



TFN Impact Report

Name of your Organisation:	A Good Life
Name of the project TFN funded:	A Good Life
Date Funded by TFN:	29 June 2017
Were you able to undertake your project as planned?	No
If no, please outline how the project has changed.	<p>A Good Life is currently paused for reasons outlined below. However, it is evolving and arguably becoming more narrowly focused in its aim.</p> <p>One of the challenges I've observed first-hand working in homelessness services is the challenging relationship many of the clients have with money (i.e. spending on gambling and fuelling substance and alcohol abuse). As a result, even when clients don't necessarily experience these issues, their support worker may not trust them as much which in turn impacts on their autonomy and their move-on prospects. To move on, support workers need to be confident of an individual's ability to manage things themselves, which includes their basic finances.</p> <p>I think that digital banking - that is app-only banking - might offer a solution in terms of:</p> <ol style="list-style-type: none"> 1) Enabling support workers to see how money is being spent in a low-risk way and potentially alerting them to any issues of concern; 2) Providing the tools to improve financial literacy amongst clients in homelessness services and in turn, contributing to improved move-on prospects. <p>To explore this idea further (and to ground it), I am currently working at one of the UK's leading digital banks to understand the capabilities of their product and its potential development. I hope to do some internal testing in the very near future.</p>
Can you describe and/or demonstrate the specific impact that TFN funding has had against your initial objectives?	<p>In the period after Crowdbacker, I worked with three clients in the homelessness sector on their learning and development offer to their staff with a particular focus on:</p> <ul style="list-style-type: none"> • Use of personal budgets (broadly speaking, money that can be spent to improve a clients well-being); • Asset-based working (focusing on an individuals strengths and experiences rather than their weaknesses - i.e. substance abuse). <p>Despite pitching a digital platform to provide some potential scale, this work primarily took the form of workshops in the end. I also discovered quite quickly if you are pitching people-focused approaches - the use of technology as an intermediary can face resistance. I also discovered that service providers in the homelessness sector are much more fragmented than I realised, which impacted on product-market-fit. Smaller service providers</p>



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	<p>lacked the budget to buy my product in on a sustainable long-term basis, while the larger providers (one of whom was my initial client) simply changed their own internal learning and development offer.</p> <p>These challenges informed my decision to pause my venture as originally conceived and to take steps to change it as outlined above.</p>
What portion of the project did TFN fund?	75%
How many direct beneficiaries did the TFN funded project reach?	30
How many indirect beneficiaries did the TFN funded project reach?	Approximately 60
Were you able to leverage further funding as a result of TFN support?	No
Did you receive any pro-bono support, volunteer offers or introductions as a result of the event?	Yes
If yes, please can you provide details of the support you received?	Five hours of mentoring.
How important was TFN funding in helping you achieve your objectives?	We would have found it difficult to achieve our objectives without YFN funding
Since presenting at TFN, has your organisation undergone any other significant changes?	I have paused it as my idea is evolving (see above).