SHARED INTELLIGENCE

Evaluation of completed leadership programmes

Final Report for Fair4All Finance

from Shared Intelligence

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Contents

Executive summary

This report is an evaluation of the three leadership and development programmes delivered by Fair4All Finance between 2023 and 2024. The evaluation focuses on the extent to which the programmes led to positive impacts at individual, organisational and sector level, and identify lessons and recommendations that could inform future leadership development.

Key findings:

- The three programmes successfully delivered their learning outcomes, enhancing participants' knowledge in areas such as organisational culture, brand awareness, and strategic transformation. However, some content was considered too basic for experienced learners, indicating a need for better participant targeting or content design.

- The programmes have driven impact at individual, organisational, and sector levels by improving leadership skills, strategic planning, and marketing capabilities, while encouraging knowledge-sharing and organisational development. A key outcome was sector-wide collaboration and networking, leading to new partnerships. However, reflection time and opportunities to apply learning were limited in the delivery of the first two programmes.

- While the programmes met their objectives, participants highlighted improvements in content and design, including the need for more practical tools tailored to resource-limited organisations and an opportunity to include more content relating to emerging sector priorities such as AI, governance, and mergers. Design feedback focused on enhancing online facilitation, improving accessibility of in-person sessions, and providing longer-term or alternative access to digital content.

The key recommendations that resulted from this evaluation are split into two categories:

If running another, similarly structured leadership development programme:

1. Create a selection criteria or process to ensure a) the right level of staff member is joining the programme and b) that member of staff is able to bring a project, ambition or idea to the programme.

2. Ask participants to bring and present a sector-level issue to the programme and continue to return to that challenge throughout.

3. Extend the learning journey by incorporating post-programme follow-up to support continued application of knowledge and reflection.

4. Take account of feedback on previous programme design.

5. Ensure differences regarding profit, surplus and sustainability of organisations and the sector is comprehended by facilitators, participants and speakers.

If another programme won't be delivered:

A. All aspects of recommendation 2 (above).

B. Offer bespoke mentoring support to recipients of Fair4All Finance funding or wider support.

C. Introducing "Futures Literacy" to the sector to help shape the future of the industry.

Introduction

Fair4All Finance works to boost financial inclusion and make sure the financial services sector provides people with what they need to manage their money, build their resilience and lead richer lives. To support this mission, between November 2023 and October 2024, Fair4All Finance designed and developed three leadership programmes for leaders in community finance aimed at building the capacity of organisations within the sector. Programmes one and two were pilots, with programme one focusing on strategic planning and change management and programme two emphasised marketing techniques and strategies. Programme three was a replication of programme one on strategic planning and change management. Fair4All Finance's overarching goal in delivering these three pilot programmes was to empower leaders to navigate challenges, seize opportunities to develop their skills, grow capacity and capability, and better serve needs of people in financially vulnerable circumstances.

In July 2025, Fair4All Finance commissioned Shared Intelligence (Si) to evaluate the three leadership development programmes. The evaluation aimed to understand the extent to which the programmes have led to positive impacts at individual, organisational and sector level, and identify lessons from delivery that could inform future leadership development in the sector. This evaluation built on a previous evaluation of the two pilot programmes which informed the design of programme three.

The research has been underpinned by four research questions. It has also drawn on principles from the Kirkpatrick Model as the framework for evaluating impact.[1]

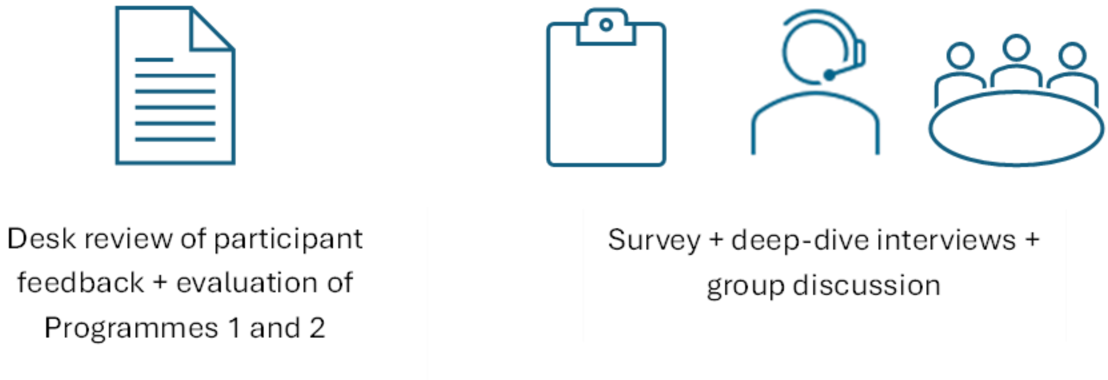
- What are the intentions for the programmes and their role in strengthening the sector?
- To what extent have the programmes been effective in delivering their objectives?
- To what extent have the programmes achieved positive outcomes and impact at the individual, organisational and sector level?
- What improvements can inform future leadership development initiatives to ensure they are relevant, effective and have impact at the individual, organisational and sector level?

Methods

A range of methods were used to evaluate the leadership programmes. Si conducted a desk review of existing programme participant feedback and the evaluation of programmes one and two. To deepen the understanding of impact following participation, participants were engaged through a combination of in-depth interviews, a group discussion, and survey. Si also engaged with 16

[1] This model provides a widely accepted framework for understanding the effectiveness of leadership and training programmes by focusing on the results to help understand the 'why' and 'how' a programme will affect an organisation or sector.

participants across the three programmes and three of their colleagues who provided additional perspectives on the impact of the programme. This involved participants from across the community finance sector including Credit Unions (CU), Community Development Financial Institutions (CDFI) and other organisations. The insight and analysis found that feedback was consistent across the different types of organisations, with programme experience differing by individual and their experience level rather than the segment of the sector that they work in.



