

# J.P. Morgan Philanthropy

Europe, Middle East and Africa



Impact report 2014

J.P.Morgan



# Foreword



Every year, J.P. Morgan gives millions of dollars to make positive impact in our communities across the world. In 2013 alone, the firm and its foundation gave over \$210m to non-profits. Over 47,000 of our employees volunteered more than 540,000 hours collectively last year. In Europe, Middle East and Africa (EMEA) we continue to develop the reach of our work and over 2012 and 2013, we invested in programmes in 24 countries in the region.

The money we give and the resources we apply are important, but they are not the true measure of success. As our work has developed over the years, we place an increasing emphasis on measurement and evaluation. This report analyses the impact of our regional portfolio of grants completed between 2012 and 2013. The review, carried out by New Philanthropy Capital (NPC) covers 36 grants during this timeframe to assess impact against the goals established for each.

We are pleased to report that as a result of the grants featured in this report, J.P. Morgan's funding in EMEA touched the lives of almost 40,000 people and 97% of the projects supported continued beyond the life of our funding. We are also delighted to hear that 84% of our grantees believe that our funding helped their organisations increase their overall impact, and 91% of those that received support from J.P. Morgan volunteers found them to be a positive influence on their organisation.

This report not only illustrates how much progress we have made, but also provides us with insights to help us to improve in future years. We are always looking ahead to ensure that we are constantly challenging ourselves to do more to work to the best of our capabilities as a funding partner.

The last year in particular has been one of growth and reflection. As a foundation, we have done more to focus our giving, and whilst this report showcases some of our work under our previous areas of focus (Education, Community Development and the Arts), moving forward we will be working with high-potential organisations to focus solely on three areas to increase impact in jobs and economic growth: workforce readiness, small business development and financial capability.

Our aim to create positive and lasting impact continues. As we work towards this goal, we seek to challenge ourselves to do more not only to focus our giving, but also to engage our people and challenge our capabilities as a funding partner. This year's report shows progress but more importantly, it also provides insight that will help us to make improvements in the year ahead.

A handwritten signature in black ink, appearing to read "Carol Lake".

**Carol Lake**

Head of Philanthropy & Sponsorship, EMEA

# Global strength, local impact

J.P. Morgan supports a wide range of philanthropic activities across the world by utilising its many resources, including access to capital, global reach and expertise. The firm and its foundation give annually to non-profit organisations around the world and lead volunteer service activities for employees in local communities. In Europe, Middle East and Africa (EMEA), as well as globally, we continue to develop the reach of our work.

## Focus of the JPMorgan Chase Foundation in EMEA

### Small Business Development

To support initiatives that promote the development and growth of micro and small businesses and social enterprises to create jobs as a means to lift people out of poverty.

### Financial Capability

To help individuals, particularly those from low- and moderate-income communities, develop strong savings habits; build or improve credit; reduce debt; and access safe, affordable banking products and services.

### Workforce Readiness

To provide opportunities for individuals to better compete in the global economy. We support initiatives that help individuals, both youth and adults, to acquire the knowledge, skills and expertise necessary to obtain jobs.

**97%** of the projects that we supported have been sustained.

**84%** of our grantees believe that J.P. Morgan's grant has helped them to increase their impact as an organisation.

**91%** of the organisations that received support from J.P. Morgan volunteers found them to be helpful.

*‘We strongly feel that we would not be where we are without the Foundation’s support.’*

## Examples of our ongoing programmes

*‘In the current funding environment, the Foundation’s support has never been more critical to the sector.’*

In 2012 and 2013

We disbursed  
**113** grants  
to **110** organisations  
in **24** countries

Our funding touched almost  
**40,000** lives

**3,375** J.P. Morgan staff provided over  
**20,000** hours of volunteer support

Map shows countries where J.P. Morgan supported programmes in 2012 and 2013

### MyBnk

Financial Capability:  
United Kingdom

**MyBnk:** Building on the success of a previous partnership, support is being given to help MyBnk expand their reach and delivery of tailored packages of financial education to young people in and out of the education system. Support is enabling MyBnk to strengthen its capacity to sustain expansion across the UK, delivering over 700 financial and enterprise education programmes; working with approximately 100 new schools and non-school organisations, reaching an additional 17,700 young people aged 11-25 across England.



Workforce Readiness:  
Turkey

**Genç Hayat Foundation:** Supporting the development and implementation of *Count Me In: Young Women's Route to Employment* working with the Ministry of Education and the Ministry of Family and Social Policies to enable young women (16 - 18 year olds) studying in vocational and technical high schools to transition into employment. The programme will work with 20 schools in four provinces, training 2,500 students with 200 completing year-long internships.



Small Business Development:  
South Africa

**Catalyst for Growth:** In partnership with Dalberg Global Development Advisors, the Catalyst for Growth programme was developed and launched in 2012. It seeks to address challenges of quality in South Africa's business development services (BDS) market for small and medium enterprises. Only one year into the initiative, businesses on the programme have experienced a 43% increase in enterprise revenue, a 13% increase in successful applications for finance, and 108 new jobs have been created.

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# Introduction

J.P. Morgan is committed to ensuring that its grants respond to the needs of the communities in which it works. It aims to support charities and programmes that have a clear social impact and have the potential to be sustainable solutions to social problems.

For the fourth year running, the JPMorgan Chase Foundation has commissioned New Philanthropy Capital (NPC), the London-based charity think tank and consultancy, to review its grant-making programme in Europe, the Middle East and Africa (EMEA). The review covered in detail the 36 grants that were completed in 2012 and 2013, focusing in particular on impact and sustainability, and also looked at the 96 grants currently active across the region.

This impact report summarises NPC's review findings and profiles six organisations in detail. NPC also surveyed the grantees to evaluate J.P. Morgan's performance as a funder and surveyed other organisations that welcomed volunteers from J.P. Morgan as part of the firm's employee engagement programme. Alongside employee volunteering, the report highlights other types of non-financial support that J.P. Morgan contributes to its grantees. These results are presented at the end of the report.

NPC found that:

- J.P. Morgan continued to expand the reach of its philanthropy programme in EMEA, with the number of countries covered more than doubling from ten in 2009 to 24 in 2013.
- Through the grants completed in 2012 and 2013, J.P. Morgan's funding touched almost 40,000 lives.
- 84% of grantees believe that J.P. Morgan's grant has helped them to increase their impact as an organisation.
- After J.P. Morgan's funding came to an end, 97% of the projects it supported have been sustained with the continued help of J.P. Morgan, other grant-makers, statutory support or internal funding. This compares to 91% of projects in 2011 and 2012.
- In 2012 and 2013, 3,375 staff from J.P. Morgan volunteered with around 100 charities in 11 different countries, providing over 20,000 hours of support.
- 91% of the organisations that received support from J.P. Morgan volunteers found them to be helpful.
- Of the grantees that received non-financial support from J.P. Morgan, 88% found it was helpful to their project.
- All of J.P. Morgan's 36 grantees met their objectives on activities over the period: 17 of them fully, 19 at least in part.

*‘The Foundation is both a great strategic partner and a funder that adds significant value to our work.’*

## J.P. Morgan Philanthropy's approach in EMEA

Since 2013, through the JPMorgan Chase Foundation, J.P. Morgan's approach has evolved to focus on small business development, workforce readiness and financial capability. However, some of the grants reviewed in this report reflect our previous strategy.

These priorities are contextualised and tailored to each country where the philanthropy programme is active in the EMEA region. J.P. Morgan takes a bottom-up approach, first identifying the needs in a country, and subsequently identifying local partners who are working effectively to address those needs.

### The giving process

Grant-making	<b>Step 1</b> Identifying partners	<b>Step 2</b> Development of partnership	<b>Step 3</b> Proposal development	<b>Step 4</b> Submission and approval	<b>Step 5</b> Monitoring and evaluation
	Proactive research by EMEA Philanthropy to identify non profit organisations in line with strategic objectives for each country.	If a potential partnership looks promising, early involvement of relevant senior management is sought to secure business connectivity and engagement from the outset.	Proposal developed that demonstrates a level of employee engagement where feasible, resonance with local market and a clear monitoring and evaluation process.	Approval by regional and global philanthropy committees. Process of funds release and grant agreement if project is approved.	Management of grant by EMEA Philanthropy representative. Site visits, where feasible. Reporting and evaluation requirements followed.

The JPMorgan Chase Foundation supported programmes in 24 countries in the EMEA region in 2012 and 2013: Bahrain, Belgium, Egypt, France, Germany, Ghana, Greece, Ireland, Israel, Italy, Lebanon, Luxembourg, the Netherlands, Nigeria, Poland, Russia, Saudi Arabia, South Africa, Spain, Sweden, Switzerland, Turkey, United Arab Emirates and the UK.

The philanthropy programme in the region is governed by the EMEA Strategic Philanthropy Committee headed by Walter Gubert, the Chairman of JPMorgan Chase Europe, with senior representation from J.P. Morgan's businesses across the region.

*‘The impact of J.P. Morgan volunteers is extremely positive—we would not have a financial inclusion programme without them.’*

# United Kingdom

J.P. Morgan's support in the UK focuses on economic development through training and work placement programmes related to the employability of young people; financial capability training for communities; and small business growth to stimulate job creation.

During 2012 and 2013 J.P. Morgan supported **49** programmes.



198 Contemporary Arts and Learning

# Completed programmes

Around 9,200 people in the UK benefited from J.P. Morgan's support.

## Social Mobility Foundation

J.P. Morgan collaborated with the Social Mobility Foundation to run a pilot *Residential Aspiring Professionals Programme in Banking and Finance*, helping level the playing field for 50 high-achieving young people from low-income backgrounds.



- The lack of social mobility is an enduring issue in the UK. The Social Mobility Foundation aims to make a practical improvement in social mobility for young people from low-income backgrounds.
- 50 high-achieving young people from outside London were selected for a programme of skills development, mentoring, work placement at J.P. Morgan, and support with university applications—the aim being to increase the number of these students going to a Russell Group university (the top 24 universities in the UK) and then entering a profession.
- In the first year of the programme, 96% of participants changed their university choices—suggesting an increase in aspiration—and 56% were offered places at Russell Group universities, the vast majority of whom are the first generation in their families to be going to university.

To learn more, please see the case study on page 16.

## St Mungo's

J.P. Morgan funded St Mungo's to support its homeless clients into training and work.



- St Mungo's ReNew project aims to support homeless and vulnerably-housed people back into employment through job training and work placements. Just 4% of St Mungo's clients are employed, and two thirds have either never worked or been out of work for more than five years.
- The ReNew programme delivers a six-week personalised accredited training course in cleaning and employability skills, followed by a work placement at the ReNew social enterprise, with support to move on to a job.
- In total, 36 homeless clients attended the training over the year of the grant, with 19 achieving an accredited cleaning qualification from the British Institute of Cleaning Science, nine completing a work placement and seven then finding employment with external companies.
- ReNew has also secured contracts worth over £20,000 to deliver cleaning services both in-house at St Mungo's and to external organisations.

## Battersea Arts Centre



J.P. Morgan funded Battersea Arts Centre in its creative work with children from disadvantaged backgrounds.

- Battersea Arts Centre (BAC) is an extremely innovative organisation, using theatre and the arts for educational enrichment for children and young people from disadvantaged communities in south west London.
- The *Future Schools* programme, funded by a three-year grant, works with schools where the majority of pupils are from low-income backgrounds, using actors to deliver workshops in and out of school.
- BAC worked with 3,145 children in 21 schools in Battersea and Wandsworth over the three years, its artists and theatre makers creating 15 new theatre projects for the children to watch in its theatre.
- BAC has commissioned an external evaluation of the work, with results to be produced at a later date.

## New London Orchestra

J.P. Morgan supported the New London Orchestra in its *Music & Literacy* programme, aimed at primary school children in the east London borough of Newham.



- The New London Orchestra provides opportunities for people to engage with music through learning and creative activities aimed at all ages and backgrounds.
- Part of its educational work focuses on literacy—particularly in Newham, where only 48% of children reach expected standards by the age of seven, the lowest rate in London.
- The *Music & Literacy* programme combines artist-led workshops—songs, stories and games—with teacher training, giving staff the skills to use music to improve children's literacy levels.
- Internal and external evaluations showed significant improvements in literacy among participants compared with children in other schools: children's reading ages improved, over a five-month period, on average by 8.4 months following school workshops (compared with 1.8 months in a specially evaluated control school).
- Teachers benefited too and reported greater confidence in teaching music following INSET days held at the New London Orchestra.

## Royal Opera House

J.P. Morgan supported the Royal Opera House to deliver its initial teacher training programme to aspiring teachers.



- The Royal Opera House aims to engage with future artists and audiences through its education programme, which includes training for teachers to reach school children.
- The project is set against a backdrop of fiscal retrenchment in public funding—one in eight schools plans to reduce arts, music and drama provision—which adds to existing barriers to the arts for children from disadvantaged communities.
- The *Cross Arts Learning CPD* project, conducted in partnership with the universities of Exeter, Greenwich and Canterbury, provided training and online resources for trainee teachers, giving them skills and confidence to lead cross-arts activities in the classroom.
- 97 trainee teachers took part in the project, their feedback showing improved confidence and skill, plus new inspiration for innovative and practical arts teaching. And, as the trainees moved on to work placements in schools in deprived areas, over a thousand children also benefited.

## Royal Shakespeare Company

J.P. Morgan funded the Royal Shakespeare Company's *Shakespeare Through a Lens* collaboration, making the playwright's work more accessible to pupils in the London Borough of Lambeth.



- The Royal Shakespeare Company is committed to ensuring that Shakespeare's work is accessible to everyone, regardless of age or background. It tackles barriers to appreciation of Shakespeare's plays through work in schools, by giving pupils opportunities to attend live performances, and by building teachers' confidence in this area.
- The *Shakespeare Through a Lens* project, a collaboration with the British Film Institute and the Lambeth Connected Learning Centre, provided theatre tickets, artist-led school workshops, INSET training and a film production team, allowing students to choose, adapt and perform a scene from Shakespeare for a short film showcased at the British Film Institute.
- The project reached 275 teachers and students from ten schools from deprived areas in Lambeth, improving students' enthusiasm for Shakespeare and developing their film-making skills. Teachers also reported improved confidence in teaching, and positive attitudes in pupils.



## Bournemouth

### Catch22

J.P. Morgan funded Catch22's pilot *Office Apprenticeship Service* to recruit and train young people who are not in employment, education or training (NEET), for work in the organisation's Bournemouth call centre, which sources work and employability opportunities for young people.



- Catch22 is a long-established charity working with NEET young people to improve their employability. Its *Office Apprenticeship Service* (OAS) recruits and trains apprentices to work in its new call centre in Bournemouth—an area where there are high rates of youth unemployment.
- Suitable premises for the new OAS were located and secured through some difficulty, although J.P. Morgan helped this process with its local contacts.
- The call centre opened in October 2012 with the aim to recruit 20 young people for its first group of apprentices. 15 were selected and retained, and all have improved skills in literacy, numeracy and IT, as well as core competencies, such as communication.
- Seven of these apprentices have recently graduated from the programme. Four have moved into full-time work and three are being supported in their job search. The remaining eight apprentices are graduating over the following few months with plans for employment, and the second wave of 20 apprentices is currently being recruited.
- The programme also supported the wider families and siblings of the 15 apprentices with reported outcomes of this being increased engagement in the local community and Catch22 volunteering opportunities.
- Although the new OAS call centre works primarily to source work for Catch22 participants, the organisation hopes to broaden its client base, in turn providing more trainee opportunities.

