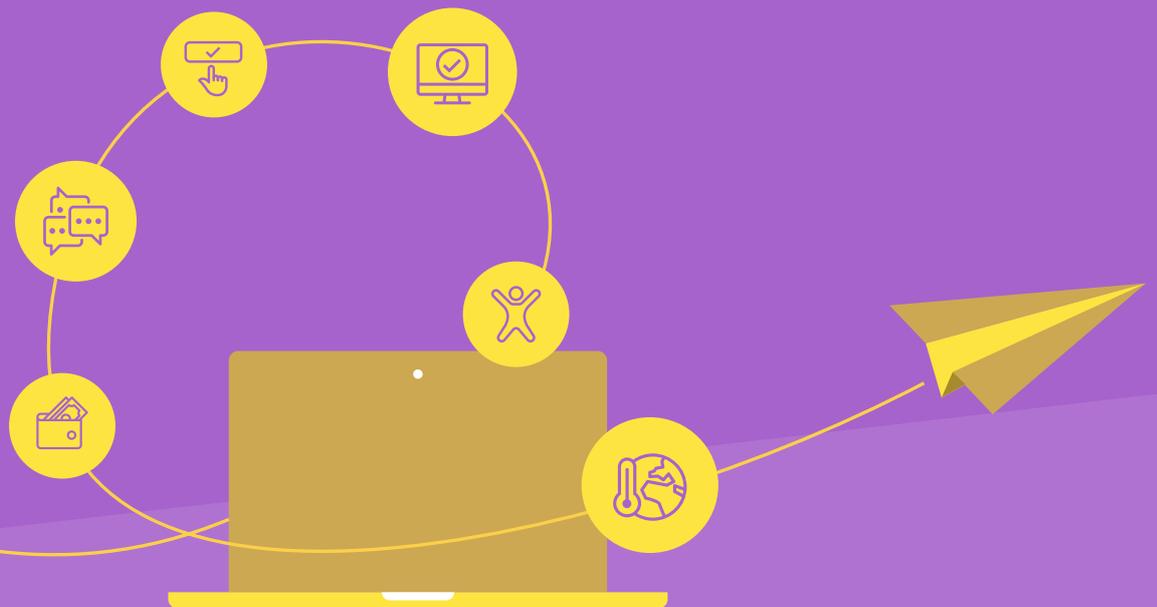


**THREEHANDS**

# THE OUTSIDE IN PROJECT 2022

**CONNECTING BUSINESSES TO  
THE ISSUES THAT MATTER**





# Insight, ideas and actions to better serve customers, colleagues and communities

The Outside In Project exists to help people in businesses reach beyond their corporate walls in order to understand and act upon the most important social and environmental issues.

Now in its second year, the project makes it easier for leaders and practitioners to:

- Improve the experiences of vulnerable **customers** and accelerate **social innovation** efforts.
- Better respond to the needs of **colleagues** in the areas of inclusion and wellbeing.
- Develop new approaches to creating positive impact in **communities**.
- Be well informed about the **societal context** that their businesses operates in.

Designed for people at all levels of seniority in **HR, CSR, Sustainability, Customer Insight, Customer Experience** and **Innovation**, the project provides in-depth, action-oriented sessions on the biggest issues in society, alongside opportunities to work with and learn from peers.

“ The Outside In Project has been a real catalyst for change in my organisation. It has brought eye-opening, human stories into the commercial world, so much so that we are now promoting the approach as part of our customer insight and innovation agenda. ”

Kirsty Lieberthal, Customer Experience Strategy Manager, M&G plc

## The Outside In Project...

- Brings the most pressing social and environmental issues of relevance to business to life through **immersive sessions** with **subject matter experts** with subject matter experts from charities and the **people with lived experience** they support.
- Includes **six 2.5-hour sessions throughout the year** on Zoom:
  - **Five in-depth immersive insight sessions** each focusing on a different issue.
  - **A sixth session to explore the intersectionality between the different themes** and to identify key learnings from the project as a whole.
- Goes beyond insight gathering and understanding: the last hour of each session is dedicated to **how to apply the learning in your business** for the benefit of **customers, colleagues** and **communities**.
- Is dynamic, **responding to the most pressing societal issues that emerge in 2022**, with the focus for the final two insight sessions being decided in consultation with members.

## Why Three Hands?

### ✔ network

We involve our far-reaching **network of charity experts** and those with lived experience.

### ✔ experience

We have **extensive experience** running immersive projects focused on these issues.

### ✔ online

We have a proven ability to run **engaging and interactive sessions online**.

# What does an Outside In Project session look like?

## Case study

### Our session from March 2021 on financial vulnerability:

#### Lived experts shared their experiences

Amongst them Aneita who talked about how the 'life shock' of a sudden loss of income caused her to take on a debt solution to address the short term pressure without considering the long term implications, such as damaging her credit score. "Because I was under a lot of stress I didn't fully understand the knock on effects, I just went for a solution that was relief now, so that I wouldn't have people chasing me for money."