In parallel to this evaluation, Fair4All Finance also commissioned Si to undertake a market review of transformational leadership development programmes available both within and outside of the sector. Although distinct research projects, the findings from each have informed the other. Findings from the market review are available in a separate report.

Overview of the three programmes

54 participants across three programmes largely from credit unions and community development financial institutions

£ Free to access £

Hybrid delivery supported by digital content through the Ryze app

The programmes included accreditation from the University of East Anglia

Programme 1 (pilot)
November 2023
Strategic planning and change leadership programme

Introduced key concepts of sustainable leadership, strategy development and how to deliver change.

Programme 2 (pilot)
April 2024
Marketing and consumer insights leadership learning programme

Focused on supporting providers in delivering effective marketing strategies for sustainable growth.

Programme 3
October 2024
Strategic planning and change leadership programme

Introduced key concepts of sustainable leadership, strategy development and how to deliver change.

Overall evaluation themes

Fair4All Finance's leadership programmes were well received by the community finance sector, with all three programmes effectively supporting individual and organisation development in a variety of ways. The outcomes achieved by the programmes also indicate the potential for positive change at a sector level. Much of this is enabled by the relationships and networks that were developed across the sector through programme participation.

Effectiveness

Each programme had a set of learning outcomes broadly covering the development of knowledge and understanding, application of learning using specific tools and exploring organisational and sector wide change and awareness.

Overall, all three programmes were effective in delivering these outcomes. For example, participants reported an increased understanding around topics such as building organisational culture and brand awareness. They also highlighted the value of the customer segmentation model, taught through the Marketing and Consumer Insight programme, which has been used to develop more structured digital marketing campaigns. The transformational change content in the Leadership, Strategic Planning and Change programmes has also acted as a template for transforming strategic pathways.

Although the programmes were largely effective in delivering their learning outcomes, learners across all programmes found some of the content to be too foundational for their knowledge and level of experience. However, participants (Marketing and Consumer Insight programme) who had never undertaken formal marketing training or were new to their roles found the programme to be instrumental in developing their marketing knowledge and confidence. This suggests that the programme was more suited to less senior or experienced staff.

The programmes were delivered free of charge which was valued by the sector, and this enabled learners to attend as cost was highlighted as a barrier to development. The time and timing of the programmes, however, was not ideal for participants across the sector. Programme two was delivered at the beginning of the year and over only a few weeks. Learners would have preferred the course to be delivered over a longer time period to enable them to absorb learning and put it into practice.

Impact

The impact of Fair4All Finance's programmes can be seen at the individual, organisational and sector wide levels. At an individual level, there are examples of how the programmes have developed individual's knowledge, confidence and awareness, illustrated by how individuals changed their leadership style or by developing a more strategic marketing plan. At an organisational level, learning has been shared between programme participants and colleagues, and new knowledge has been applied to organisational goals, such as developing new HR strategies or board and team development plans. At a sector-level, the programmes have filled gaps in sector-specific knowledge, gaining accreditation and delivering opportunities to convene representatives to learn from each other. Collectively, this is contributing to a change dynamic within the sector including increased interest in formal qualifications and improving organisational processes.

Finally, one of the clearest impacts across the programmes was the value participants gained from convening the sector and the opportunity for networking. Since the programme commenced, relationships have developed and participants have benefitted from sharing experiences, challenges and learning. There were also examples where participants have gone on to explore new business opportunities. For example, collaboration across different credit unions to launch one of the first Credit Union Service Organisation (CUSO) in the UK or consideration of new loan structures which include payment holidays.

Improvement

Although the programmes were largely successful in meeting their objectives and delivering impact for individuals, organisations and the sector, there are two key areas of improvement that were consistent across the group discussion, survey and interviews. These can be categorised as content and design related.

Content

The learning content for each programme was effective in developing individuals, organisations and the sector. However, to improve effective application and sustainability of learning, feedback highlighted by participants on programmes one and three expressed the need for more specific content and practical tools and techniques relevant to businesses with limited resources and those balancing revenue with social impact.

One learner found that the programme's theoretical foundation gave them confidence to initiate and explain organisational changes. This improved their communication with both their staff and board.

Learners also found some of the speakers to be heavily focused on profit making which did not feel relevant to the community finance sector. However, speakers from outside the sector were seen as inspiring when sharing examples of applying theory within their organisations.

For all three programmes learners suggested that future content should relate more directly to larger global issues such as tech and artificial intelligence (AI) innovation as well as governance and mergers at a sector level. Finally, improvements from programme one and two that were applied to programme three included:

- Accreditation, a hybrid style of learning, and access to digital content to support learning.
- Improvement in the management of expectations around content covered and time commitments.
- More opportunities to apply learning during and after programme delivery.

Another learner found that the programme reinforced the importance of strategic thinking, leading to changes in their leadership approach, team structure and the development of formal organisational strategy.

These changes improved engagement and opportunities for immediate and long-term impact.

Design

The programmes had a hybrid delivery model with online and live content as well as in person sessions. Although this model was praised by learners, they found that online breakout rooms required stronger facilitation to improve efficiency and application of learning. For example, the breakout groups could have been curated based on experience level or pre-identified challenges to allow for more productive conversations.

The in-person sessions were held in Cambridge which was deemed a suitable and practical location for programme speakers. However, there was feedback across the programmes that this location was challenging to get to for some learners, particularly those travelling from the North of England.

The RYZE app was a key component of programme delivery, with many users finding the app useful.[2] Although the material was relevant, some participants in programme three found the volume of material on the app to be overwhelming and difficult to navigate after the programme. In addition, learners found the 12-month limit on post course access to be too short. Learners stated that digital content and information is most useful when a challenge arises in day-to-day working, so continual access to the app, or the content within the app, would be beneficial.

Programme evaluation findings

This section highlights evaluation findings that are specific to each programme.

[2] A digital learning platform with content specifically curated for these programmes. This was used to support the delivery of learning content and help embed programme learning. The content on the Ryze app was available to participants for 12 months post programme.