### Young Enterprise

J.P. Morgan funded Young Enterprise's *One Community* project, which worked with schools in deprived areas of Bournemouth, supporting young people to develop employability skills.



- The *One Community* project aimed to develop sustainable partnerships between the community, local agencies, businesses and three schools in Bournemouth to improve work and life prospects of young people living in disadvantaged communities.
- The project worked with three groups of children and young people through different programmes—*Prevention, Intervention and Direction*—designed by Young Enterprise and delivered by local organisations and volunteers. Each took place over a two-year period, with a combination of life and employability skills and mentoring suited to the different age groups.
- Feedback from over 1,000 young participants is positive: 95% said the project helped them with career choices; 94% felt they had a better understanding of the role of businesses in the community. Relationships between businesses and schools have also been sustained.



Young Enterprise

## Scotland

### Community Enterprise in Scotland (CEiS)

J.P. Morgan funded CEiS to create social enterprises to help young people into work.

- CEiS used the two-year grant to utilise social enterprises to help alleviate youth unemployment. Glasgow is an area of high unemployment: one in four people of working age are without a job, and some young people are second or third generation jobless.
- CEiS set up two social enterprises near Glasgow: *Catalyst Catering* and, in conjunction with Fairbridge, *The Experience*, a go-karting track at the former KibbleWorks mill.
- *Catalyst Catering* was established on an industrial site, to serve as a canteen to nearby workers, as well as providing local catering off-site. 20 trainees, aged 16-24, were employed on the programme—11 transitioned into work and four into further education or training, with only two dropping out of the programme altogether.
- At *The Experience*, 15 trainees completed six months' training, with a third finding jobs. Softer skills were measured too: 71% of trainees reporting improved perseverance.



### Prince's Trust Scotland

J.P. Morgan funded Prince's Trust Scotland to embed IT learning into its *xl Clubs*.

- The Prince's Trust's *xl Clubs* are a major component of the charity's work: a course re-engaging 13-17 year olds into education. *xl Clubs* form part of the school curriculum, fostering personal development and providing employment-oriented learning.
- In this Glasgow-based project, co-funded by Glasgow City Council, the *xl Club* curriculum was re-oriented to embed IT learning into all five activity areas. A recent Prince's Trust study spells out the difficulties in this area for many young people: 28% of those surveyed had no access to a computer at home and 30% had no access to the internet—gaps likely to damage their future work skills and employability.
- 432 young people took part in the two-year programme. All had been categorised as under-achieving at school, and 31% had special educational needs. The *xl Club* leaders and 65 teachers were simultaneously trained in the IT-specific curriculum, which is now available online across the Prince's Trust *xl* network.
- All participants improved their personal development, and 81% moved into employment, training or further education. This data has encouraged the Prince's Trust to scale the programme across Scotland and the UK.



## Tomorrow's People



J.P. Morgan funded Tomorrow's People to expand its employability provision for unemployed young people in Scotland.

- Tomorrow's People, a charity helping adults and young people from disadvantaged backgrounds into work, used J.P. Morgan's grant to implement a new employment programme aimed at young people aged 16-24 in Muirhouse, a disadvantaged area in the north of Edinburgh.
- Working in partnership with local stakeholders to establish the need, Tomorrow's People used the grant to set up a programme called *Working it Out*. During the grant period, it ran three 16-week programmes.
- Over the course of a year, *Working it Out* helped a total of 36 hard-to-reach young people. 78% moved into employment, training or further education. Softer skills improved too: 85% felt their confidence had grown, with almost as many improving their communication skills.
- The shop opened in January 2014 and is generating much-needed income. As well as selling donated clothing and furniture, the shop also enabled a paid apprenticeship programme to provide employment opportunities for clients exiting the *Working it Out* course.

Princes Trust Scotland



# Case study: Social Mobility Foundation



The Social Mobility Foundation works with employers across 11 professional sectors to provide skills development, mentoring and internships to high-achieving young people from low-income backgrounds. In both 2012 and 2013, J.P. Morgan supported 50 students interested in a career in investment banking.

## About the Social Mobility Foundation

The Social Mobility Foundation (SMF) supports young people from low-income backgrounds to reach top universities and professions. Founded in 2005, it aims to make a practical improvement in social mobility across 11 career strands—accountancy, architecture, banking and finance, biology and chemistry, business, engineering and physics, law, media, medicine, politics, science and technology—as well as providing support to young people who do not yet have a career preference.

## About the *Aspiring Professionals Programme*

SMF's *Aspiring Professionals Programme* (APP) provides high-achieving young people from low-income backgrounds with work placements, mentoring and skills development throughout their sixth-form and university years. David Johnston, SMF's Chief Executive, explains that '*young people can be excluded from 'top jobs' because they lack the practical support and social networks to help get them there. The APP encourages and enables under-represented groups to aspire to a professional career.*'

J.P. Morgan collaborated with SMF to expand the APP to include an investment banking strand for students from outside London, comprising a two-week residential work placement at J.P. Morgan across revenue-generating roles and e-mentoring from a member of staff, as well as skills workshops and visits to Russell Group universities. Both SMF and J.P. Morgan delivered skills workshops, often in collaboration with their HR and recruitment team. The two organisations are keen to engage with bright students from low-income backgrounds: applicants are scored across a range of areas, including performance of the school attended, academic grades, family history of university, eligibility for free school meals, and interest in finance as a potential career. SMF then undertakes a detailed process to identify those who could most benefit from a place on the programme.

*'Investment banking and other top professions are very hard to get into without connections,'* David says. *'J.P. Morgan is the first bank to run anything like this—and they're committed to a sustained programme, feeding those with the aptitude and interest into recruitment.'* J.P. Morgan would like to see this happening elsewhere, as David describes: *'It was clear from the outset that they wanted to see the rest of the industry get on board.'*

The collaboration aims for broad geographical reach, with SMF staff contacting over 2,500 schools across the UK to recruit around 50 students to the programme each year. David explains that it can be a challenge to find the right individuals: *'Investment banking perhaps feels more remote in certain parts of the country than other professions, so we also try alternative routes, using social media and contacting local authorities and religious or community groups, for example.'*

## Results

Participating students are asked to complete an evaluation form before they begin the programme and afterwards, detailing their thoughts about how they perceive themselves and their school, and what university education and career path they want to pursue in the future. They are also encouraged to complete a diary entry at the end of each day, so that SMF can assess which activities, during work and in the evenings, are the most useful.

Results from the first cohort in 2012/2013 show an increase in confidence in participants' knowledge and understanding of the sector, as well as improvements in communication, interpersonal and networking skills. The J.P. Morgan experience exceeded expectations for 95% of students, and 96% changed their university choices, with 57% adding universities from the Russell Group to their selection. So far, 56% of participants have been offered places at Russell Group universities, an impressive result given the pressure on good university places—research has indicated just 18% of those from non-selective state schools go to the country's 30 most selective universities.

As far as participants' perception of the banking sector is concerned, most said that they did not know anyone working in the banking industry before the work placement, but a majority now feel they have access to professionals in the sector.

SMF is working to improve the programme by increasing the number of applicants; ensuring that students are matched with the departments at J.P. Morgan in which they have most interest; and raising the level of post-placement support.

*'J.P. Morgan does not just invest in its operations, it invests in people too and I feel that both J.P. Morgan and SMF have invested a great deal in me and I am truly grateful for this. I hope to prove that it was indeed a worthy investment.'*

Alice, residential student

*'The programme with J.P. Morgan and the SMF was excellent and it has definitely increased my motivation to pursue a career in banking. Also, I've gained many useful contacts that will hopefully help me in my future.'*

Jack, residential student

*'It helped build up a sense of camaraderie, unity and purpose within the individual lines of business as well. It was an extremely rewarding programme which garnered a lot of praise and support from all levels.'*

J.P. Morgan employee

*'The programme is a great way of managers giving back—which is hard to do when you spend 12 hours at work every day.'*

J.P. Morgan employee

### Non-financial support

J.P. Morgan funded an independent evaluation of the programme as well as of SMF's overall activity from the University of Kent, which David explains '*has helped open up other relationships. And of course the J.P. Morgan name itself brings with it a great deal of confidence for other employers.*'

In addition to the first qualitative evaluation, a longer-term study by the Institute of Fiscal Studies is now underway. This will show the education and employment outcomes of the participants. J.P. Morgan staff at all levels also engaged heavily with the programme: senior staff acted as champions and sat on a steering committee, HR staff delivered skills training, and other employees acted as mentors and managers for the students.

J.P. Morgan's experience with APP has also helped encourage other firms to take up similar activities.

## London Borough of Lambeth

J.P. Morgan has invested significant financial and non-financial support in Loughborough Junction in the London Borough of Lambeth since 2008. The programme aims to bring together local communities, businesses, voluntary groups and the public sector to partner in an integrated way to deliver positive social change in the area. Loughborough Junction falls predominantly within one of the most deprived wards in the UK, with high rates of unemployment and low income levels among residents. J.P. Morgan has commissioned a community consultation with London Community Foundation to inform its collaborations and investment. The consultation identified the key needs of the area: disenfranchised, dissatisfied and disengaged residents; lack of coordination and communication between local organisations; the need for sustainable programmes for local people; and the need for education, training and enterprise to tackle high rates of worklessness that particularly affect young people.

### London Citizens



**J.P. Morgan supported London Citizens in a multi-faceted community organisation project in Lambeth, to have a positive influence in the area.**

- London Citizens' Loughborough Junction Citizens *Community Organising Project* was a two-year programme seeking to increase the power of the community in a particularly disadvantaged part of London.
- The project sought first to engage local citizens and community groups to address the issues that were highlighted in J.P. Morgan's report on the area, and to help the community to agree on objectives to address these issues. The project went on to deliver on those objectives in various ways.
- London Citizens held around 600 meetings each year, engaged with 75 organisations, and trained over 400 of their staff to engage the community in tackling these issues. Notably the programme galvanised community support for the *CitySafe Haven* scheme and the *London Living Wage* campaign.

### 198 Contemporary Arts and Learning



**J.P. Morgan funded 198 Contemporary Arts and Learning to develop its *Hustlebucks* programme—a design enterprise that includes a shop—to help young people into the world of work through placements and training.**

- 198 Contemporary Arts and Learning is a visual arts centre in Lambeth, working largely with young people. Its *Hustlebucks* programme aims to engage young people who are hard to reach through traditional education and training channels.
- *Hustlebucks* motivates young people to get involved again with the world of work, with creative skills training, work experience and apprenticeship opportunities—often in the shop or in 198 Contemporary Arts and Learning's studio. The goal: to help them recognise the barriers to work that they face, and to support them with employability skills, career development, and even the stimulation of entrepreneurship.
- Over the year of J.P. Morgan's grant, 198 Contemporary Arts and Learning reached 152 young people through a series of apprenticeships, work placements and creative courses. While some of the planned activities did not happen (largely due to the gang issues prevalent in Brixton), those who did attend showed improvements in confidence, self-esteem and understanding of work.

## London Community Foundation

The London  
Community  
Foundation

**J.P. Morgan funded the London Community Foundation's *Building Communities in Coldharbour* programme, to build upon previous grants in increasing community engagement and cohesion in the disadvantaged Loughborough Junction area of Lambeth.**

- The London Community Foundation (LCF) has been supported by J.P. Morgan in community-building in the area for three years. It has several aims: to strengthen the capabilities of voluntary organisations in Loughborough Junction; to develop residents' skills and encourage community engagement; to support young people to develop their skills, confidence and abilities; to co-ordinate local activities and develop local partnerships; and to increase local ownership and use of local facilities by developing community hubs.
- Since 2011, within the context of significant reductions in public spending, LCF has engaged over 3,100 residents in programme activities; supported the development and facilitated the use of eight community hubs, enabling over 1,800 residents to make use of community facilities; supported 24 local organisations to improve their capacity; and supported the development of 59 local partnerships.
- Other significant achievements include the formation of a women's group, engaging over 150 residents in training programmes, and supporting 41 individual residents to develop and deliver projects in the area for the benefit of the community.

## Participle



**J.P. Morgan funded Participle to develop and pilot *Backr*, a social network that helps individuals build connections and find opportunities in the world of work.**

- Participle is a social enterprise that develops innovation projects to transform the way public services are designed and delivered. J.P. Morgan provided funding to build a pilot version of its employability venture, *Backr*, in Lambeth, where there is a high level of unemployment, with 35% of its population classified as long-term unemployed.
- *Backr* is a social network that creates opportunities and connections between small businesses and people who are in and out of work. The platform enables new connections between the employed and the unemployed, as well as connecting people with small businesses that have work and learning opportunities to offer. *Backr* also recruits and trains volunteer coaches, who support members through one-to-one planning sessions that are specifically tailored to Participle's employability approach.
- By April 2013, after a one-year delivery period, *Backr* had 237 active members—182 who joined to progress their own careers, and 55 who wanted to offer their time and expertise to others. The project also engaged 174 small businesses in London, which shared work and learning opportunities with members.
- Job outcomes in *Backr*'s innovation stage outperformed the UK government's *Work Programme* during the same delivery period. In total, there have also been over 2,500 new professional connections made by active members.
- In order to scale the impact beyond the innovation stage, Participle is working in partnership with J.P. Morgan, as well as Croydon, Lambeth and Lewisham councils, to expand the network in south London over a two-year period. Participle monitors impact through its Capabilities Measurement framework, as well as a randomised controlled trial being carried out by PwC.

*To learn more, please see the case study on page 20.*

# Case study: Participle



Participle is a social enterprise that develops innovation projects to transform the way public services are designed and delivered. In 2012 and early 2013, J.P. Morgan supported the development of a pilot of a sustainable employability model called *Backr*—a social network that helps individuals build connections and find opportunities in the world of work.

## About Participle

Participle is a social enterprise that develops innovation projects to transform the way public services are designed and delivered. The approach aims to foster a system of provision that develops citizens' capabilities, making better use of public resources. It builds models of success in local areas, with a view to replicating them at a national level.

## About *Backr*

*Backr* is a social network that creates opportunities and connections between small businesses and people who are in and out of work. J.P. Morgan provided funding to deliver the pilot to 250 people in Lambeth. Daniel Dickens, Participle's start-up director, describes how one of *Backr*'s first events brought together '*a group that would never normally meet. I saw something really promising even on a small scale, and wanted to re-create that feeling over and over again.*'

Daniel explains that Participle's services are conceived and implemented in collaboration with those that use them: '*We always start with one essential question: how can we ground services in people's actual lives?*' For *Backr*, this meant consulting people across the employability spectrum, as well as consulting with students, local employers, providers and those involved in economic, social and welfare policy. Insight from this demonstrated the critical role that connections and wider relationships play in getting jobs—unsurprising in a labour market where most jobs are not formally advertised (in job centres) and where small businesses take a people-driven approach, hiring by word of mouth or through existing staff.

One of the problems identified was that current approaches focus only on those out of work, ignoring the question of how to stimulate more work. As Daniel describes it: '*There are so few connections between the employed and unemployed. This is a network approach that really works for people and the businesses that need them.*'

A member segmentation tool, based on attitudes to work, enables *Backr* to offer a range of interventions tailored to each individual—from one-to-one mentoring to reflection sessions and networking events. Daniel explains that the tool '*makes it easier to understand people's motivations, so we can engage each individual in the right way and direct resources where they are most needed. It also makes it cheaper to run.*' Participle continues to work with leading academics to refine this proprietary tool.

