Foundation
- Austin Bailey Foundation
- Worshipful Company of Weavers
- Duport Associates

- Principal Foundation
- Waterloo Foundation
- Ceniarth Foundation
- Corton Hill Trust
- Vale of Glamorgan Shared Prosperity Fund
- Peter Saunders Trust
- Cinnamon Network
- BCRS Business Loans
- Gwendoline and Margaret Davies Charitable Foundation
- Worshipful Company of Builder's Merchants

Alongside these trusts and foundations, we are deeply grateful for the many individual donors and our Community Investment Tax Relief (CITR) investors. Their faith in our mission allows us to keep delivering microfinance, Self-Reliant Groups, and enterprise support that changes lives and strengthens communities.

A Special Thank You

To every funder, donor, and investor: thank you. Your generosity is the spark that keeps hope alive. Together, we are building a more inclusive and prosperous society — one loan, one group, one community at a time.

















HOW CAN YOU SUPPORT US?

As we grow, so too does our vision. Purple Shoots is expanding nationally, creating new products that can be offered commercially and developing sustainable revenue streams. This will strengthen our infrastructure and ensure that we can continue delivering hope, opportunity, and lasting change for years to come.

To date, every pound of lending capital has come not from government, but from people — individuals who chose to believe in others and invest in their potential. That ethos of people helping people is at the heart of who we are, and it will remain as we continue to grow.

How You Can Help Keep Hope Growing:

→ Tell Others

If our work inspires you, share it. Every conversation, every introduction spreads the story of Purple Shoots and opens new doors of opportunity.

Donate

Your generosity directly fuels our mission. Whether it's a one-off gift or regular support, every donation helps us change lives faster and further. You can give through our website with the click of a button — and every contribution matters.

Put your money to work for good. Through the UK Government's Community Investment Tax Relief programme (CITR), you can become a "micro-philanthropist", investing in communities, demonstrating your commitment to ESG values, and helping people build better futures. (We always recommend seeking independent professional advice before making any investment decisions.)

Together, we can keep hope moving forward, turning generosity into opportunity, and opportunity into brighter futures.



Purple Shoots Impact Report

HOPE STARTS HERE

At Purple Shoots, we believe in the power of hope. Hope that lifts people out of poverty, rebuilds confidence, and restores dignity. For over ten years, we've seen what happens when people are given the chance to try: they discover hidden talents, build small businesses, create jobs, support each other, and change the communities they call home.

Every loan, every Self-Reliant Group, every "Why Not?" course begins with a spark of hope and grows into something lasting. Together with our supporters, donors, and investors, we've helped thousands of people take their first steps towards brighter futures. But our work is only beginning. There are still so many who need that chance who need someone to believe in them. With your support, we can keep hope alive, expanding opportunities, building resilience, and empowering communities across the UK.

Join us. Share the story. Invest in people. Be part of hope that lasts.

THANK YOU!

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