Programme one - Strategic Planning and Change Pilot

Effectiveness

Overall, programme one was mostly effective in delivering learning outcomes and meeting the objectives of the proof of concept.

Learners were able to analyse conceptual frameworks around the themes of leadership and management and there is evidence of professional development in this area. However, despite an overall positive sentiment around the learning content for this pilot, more opportunities to apply learning to organisational challenges would have been more effective. For example, if participants were asked to identify a challenge ahead of taking part in the programme, the content could be immediately applied through facilitated discussions and problem solving.

Several learners, with a wealth of previous leadership experience who had previously taken part in leadership and management training found the programme to reinforce their knowledge and skills. Although learners viewed this as positive, the programme would have been more effective for these individuals if they were able to apply the programme's tools through structured sessions focused on relevant challenges. This would increase applicability and ensure that the programme stretched learners to embed their learning within their organisation. Despite this, the programme did positively influence those involved and encouraged learners to evolve their knowledge and work more strategically.

Learners used tools and resources provided by Fair4All Finance as part of this programme and Fair4All Finance's wider resources such as research findings. The segmentation data and tool were most often cited as useful resources. In addition, one learner found the sustainability guide to align with the sector and found this resource valuable during the programme but has not referred to this since.

Impact

Individual

The programme had a positive impact at an individual level with learners finding the course to be an opportunity to focus on their professional development and increase their confidence to lead. Importantly, part way through the delivery of this pilot programme, the course became accredited by the University of East Anglia. This accreditation was considered important given the highly regulated nature of the community finance sector and a gap in the sector for accredited and accessible leadership programmes. This had a subsequent impact as participants appeared more motivated to complete the programme. Learners spent more time engaging with the Ryze app content after the announcement of the accreditation in January 2024.

One learner found the course helpful to design effective strategies for change management with bottom-up engagement within the organisation.

However, for learners from credit unions with a higher level of existing leadership experience, the most important individual outcomes were related to the opportunity to network, sharing challenges, opportunities and ideas with those across the sector. For example, sharing knowledge of how AI can be used in the customer journey and sense-checking ideas and challenges.

Another learner implemented changes including hiring a virtual assistant to reduce administrative workload and empower the senior management team to handle day-to-day operations. This allowed more focus on strategic leadership.

Organisational

Overall, programme one delivered organisational impact with participants' involvement benefiting their organisations. The Estu Final Evaluation Report completed 10 months after the programme found that learners, on average, gave a score of 4.15/5 for the application of gained knowledge and skills to support the achievement of their organisational objectives. This positive organisational impact was supported by this evaluation, with most reflections detailing organisational change after taking part in the programme.

One learner's organisation placed greater emphasis on vision, mission, and values. This began the development of a comprehensive three-year strategy for their credit union, with input from the leadership team and board, inspired by concepts discussed during the programme.

A learner shared that the programme helped them to identify customer segments that their credit union was not reaching (prison leavers and victims of domestic abuse). They have used the tools to support research needed to reach these potential customers.

In addition, as a result of participation in the programme, a learner encouraged their leadership team to engage in strategic development activities and organised a formal strategy day to discuss long-term goals. They shared insights and materials gained through the programme, and the learner attributes some of the determination and strategic thinking behind these changes to participation in the programme.

The community finance sector has limited organisational resource and capacity to implement change quickly. Learners suggested that additional time should be built in to allow the application of learning.

Sector

Programme one brought together the different segments of the community finance sector. This is important for the sector as CDFIs and Credit Unions do not typically work together due to their differing accounting and profit and lending structures. This evaluation found that the Fair4All Finance programmes have fostered collaboration and shared learning, inspired new thinking and encouraged conversations about potential joint business opportunities and sector wide change. However, at the time of this evaluation, these ideas continue to be conversations and advice. For example,

One learner highlighted that before the programme they weren't aware of any formal spaces for the sector to network or collaborate. They found that the programme allowed them to make lasting connections and encouraged conversations about sector wide change for smaller organisations through collaboration.

recommending customers to different organisations if the one they present to is unable to support them or sharing advice about new AI chatbots.

Several learners found the programme to encourage them to ‘think bigger’ about how to make sector level change through practical application of theory and more formal qualifications for credit union professionals.

Improvements

The programme was well received, with a largely positive sentiment at the time of the initial reviews and through this evaluation. However, learners commented on three strands of future improvements: course content, location and reflection time.

Some learners found aspects of the course content to be ‘too easy’ with the course providing a refresher rather than stretching their knowledge. This was considered somewhat helpful as leadership and strategic management theory and practice is constantly evolving. In addition to course content, learners reflected that the speakers were not always relevant to a sector that is focused on balancing profit with social impact. When speakers focused on profit-making learners struggled to apply the learning to their own organisation.

In addition, one learner found that the programme would have been more impactful had it included content relating to regulatory structure and practical risk management. Although the programme included content relating to ethics, risks and governance there was no content relating to how to manage these risks if they appear. Learners outlined that additional organisational collaboration would allow individuals to think about challenges for the sector, identifying innovation and technology as key sector drivers.

The location of the in-person sessions was criticised at the time of the initial review and repeated in this evaluation, with learners finding the Cambridge location inconvenient for organisations based in the north of England. This criticism was also heard in feedback from programme three. An improvement would be to relocate the programme, notwithstanding this may then impact programme facilitators.

The final suggested improvement related to the amount of time allocated to reflection. Learners would have found the course more powerful if they were forced to think critically about internal systems, perhaps through structured problem-solving sessions. Participants reflected that pre- and post-programme self-assessment surveys would have helped participants reflect on their progress and provide an element of accountability.

Case Study 1: CEO of a Credit Union

Strategic planning and change leadership programme.

Personal summary:

The CEO of the credit union was motivated to continually refresh her understanding of leadership and engage with not-for-profit organisations that had a similar ethos: giving money back to communities. She felt that the company needed to modernise from the top down, as the sector tends to lack business development capacity.