*'The opportunity I found through Backr has really opened my eyes to all the different ways there are for me to find work!'*

Troy, *Backr* member

## Results

Participle developed three successive iterations of the service, measuring what worked and refining the concept to ensure the end result was scalable and sustainable. Results from the pilot in Lambeth were promising in creating new work opportunities and professional connections, as well as renewed confidence and self-esteem for individuals.

By April 2013, *Backr* had 237 active members—182 who joined to progress their own careers, and 55 who wanted to offer their time and expertise to others. All the members attended networking events and had one-to-one meetings. The programme also engaged 174 local businesses that shared work and learning opportunities, and shared expertise with members. Job outcomes in this innovation stage outperformed the UK government's *Work Programme*, and in total there have been over 2,500 new professional connections made by active members.

In order to scale the impact beyond the c.250 people involved in the pilot, Participle is working in partnership with J.P. Morgan and with the local authorities in Croydon, Lambeth and Lewisham to expand the network in south London to 2,500 members. This work began in July 2013 and will continue for two years. Participle will be monitoring impact through its Capabilities Measurement framework as well as through an external evaluation, which includes a randomised controlled trial, to be carried out by PwC.

*'I've never had a problem talking to anyone, but I didn't realise how negative I had become, and never really thought about what I was saying. Backr helped me talk about myself in a positive, punchy way that made me feel really good.'*

**Nana, Backr member**

*'I found just speaking to new people at the Backr events really boosted my confidence to go outside of my comfort zone. If it wasn't for Backr, I'd probably still be struggling for work.'*

**Mark, Backr member**

*'When you are just sat at home, looking for work can get really lonely. Backr has been great for helping me re-focus and meet people. I always come away from Backr events feeling more productive, with a set of things that I can go away and work on.'*

**Kieron, Backr member**



## London Borough of Tower Hamlets

Home to J.P. Morgan's headquarters in Europe, Middle East and Africa since 2012, Tower Hamlets is a diverse area with a wide range of needs. It includes Canary Wharf, one of the largest business areas in London. Yet a large number of Tower Hamlets children live in poverty, youth unemployment is twice the London average, and less than 20% of its jobs go to local residents. Through partnerships with highly respected, recognised and connected organisations locally, J.P. Morgan supports programmes to stimulate local economic growth and strengthen the local workforce through skills development and better access to quality jobs.

### Bromley by Bow Centre

**J.P. Morgan funded the Bromley by Bow Centre to pilot its *Women4Work* initiative, working to improve employability skills and personal resilience in local women from disadvantaged backgrounds.**

- The Bromley by Bow Centre is a long-established community organisation working in some of London's most disadvantaged wards, where worklessness is high and levels of income are low.
- The *Women4Work* pilot supports women from disadvantaged backgrounds to move closer to the workplace, through a combination of skills training, mentoring and coaching, and job-search support. Its focus is always on confidence-building and peer support.
- Over the year of the grant, *Women4Work* supported 85 women, 57 of whom completed the programme and 41 of whom have subsequently moved into paid employment. Wider outcomes were also tracked: 68 participants who attended more than one session reported improvements in resilience and greater social networks.
- Although this was a one-off pilot, the participants of *Women4Work* continue to be supported by the centre's wider employment service. The pilot has also been instrumental in the development of a further programme that will allow these women to continue their peer support groups.



### City Gateway

**J.P. Morgan funded City Gateway to develop *Family Support*, a model that enables local women from low-income families to access training and employment opportunities, whilst providing free childcare through its social enterprise *Gateway Tots*.**

- City Gateway, a well-established provider of education, training and employment services for women and young people from disadvantaged backgrounds in Tower Hamlets, has introduced a new service, *Family Support*, which provides training and workshops to address issues facing families and enable parents to access sustainable employment. Its aim is to help tackle child poverty in the borough with the highest child poverty levels in London, where 46% of children live in benefit-dependent households.
- While women were training or working, City Gateway provided childcare for 75 of their children. 38% of female clients had complained that they could not train or work due to lack of affordable childcare, so part of the grant funded *Gateway Tots*. This new social enterprise not only brings a solution to childcare, it also provides training places for City Gateway clients.
- Training workshops and skill courses were attended by 120 women over the year. 29 of them gained qualifications, and 14 were employed in City Gateway's new nursery.



# Ongoing programmes

The previous pages provide details of grants given by J.P. Morgan in the UK that were completed in 2012 and 2013. J.P. Morgan also has a number of active grants in the UK that are still in progress in 2014. These are presented in the table below.

Some of the programmes featured in the previous pages represent the JPMorgan Chase Foundation's historic pillars of focus: Community Development, Education and Arts & Culture. Moving forward, the Foundation is working with high-potential organisations and engaging our employees to solely focus on three areas to increase positive impact in jobs and economic growth: workforce readiness, small business development and financial capability.

J.P. Morgan is currently supporting 32 programmes across the UK.

Organisation	Description	Grant duration
Education Endowment Foundation	Co-funding a pilot of an area-based educational programme to raise attainment in the most disadvantaged areas. Support is going to implement the programme in Bournemouth. This collaboration between Teach First, Teaching Leaders and Future Leaders will work with a cluster of schools and local communities to recruit, develop and retain high-potential individuals across all levels to drive whole-school improvement.	3 years
Future First	Establishment of an alumni support system in 25 state schools to help students navigate and access employability opportunities. The schools are predominantly based in Tower Hamlets, Lambeth and Bournemouth, and have a higher than average percentage of students eligible for free school meals.	1 year
IntoUniversity	Funding to support IntoUniversity's expansion programme in Lambeth and Tower Hamlets, as well as the development of a new evaluation framework to improve quality and effectiveness of programme delivery.	18 months
MyBnk	Funding to enable MyBnk's growth to deliver financial and enterprise education to an additional 17,700 young people aged 11-25 across the UK, as well as to develop new programmes and qualifications to respond to the needs of young people from disadvantaged backgrounds.	18 months
National Children's Bureau; Queen Mary University; University of Roehampton	Funding to develop a <i>Leadership Training Programme</i> to equip 'first-generation' university students and young people from disadvantaged backgrounds with the aspiration, life and employability skills required for sustained employment and life-long learning.	18 months
Participle	Funding to scale an employability programme across south London to increase jobseekers' capacity and resilience to find employment, and to launch a new service aimed at creating jobs within small local businesses.	2 years
Social Mobility Foundation	Funding to implement the <i>Banking/Finance Aspiring Professionals Programme</i> , targeting 50 students each year from across the UK.	2 years
The Sutton Trust and University College London (UCL)	Funding to pilot a long-term intensive support programme for high-achieving young people from low-income backgrounds to improve access to higher education.	20 months
Timewise Foundation	Funding to work with employers to stimulate the quality part-time jobs market, and to support women from low-income backgrounds to secure permanent part-time employment to help lift their families out of poverty.	22 months
The Young Foundation	Funding to improve the social impact and delivery scale of ten voluntary organisations focused on raising the employability of young people.	18 months

## London Borough of Lambeth

Organisation	Description	Grant duration
198 Contemporary Arts and Learning	Expansion of <i>Hustlebucks</i> , a youth enterprise and training programme in the creative industries for young people in Loughborough Junction, through setting up <i>Brixton Arts Factory</i> , offering additional training opportunities for young people.	1 year
Brand Amplifier	Funding to scale up a successful mentorship programme for female entrepreneurs, to support them to grow their businesses and bring their brands to market.	1 year
Kids' City	Funding to develop the <i>Interjunction</i> project to support NEET young people develop their skills, confidence and employability through volunteering and contributing to the community.	15 months
London Citizens	Implementation of a <i>Loughborough Junction Community Jobs Partnership</i> , enabling local people to move into employment.	2 years
London Community Foundation	Development of <i>Building Communities in Coldharbour</i> to develop training and pathways to employment and enterprise for traditionally hard-to-reach residents in Loughborough Junction.	1 year
London Youth Support Trust (LYST)	Funding for a skills training and enterprise development programme targeting young people from disadvantaged backgrounds in Lambeth, including supporting young entrepreneurs to test market products and develop business ideas into self-employment opportunities.	18 months
Meanwhile Space	Capacity building and growth of small and micro enterprises in Loughborough Junction to increase economic activity and create jobs through a combination of provision of refurbished premises and additional business development support.	2 years
One Planet Ventures (formerly known as Embrace Cooperation)	Development and implementation of youth enterprise support in Loughborough Junction to provide physical space, back office support and training to micro businesses run by young people.	2 years

## London Borough of Tower Hamlets

Organisation	Description	Grant duration
Bromley by Bow Centre	Implementation of <i>Looking East</i> , a support programme to enable local people to access new economic opportunities on the Queen Elizabeth Olympic Park to address the issue of long-term unemployment.	15 months
City Gateway	Expansion of a family support programme to benefit people from vulnerable and low-income families in Tower Hamlets. The project focuses on addressing economic inactivity and barriers to work for women, and will introduce financial education and debt management activities.	1 year
St Paul's Way Trust School	Funding to develop a micro-enterprise programme for students in St Paul's Way Trust School to link learning to earning.	1 year
Tower Hamlets Education Business Partnership	Launch of the <i>Pathways to Success</i> programme, an offer of employability workshops for sixth-form institutions across the borough to support students in their next step towards employment.	2 years
UpRising	Pilot of <i>UpRising Plus</i> , an employability programme for young people (16-18 year olds) from low-income backgrounds in Tower Hamlets.	18 months
UnLtd	Start-up social enterprise development in Tower Hamlets to improve young people's access to the labour market and stimulate the creation of new jobs and training opportunities.	2 years

## Bournemouth

Organisation	Description	Grant duration
Bournemouth Symphony Orchestra	Funding to deliver a new music education programme to young people and their families in low-income communities across south west England to improve their social, academic and personal skills.	2 years
Catch22	Expansion of the <i>Office Apprenticeships Service</i> (OAS) in Bournemouth to enable young people from disadvantaged backgrounds to access employability support, work experience and shadowing, pre-apprenticeships, apprenticeships, and employment opportunities in a supportive environment. Critically, OAS also engages with the young people's wider family and support networks.	1 year
QSA	Implementation of <i>Moneytalk Bournemouth</i> to support local residents from low-income backgrounds to improve their financial capability, giving them the functional knowledge and skills needed to discuss and deal with their finances more effectively.	18 months
YTKO	Post start-up and growth support to Bournemouth businesses, particularly from deprived areas and under-represented enterprise groups, to become sustainable, grow and create jobs for local people.	18 months

## Scotland

Organisation	Description	Grant duration
Edinburgh Cyrenians	Funding the development and implementation of a strategic, proactive youth unemployment prevention service, partnering with the City of Edinburgh Council.	2 years
Glasgow Youth Employability Partnership	Funding to develop <i>Connect with Enterprise</i> , a new model of support for unemployed young people in Glasgow. The pilot programme will focus on IT and deliver business-relevant IT skills, the opportunity to generate self-employment, and connections to businesses in that sector for mentoring and employment opportunities. Funding is in partnership with the Scottish government's <i>Opportunities for All</i> programme.	18 months
The Forth Sector and Barnardo's	Development and implementation of a pilot youth employment programme in Edinburgh utilising existing support measures and services with a proven record of success, by joining up a number of key stakeholders, including educators, social services, local government and employers.	1 year
WorkingRite	Capacity building of a youth employment service in Edinburgh and Glasgow providing young people who are furthest from the labour market with workplace and vocational skills training.	1 year

# France

J.P. Morgan's activities in France focus on skills training to improve employability and access to employment, including entrepreneurship and self-employment, as well as job creation programmes and work on social mobility.

During 2012 and 2013  
J.P. Morgan supported **7** programmes.

Frateli



# Completed programmes

Over 3,500 young people in France have benefited from J.P. Morgan's funding.

## Entreprendre pour Apprendre France

**J.P. Morgan funded Entreprendre pour Apprendre France to develop an evaluation tool to track the impact of its courses.**

- Entreprendre pour Apprendre France (EPA) delivers entrepreneurship programmes across France to pupils and teachers via a network of regional organisations. The aim is to support young people to improve their employability by developing skills and competencies needed in the labour market.
  - Youth unemployment in France is running at over 20%, and state school education does not adequately prepare young people with entrepreneurial skills and outlook that help them to succeed in the labour market.
  - J.P. Morgan funded the development of the *Skills Self-Assessment* project website, allowing students to reflect on their progress in the development of entrepreneurial skills.
- The online tool was successfully launched in September 2013, and has been used by almost 240 schools and 2,700 students so far. The platform has enabled EPA to discover that 80% of those pupils felt they had progressed as a result of its entrepreneurship programme, and 85% felt they had improved in the specific skills of teamwork, creativity and responsibility.



## Frateli

**J.P. Morgan supported Frateli in its work aimed at increasing social mobility by encouraging aspiration and attainment to higher education amongst young people from disadvantaged backgrounds.**

- Frateli was set up with the aim of improving access to higher education, specifically at the academic grandes écoles. Young people from lower socio-economic groups are disadvantaged both academically and socially.
- By providing mentoring and coaching, Frateli aims to increase academic success and create new peer networks. This grant supported Frateli both to broaden awareness of the programme in eligible schools and to improve confidence in older students to think about careers.
- Frateli was successful in both aims. Awareness of its work did indeed increase, partly due to social media: the organisation reached 1,250 students in 100 schools, 350 of them fulfilling its eligibility criteria and becoming mentees. Of the older participants, 105 mentees attended Frateli's group sessions, and over 90% were satisfied with what they learned there.
- The programme is due to continue thanks to a combination of public and private funding.



## Groupe SOS

J.P. Morgan funded Groupe SOS to create a dedicated platform to help people from disadvantaged backgrounds who need both skills and personal support to be work-ready.



- Groupe SOS trains and supports unemployed people to re-enter the workplace through its *Work Integration Social Enterprises* (WISEs). Unemployment still stands at almost 10% in France, and is especially acute among young people—more than one in five are unemployed.
- Groupe SOS's six WISEs, centred around Paris, employ people needing both job skills and personal support to be work-ready. Previously, support was provided by managers working at WISEs, but the J.P. Morgan-funded *Platform Insertion* project has created a dedicated training and support team for participants at WISEs.
- *Platform Insertion* supported 246 people over the two years of the grant (and helped a further 125 unemployed people working in other WISEs across Paris). Of the 246 people that it worked with, 71% went on to permanent or temporary employment or further training.
- The scheme is being scaled up significantly, and *Platform Insertion* is now being funded from the revenues brought in by the WISEs.

## Ongoing programmes

J.P. Morgan has four active programmes in France, focusing on skills and vocational training, self-employment and job creation.

Organisation	Description	Grant duration
Association for the Right to Economic Initiative (ADIE)	Funding to expand ADIE's support to increase the demand amongst young people to create their own enterprise, and to improve the business survival rate amongst youth businesses.	18 months
Association Joséphine	Establishing a new vocational training programme to meet growing demand from employers in the social welfare sector, and training 50 low-income women in the first year.	1 year
Le Comptoir de l'Innovation	Development of enterprise support targeted at young entrepreneurs who want to grow their existing enterprise or take over and grow a local business.	2 years
Sport dans la Ville	Funding to expand the job training programme targeting young women from underprivileged neighbourhoods around Paris to improve their employability skills and access to employment.	13 months



Groupe SOS

# Germany

J.P. Morgan's support in Germany focuses on skills training to help young people from disadvantaged backgrounds to integrate into German society and find their way in to (or back in to) work.

During 2012 and 2013  
J.P. Morgan supported **9** programmes.



# Completed programmes

Over 2,000 young people in Germany have benefited from J.P. Morgan's funding.

