**Barrow Cadbury Trust seeks a partner organisation to facilitate Experts by Experience participation in Fair by Design tackling the poverty premium.**

There are around 3.7 million people in poverty (defined as having a household income of less than £15,000 a year): 20% of the population. The poverty premium is the extra cost of being poor. It’s often dubbed a ‘double penalty’: in addition to not being able to afford many goods and services, people in poverty also end up paying more for those they buy. The poverty premium represents fundamental disadvantage for those least able to afford it and there isn’t one premium - Bristol University research identified 29 separate poverty premiums and this represents a significant drain on tight personal budgets.

Bristol University in their seminal [report on the poverty premium](http://www.bristol.ac.uk/media-library/sites/geography/pfrc/pfrc1615-poverty-premium-report.pdf) estimate that it costs the average low-income household £490 per year. But for more than one in ten of these poorer households, the cost is at least £780. The poverty premium affects both people on benefits and those on low incomes struggling to make ends meet, and some people are especially susceptible to vulnerabilities like physical and mental health issues which intensify the effects of the poverty premium.

Fair by Design is a movement dedicated to ending the extra costs of being poor. Its goal is to reshape essential services including energy, finance and insurance, so they don’t cost more to those in poverty. We collaborate with industry, government, and regulators to design out the poverty premium, and raise awareness amongst the public to bring about change. Our venture fund provides capital to help grow new and scalable ventures to innovate the market.

Fair by Design consists of two separate workstreams;

* The Campaign Programme (led by Lucie Russell of the Barrow Cadbury Trust) seeks to influence regulators and policy makers, engage with corporates in the sectors most prone to charging poverty premiums and to raise public awareness of the issue.
* The Venture Fund (led by Sarah Dunwell of Ascension Ventures) is an investment fund, seeking out, investing in and bringing to scale challenger businesses that can disrupt unfair markets.

Both work streams work closely together and Lucie and Sarah will be your key points of contact for this work.

We wish to grant-fund an organisation that can help Fair by Design engage with experts by experience. We are looking to work with an organisation that can help us to:

* Draw together and effectively engage with a diverse group of experts by experience, providing us with the opportunity to embed their experiences in both the work of the campaign and of the venture fund.
* Create a network of Campaign Ambassadors from this group, equipped and skilled to work alongside the Campaign team to share their stories with a range of audiences, work with the Campaign on media activities and inform our social media activity.
* Create a monthly focus group that the Venture Fund can use as an opportunity to seek input and feedback on potential investments, informing the decision making of our Investment Committee and providing feedback to our entrepreneurs on their products’ design and services.
* Provide an opportunity for these experts by experience to flag up instances of the poverty premium as they occur in their everyday lives.
* Ensure that the language we use is always the most appropriate, avoiding ‘othering’, stigmatising and making broad-brush assumptions.
* Ensure that the experts by experience we engage with come from as wide a variety of backgrounds, incomes, employment status and areas of the country etc. as possible and that this group includes those who are harder to reach for a variety of reasons including having a range of vulnerabilities.
* Recognise that, currently, there is a difference in how we value the contributions of technical experts and experts by experience and help us to integrate the two.
* Demonstrate that we value our experts by taking them seriously and constantly acknowledging the importance of their contribution.
* Value and reward the contribution of our experts by experience in tangible terms, recognising that there are a number of different ways of doing this, not all of which are financial.

We anticipate that this will be a one-year grant initially but we may wish to extend this to years two and three.

We will be awarding a single grant of up to £40,000, and anticipate that the work is most likely to suit charities or social enterprises. Partnerships are welcome to apply. The budget must include all expenses including (but not limited to) salary contribution, travel, training & accreditation, reward & recognition, catering & refreshments, management time etc.

Please submit a proposal using our [application form](https://www.tfaforms.com/4689223), setting out:

* how you would approach this project;
* your track record in delivering work of this kind (both in terms of the task and the focus on including diversity of people with lived experience of the poverty premium;
* details of who will be involved (roles, grades, partner organisations if any);
* how the project will be managed;

an outline of the main risks to project delivery and how you will manage them

Submissions should be completed by Midnight Sunday 16th September.

A short-list will be agreed and we will invite short-listed applicants to an assessment meeting on 28th September. Applicants should be in a position to start the project within one month of the grant being awarded.