Experience of the programme:

The participant had a highly positive experience on the programme and continues to keep her red book of notes to hand at all times! The content available on the Ryze app proved extremely valuable, and she actively shared her personal learning with the team. She also integrated the "transformational change" advice into board discussions.

How the programme impacted the organisation and sector:

The programme had a profound impact on her personal development by reinvigorating and inspiring her to think strategically. Learning from peers in the sector showed her how growth is possible. She gained insights from CDFIs, has stayed connected with her cohort through ABCUL conferences, and now feels confident reaching out to others to share experiences and ask questions.

The programme encouraged her to reflect on her organisation's purpose, opportunities for growth, competitive advantage, brand identity, and how to implement this learning into her work. In particular, the course content on brand development and identity has driven organisational change. This has led to securing funding for Business Development officers to drive development and marketing. One of these will be focussed on reaching communities locally in an area of high deprivation.

Programme two – Marketing and Consumer Insight pilot[3]

Effectiveness

Learners on the marketing programme were positive about how the programme helped them to address their personal learning objectives, including learning more marketing theory, confidently pitching ideas, and supporting more purposeful customer targeting as an organisation.

Impact

Individual

This main individual impact that was reported following this programme was an increase in confidence in marketing activities and a wider understanding of customers and marketing strategies.

Organisational

Overall, participants involvement in programme two has contributed to improvements in marketing strategies and customer awareness and engagement.

The course content motivated one learner to develop their organisation's brand awareness and develop a new website. Since the programme, the organisation has seen a 40% increase in loans and increased membership due to greater customer awareness and improved branding.

Both at the time of the initial learner review and throughout the data collection for this evaluation, learners have cited the course as supporting the redefining of brand strategies, and improving clarity of brand pillars, positioning and mission. Furthermore, it is clear that several participants have applied course content during internal workshops with their teams or to support the pitching of ideas to their boards, sharing learning more widely and improving sustainability. For example, one held an internal workshop focused on communication with members from every department of their Credit Union. This led to a visual brand refresh to make the brand more accessible and reflective of their diverse membership. Another learner has shared the marketing fundamentals content with an apprentice and plans to move through the awareness and segmentation content as the apprentice develops their skills.

Sector

Programme two brought together individuals from across the sector, including marketing professionals and CEOs, however, the sector wide networking that was seen as a great strength of programmes 1 and 3 was not felt as strongly in this evaluation. Although the final evaluation reports that learners scored the ability to network with other cohort members to explore approaches and solutions collaboratively as a 4.31/5, this positive feedback was not wholly maintained. One learner anticipated that the programme may help to reduce silos within the sector but did not feel that it was able to and several learners noted that they are no longer in contact with their peers. This difference in networking outcomes may be due to the group of people in attendance, with this cohort having a more mixed experience level and role compared to programme 1, or the individuals being less motivated to continue to foster professional networks.

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[3] This evaluation was only able to engage with three individuals relating to programme two (two of which were participants, one was a nominated colleague). Therefore, there are fewer additional findings related to this programme. In addition, all of these individuals were from credit unions.

However, one learner shared that organisations which did not previously have a dedicated marketing role, created a new role as a result of the course. Along with improved marketing strategies, this demonstrates positive sector wide impact with organisations dedicating more resources to reaching their customer base.

Improvements

The key themes of feedback from programme 2 mirror those given for programme 1, learners with more marketing experience found aspect of the course too foundational and would have benefited from more practical tools which they could have directly implemented within their organisations. This would have supported the learning outcomes and objectives of the pilot programmes.

An additional area of improvement noted by participants relates to the Ryze application. At the time of the final evaluation report, one learner found that the time commitment required to review the content on Ryze each week was not clearly set, rating this element as poor, three learners also rated this element as average (on a 5-point scale of very poor to very good). This is an important area for improvement as many organisations with the sector have limited resources or rely on the work of volunteers. However, this was not a theme in the conversations that formed this review with learners suggested improvements relating to wanting to be able to access the Ryze content for a longer period time after completing the course (access is set at 12-months).

Case Study 2: Head of Growth of a Credit Union

Marketing and Consumer Insight Programme and Strategic Planning and Change Programme

The participant joined a regional credit union in early 2024. She had previously worked as a director in marketing and now works on commercial activity and sales, marketing and digital initiatives within the credit union.

Aligned with her interest in cooperatives, the participant became more engaged in shaping business strategy in her current role. She joined the programmes to deepen her understanding of the community finance, connect with peers from similar-sized organisations, and learn how larger credit unions serve their communities. She completed both the senior leadership and marketing course, finding the latter to be especially valuable for marketers in a sector that doesn't have a lot of marketing expertise.

Experience of the programme

The participant found the programmes incredibly valuable and believes everyone should have the chance to attend to support their growth and development. She especially appreciated the persona work in the Marketing programme, which highlighted how different audiences seek and absorb information.

The participant's previous career move involved a transition from a large co-operative to a credit union, and from managing a larger team to a managing a much smaller team. This shift required her to adapt her leadership style and outlook. The content in the strategic planning and change programme helped her move away from a traditional corporate mindset to one that is much more open and approachable.

How the programme impacted organisation and the sector

The participant applied lessons from both programmes to reshape her credit union's strategic marketing and digital direction, recognising the need to improve its use of technology to be mobile first. Her involvement in the programmes helped refine their brand strategy by clarifying brand pillars, mission, and messaging. She also facilitated internal workshops to define organisational values, ensuring alignment across colleagues and members.

The courses inspired the participant to foster collaboration rather than competition among credit unions, recognising their shared purpose to serve communities. She has also benefitted from new business relationships and informal connections with credit unions.