## Mentor e.V.

**J.P. Morgan supported Mentor in a project helping young migrants to integrate in Germany. Germany has the largest migrant population in Europe, estimated at 20%, and there is great political will there to reduce the barriers to integration with the rest of the population.**



- Mentor runs schemes across the country that match mentors with migrant young people from disadvantaged backgrounds for at least a year, helping them improve literacy skills, the overall aim being to help new migrants integrate into German society.
- J.P. Morgan funded the *Mentor Plus* pilot to reach young people up to the age of 24, expanding Mentor's usual age range of 6-15 years.
- Piloted in three cities (Hamburg, Frankfurt and Oldenburg), *Mentor Plus* has reached 70 new participants, many of whom made progress in literacy, or in motivation, or in both, according to an external evaluation.
- The pilot may be widely rolled out, although challenges need to be addressed—Mentor found it difficult to engage and retain this age group. Nevertheless, lessons from the work are valuable for its network across Germany.

## PROJEKTFABRIK

**J.P. Morgan gave PROJEKTFABRIK a three-year grant to expand its *JobAct* programme nationwide, helping long-term unemployed young people get the skills and experience necessary for further training and employment.**



- Unemployment has a long-lasting negative impact on a young person, and long-term unemployment has been on the rise across Europe.
- PROJEKTFABRIK's programme *JobAct* works with unemployed young people aged 18-25 and other disadvantaged target groups. The ten-month programme provides skills training through the medium of a theatre production for five months, followed by a five-month work placement.
- The aim of the programme is to secure apprenticeships and/or employment for participants. Over the three years of the grant, *JobAct* set up over 200 projects attended by over 2,000 people, over half of whom then moved into employment, training or education.

*To learn more, please see the case study on page 34.*

**J.P. Morgan funded VbFF to build capacity in fundraising to underpin its future. VbFF is a well-established organisation working for the professional advancement of women, particularly those from disadvantaged backgrounds.**

- VbFF provides vocational training, career planning and employability skills training for women, with a focus on young women from disadvantaged backgrounds in Frankfurt.
- Migrants are estimated to represent 20% of the German population, and they tend to be less well educated and poorer than the general population, and to have difficulties integrating.
- J.P. Morgan's grant helped VbFF to professionalise its fundraising: training the senior management team; buying in a CRM database; creating new materials; supporting a fundraiser. The aim was to find new sources of funding, both to diversify risk from its current public funding and to fund more creative work.
- Though the project has taken longer to complete than anticipated—developing fundraising is a long game—most objectives have now been met and VbFF hopes to maintain momentum.

## Ongoing programmes

J.P. Morgan has six active programmes in Germany, focusing on financial capability, entrepreneurship skill-building and vocational training.

Organisation	Description	Grant duration
ArbeiterKind.de	To fund the strategy and fundraising review to support the continuing sustainable growth of ArbeiterKind.de and its access to higher education programme.	2 years
Bildung Kickt	To fund the education and integration elements of a new three-year programme encouraging young people with migrant backgrounds to remain engaged in school, achieve their potential and integrate into their community.	2 years
Social Impact Lab Frankfurt	Self-employment programme providing tailored training and business support services for unemployed young people from migrant backgrounds.	3 years
Stifterverband für die Deutsche Wissenschaft	To fund a diversity audit for eight universities (with a focus on the state of Hesse) with regards to their ability to deal with diversity—specifically migrant students—and adjust their strategies to connect with, and recruit, a more diverse talent pool.	2 years
Stiftung Polytechnische Gesellschaft	Tailored training programme focused on teachers who work with children from migrant families to better support their academic advancement and better target their specific needs. The programme has included the local schools' authority in Frankfurt and the Ministry of Education of the State of Hesse.	3 years
VbFF	Further development of fundraising plans to diversify sources of income and raise funding to launch a new training service for women from low-income backgrounds.	2 years



PROJEKTFABRIK

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# Case study: PROJEKTFABRIK



Through the *JobAct* programme, PROJEKTFABRIK works with unemployed people to develop their practical and social skills, with the aim of helping them to find work. From 2010 to 2013, funding from J.P. Morgan enabled *JobAct* to scale up from a project-based initiative to a nationwide programme.

## About PROJEKTFABRIK

Founded in 2005, PROJEKTFABRIK is a social enterprise that runs two-stage programmes for unemployed groups in Germany. These are offered under a scheme called *JobAct*, based on a technique developed by founder Sandra Schürmann, which combines theatrical and skills development training with work placements.

*JobAct* was originally devised to help unemployed young adults under the age of 25 enter and navigate the labour market. It soon became clear that other groups could benefit from the concept, and the programme has therefore been expanded over the last three years. *Lingua Szena* is directed at people with a personal or family history of immigration, and *JobAct Sprachkultur* is for those who are struggling with language. *JobAct Family* programmes are tailored to the needs of single parents and *JobAct School* aims to help children who have dropped out of high school complete their degrees. Finally, *JobAct to Connect* provides joint programmes for people aged above 50 and below 25.

## About the *JobAct* programmes

PROJEKTFABRIK's core *JobAct* programme works with young people aged 18–25 who have left school without a qualification or apprenticeship, and with older unemployed people. It combines theatrical training techniques with work experience to prepare participants for career and life challenges. Lukas Harlan, Head of Corporate Communications and Project Development, explains that *JobAct* aims '*to increase the employability of participants and enhance their ability to lead more fulfilling and constructive lives. We teach them practical skills, but also focus on personal development to boost self-confidence and raise aspirations—the things you need to thrive in life.*'

Referred by local government job centres, participants join a group of 25 people over a ten-month period. During the first five months, the group produces a play—from initial idea to opening night—with the aim of developing their core skills, including communication and teamwork, and other competencies relevant for the workplace. With the support of a theatre teacher and social worker, participants learn anything from stage design, lighting and costume to marketing and PR. For Lukas, '*this creative work gives them the chance to take part in an open space where each person contributes to the success of the production. They move from a passive to an active point of view, and begin to realise it's possible to lead a life of their own design.*'

Theatre teachers work with participants to understand their individual strengths and interests, so that during phase two they are matched with local businesses that suit them. Here, they spend a further five months completing an intensive work placement with an employer, meeting with the rest of the group once a week to share and learn from each other's experiences. The ultimate aim is to get participants into stable employment, but as Lukas explains, '*For some the prospect is further off, in which instance we concentrate on other important steps in the process—further training or qualifications, for example.*'

*JobAct* responds to key discussions in Germany, where fighting unemployment is at the top of the political agenda and ‘worklessness’ is cited as the number one concern among citizens. It also acknowledges a common pattern across Europe showing that already disadvantaged groups—young people, immigrants, low-skilled and temporary workers—are bearing the brunt of employment cutbacks. The outlook is particularly grim for young people, exacerbated by a mismatch between the skills they acquire at school and the needs of the labour market.

## Results

Results have been impressive: over five years, the programme has achieved a 67% integration rate (43% into apprenticeships and 24% back into education). This is higher than the 50% average integration rate of government job centre schemes. It is estimated to be saving the government up to €846,000 in benefits per person (based on a young person aged 16 or over living on welfare benefits for a lifetime). *JobAct* has been recognised as the best Youth-Job Programme by the Federal Job Agency, and founder and CEO Sandra Schürmann has been awarded the Federal Cross of Merit for her work.

Funding from J.P. Morgan has enabled *JobAct* to scale up from a project-based initiative to a nationwide programme. It currently works with around 40 of the 408 job centres in Germany—roughly 10% of the total. J.P. Morgan also co-funded a quarter of the projects delivered locally and helped to build an educational programme to train theatre teachers to deliver the scheme.

*JobAct*’s long-term goal is to partner directly with schools to tackle the root causes of young people dropping out of school and create systemic change within the education system in Germany. It also aims to expand the programme across Europe and implement a new training programme called *Sozialkünstler* for those working in the social care professions.

*‘I have changed so much and I am so happy about everything that happened to me. I have realised that we are there for each other. I somehow feel a change in my personality.’*

Jessica, Düsseldorf participant

### Non-financial support

Lukas explained how the relationship with J.P. Morgan added value in other ways too: ‘*We met regularly with J.P. Morgan teams in Frankfurt and London to discuss our strategy, which helped us make the right adjustments and stay on track. We even co-hosted a symposium in Frankfurt, attended by non-profit, CSR and foundation representatives, as well as politicians, to debate the educational system in Germany. Further, J.P. Morgan helped us to establish the internal capacities necessary to run a nationwide programme.*’ Clearly, the input from both Frankfurt and London has helped with the thinking through of this new approach to work-readiness, as well as with its scaling.

# Belgium, the Netherlands & Luxembourg

J.P. Morgan's support in Belgium, the Netherlands and Luxembourg (BeNeLux) focuses on workforce development and entrepreneurship programmes for young people.

During 2012 and 2013 J.P. Morgan supported **8** programmes.

Junior Achievement



# Completed programmes

Over 2,600 young people in Belgium, the Netherlands and Luxembourg benefited from J.P. Morgan's funding.

## Fundamental A.S.B.L.

**J.P. Morgan funded Fundamental A.S.B.L. to pilot *My Brother, My Sister*, a programme that used contemporary theatre techniques to provide soft skills training to young people at risk of long-term unemployment in Luxembourg.**



- *My Brother, My Sister* (MBMS), funded by J.P. Morgan, supported socially-excluded young people to build the soft skills required for effective participation in the workplace. Youth unemployment in Luxembourg has grown over the past few years, and the country's tri-lingual system presents particular barriers to work for vulnerable and migrant youth.
- MBMS trained young people using theatre techniques. They worked together weekly for four months, working towards a public presentation of work at the Fundamental Monodrama festival. Two intense one-month courses supported more students through a similar programme, bringing the total number of participants to 44.
- As part of the initiative, J.P. Morgan volunteers led mock-interview workshops for the young people, providing feedback to participants after each session to assist in their personal development.
- Throughout the programme, observers felt that participants improved their collaborative skills, self discipline, language and vocabulary. Aspirations also rose: following participation in MBMS, a third of participants moved into employment, and another third chose to continue in education.

## Junior Achievement–Young Enterprise Europe

**J.P. Morgan supported Junior Achievement–Young Enterprise in Belgium, the Netherlands and Luxembourg to scale up its *Enterprise without Borders®* programme, fostering entrepreneurship in young people.**



- Junior Achievement–Young Enterprise (JA-YE) is the Regional Operating Centre for JA Worldwide, which reaches up to ten million young people across 122 countries each year. Its mission is to inspire and prepare them to succeed in a global economy, against a backdrop of stubborn youth unemployment and worrying levels of school drop-out at 16 and 17.
- JA-YE's *Enterprise without Borders* (EwB) scheme, piloted across the EU with European Commission funding, was scaled up in Belgium, the Netherlands and Luxembourg by J.P. Morgan's grant, so that more young people aged 15-19 could create and run mini-companies for a year, learning teamwork and business skills.
- EwB exceeded its targets on numbers, reaching over 2,500 students, training 75 teachers over the two years and seeing 258 mini-companies created, plus some cross-border ventures.
- Outcomes look compelling too: 67% of participants believe themselves to be more employable as a result of EwB, and 89% of their teachers say it has improved their problem-solving skills.

*To learn more, please see the case study on page 40.*

# Ongoing programmes

J.P. Morgan has six active programmes in Belgium, the Netherlands and Luxembourg, focusing on skills development, financial education, entrepreneurship training and access to resources for financial empowerment.

Country	Organisation	Description	Grant duration
Luxembourg	Fondation Caritas Luxembourg	Development of the pilot programme, <i>Passerelle vers l'emploi</i> , to support 50 young people from primarily immigrant backgrounds, to find jobs or pursue further education and training.	1 year
Belgium	King Baudouin Foundation	Based on the success of the first phase of the <i>Boost</i> pilot programme, funding is enabling additional talented students from immigrant families to access <i>Boost</i> , giving them the opportunity to strengthen their abilities and to improve their personal and academic development, with the long-term aim of improving access to higher education, qualifications and employment.	18 months
The Netherlands	Participation Emancipation Professionals (formally Importante)	Evaluation, refinement and measured scale up of the previously funded <i>Bissmiss School</i> pilot, providing migrant women in The Hague with targeted training and skills development to start their own businesses.	2 years
	Qredits	Scaling up and building the capacity of the organisation, enabling a more comprehensive understanding of previously rejected microfinance applicants, professionalising its business development service delivery, enhancing its monitoring and evaluation tool and sharing results with the wider microfinance industry.	18 months
Belgium and the Netherlands	IDEA	Financial education and intercultural engagement through debate. The project will be implemented in 20 locations across Belgium and the Netherlands.	18 months
Belgium, the Netherlands and Luxembourg	Junior Achievement–Young Enterprise Europe	Funding to support the expansion of the <i>Start-Up Programme</i> across Belgium, the Netherlands and Luxembourg, providing post-secondary students (19–30 years old) with entrepreneurship training to help them set up their own businesses.	2 years



Junior Achievement

# Case study: Junior Achievement—Young Enterprise Europe



Junior Achievement—Young Enterprise (JA-YE) is Europe's largest provider of entrepreneurship education programmes. From 2011 to 2013, J.P. Morgan supported JA-YE to scale up its *Enterprise without Borders*® programme across Belgium, the Netherlands and Luxembourg.

## About JA-YE

JA-YE Europe is the Regional Operating Centre for Europe of JA Worldwide, headquartered in Brussels. Its collective purpose is to inspire and prepare young people to succeed through enterprise, and it reaches more than three million 6-25 year olds each year.

Less than 6% of Europe's young people have access to education about business and entrepreneurship before the age of 18, yet studies show that exposure to such education at a young age doubles the potential for entrepreneurship later on. Funded by the private and public sectors, the 39 member countries of JA-YE work directly with primary and secondary schools, universities, and the local business community to encourage young people to act in an entrepreneurial way through 'learning-by-doing' programmes.

## About *Enterprise without Borders*®

Businesses across Europe are struggling to find appropriately-skilled workers, despite high levels of youth unemployment. The *Enterprise without Borders* (EwB) programme aims to address this gap and simultaneously prevent students from dropping out of school, by stimulating interest in entrepreneurship and fostering those skills necessary for getting and keeping a job.

EwB combines the entrepreneurial experience of JA-YE's *Company Programme*, where students form their own enterprise, with the opportunity to create cross-border partnerships. Originally piloted across ten EU countries with funding from the European Commission, a grant from J.P. Morgan enabled the EwB programme to be scaled up in 115 schools across Belgium, the Netherlands and Luxembourg (BeNeLux). The project engaged four JA-YE organisations over the two years of the grant—one each in the Netherlands and Luxembourg, and two in Belgium—reaching over 2,500 students and training 75 of their teachers.

Students aged 15-18 begin with the challenge to create their own business. They organise themselves into a team, develop a product or service and take it to market. At the end of the academic year, participants liquidate their operations and produce an annual report. These mini-companies—258 of them created over the course of this grant—are 'real' in that they trade, outsource, and export/import or consult with other EwB companies. JA-YE's deputy CEO, Diana Filip, explains that students work together to '*come up with creative ideas, develop a business plan and organise the finances, solving problems and taking risks along the way—and then they also have to think about establishing partnerships and growing their business abroad.*'

A *Collaboration Platform* was developed to create a meeting place for student companies in different BeNeLux countries.

Teachers and schools register on the website, enabling students to upload their company profiles and enter an entrepreneurial ‘dating game’. Diana describes that establishing an international partnership in this way is all about *‘sharing good ideas, visiting and selling products in other markets, and potentially reducing costs by getting certain components from other countries.’* Over the grant period, 63 cross-border joint ventures were formed.