Brian shared his experiences of financial desperation triggered by a period of illness. "How silly and how ridiculous the chain of events were that led to the current situation but how when all added together they were so destructive..." He went on to describe how the mental health impacts of his financial worries were exacerbated by the debt collection approach of certain organisations.

#### Charity experts added essential context and breadth of insight

Citizens Advice Manchester, Turn2Us and The Money Charity put these stories into the context of what they were seeing across the UK. "Demand has gone through the roof..." at Citizens Advice and the people in need have changed: "Historically our client group has been the most vulnerable people; that has completely changed over the last 12 months." Financial capability is often linked to vulnerability, but "no one has better financial literacy than someone that is struggling with money... it tends to be as simple as cash flow..."

**Breakout sessions** focused on financial vulnerability in regard to customers, colleagues and communities, through discussion with the lived experts and charity experts.

**Reflection and peer learning** gave participants time in small groups with peers from other businesses to identify key insights and discuss respective approaches and ideas.

In their feedback **95% of participants said they had new ideas** for what they could do differently in their own organisations as a result of the session.

### Participants' insights from the financial vulnerability session

When issues start to arise it can feel very lonely								Loose faith and respect in the system
There is a lot of fear / embarrassment in raising issues - especially with creditors	<b>Fear</b>	There is little or no help to flag when you find yourself in a vulnerable situation	<b>the inconsistency of advice</b>	Poor advice compounds difficult situations	Vulnerable consumers don't know what to do. Their rights	Who you speak to is related to level of openness	Some benefit from other's misfortune	The "system" is very unforgiving
Shame is a big barrier to seeking help	stigma associated with Financial vulnerability	The amount of misinformation about	Differences in approaches depending on where you live	There are many variations in how customers are dealt with (eg council to council)	That councils vary in terms of how harshly they react to council tax payments being missed	Lack of awareness of options from providers	<b>Size of debt vs gravity of action</b>	The impact on people is long term distrust of institutions
People don't like talking about finances	People may need a push/encouragement to follow through	<b>Engagement seems to be an issue</b>	Importance of sense of belonging and connection.	Councils are very harsh to people who don't pay council tax	Institutional inflexibility has devastating impacts	Low awareness of credit unions is a problem	the need to make people feel confident in opening up and getting advice from experienced sources	30% of CAB clients don't re-engage for further support after the initial 'crisis' intervention
If we just took the time to listen, most problems can be solved	Those who need most help are least willing to engage	Those need most help least likely to ask	People view their financial situation as a measure of success and therefore struggle to get help	The system is not designed for edge cases	Go to sources can make terrible mistakes and provide wrong information ie benefit errors	It can be harder messages for those experiencing debt for the first time	People need to know how the credit reference agencies can help when things go wrong	<b>complexity</b>
You don't often get insights on those who are experiencing financial hardship - listening to Brian!	<b>Lack of empathy</b>	We need to be more sympathetic. Life can be harsh and unfair	Approachability	the bigger the success, the bigger the fall	Good mental health is the foundation of a good life.	The complexity of navigating options at a point of high emotional stress	Many initial actions from lenders aggregate financial vulnerability. Materially.	solutions need to consider the long term impact, not just short term relief
Financial wealth does not equal financial health	A vulnerable person / customer may not have been vulnerable yesterday	Anything can happen to anyone at any time.	It's important not to make assumptions about a person's situation	Knowing what to do doesn't necessarily mean you can address issues	can't believe how the onus is on the 'customer' to prove eligibility at such a difficult time	Financial problems affect all areas of life. Not just localised	The solution may make the problem it was trying to help, worse	How companies can think they are helping but actually they aren't
Anyone can fall into financial difficulties	You can look successful but nobody knows your struggles	Financial capability won't always stop financial challenges	It only takes a short term trigger to snowball in to longer term consequences	How close we all are to financial difficulty. Not a challenge that only impacts one social group	If someone is focussed on one thing, they have less mental capacity to make positive change	Employers don't allow these conversations to take place	Organisations can get away with no liability for any delays they cause in payments to small businesses	Financial organisations can do more to help clients in financial crisis.
You don't have to be born into poverty to experience financial difficulty	<b>How quickly it can escalate</b>	<b>Escalation</b>	<b>Things can snowball very quickly</b>	Short term financial difficulty can cause long-term financial scarring	Everyone around us is facing some kind of personal battle	<b>More could be done by employers</b>	Employers should do more to support their staff	Vulnerability can lead to falling through more cracks

# The Focus for 2022

The five insight and innovation sessions will each focus on a different headline issue, all chosen for their relevance to businesses across industries and sectors.