Programme three – Strategic Planning and Change[4]

Effectiveness

When reviewing the six learning objectives for programme three, all but one participant involved in this evaluation felt that the programme delivered its objectives to a great or moderate extent. 64% reported that the programme helped them “apply and critically evaluate the relevance of leadership management theory to the community finance sector” and “critically reflect on their strategic and practical realities of organisational change within the sector” to a great extent. Learners were able to “analyse conceptual frameworks around the themes of leadership and management” and “explore professional development in the realm of organisational leadership, strategy, change management and people management”. However, the extent to which this enhanced professional development varied depending on prior professional experience, learners with less professional experience saw greater personal professional development.

Learning outcomes around “application of tools/guides (i.e. the sustainability guide)” and “assessment of the wider roles of structures, strategies and cultures in the process of organisational change” performed less strong compared to other objectives (the majority, 82% and 55% respectively, answered ‘to a moderate extent’). One learner shared that this was not covered in enough detail and another shared that although the content on the Ryze app was useful during the course due to digital content being accessible and convenient, they have not referred to these resources or the sustainability guide since completing the programme.

Most survey respondents felt that there were enough opportunities during and after the programme to apply their learning. However, continued application is slow due to capacity.

Impact

The impacts for programme three were similar to programme one impacts. Individuals felt as though their confidence increased, their organisations benefited from their participation, and the sector benefited from increased networking opportunities.

Individual

All survey respondents reported an improvement in their ability to develop clear and effective goals (45% ‘to a great extent’, 55% ‘to some extent’), demonstrating a positive individual impact of the programme. In addition, one learner, from a credit union organisation, found that the programme helped them to be more confident switching leadership styles based on context. They reported that this has improved their team’s efficiency.

As with programme one, there were mixed outcomes in the development of new knowledge and skills to support personal development depending on existing experience. There was some feedback that the content was too “foundational” for more experienced participants. However, even participants with more experience reported other positive outcomes, including reinvigoration and inspiration to apply learning and challenge organisational processes.

[4] The evaluation of programme 3 included interviews, a group discussion and a survey. This has allowed for quantitative findings in addition to the qualitative insights.

Organisational

There were several positive organisational impacts reported. All learners report sharing their learning with colleagues both informally and through formal channels such as away days. 64% of programme three survey respondents reported that this had led to improved strategic clarity and goal alignment. For example, definitively aligning every decision to a strategic goal or being more proactive in utilising data within an organisation.

For one participant, programme learning has encouraged strategy reviews. Furthermore, the economic projections content has led to a focus on their organisation's future leadership needs.

In addition to these leadership and strategy impacts, learners have used the content to improve or increase their customer engagement, utilise new marketing channels and develop an enhanced understanding of their USP and competitive advantage.

Sector

As with programme one, the main sector wide impact from programme three was the opportunity to network. Many individuals have continued to stay in contact with those that they met on the programme and have used this network to share relevant updates and potential business opportunities.

One participant's organisation has developed new models and saving products as a result of exposure to other segments of the sector and implemented AI tools to increase efficiencies.

Improvements

The themes for programme improvement remained similar with programme one. Learners commented that breakout room facilitation could be improved with more structured sessions and that the in-person location in Cambridge was not convenient. In addition, learners shared that course did not include enough content relating to businesses with limited resources which could have been delivered through tailored case studies and would have supported the application of learning. Indeed, one learner commented that speakers were not always relevant and there was a focus on profit, something which the sector do not focus on. However, in contrast it was noted that some speakers were inspiring despite their traditional finance background as they provided a link between the theory and a practical example. Perhaps demonstrating that speakers can tailor their message the community finance sector to deliver inspiration and impact without alienating learners.

One area of improvement which was additional to those given for programmes one and two was that there was too much content on the Ryze application making it difficult to navigate and less impactful. This is an interesting finding as several learners commented positively about the Ryze App. To ensure that digital content effectively supports learning, specific content should continue to be sign posted for relevance to each aspect of the programme and additional information or learning could be accessible upon request, stored in a different part of the application or provided in a learning booklet.

The final area of improvement relates to learner's desire for additional opportunities and sector wide collaboration. Several learners highlighted that there is a growing need for more strategic leadership development and investment in people in the community finance sector. Furthermore, it was identified that digital transformation, AI and cybersecurity are key areas with sector wide development needs.

Case Study 3: CEO at a credit union

Strategic planning and change leadership programme

Personal summary:

The participant found the Fair4All Finance programme appealing because it was sector specific and had the potential to support stronger networks across the sector. On a personal level, he was keen to upskill his strategic approach as a board member.

Experience of the programme:

The participant found the networking opportunities provided by the programme incredibly valuable as he could informally exchange ideas with other leaders in the sector. For example, through engagement with others on the programme, he learned of the value of diversifying product offerings. Since the programme, the credit union is exploring the introduction of more loans to their product offering, benefitting the communities it supports and strengthening the organisation.

How the programme impacted the organisation and sector

The participant found many opportunities to apply learning within his organisation, in particular, regarding the organisation's marketing strategy. During the course, the participants were encouraged to define their organisations' competitive advantage. The credit union then used their competitive advantage in their marketing campaign on buses, radio and social media. Following this campaign, the credit union reported a substantial increase in membership, exceeding the growth achieved in the previous 12 months.

The participant noted that the programme fostered stronger collaboration and increased trust between participants from across the sector.

The participant emphasised the importance of the course being financially accessible. This affordability allowed smaller organisations to engage with strategic and commercial learning, which is something typically out of reach for them. Therefore, the course contributes to sector-wide change from the bottom up.

Case Study 4: Chair of a credit union

Strategic Planning and Change programme

Personal Summary

The participant participated in the programme to keep up-to-date with training and build her core leadership knowledge and skills. The course's affiliation with Fair4All Finance was a key draw due to its credibility as a financial institution, ensuring high-quality training. She valued the variety of speakers in the programme who inspired her to think with greater ambition. Similarly, she valued the breadth of participants from across the sector, as this gave her a deeper understanding of the sector.

Experience of the programme

The participant feels greater empowerment and ambition as a result of participating in the programme. Through learning about leadership styles, she discovered the type of leader she aspires to be and has encouraged an "I can do it" mindset. She shares her career journey, from first job to chair of the board, at career fairs, citing the positive role this programme has played.