In addition to online networking, live events take place each year during the BeNeLux Trade Fair. The winners included Day Dream Factory, which organised customised children’s birthday parties, and Pixsay-IT, which produces panels with 500 shutters you can open and close to create images in a pixel-like design.

## Results

Over the two years of J.P. Morgan’s grant, 258 mini-companies and 63 cross-border joint ventures were created by more than 2,500 students. An internal evaluation report shows that 67% of EwB participants feel more employable as a result of participating and 71% would like to become entrepreneurs. 80% also said that participating in EwB made school work more interesting and stimulating, and 89% of their teachers said that the programme helped students’ problem-solving capabilities. JA-YE is now tracking participants as they leave education and move into the workplace. It reports that 26% of those surveyed who are now aged 29 and over have set up their own businesses—if accurate for the cohort as a whole, this is impressive, especially against the EU average (given by JA-YE) of 6-7%.

JA-YE is working closely with JA Worldwide to scale up the programme across five new countries in each continent. As well as motivating young people to stay in school and getting more of them into employment, the wider aims of JA-YE are to instil change in the education systems to make entrepreneurship and business skills part of the learning process and more generally increase the level of entrepreneurship in society.

*‘During this company programme we learned a lot about ourselves and about being young entrepreneurs. We have become acquainted with various aspects of successful business life, such as teamwork, helping each other, showing initiative, creativity, innovation, leadership and much more.’*

Pieter Reniers, participant, Belgium

## Non-financial support

JA-YE feels the collaboration with J.P. Morgan was extremely productive. At the J.P. Morgan office in Luxembourg, 15 staff worked with the young people at an orientation session for EwB, after which many helped in the classroom, acting as consultants, and providing support and advice throughout the year. *‘Having a business person in the room really stays with them; they’re the life-changers,’* Diana says.

A further 120 J.P. Morgan employees attended a Philanthropy Town Hall event in Luxembourg, where local Junior Achievement CEO, Serge Lucas, acted as a panellist at the event discussing youth unemployment in Luxembourg. Another volunteer also participated as a judge at the BeNeLux Trade Fair in 2013 and presented the J.P. Morgan Signature Award to the winning team at the final awards ceremony.

# Spain

J.P. Morgan's support in Spain focuses on fostering entrepreneurship in unemployed young people.

During 2012 and 2013 J.P. Morgan supported **5** programmes.

Fundación Tomillo



# Completed programmes

Over 3,000 young people in Spain benefited from J.P. Morgan's funding.

## Fundación Tomillo

**J.P. Morgan supported Fundación Tomillo to pilot an entrepreneurship programme, supporting unemployed young people both to train for work and to set up new businesses.**

- With levels of unemployment at around a quarter of the workforce, and youth unemployment hovering at approximately 60%, investing in youth to give them a chance of employment is a key priority in Spain.
- Fundación Tomillo (FT) is a non-profit providing access to training and employment through vocational courses and work placements.
- In this three-year J.P. Morgan-funded pilot entrepreneurship programme, FT added to its provision by establishing courses and online resources for people considering setting up businesses, together with a grant fund for micro-entrepreneurs.
- 2012 saw over 3,000 people assisted through the programme, adding to the 2,500 supported in 2011. Around 79 new businesses were created, each employing on average 1.6 members of staff.
- On completion of the successful pilot, FT is scaling the programme with funding from an international NGO.



# Ongoing programmes

J.P. Morgan has four active programmes in Spain, focusing on entrepreneurship and vocational training for youth.

Organisation	Description	Grant duration
Asociación Cultural Norte Joven	Development of a <i>Training in Building Maintenance Skills</i> programme, supporting unemployed young people in Madrid into employment opportunities.	22 months
Fundación Exit	Funding will enable Fundación Exit to invest in resources to review, upgrade, evaluate and develop programmes generating youth employment.	18 months
Fundación Independiente	The launch and implementation of <i>UnLtd Spain</i> , supporting early-stage social entrepreneurs in Madrid, with the potential to scale across the country.	18 months
Youth Business International	Funding to establish <i>Youth Business Spain</i> : a national network of non-profit organisations offering programmes enabling youth entrepreneurship.	18 months

# Sweden

J.P. Morgan's support in Sweden focuses on workforce development and economic growth.

During 2012 and 2013  
J.P. Morgan supported **2** programmes.



# Completed programmes

Over 60 young people in Sweden benefited from J.P. Morgan's funding.

## Din Bror

J.P. Morgan funded Din Bror to run two courses for disaffected young people from disadvantaged areas in Sweden, helping them to build both resilience and employability skills.



- Din Bror aims to help teenagers living in disadvantaged areas of Sweden, where opportunities for young people are few and disaffection is widespread.
- The organisation works through coaching and mentoring programmes for young people aged 13-19, the aim being to reduce stress, improve social inclusion and reduce crime.
- Din Bror ran two programmes with J.P. Morgan's grant—leadership for older teens and coaching for younger teens. Both groups attended regular weekly sessions over a year, where staff aimed to instil leadership and employability skills via fun group activities, and mentoring for the older group.
- 66 teenagers participated, and the organisation surveyed the group before and after the course. Empathy increased by 25%, the use of violence fell by 45% and truancy fell by 69%. In addition to this, all of the older boys on the scheme were offered jobs in the participating schools.

# Ongoing programmes

J.P. Morgan has one active programme in Sweden, focusing on vocational training for young people from disadvantaged backgrounds.

Organisation	Description	Grant duration
Fryshuset	The expansion of the <i>Lugna Gatan</i> programme to offer career progression and employability training for around 150 young people from Stockholm's marginalised areas, simultaneously working with local employers to identify coaching, work experience and employment opportunities.	1 year

# Italy

J.P. Morgan's support in Italy focuses on workforce development, especially for migrants, and on education and vocational training.

During 2012 and 2013 J.P. Morgan supported **6** programmes.

Soleterre



# Completed programmes

Over 400 women and young people in Italy benefited from J.P. Morgan's funding.



## Oliver Twist Foundation

**J.P. Morgan funded the Oliver Twist Foundation to increase the employability of young people through academic study combined with vocational training.**

- Youth unemployment in Italy has reached crisis levels, hitting a high of 41.6% in late 2013.
- The Oliver Twist Foundation works with young people aged 14-17 who are at high risk of long-term unemployment. Its school aims to improve employability of 300 students through academic study and vocational training, which takes place in three 'botteghe' (workshops): textiles, wood-working and catering.
- J.P. Morgan's grant funded a feasibility study and the creation of business plans for the three botteghe, with the aim of turning them into financially sustainable social enterprises. It also supported the school's strategic move towards becoming bilingual in Italian and English.
- Research showed that the catering botteghe was the one most likely to become a successful social enterprise—students from the school provided catering for a number of events hosted by the J.P. Morgan office in Milan.
- Vocational, entrepreneurial and English skills of the students all improved over the grant period, and a survey of the school's local business partners showed 75% interested in employing its graduates.

## Soleterre

**J.P. Morgan funded Soleterre's work helping migrant women, who were new to Milan, with employability, knowledge of legal rights and social integration into Italian society.**



- Soleterre, based in Milan, aims to help women and their families with both employment and social integration when they arrive in Italy. The advice service created through this grant is a first step in supporting an otherwise neglected group.
- Using legal and employment counsellors, a psychologist and entrepreneurship trainers, Soleterre worked with 126 clients over the course of J.P. Morgan's grant, to help them integrate socially, understand their employment rights and begin to find work or even consider starting their own businesses.
- Soleterre interviewed a sample of 15 following their involvement in the scheme, to find that users were satisfied with its work.
- The work is connected with the policy of the local municipality, and may well be sustained through that partnership.

# Ongoing programmes

J.P. Morgan has four active programmes in Italy, focusing on entrepreneurship training.

Organisation	Description	Grant duration
InnovAction Lab	Scaling the <i>InnovAction Lab</i> student entrepreneurship programme with implementation in Lombardia (Milan) and capacity building in Lazio (Rome), developing entrepreneurial and intrapreneurial skills in young people.	1 year
Junior Achievement (JA) Italia	Partnering with the Ministry of Education, this funding will implement the <i>Impresa in Azione</i> programme as part of JA's expansion into 170 schools located in five regions in the south of Italy, supporting 3,400 students.	18 months
PerMicroLab	Development and implementation in seven cities of the <i>Youth Business Creation</i> service providing enhanced start-up services for young entrepreneurs aged 18-35.	18 months
Youth Business International	Expansion into Italy of an established international youth entrepreneurship programme providing under-served young entrepreneurs (aged 18-35) with business training, access to capital and a long-term volunteer business mentor for guidance and support, with the view of creating Youth Business Italy.	2 years

# Switzerland

J.P. Morgan's support in Switzerland focuses on fostering entrepreneurship in young people.

During 2012 and 2013 J.P. Morgan supported **2** programmes.



# Completed programmes

Almost 8,500 young people in Switzerland benefited from J.P. Morgan's funding.

## Young Enterprise Switzerland



**J.P. Morgan funded Young Enterprise Switzerland to build internal capacity and to extend its reach across the country.**

- Young Enterprise Switzerland (YES), like other organisations under the global Junior Achievement–Young Enterprise umbrella, aims to give school pupils hands-on experience of economics and business.
- Small teams of pupils create a mini-company from scratch, dividing corporate roles between them, guided by teachers and volunteers from the business world.
- In Switzerland, YES is the only programme giving pupils experience of business, even though practical lessons in this and in other areas have recently become state education policy.
- Over the grant period, YES built its capacity internally, developed a more effective in-house evaluation system and improved an alumni council with new structure and goals. It also extended its reach in Switzerland, with almost 8,500 young people participating, between them creating 300 mini-companies.

# Ongoing programmes

J.P. Morgan has one active programme in Switzerland, focusing on social enterprise capacity building.

Organisation	Description	Grant duration
Ashoka	Building capacity of leaders in Swiss social enterprises, which are at early to mid-growth stage, allowing them to increase their impact and enabling them to serve as blueprints for the Swiss social sector.	18 months

# Turkey

J.P. Morgan's support in Turkey focuses on workforce development and economic growth.

During 2012 and 2013 J.P. Morgan supported **5** programmes.



# Completed programmes

Over 1,000 school headteachers in Turkey benefited from J.P. Morgan's funding.

## Teacher Academy Foundation (ORAV)

J.P. Morgan funded ORAV to develop and implement the *Principals' Enhancement Programme*, which trains school headteachers in leadership and communication.



- ORAV works to improve the quality of teaching in Turkey, through professional development of school principals. The OECD and the World Bank have recognised that teaching in Turkey requires improvement, with 15 year olds a year behind their counterparts in other OECD countries.
- Recognising that successful teachers are often promoted to leadership roles without any training for their new positions, the J.P. Morgan-funded programme included a mix of face-to-face training, online modules, and assignments putting the learning into practice.
- The *Principals' Enhancement Programme*—a continual professional development course—worked with 1,000 school principals over the course of the year. ORAV estimates that the training will eventually impact more than one million pupils.
- Participants improved key skills, such as leadership and communication, and almost all of them (96%) felt that they could transfer the learning to their school environment.

# Ongoing programmes

J.P. Morgan has four active programmes in Turkey, focusing on entrepreneurial and vocational skills training.

Organisation	Description	Grant duration
Endeavor Turkey	Implementation of the <i>Cross-Campus Entrepreneurship Institute</i> , an entrepreneurship education programme for young people.	18 months
Genç Hayat Foundation	Development and implementation of <i>Count Me In: Young Women's Route to Employment</i> , enabling young women (aged 16–18) studying in vocational and technical high schools to transition into employment.	14 months
Sabancı University	Development and implementation of the <i>Social Finance &amp; Investment Training</i> programme, providing guidance and support to social entrepreneurs and potential social investors.	18 months
Toplum Gönüllüleri Vakfı (TOG)	Working in partnership with Toplum Gönüllüleri Vakfı (Community Volunteers' Foundation) and Özyegin University, to develop a programme to leverage the university's business start-up facilities to support the development of youth social enterprises in Istanbul.	18 months

# The Middle East and North Africa

J.P. Morgan's support in the Middle East and North Africa focuses on employability skills and training for the development of micro and small enterprises.

During 2012 and 2013 J.P. Morgan supported **8** programmes.



Alshanek Ya Balady

# Completed programmes

Almost 600 people in Egypt have benefited from J.P. Morgan's funding and have been helped into work through entrepreneurship training and support.

## Alshanek Ya Balady—Association for Sustainable Development

J.P. Morgan funded Alshanek Ya Balady in its microfinance work supporting young people from disadvantaged backgrounds to gain entrepreneurial and employability skills to start their own businesses.

- Unemployment has risen in Egypt as economic growth has slowed, exacerbated by the aftermath of the Arab Spring. It is estimated that youth represent 90% of the workless total.
- Alshanek Ya Balady (AYB-SD), a youth organisation working to combat poverty, works with

- young people aged 18-30 from disadvantaged backgrounds, providing training and support for them to start their own businesses.
- Over the two years of J.P. Morgan's grant for AYB-SD's *Poverty Eradication* project, 870 young people participated in its training and 460 completed it. After

training, 276 micro-loans were approved, higher than the original target, enabling the employment not just of those entrepreneurs but also of 297 additional people, again a higher number than initially targeted.

*To learn more, please see the case study on page 54.*



# Ongoing programmes

J.P. Morgan has seven active programmes in the Middle East and North Africa region, focusing on enterprise growth and vocational and entrepreneurial skills training for women and youth.

Country	Organisation	Description	Grant duration
Saudi Arabia	Arab Urban Development Institute (AUDI)	Equipping young people from disadvantaged backgrounds with skills to enter the workforce and become active and responsible members of their society, and enhancing programme evaluation tools for the implementing organisations.	1 year
	Shell Foundation and Grofin	Development of small and medium enterprise in Saudi Arabia through the provision of holistic business development skills and training.	20 months
Egypt	Plan Egypt	Funding to scale up the <i>Forsa</i> programme—an access to employment programme for youth from disadvantaged backgrounds—through the establishment of two training centres in impoverished and informal settlements, reaching young people aged 18-35.	15 months
	PlaNet Finance	Development and implementation of PlaNet Finance's <i>Youth Entrepreneurship Project</i> in Egypt, which provides young people with business development training services, enabling them to start their own businesses or to expand existing micro enterprises.	1 year
Lebanon	Cherie Blair Foundation for Women	Scale up of the previously-supported <i>Women Entrepreneurs in Lebanon</i> programme designed to support women entrepreneurs to grow profitable and sustainable businesses that are market-oriented and scalable, and which facilitate job creation. The programme is implemented in partnership with Al Majmoua and Tomorrow's Youth Organisation.	2 years
UAE	Emirates Foundation	The scale up of its three core programmes that respond to the market need of empowering youth with a view to securing their employment, in addition to addressing particular financial inclusion issues prevalent in the UAE.	1 year
Regional	INJAZ al-Arab	Scale up of the <i>Success Skills</i> workforce-readiness programme in the UAE, Bahrain, Saudi Arabia, Egypt and Lebanon, as well as revision of the programme content to make the materials applicable to university and vocational students.	2 years

# Case study: Alshanek Ya Balady—Association for Sustainable Development



Funding from J.P. Morgan between 2011 and 2013 has enabled Alshanek Ya Balady—Association for Sustainable Development to provide holistic entrepreneurship training and support alongside its microfinance services, enabling the creation of almost 300 new businesses and 300 additional jobs, subsequently reaching over 2,000 people living below the poverty line in Cairo and Upper Egypt.