SESSION FOCUS	DATE	Specific themes for each session will be developed with the contributors but they could include...
 <b>1. DIGITAL INCLUSION AND CAPABILITY</b>	March	... how businesses can help to address the twin challenges for many in the UK around the lack of access to digital technology and/or the shortage of the digital skills needed to benefit from it.
 <b>2. CLIMATE JUSTICE</b>	Early May	... the connections between climate change and inequalities in society around race, gender and wealth and how businesses can play a role in tackling these issues together.
 <b>3. FINANCIAL EXCLUSION</b>	Late June	... understanding which groups in society are at most risk of financial exclusion and how trends such as the poverty premium and decline of cash make their lives more difficult.
 <b>4. CHOSEN BY MEMBERS</b>	Late Sept	The focus for the final two insight sessions will be crowd-sourced from the member businesses in June.
 <b>5. CHOSEN BY MEMBERS</b>	Early Nov	
 <b>6. FINALE SESSION</b>	Late Nov	The finale session will look back across all the issues covered in 2022, supporting members to explore the intersectionality between the themes and reflect on their key insights and takeaways from the project as a whole.

“ Over the course of the six sessions we rotated the opportunity to allow dozens of colleagues the chance to participate. Invariably the level of insight gleaned from lived experience was of significant value and helped us get to the heart of complex societal issues and understand what role Experian might play to address them. ”

**Richard Donovan, Head of Social Innovation, Experian**

## Some practical details, including cost

- Becoming project members is for businesses (rather than individuals).
- At each session there will be five places available for each member business – meaning different colleagues from across the business can join based on the importance of each issue to them.
- The Project will begin with the first session in March 2022 and membership will cover the calendar year.
- There will be 6 sessions of 2.5 hours each throughout the year, all of which will take place virtually on Zoom.
- The cost of membership is £3,500 +VAT for the calendar year (just £120 per person per session if five colleagues attend each time).
- The project will have a maximum of twelve member businesses, with space for six members from 2021 and six new ones.

## Six useful Q&As

### 1 MANY BUSINESSES ARE STRONGLY FOCUSED ON SINGLE ISSUES. WHY SHOULD WE INVEST TIME AND MONEY IN GAINING INSIGHT ON MULTIPLE ISSUES?

That's right and in fact we would often recommend that businesses adopt one big 'flagship' issue when it comes to social impact. But that doesn't mean that there is only one issue of importance to customers, colleagues and communities, and different issues are often interrelated. Businesses still need a broad view of societal issues even when their focus is on one main topic.

### 2 HOW WILL YOU ENSURE THAT ISSUES ARE RELEVANT TO BUSINESSES IN DIFFERENT SECTORS?

We've chosen three headline issues – Digital Inclusion and Capability, Climate Justice and Financial Exclusion – which are mainstream and relevant to businesses across the board. Then, to allow us to respond to the societal issues that emerge as most relevant to members in 2022, we will crowd-source the focus for the remaining two insight sessions halfway through the year.

### 3 THIS ALL LOOKS VERY INTERESTING BUT WON'T IT JUST BE ANOTHER TALKING SHOP?

We appreciate that talking is easy and that taking action is hard. That is why the last hour of every session will be dedicated to helping members apply what they have learned to their own businesses. The sixth session will offer a further opportunity for members to explore the connections between the themes, reflect on their key insights from the project as a whole and discuss practical ideas for taking action on those insights in their businesses.

“ The feedback from our participants has been incredibly positive, in terms of the content, speakers and format. The peer-to-peer learning has been particularly impactful - especially learning from businesses in completely different sectors.”

Robert Powell, Director of Pro Bono and Corporate Responsibility, Weil, Gotshal & Manges

### 4 THERE IS LOTS OF FREE 'STUFF' OUT THERE. WHY SHOULD WE PAY FOR THIS?

Yes, there are often webinars and so on that businesses can join for free. Their content may or may not be relevant to your business and they happen on an ad hoc basis. The Outside In Project provides consistent, targeted and joined-up insight, tailored to members, as well as the benefits of connecting with peers from other businesses.

### 5 IS MEMBERSHIP LIMITED TO A MAXIMUM NUMBER OF BUSINESSES?

We have space for a maximum of 12 businesses. This will allow for a diverse range of perspectives and experiences, whilst enabling members to get to know each other over the course of the year.

### 6 WHAT IF COMPETING BUSINESSES ARE MEMBERS? WON'T THIS MINIMISE ANY COMPETITIVE ADVANTAGE?

Where that is a real consideration we will place people from competing businesses in separate breakout discussions. More generally, though, we often find that when it comes to making improvements for customers, colleagues and communities, most businesses are happy to adopt a peer learning and collaborative approach.

#### THE TWELVE MEMBER BUSINESSES IN 2021 WERE:



## What next?

If you would like to sign up as a member for the Outside In Project 2022, or would like a conversation to find out more, please email [jan@threehands.co.uk](mailto:jan@threehands.co.uk) or [michael@threehands.co.uk](mailto:michael@threehands.co.uk).