How the programme impacted the organisation and sector

The participant has applied the learning from the course in two ways. The course highlighted the value of collaborative learning and showed that when more people within an organisation understand the organisation's operations, service delivery improves. She applied this learning by mapping management structures and outlining the chain of command, from initial phone calls and enquiries to how information is shared across the company. This resource has improved efficiency in organisation operations.

Secondly, through participation in the programme, the participant recognised the need for the board to meet more regularly in order to improve overall engagement and efficiency in decision-making. Now meeting monthly, members are more engaged, there is greater dialogue with the company as a whole, and this engagement has resulted in the introduction of more loan packages for members.

Programme participants have maintained contact informally through WhatsApp group-chats. This has been a particular benefit to the group as discussions have highlighted potential business opportunities. It is also providing a valuable network of peers to readily ask for support.

Conclusions and recommendations

Overall, there is clear strong evidence that participants and organisations have benefited from the programmes of support. There are also indications of the potential for sector-wide impact, such as future plans to reframe their overall marketing and promotion approach. This links both to the achievements at individual and organisational level in terms of improving skills, knowledge and capability, and formalising and modernising organisational processes. It also links to the benefits brought about by relationships, collaboration and continued peer learning across the sector.

All three programmes filled a gap for support in terms of leadership and technical skills development as well as opportunities for different parts of the community finance sector to come together. The feedback from participants around their experiences and suggested improvements identified that there is still a need for this support. Furthermore, there is appetite to continue to develop technical and leadership skills to tackle bigger sector opportunities like tech and AI innovation, data and modelling, governance and mergers.

Some participant feedback on content and delivery of the pilots did not appear to inform programme three as the same recommendations were made in relation to this evaluation. Any future design of leadership programmes will need to consider feedback from the evaluation to ensure any improvements meet the needs of the sector.

Throughout this evaluation learners identified that there remains a growing need for strategic leadership and development in the community finance sector. This need will only increase under the government's new Financial Inclusion Strategy which sets out ambitious priorities to transform the Credit Union sector and improve financial inclusion. Learners found Fair4All Finance to be well positioned to provide the programmes as they are positioned as an 'umbrella organisation' supporting both Credit Unions and CDFIs. Although other trusted organisations such as ABCUL provide development initiatives including CU Futures, the Fair4All Finance programmes were able to bring the sector together and provide the programmes free of charge. This encouraged collaboration and allowed smaller organisations to benefit from the programmes. Two learners shared that they would recommend colleagues to take part in the programmes if they were to continue, although learners shared a range of topics that they would like to see in future programmes they were positive about the Strategic Planning and Change and Marketing and Consumer Insights topics.

The course content was praised by learners. In particular the Marketing and Consumer Insight pilot's persona and segmentation content and Strategic Planning and Change programmes economic projection content were seen as very useful. However, learners shared several topics that they would like to see in any future programmes:

- Regulatory structures of Credit Unions
- How to recognise and respond when an initiative or governance is failing
- AI
- Wellbeing

- Analytical, forecasting and financial skills
- Long term planning
- Practical advice around environmental, social and governance topics for small teams
- Bid writing

There are two sets of recommendations. The first is written in the context of a potential future leadership development programme similar in structure to programmes 1-3. The second is a set of recommendations should Fair4All Finance decide not to deliver a formal development programme but create a new offer. Elements of both could also be adopted.

Recommendations

If running another, similarly structured leadership development programme:

1. Create a selection criteria or process to ensure a) the right level of staff member is joining the programme and b) that member of staff is able to bring a project, ambition or idea to the programme. This could be delivered through:
    a. An application or interview process to test the understanding of the individual to ensure that their level of knowledge and expertise matches that of the intended audience.
    b. An assessment day with a series of exercise to explore motivations, ambitions and meet potential course participants, tutors / facilitators / a Fair4All peer panel.
    c. Splitting the programme into two in order to reflect a more junior / less experienced and a more senior / more experienced participant base. This could provide a more technical learning approach for junior participants i.e. practical risk management and a more co-produced approach with strong facilitation for more senior participants i.e. adopting AI across the sector to reduce inequality.
2. Ask participants to bring and present a sector-level issue to the programme and continue to return to that challenge throughout. This would bring the advantage of ensuring that the course can tackle sector-wide issues as well as driving a more transformational approach. Where common challenges are highlighted by more than one participant, there would be an opportunity to 'buddy-up' participants and encourage longer-term relationships. This could be used as a way to help participants to reflect on their learning at the end of the programme through a particular lens.
3. Extend the learning journey by incorporating post-programme follow-up to support continued application of knowledge and reflection. This could be delivered through a series of options including:
    a. Regular networking sessions (in-person where possible) at, for example, 6-monthly intervals or linked to key sector, policy or regulatory reform announcements. This could provide a safe space for exploring and discussing new ideas across the sector. Previous participants could be invited to share "provocations" about the topic to stimulate debate.

b. Coordinating "Hackathons" or "TechSprints" to bring prior participants together across programmes to explore global or "wicked" issues faced by the sector. These could be supported by both participants and a larger network of delegates, using former programme participants to help facilitate and steer the discussion, further developing their leadership skills.

c. Action learning sets (ALS) to extend the learning process and embed learning. In traditional ALS, the topics for discussion are generated by the participants with strong facilitation. There is no opportunity for a substitute to attend, and it brings a long-term relationship to a group of people. There is an added benefit for Fair4All in that information about sector and organisational concerns can help to develop future support tools.

4. Take account of feedback on previous programme design. Despite the changes made, the feedback distracted from embedded learning. For example, practical issues such as venue location, timing and useability of digital content could all be changed. Furthermore, participants fed back that they would have found it useful to have access to digital content over the longer term, and in some cases, as hard copies. It may therefore be useful to provide a summary of digital content (e.g. key messages, takeaways and top-tips) in a booklet or learning pack at the start of the programme. This would enable participants to access the content conveniently and after course completion.