## About Alshanek Ya Balady—Association for Sustainable Development

Alshanek Ya Balady—Association for Sustainable Development (AYB-SD) is a non-governmental organisation working to reduce unemployment and alleviate poverty in Egypt. AYB-SD believes in the power of the voluntary sector to stimulate the effective engagement of youth in community development. It also places a strong emphasis on partnerships among the voluntary, private and public sectors to collectively lead the transformation of inefficient social structures.

AYB-SD was first established in 2002 as a student club at the American University in Cairo promoting the concept of volunteerism in sustainable development among young people. The model has since been replicated across several other universities in Egypt. Today, AYB-SD is committed to providing employment opportunities by offering training to increase the skills and job-readiness of marginalised youth, campaigning for fair treatment and decent wages, and encouraging the active participation of the private sector in development. It also offers loans and technical support to enable beneficiaries to establish and manage small enterprises.

## About the *Poverty Eradication* programme

J.P. Morgan provided funding for AYB-SD's *Poverty Eradication* programme, with a particular focus on youth unemployment. According to 2010 World Bank indicators, 44% of Egyptians live on under \$2 a day, and the Egypt Human Development Report (2010) reports that about 90% of the unemployed are under 30 years of age. The Arab Spring of 2011 and its aftermath caused further economic deterioration, with thousands of employees walking out on strike, disrupting the education, work and career paths of many of Egypt's youth.

The programme targets youth living below the poverty line in Cairo and Upper Egypt, and invites them to apply for the opportunity to start their own small business. The selection process takes into account the level of need and willingness to put in the work required, with a first round of successful applicants receiving training in project management, marketing, project initiation and the development of a business plan. Candidates are then further shortlisted based on their feasibility study and business plan.

The managing director, Mohamed El Kamel, explains how funding from J.P. Morgan enabled AYB-SD to add new elements to an already existing microfinance model, increasing the quality of the applications and establishing a more structured process: '*We were able to introduce one-to-one sessions with finance experts in place of group workshops, which delivered detailed feasibility studies and more accurate numbers.*'

After the loan is made, a follow-up process provides entrepreneurs with financial, operational and marketing guidance, and monitors progress on a quarterly basis. At the end of the first year, a final impact assessment is conducted to review whether or not the new business generates a profit and further employment. It also assesses whether the profit generated covers participants' monthly expenditure and makes a significant improvement to their standard of living. Entrepreneurs then continue to receive business support throughout the second year.

The small businesses cover a range of fields—agriculture, service, manufacturing and commercial—focusing on anything from clothing and tailoring to hand-made crafts, beauty products and computer maintenance. For example, Jihan Hassan, a widow with five sons, applied for a loan to set up a small stationery shop, which now also employs one of her sons and continues to expand.

## Results

The *Poverty Eradication* programme has made 276 micro-loans to date, so that 276 small businesses have been set up, employing their founders plus 297 other young people—almost 600 new jobs in total. The lives of a further 2,292 people have also improved as a result of the steady income secured by family members in these new jobs. AYB-SD is certain that other benefits include more regular school-going in participants' children, improved health in the families, and improved accommodation too. Indeed, the organisation asserts that most participants '*graduate out of a circle of poverty*' in an average of two to three years after joining its various programmes.

In the meantime, early indicators on the *Poverty Eradication* programme suggest a good number of entrepreneurs continuing their businesses after the first year, with some applying for loans to scale up. As a microfinance model, the loans are recycled; repayments are collected and used towards making further loans. As Mohamed explains: '*When running correctly, the loans portfolio can expand itself, creating new employment opportunities and ultimately reaching more people year on year.*'

*'The workshops I attended about how to invest and achieve success have helped me to manage my project and formulate a vision for the future.'*

**Jihan Hassan, stationery shop**

*'As a small entrepreneur, my advice to those who want to start their own projects is: study hard, work hard and aim for expansion and growth.'*

**Abir Tawfik, butcher shop**

*'The project has improved my financial status tremendously, but I don't want to stop here; my dream is to turn my small business into a factory.'*

**Adel Emam, butcher shop**

# Russia

J.P. Morgan's support in Russia focuses on skills development, including technical, vocational and employability skills amongst marginalised and vulnerable young people.

During 2012 and 2013 J.P. Morgan supported **6** programmes.



# Completed programmes

Over 700 young people have benefited from J.P. Morgan's funding.

## Kidsave

**J.P. Morgan funded Kidsave to pilot a programme connecting young people about to leave orphanages and other care institutions with supportive adults, to ease the transition to adult life.**

- Kidsave is a US charity working globally with children in orphanages. Its aim is to connect them with supportive adults to ensure a smooth transition to adulthood. This work is particularly needed in Russia, where around 200,000 children live in institutions, many unprepared for adult life.
- The J.P. Morgan-funded pilot in Moscow, *Community Connections and Social Adaptation for Older Orphans*, aimed to match 16-21 year olds nearing the end of their time in care institutions with supportive adult mentors, ideally over two years, to help the young people to attain necessary skills and qualifications.
- Over the period of the grant, 30 mentor matches were made and 18 young people were supported to train and qualify in a range of jobs, from website administrators to landscape designers. Four have found jobs and the rest are pursuing higher education.



## New Eurasia Foundation

**J.P. Morgan funded the New Eurasia Foundation to continue its project helping orphans and other institutionalised young people to equip themselves with the knowledge and skills required for independent life after institutional care.**

- There are 730,000 orphans in Russia, 200,000 of whom are growing up in institutions. Through partnership with J.P. Morgan, the New Eurasia Foundation (NEF) works with orphans in Moscow and other regions in Russia to help them prepare for and adapt to adult life. Typically, only 2% of orphans attend university and many of them have problems trying to find successful or well-paid work.
- NEF planned to extend the scope of the previous year's *Social Adaptation* pilot, which focused on independent living skills, to address healthy living and civic engagement.
- The training has reached 480 care leavers and sector professionals over the year through a variety of events, training courses and broader seminars, and attracted follow-on funding from the Moscow government.



# Ongoing programmes

J.P. Morgan has four active programmes in Russia, focusing on NGO capacity building, enterprise development and vocational skills training.

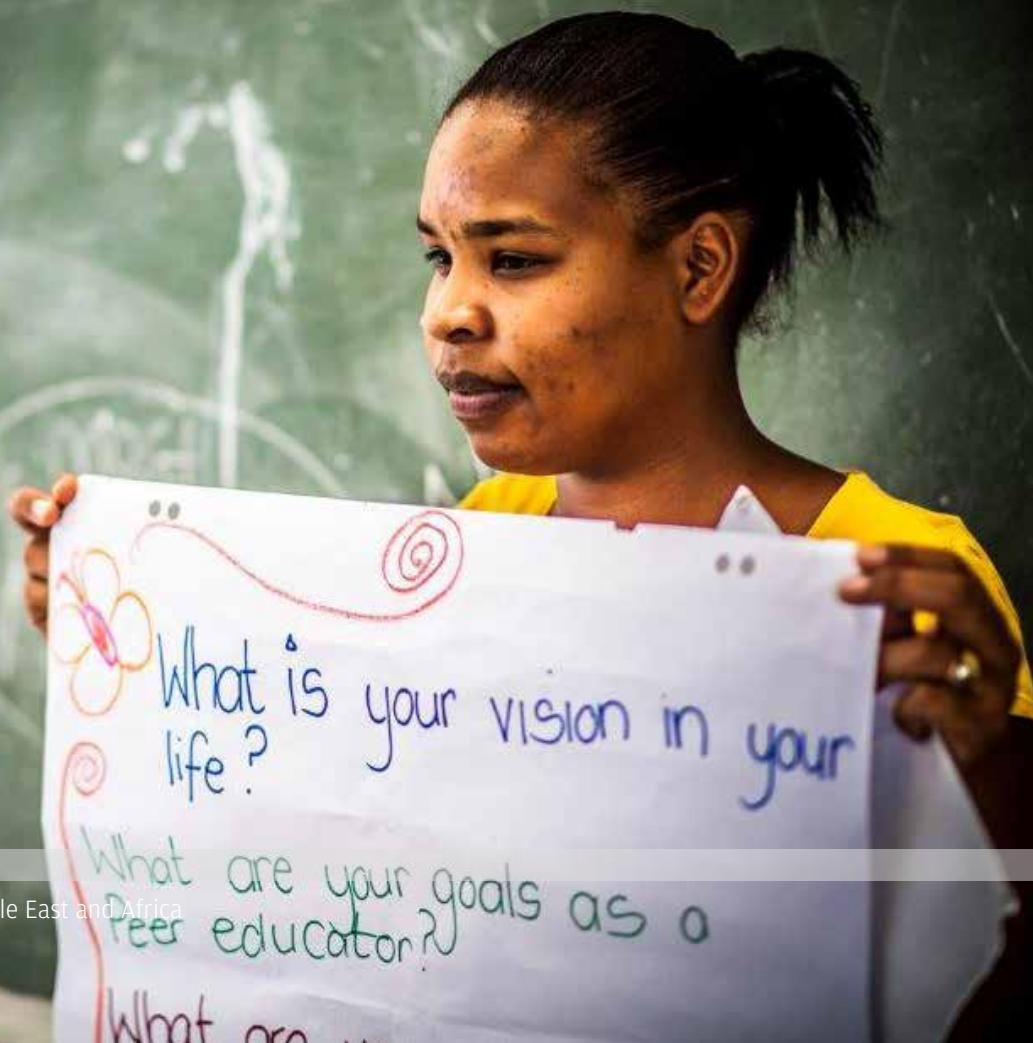
Organisation	Description	Grant duration
Big Brothers and Big Sisters of Russia	Funding for training and development, and for a capacity-building programme, to provide better mentoring support for at-risk orphans.	17 months
CAF Russia	Funding to improve and scale up services of a critical mass of Russian NGOs focusing on orphan socialisation to improve the educational attainment, employability skills and life chances of orphan graduates in Moscow and the Moscow Region.	2 years
Focus Media	Expansion of the <i>Vocational Training</i> programme to improve vocational graduates' rate of employment and competitiveness in the labour market.	1 year
New Eurasia Foundation	Developing innovative entrepreneurship training as part of the vocational training curriculum in Moscow.	1 year

# Sub-Saharan Africa

J.P. Morgan's support in Sub-Saharan Africa focuses on technical and life skills training for workforce development, entrepreneurship education for young people and small business growth. It aims to reduce the problems of social mobility in poorer communities and encourage both higher education and leadership in the young people living in these communities.

During 2012 and 2013 J.P. Morgan supported **14** programmes.

GOLD Peer Education Development Agency



# Completed programmes

Over 7,100 people have benefited from J.P. Morgan's support in Sub-Saharan Africa.

## GOLD Peer Education Development Agency

**J.P. Morgan funded GOLD's work increasing leadership and employability in South Africa.**



- GOLD runs a peer education programme for young people to create leaders, change entrenched behaviour and build employability in disadvantaged communities in South Africa.
- Large numbers of school leavers do not have the necessary skills to find work, and many have no understanding of how to get work. Unemployment levels among young black people are high.

- The programme educates groups of carefully-selected young leaders in their final three years of high school through the GOLD curriculum. It covers self development and communication; leadership and community action; and work-readiness.

- GOLD trained over 3,500 peer educators in the grant period, focusing on their work-readiness competencies through the new *Future Forward* strand, and also created links with employers.

*To learn more, see the case study on page 62.*

## REAP

**J.P. Morgan funded REAP's Early Recruitment Pilot aiming to increase both the number of teenagers from disadvantaged backgrounds going to university and their continued participation once there, in an effort to increase the chances of young people from disadvantaged areas of the country entering the workforce.**



- REAP, the *Rural Education Access Programme*, helps students from poor rural areas across South Africa to access higher education. Participation of young black people in university is low, and for those who do go, drop-out rates are very high—50% in the first year.
- The aim of the two-year Early Recruitment Pilot was to try new ways to improve university preparation at schools in Kwa Zulu

- Natal and the Eastern Cape. It helped students to select the right course at the right university for them and supported them in their studies once there.
- The pilot sent existing REAP students into schools in each area, while training staff and local officials. Given the mid-grant government cuts to student bursaries, it was hard to achieve every objective, but over 3,500

young people were reached by the work. Of the 69 students who were supported in their university applications, 95% won places on their first choice or similar course, and of the first cohort, none dropped out in their first year of study. Early recruitment will now be mainstreamed across all of REAP's projects in South Africa.

# Ongoing programmes

J.P. Morgan has 12 active programmes in Sub-Saharan Africa, which focus on capacity building, risk management training for the microfinance industry, enterprise development, vocational and entrepreneurial training and education.

Country	Organisation	Description	Grant duration
Ghana	TechnoServe	Capacity building of women's groups and small and medium enterprises in rural Ghana through business and technical training.	18 months
Nigeria	Accion	Development of holistic risk management training that will help microfinance institutions deal with key credit and operational risks in an integrated manner, allowing for more responsible financial inclusion across the microfinance industry.	1 year
	Junior Achievement Nigeria	Life skills and entrepreneurship training for youth aged 14-25, with practical exposure through apprenticeships, preparing them for the workforce in Nigeria.	1 year
	Fate Foundation	Scale up of the <i>Aspiring Entrepreneurs Programme</i> (AEP) to reach an additional 120 entrepreneurs. The AEP is a comprehensive four-month entrepreneurial training programme for young adults between the ages of 22 and 40.	2.5 years
South Africa	Canon Collins Trust	Funding to scale up educational and professional services offered by the Giyani Careers Centre, by developing programmes to extend reach, and build capacity of the trust to ensure long-term sustainability.	22 months
	Dalberg Global Development Advisors	A scoping study to understand youth unemployment in South Africa. The study will focus specifically on the demand side and through interviews with employers, it will identify the skills required by the private sector, including mapping out growth sectors and identifying gaps in current interventions targeting this space.	1 year
		Development of the <i>SME Catalyst for Growth</i> programme into a non-profit entity. This phase of the programme will focus on the launch and incubation of the non-profit where the business development support analytics and ratings platform will be housed.	1 year
	Junior Achievement South Africa	Junior Achievement SA will develop an interactive, digital learning platform through which it will deliver its programmes in a more cost effective and efficient way.	1 year
	TechnoServe	<i>Nkomazi Expanded Agribusiness Development Initiative (NEADI)</i> is working with emerging farmers in Nkomazi to help connect them to viable value chains and hence become sustainable businesses.	2 years
	Thembani International Guarantee Fund	Funding to support small business technical assistance and training.	2 years
	TSiBA	Access to tertiary studies for youth from disadvantaged backgrounds by improving university-readiness. Funding for assessment and refinement of its HCBA bridging programme.	18 months
	USAID	Support for the <i>School Capacity &amp; Innovation Programme (SCIP)</i> developed by ELMA Foundation and USAID. Its mission is to improve primary grade learning outcomes by building teacher effectiveness and strengthening classroom and school management. SCIP identifies and invests in South African entities with innovative approaches to tackling these issues, and aims to build their capacity to implement their innovations at scale.	3.5 years



# Case study: GOLD Peer Education Development Agency



GOLD's model is based on the effective use of peer education to harness the influence that young people have on their peers. In 2012, J.P. Morgan provided funding for a new skills development and youth employment initiative, which was applied across all GOLD programmes.