5. Ensure differences regarding profit, surplus and sustainability of organisations and the sector is comprehended by facilitators, participants and speakers. This could be supported by case studies, scenarios and early conversations on how it works and impacts different sectors.

If another programme won't be delivered:

A. All aspects of recommendation 2 (above) including regular networking, Hackathons, TechSprints and ALS could be offered. Delivering them without the prior participant base would require greater marketing and promotion to the sector. Criteria for joining may be required depending on the topic to ensure a greater peer-to-peer network can be formed.

B. Offer bespoke mentoring support to recipients of Fair4All Finance funding or wider support i.e. No Interest Loans Scheme pilot delivery organisations and/or attendees at conferences such as the Delivering Financial Inclusion Together Conference 2025.

C. Introducing "Futures Literacy" to the sector to help shape the future of the industry. This is a technique of helping participants to understand how factors outside their control can be planned for and better understood. It helps people to better understand what, why and how of planning and management.

Appendix 1 provides additional information on some of the collaboration and peer learning methods suggested in the recommendations.

Appendix 2 provides additional information relating to the supporting evidence for each recommendation.

Appendix 1

Action Learning Sets:

Action Learning Sets are aimed at supporting individual and organisational development. They involve working on real-life problems, focusing on learning and implementing solutions. It is a form of learning by "doing" and "reflecting", which draws on the knowledge and experience of a small group of people. In each meeting, participants are encouraged to describe an issue or dilemma of their own choosing, relevant to the action learning topic ie leadership. They provide an opportunity for individuals to receive targeted support on particular difficulties they are facing, whilst using their knowledge to support others.

As the name suggests, the primary aim of action learning is to result in positive action. The style of facilitation is designed to encourage participants to make commitments to actions and to help them to feel more confident in carrying them out. Discussions focus on real-life issues that the members face in their day-to-day work. The role of the facilitator is to guide members in finding their own solutions, with the solutions coming from within the group. Each group is typically capped at 12 participants, although smaller groups can also work well with a specified topic.

TechSprints:

TechSprints help individuals and organisations to develop technology-based ideas or proof of concepts to address specific challenges. The FCA have hosted a number of TechSprint exploring a range of subjects.

Hackathons:

A hackathon is an event where people come together to collaborate in order to solve a problem or identify new opportunities. Although usually tailored to programmers, designers, and other tech professionals, the practices and principles used during a hackathon are applicable to the community finance sector and can promote innovative practices.

Futures Literacy:

Futures Literacy helps people understand and navigate uncertainty by exploring different scenarios and assumptions about the future. Being futures literate allows individuals to challenge assumptions more successfully, identify emerging trends and design strategies that are resilient and adaptive. They understand why and how to use the future to prepare, plan, and interact with complexity and novelty and understand how factors outside their control can be planned for and better understood. It helps people to better understand what, why and how of planning and management.

Appendix 2

If running another, similarly structured leadership development programme:

Recommendation	Sub recommendation	Evidence	Impact
1. Create a selection criteria or process to ensure a) the right level of staff member is joining the programme and b) that member of staff can bring a project, ambition or idea to the programme. This could be delivered through:	a. An application or interview process to test the understanding of the individual to ensure that their level of knowledge and expertise matches that of the intended audience.	Feedback relating to the difficulty of course content and the suitability of having differing levels of experience in the room varied from: "Sometimes the programme felt too easy" to all of the content being seen as incredibly useful. The variation in feedback was mostly seen in the Marketing and Consumer Insights Pilot but was felt throughout the evaluation of the three programmes.	These recommendations would ensure that all learners can achieve their pre-programme objectives, and the programmes can focus on specific areas that will benefit individuals, organisations and the sector.
	b. An assessment day with a series of exercise to explore motivations, ambitions and meet potential course participants, tutors / facilitators / a Fair4All peer panel.	In addition, the multiple-choice questions on the Ryze app were easy for one individual to answer without engaging with the material. This learner shared that assessments could be more closely tied to participants' specific goals or course objectives to enhance relevance and impact. A more tailored programme or set of programmes would support this.	
	c. Splitting the programme into two in order to reflect a more junior and a more senior participant base. This could provide a more		

	technical learning approach for junior participants i.e. practical risk management and a more co-produced approach with strong facilitation for more senior participants i.e. adopting AI across the sector to reduce inequality.		
2. Ask participants to bring and present a sector-level issue to the programme and continue to return to that challenge throughout. This would bring the advantage of ensuring that the course can tackle sector-wide issues as well as driving a more transformational approach. Where common challenges are highlighted by more than one participant, there would be an opportunity to 'buddy-up' participants and encourage longer-term relationships. This could be used as a way to help participants to reflect on their learning at the end of the programme through a particular lens.		Learners suggested: -There was not enough time given to reflect on what they had learnt and how they could apply learning. Structured group problem-solving could provide more targeted support for individual and sector challenges. -They would like to cover sector specific learning e.g. finance and regulation. -Collaborative approaches to funding applications could be encouraged if multiple organisations have similar ideas.	This could be used to help participants to reflect on their learning throughout and at the end of the programme through a particular lens. This could help the course to be more transformational and support sector level change. This would support longer term relationship building.