## About GOLD

GOLD Peer Education Development Agency is a non-profit organisation that runs a long-term youth leadership model (the *GOLD Model*) in Southern Africa. It was founded in 2004 in response to the growing incidence of risky behaviour and HIV infections among the younger population, together with the leadership crisis precipitated by the social burden faced by poor communities. GOLD builds social capital in disadvantaged communities by supporting the education and development of young emerging leaders.

The *GOLD Model* uses peer education to harness the influence that young people have on their peers, with the aim of bringing about a change in social norms, character attributes and skills through an 'each one reach one' approach. At the heart of this is a three-year skills training and mentorship programme through which carefully selected opinion leaders from the top three years of high school are supported as peer educators. Another major focus is the development of young adults through a three-year internship as facilitators and interns within selected community and school sites.

The model works by training facilitators in education practice, so that they can mentor and train educators in life skills and how to reach their peers. These peer educators earn a certificate if they complete the three-year programme, and can then choose to become a GOLD graduate or spend an optional year as a full-time peer educator. They can also apply to become a facilitator to gain further work experience and help those younger than them in the same way. GOLD's chief executive, Susannah Farr, explains that '*by inviting past peer educators back as facilitators, we create a leadership pipeline, so that over time the programme becomes part of the fabric of a community.*' Depending on the context, the programme is run by GOLD itself or local community-based organisations across a cluster of two to six schools and communities in each geographical region.

## About Youth Skills Training and Connection to Future Opportunities

J.P. Morgan provided funding for the *Youth Skills Training and Connection to Future Opportunities* project, a new initiative applied across the whole *GOLD Model* to address the youth unemployment crisis in South Africa. The project involved a capacity-building strategy together with the development of support structures and strategic partnerships to increase the employability of young leaders from disadvantaged communities and to lay a foundation to connect them with future opportunities. As Susannah describes: '*Various sectors desperately need entry level youth with key skills and competencies, but also character and grit—the soft stuff. We provide a cohort of young people from poor communities who tick all those boxes.*'

Funding enabled GOLD's existing training programmes to be refined, further developed and then implemented in three provinces, and the *Future Forward* strategy to be established. As part of the standard training package, for example, peer educators complete modules in self-development, gender, relationships and rights, sexual and reproductive health, leadership, communication skills, and community action. These are now accredited as a level 2 unit standard recognised by the South African Qualifications Authority. In addition to this, *Future Forward* workshops have been developed to bridge the gap to work by dealing with job readiness—looking at how to conduct oneself in an interview, how to complete a CV and apply for higher education or work opportunities, and building an understanding of entrepreneurship. The programme also

connected participants with opportunities through an online resource and GOLD network. Nathalie Tedder, GOLD's Business Development and Marketing Director, explains that whatever the individual's strengths and interests, '*we provide lots of information to help them move forward with their futures—so they can work and add value, and continue to make a positive difference as leaders.*'

## Results

Susannah describes how '*the J.P. Morgan grant really helped us establish ourselves and get Future Forward in place.*' The project has provided training and mentoring for nine trainers, 41 facilitators and over 3,500 peer educators. Overall, GOLD believes the quality of the training material has improved, with positive responses from participants over the initial project period. In addition, online resources have been developed for use by partners, facilitators, peer educators, and GOLD graduates based on three sections: *Your Community, Your Resources* and *Future Forward*. The basis to grow a robust GOLD graduate community has been established.

GOLD is now developing a system to track peer educators over the three-year period as well as beyond the programme as a GOLD graduate, using both qualitative and quantitative data to report on their personal development and the impact they have on their peers. Assessments will also be conducted at each exit point of the programme to assess the leadership and job readiness of each GOLD graduate, using a free online personality and career test and a testimonial, to ensure that GOLD is clear on the study and job opportunities suitable for them.

*'Peer Education has changed my life, in terms of building my self-esteem and confidence in talking in front of many people, and helping me advise my peers and not judge them.'*

Peer mentor

*'I walked out of a GOLD peer education session and started to think about my life and what I want to become and I realised that I have to make a big change if I want to be successful.'*

Grade 9 learner

*'GOLD facilitators taught us about respect and the significance of education, and now my June results are amazing.'*

17-year-old peer educator

*'I joined the programme because I wanted to be someone who would teach others about life and its obstacles, and change the way people think and behave.'*

Peer mentor

### Non-financial support

Susannah describes that working with J.P. Morgan '*felt like a partnership, not a one-way donor relationship*'. J.P. Morgan staff shared their insights and knowledge in this area and made a useful introduction to a similar organisation in Egypt, which created a valuable opportunity to share ideas and learn from one another in the future.

# Ongoing programmes in other countries

Along with the ongoing programmes already detailed in this report, J.P. Morgan has given grants in other countries in EMEA that are still in progress in 2014. These are presented in the following table and will be reviewed in future reports after they are completed.

Country	Organisation	Description	Grant duration
Ireland	City of Dublin Education and Training Board (CDETB)	Funding to expand the <i>Tomorrow's Work</i> programme of life and employability skills and to facilitate its roll out to seven more Youthreach Centres in Dublin, as well as developing online tools and staff training to assess learners' academic and employment support needs.	1 year
	Dublin City University (DCU)	Funding to enable Dublin City University to establish the <i>UStart</i> —the first undergraduate enterprise support programme in Ireland.	22 months
	Social Entrepreneurs Ireland (SEI)	Building the capacity of three Dublin-based social enterprises creating local jobs.	18 months
	School for Social Entrepreneurs (SSE)	Establishment of a new School for Social Entrepreneurs based in Dublin, providing support for early-stage social entrepreneurs.	18 months
Poland	NESst	<i>Social Enterprise Development</i> pilot offering business-development services to enable early-stage social enterprises to grow, creating economic opportunities for marginalised communities across Warsaw.	18 months
	PCYF	Funding to develop a new education programme in Warsaw, focusing on employability and social skills of at-risk students at vocational and technical colleges.	18 months
Greece	PRAKSIS	Funding to provide targeted support to unemployed people at risk of homelessness, to enable them to set up sustainable businesses.	1 year
Israel	Israel Venture Network (IVN)	Support for scaling four social enterprises through the <i>IVN Social Venture Programme</i> .	1 year
	JDC Israel	Funding to support the strategic development plan of Teach First Israel, which JDC Israel is incubating with Hakol Chinuch. Together with the Ministry of Education and the Rothschild Foundation, J.P. Morgan is funding the transfer of the <i>Teach First UK Ambassador Programme</i> to Israel.	18 months
	Lautman Fund	Partner funding alongside the Ministry of Education to implement the MIFRAS programme, creating an education incubator to enable school principals to develop innovative educational ideas.	15 months
	Unistream	Capacity building Unistream's <i>Educating Tomorrow's Leaders Today</i> programme, which engages young people from Israel's peripheral regions into the country's complex business and high-tech world.	1 year

# Grantee survey: How are we doing?

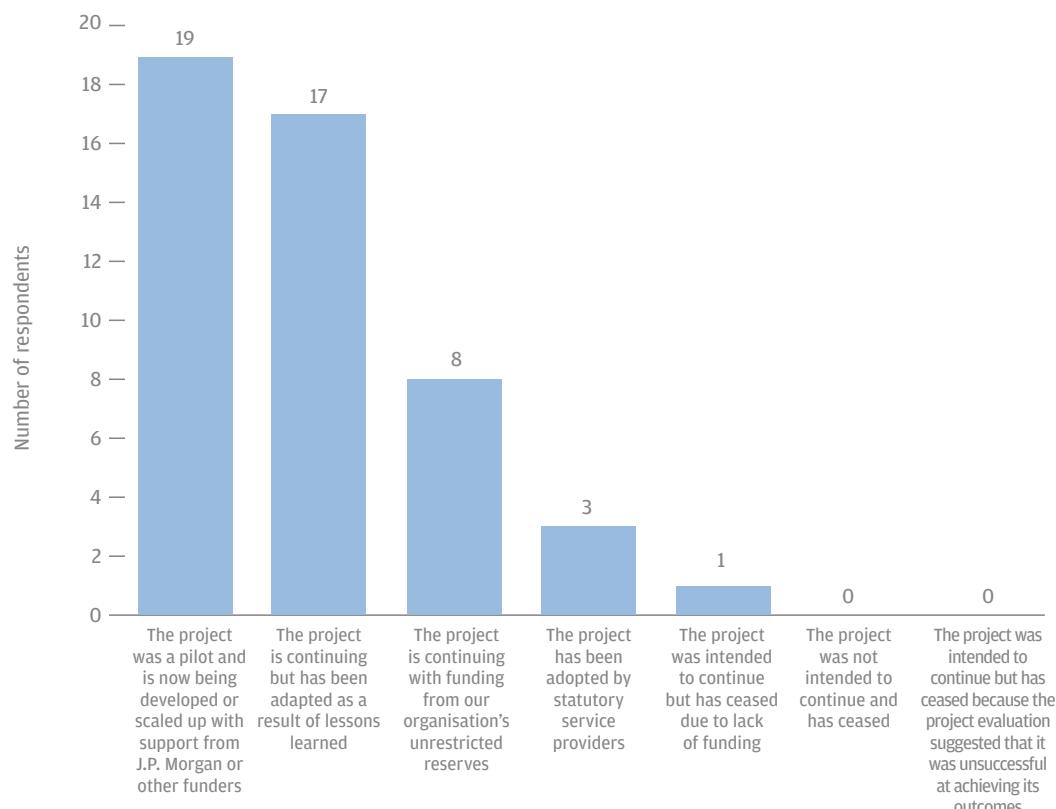
In December 2013, NPC surveyed charities that had completed grant partnerships with J.P. Morgan during the 2012 and 2013 calendar years. Writing anonymously, the grantees responded to questions about J.P. Morgan's application process, the support it provided, its evaluation process, and the sustainability of the projects it supported. The survey was sent to 38 charities and was completed by 37 respondents—a response rate of 97%.

The survey found that:

- 95% of respondents were satisfied or very satisfied with J.P. Morgan's funding processes.
- 95% of respondents thought their relationship with J.P. Morgan was as good as or better than that with other funders.
- 84% of respondents believed that J.P. Morgan's grant had helped them to increase their impact as an organisation.
- 88% of respondents who also received non-financial support from J.P. Morgan thought this support was helpful to their own projects.
- 70% of respondents believed that J.P. Morgan's grant helped to attract other funders.

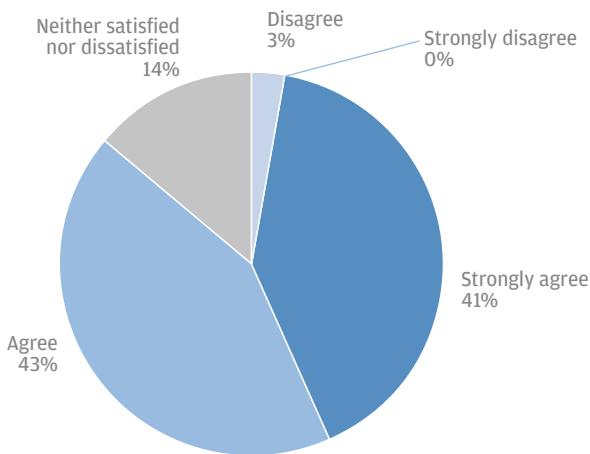
J.P. Morgan is particularly keen to fund programmes that have the potential to become sustainable and create lasting change. With the help of J.P. Morgan, other grant-makers or internal funding, 97% of the projects originally funded by J.P. Morgan have continued.

## How has the project been sustained since the grant period?\*



\*The graph shows responses on completed grants and excludes ongoing projects that are still being funded by J.P. Morgan.

## Did J.P. Morgan's grant help you to increase your organisation's impact?



*'The grant also helped us to build on work that has shown to have significant impact in the past as well as piloting new areas.'*

## What's changed?

**This is the fourth year that NPC has surveyed J.P. Morgan's grantees. There have been several changes between 2012 and 2013:**

- 97% of projects supported by J.P. Morgan in 2013 continued after the grant ended with the help either of additional funding from J.P. Morgan, another funder or internal funding. This compares to 91% of projects in 2012.
- 70% of respondents agreed that J.P. Morgan made them think more seriously about the sustainability of the project after the grant ended, compared to 65% in 2012.
- 86% of respondents thought that J.P. Morgan's grant helped them build their organisation's capacity, compared to 76% in the previous year.
- 70% of respondents thought that the J.P. Morgan grant helped them to attract other funders to the organisation, compared to 64% in the previous year.

*'The success of the programme has provided a fantastic blueprint with how we work with and engage our local schools.'*

*'Sustainable funding is really important—we have had funding over a number of years and this is vital.'*

# The highlights

**Responses to the question, ‘What was the most positive aspect of working with J.P. Morgan?’ highlighted a number of strengths:**

## Guidance and support

- ‘Detailed guidance and support on setting objectives/milestones and impact reporting.’
- ‘Our grant manager is very proactive and gives honest and open feedback which has been useful.’
- ‘Intelligent discussion around programme aims and delivery mechanisms by people who understood the context and environment.’
- ‘An excellent relationship with our J.P. Morgan contact; helpful discussions around strategy.’

## Professional approach to grant-making

- ‘Flexibility on budget and milestones as the project proceeded, in the light of changing external factors and lessons learned.’
- ‘The Foundation is both a great strategic partner and a funder that adds significant value to our work.’
- ‘They gave us freedom and didn’t interfere with our day-to-day business. They had confidence in us.’

**Comments about J.P. Morgan’s monitoring and evaluation processes demonstrated a strong commitment to impact, with multiple benefits to the grantees.**

- ‘Flexibility that is given to the partners to design and implement projects that have a long-term impact and include a societal change process ... rather than a temporary effect on activities and results.’
- ‘It is clear there is a strong belief in monitoring and impact evaluation at the Foundation which we respect and share.’
- ‘Demanding but useful.’
- ‘Gave clarity on the different angles of evaluation and measurement that we might apply to this programme.’
- ‘The evaluation processes were very good in comparison with other funders.’
- ‘Clear measurement framework agreed at the beginning of the partnership, tailored for each organisation.’
- ‘A useful process which helped secure other funding.’

*‘J.P. Morgan helped us make a difference on the lives of people we impact.’*

# Non-financial support

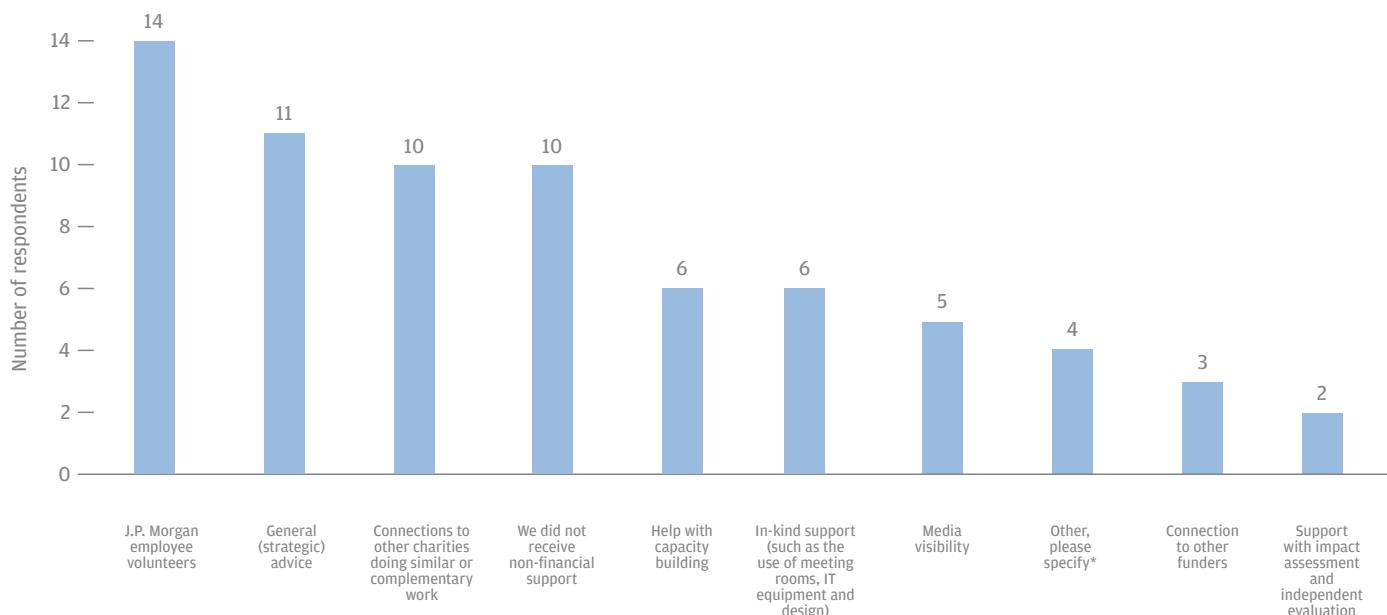
J.P. Morgan's philanthropy team provides a great range of support to charities going far beyond giving grants. Alongside J.P. Morgan's employee volunteering programme, this non-financial support includes helping to improve organisations' capacity, building partnerships between charities, and raising organisations' profile with other funders and with the media.