3. Extend the learning journey by incorporating post-programme follow-up to support continued application of knowledge and reflection. This could be delivered through a series of options including:		Learners suggested: - The inclusion of before-and-after self-assessment exercises or surveys and more structured problem-solving sessions would enhance participant outcomes and allow them to reflect on progress. - Although participants may not be able to access the app for longer than 12 months, an extended learning journey would provide a support network to help implement learning and share challenges as they occur. Some learners would benefit from having someone to remind her that the content is there.	Post-programme feedback would support learners to embed their learning within their organisations and provide a check in point for both support and accountability.

	a. Regular networking sessions at, for example, 6-monthly intervals or linked to key sector, policy or regulatory reform announcements. This could provide a safe space for exploring and discussing new ideas across the sector. Previous participants could be invited to share “provocations” about the topic to stimulate debate.	Learners consistently shared that the networking that occurred during the programmes was one of the most important outcomes: - When a learner found that the programme moved on from a topic too quickly, they were able to catch up on content by talking to others. - The informal conversations on the course were very useful; it was a good networking opportunity. - The programme has helped build bridges between sectors, who sometimes do not work together well. Learners shared that would like to continue networking and collaborating in the future: - Getting more boards to work together would be great, some boards are proactive and others are not. The future is clearly Credit Unions merging or sharing resources so this would ensure this transition is completed as smoothly as possible. - Fair4all finance could play a role in pulling companies into one space.	This could increase sector wide collaboration and development as well as support embedding learning.

	b. Coordinating "Hackathons" or "TechSprints" to bring prior participants together across programmes to explore global or "wicked" issues faced by the sector. These could be supported by both participants and a larger network of delegates, using former programme participants to help facilitate and steer the discussion, further developing their leadership skills.	Several learners mentioned AI as a topic they would like to learn more about. Others would like to cover more technical modules around data and modelling. Learners would like to see more opportunities for investment in people in the sector, this could be done through collaborative sessions: -There needs to be more investment in people in the sector, combining efforts to bring new people in as well as engage people who are already within the sector. -The sector needs the ability to bounce ideas off each other – they should be working better together as a whole sector.	This would support transformational change and support the sector to tackle larger "wicked" issues.

	c. Action Learning Sets (ALS) to extend the learning process and embed learning. In traditional ALS, the topics for discussion are generated by the participants with strong facilitation. There is no opportunity for a substitute to attend, and it brings a long-term relationship to a group of people. There is an added benefit for Fair4All in that information about sector and organisational concerns can help to develop future support tools.	In addition to the evidence in the above sections, learners suggested that structured group problem-solving could provide more targeted support for individual challenges. The connections and networks encouraged conversations on how to make sector wide changes. Through these conversations they realised they cannot make sector-wide change with the scale and size or small organisations. Sector-level change needs more practical change than theory. More needs to be done to create an enabling environment to form more offers and lend more. The problem is the inability of organisations to raise enough capital to run the business and lend more. Getting Credit Unions together to increase lending, incubate new ideas and having senior people with the right skills and a passion for lending should help to improve the sector's ability to service the demand.	Action Learning Sets allow participants to learn from each other, reflecting on relevant sector or organisational issues. They support transformational change and action focused discussion. They also build greater levels of trust and long-term relationships.

4. Take account of feedback on previous programme design. Despite the changes made, the feedback distracted from embedded learning. For example, practical issues such as venue location, timing and useability of digital content could all be changed. It may be useful to provide a summary of digital content (e.g. key messages, takeaways and top-tips) in a booklet or learning pack at the start of the programme. This would enable participants to access the content conveniently and after course completion.		Throughout the evaluation learners gave feedback that the programme venue was not ideal. Feedback relating to the content on Ryze was varied with some learners not sharing any negative feedback. However, a few learners found the amount of content overwhelming. One of the programmes was delivered at a difficult time at the beginning of the year. It was an intense course on a narrow timeframe. Would have preferred to be over a longer timeframe. Participants fed back that they would have found it useful to have access to digital content over the longer term, and in some cases, as hard copies.	This would ensure the programmes are more accessible.

5. Ensure differences regarding profit, surplus and sustainability of organisations and the sector is comprehended by facilitators, participants and speakers. This could be supported by case studies, scenarios and early conversations on how it works and impacts different sectors.		Learners gave feedback that more sensitive curation of case studies, reflecting sector challenges and tailored speaker presentations would be useful. For example, one speaker was perceived to be provocative, focusing on profit making. Learners would have liked to see more of a focus on the not-for-profit sector: -Most of the learning was based on commercial companies, though it would be helpful to provide more tailored teaching that is relevant for not-for-profit organisations. Most of the speakers were from the corporate/commercial sector, which slightly neglected the needs of the community finance sector, such as the need to generate income whilst pursuing purpose-driven finance. However, speakers were a valuable aspect of the programmes with one learner sharing that a speaker was inspirational and another saying that the guest speakers were engaging and thought provoking. They also provided new perspectives.	This would ensure that all speakers and case studies are seen as impactful, inspirational and applicable.

If another programme won't be delivered:

Recommendation	Evidence	Impact
A. All aspects of recommendation 2 including regular networking, Hackathons, TechSprints and ALS could be offered. Delivering them without the prior participant base would require greater marketing and promotion to the sector. Criteria for joining may be required depending on the topic to ensure a greater peer-to-peer network can be formed.	All evidence detailed in the table above as well as this insight: -A learner suggested that more effective sector collaboration, particularly in areas like marketing and supplier contracts, could amplify the collective impact of small organisations.	Networking, Hackathons, TechSprints and ALS can support sector development and transformational change.

B. Offer bespoke mentoring support to recipients of Fair4All Finance funding or wider support ie No Interest Loans Scheme pilot delivery organisations and/or attendees at conferences such as the Delivering Financial Inclusion Together Conference 2025.	If another programme won't be delivered, then Fair4All Finance can continue efforts to develop the community finance sector and ensure that their funding is used effectively by providing mentoring support to the recipients of funding.	This would strengthen outcomes of Fair4All Finance's funding
C. Introducing "Futures Literacy" to the sector to help shape the future of the industry. This is a technique of helping participants to understand how factors outside their control can be planned for and better understood. It helps people to better understand what, why and how of planning and management.	Learners suggested forecasting, financial analysis, and financial awareness should be included in leadership development programmes to better equip managers for decision-making and long-term planning. The programme content encouraged learners to think about societal trends, such as how the climate crisis/green transition/demographic shifts/inward migration to the UK will affect the sector. This learning was valuable and could be continued through Futures Literacy.	This would help the sector to better understand what, why and how of planning and management.

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