NPC surveyed the charities that J.P. Morgan funded in 2012 and 2013 and asked them about the non-financial support that they received.

The survey found that:

- Around 70% of respondents had received some form of non-financial support.
- Of those who received non-financial support, 88% found it was helpful or very helpful to their project.

## Did you receive any additional non-financial support during your grant?



\*Comments to explain 'Other' include donations of clothing and introducing others to projects.

## Responses to the question 'What impact has J.P. Morgan's non-financial support had on your organisation?' included:

- 'Professional advice and guidance on our organisational and financial management.'
- 'Helped us develop influential networks and has led us to create a STEM [Science, Technology, Engineering and Mathematics] strategy.'
- 'Developed our approach to our other programmes and helped us attract other support.'
- 'The advice given has helped us to communicate the impact of the project more effectively.'

# Examples of J.P. Morgan's non-financial support

As the survey showed, around 70% of grantees received some form of non-financial support from J.P. Morgan. Below are a few examples of organisations that received support from J.P. Morgan staff alongside grant funding during 2012 and 2013.

## Bromley by Bow Centre (UK)

J.P. Morgan funded the *Women4Work* initiative, which supports women from disadvantaged backgrounds to move closer to the workplace. As well as providing funding, members of J.P. Morgan's Asset Management team supported a number of participants of this programme through mock interviews and workplace insight visits.

*'What I learnt from J.P. Morgan is no matter what the job, you need a CV and an interview. Some of the staff who spoke to us came from nowhere and they are managers now! One lady was from this area and she worked her way up from serving teas, she has even got awards from the Queen!'*

The Bromley by Bow Centre also believes that J.P. Morgan's support has been influential in attracting other funders, for example, by strengthening its successful pitch to become a law firm's charity of the year.

## Fundación Tomillo (Spain)

Fundación Tomillo helps unemployed youth through access to training and employment. J.P. Morgan funded a pilot entrepreneurship programme, helping participants to get back to work and fostering new businesses. In addition to its funding, J.P. Morgan's staff from the Madrid office provided support. Some of them acted as mentors, while others advised the Youth Business Council on development and training, also helping a number of participants with access to finance.

## Fundamental A.S.B.L. (Luxembourg)

J.P. Morgan funded Fundamental's *My Brother, My Sister* project to support socially-excluded young people to build the soft skills required for effective participation in the workplace. Alongside the grant, J.P. Morgan staff in Luxembourg helped participants build their CVs and conducted mock interviews for them. This generated interest from the Luxembourg government, and Fundamental is now speaking about the positive experience of skills-based corporate volunteering in public forums.

## Frateli (France)

J.P. Morgan funded Frateli in its work aimed at increasing social mobility by encouraging aspiration to higher education in young people from low-income backgrounds. Alongside its funding, J.P. Morgan provided both staff support and facilities, and nine local members of staff became mentors to the young participants. J.P. Morgan in Paris also introduced the organisation to another corporate that has become a new funding partner, while another member of staff helped Frateli to design a 0% interest loan, which it is now offering to its mentees.

Further examples of J.P. Morgan's non-financial support are highlighted in the case studies of:

- Social Mobility Foundation on page 16;
- PROJEKTFABRIK on page 34;
- Junior Achievement on page 40; and
- GOLD on page 62.

# Staff engagement

As well as providing funding for charities, J.P. Morgan has an employee engagement programme, which connects J.P. Morgan staff with charities that are looking for volunteers.

The employee engagement programme prioritises organisations that have received grants from the Foundation, but it also allows employees to select their own organisations to volunteer for.

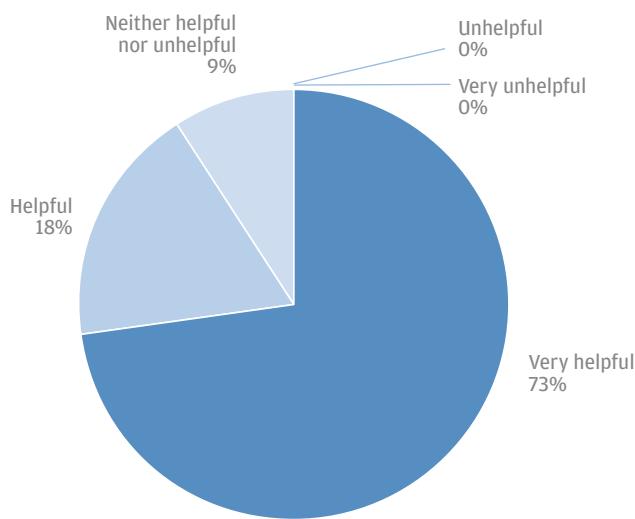
In 2012 and 2013, 3,375 staff from J.P. Morgan volunteered at around 100 different charities (1,437 staff in 2012 and 1,938 staff in 2013). Volunteers came from 11 countries: the UK, France, Germany, Ireland, Italy, Spain, Belgium, Luxembourg, Dubai, Saudi Arabia and South Africa. The volunteers helped out with a variety of activities, including mentoring young people from disadvantaged backgrounds, supporting organisations with their strategy at a board level, volunteering in charity shops, and regeneration projects in local communities.

NPC surveyed the charities in December 2013 and achieved a response rate of 83%. Writing anonymously, they responded to questions about how J.P. Morgan's employees contributed, what impact they had on the organisation, and how J.P. Morgan could improve the programme.

**The survey found that:**

- 91% of the charities that received support from J.P. Morgan volunteers found them helpful or very helpful.
- 89% of charities would like to work with J.P. Morgan volunteers again.
- Around half of the charities welcomed up to 20 volunteers, while 89% of volunteers spent up to three days during the year with the charity.
- 87% of charities were satisfied or very satisfied with the J.P. Morgan volunteer programme.
- More volunteers engaged in skills-based activities compared to previous years—38% of volunteers mentored beneficiaries, held a trustee position or provided professional advice to management in 2012 and 2013, compared with 33% in 2011.

## How helpful were J.P. Morgan volunteers to your organisation?



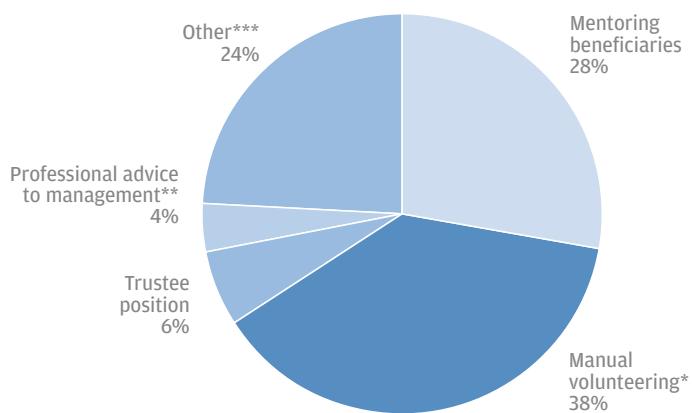
*'I'm proud to work with colleagues that understand the importance of supporting local communities.'*

J.P. Morgan Senior Country Officer

**Responses to the question, ‘What impact have J.P. Morgan volunteers had on the people your organisation supports?’ included:**

- ‘Volunteers are a source of practical advice and experience as well as encouragement and motivation. They are important role models too.’
- ‘They helped young people to develop entrepreneurial skills.’
- ‘J.P. Morgan volunteers have acted as reading mentors for socially disadvantaged children, helping these children gain confidence and stature.’
- ‘The older people loved meeting and talking to the J.P. Morgan volunteers.’
- ‘They inspire and advise over 100 young people every year. We can reach out to more young people as a result of their involvement.’

**What type of activity did J.P. Morgan volunteers undertake within your organisation?**



\* ‘Manual volunteering’ includes gardening, conservation work and painting.

\*\* ‘Professional advice’ includes help with business planning and advice.

\*\*\* ‘Other’ includes logistical support, fundraising activities and general support.

*‘The volunteering support had a huge impact on the women [who are being supported back into work]. They had spent a long time out of the workplace, and meeting professional strangers who took an interest and provided practical advice was a huge boost.’*

*‘The impact was massive—without the volunteers and offering on-site facilities we would struggle to sustain our current programmes at the same size.’*

# Work Related Learning Programme

The *Work Related Learning Programme* is a mentoring scheme in the UK developed in 2011 by J.P. Morgan in partnership with the charity Absolute Return for Kids (ARK). The programme brings together J.P. Morgan Business Coaches with Year 10 students (aged 14–15) from Evelyn Grace Academy, with the aim of improving the work-related skills of students from disadvantaged backgrounds to enable them to make informed choices about university and future employment.

The programme expanded in 2013 to work with St Paul's Way Trust School in the London Borough of Tower Hamlets, adding to the ongoing programme in the Evelyn Grace Academy in the London Borough of Lambeth. It consisted of 11 one-hour sessions with 31 students during 2012/2013, and will work with 50 students in 2013/2014. Sessions are held on topics such as higher education and career planning, personal finance management, CV planning, and interview and presentation skills. They are held alternatively at J.P. Morgan's head office in Canary Wharf, London and at the individual schools.

New to the 2013/2014 programme was the addition of a school trip through J.P. Morgan's sponsorship of Lord's Cricket Ground, to enhance the relationship between the students and their Business Coaches. The programme concludes each June with a Recognition Event, with all the students and Business Coaches taking part.

## 2012/2013 achievements:

- 31 students (100% of participants) graduated successfully from the programme.
- Students on the programme made more academic progress in the year than their peers.
- Student feedback was overwhelmingly positive, with 83% of students rating the programme very good or excellent, and 92% recommending it to other pupils in the school.
- 71% of students felt the programme had given them a greater insight into the world of work.
- 75% said it gave them a greater understanding of the skills needed to be successful when they leave school.

## Confidence

- *'It helped me become confident and improved my self-esteem. It made me communicate with people.'*

## Understanding of the world of work and finance

- *'It was more than what I expected as it was inspiring and motivational, preparing me for the important things after school.'*
- *'I have learnt about how to handle money.'*

## Valuable experiences

- *'The interview skills really showed me how I was supposed to act.'*
- *'The coaches inspired me to be the best I can be.'*

## Improving CVs and university applications

- *'CV writing was my favourite because it helped me write my CV and I managed to finish it.'*
- *'It has encouraged me to put the dedication in and know what is needed to go to university.'*

*'I think the best thing in the programme is seeing your mentees develop and knowing that, in some way, you have helped contribute to that. I also saw them grow in confidence in the way they handled themselves.'*

J.P. Morgan Business Coach

# tition

Junior Achievement—Young Enterprise



# Fundraising campaigns

## WaterAid

**As well as volunteering with local charities, in 2012 and 2013 J.P. Morgan employees in the UK took part in a fundraising and awareness-building campaign for WaterAid, entitled GeneroCITY.**

Following a tender with J.P. Morgan's UK Philanthropy Committee, WaterAid was selected from a number of charities and appointed charity partner for GeneroCITY in 2011. After a successful first year, J.P. Morgan renewed this partnership, which will continue until December 2014. This employee fundraising programme has engaged J.P. Morgan staff across offices in London, Bournemouth, Swindon, Edinburgh and Glasgow, and has raised significant funds for and awareness of WaterAid's work. To date, the GeneroCITY for WaterAid initiative has helped nearly 15,000 people gain access to clean water and sanitation.

There have been a variety of employee-driven initiatives, including:

- an Apprentice-style graduate initiative;
- a water-themed photography competition;
- two fitness challenges;
- foreign exchange coin collections;
- a wine-tasting fundraising event and auction; and
- a large-scale talent show.

## Small Change programme

As part of the Apprentice Challenge, a team of employees created the Small Change programme, allowing UK staff to donate the 'small change' from their monthly salaries to WaterAid. This initiative has now been embedded into the J.P. Morgan payroll system in the UK.



## Bottled water initiative

J.P. Morgan employees arranged for the firm to stock the Belu brand of bottled water in its UK staff restaurants, including in the new EMEA headquarters in Canary Wharf, London. Sourced in the UK, Belu is completely carbon-neutral, and donates 100% of its profits to WaterAid.



## Corporate Challenge

Following the development of this successful GeneroCITY partnership, WaterAid was chosen as the charity beneficiary for the 2013 J.P. Morgan Corporate Challenge in London, an annual 5.6km race. WaterAid will also be the beneficiary for the 2014 Corporate Challenge.

## Additional initiatives

J.P. Morgan Asset Management has supported WaterAid through an ISA promotion in 2013, donating £15 for every ISA opened in a certain period.

The *J.P. Morgan's Got Talent* event in January 2013 invited UK employees to sing, dance and help raise funds.

WaterAid is working with J.P. Morgan on the *Technology for Social Good–Force for Good* initiative to find technology solutions to assist in the charity's aid transparency work.

In the coming year, J.P. Morgan will support WaterAid through the *Everyone, Everywhere* campaign. This campaign calls for universal access to taps and toilets by 2030. Published last year, the *Everyone, Everywhere* report asks UN member states to put water, sanitation and hygiene (WASH) at the core of any future framework after the Millennium Development Goals expire in 2015.





## About New Philanthropy Capital

New Philanthropy Capital (NPC) occupies a unique position at the nexus between charities and funders, helping them achieve the greatest impact. We are driven by the values and mission of the charity sector, to which we bring the rigour, clarity and analysis needed to better achieve the outcomes we all seek. We also share the motivations and passion of funders, to which we bring our expertise, experience and track record of success.

**Increasing the impact of charities:** NPC exists to make charities and social enterprises more successful in achieving their missions. Through rigorous analysis, practical advice and innovative thinking, we make charities' money and energy go further, and help them to achieve the greatest impact.

**Increasing the impact of funders:** We share the passion funders have for helping charities and changing people's lives. We understand their motivations and their objectives, and we know that giving is more rewarding if it achieves the greatest impact it can.

**Strengthening the partnership between charities and funders:** Our mission is also to bring the two sides of the funding equation together, improving understanding and enhancing their combined impact.

### **New Philanthropy Capital**

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[www.thinkNPC.org](http://www.thinkNPC.org)

