



Strategic Plan 2025-2028

Grassroots communities in the lowest income areas are places of solidarity, hope, determination, creativity and resilience. These are the communities we work in and seek to strengthen. This plan sets out how our strategic priorities and objectives for the next three years are shaped by our analysis of the current context for our work and our current stage of development.

The context we are organising in

Gendered Poverty and financial resilience

There has not been a consistent period of poverty reduction in the UK for over twenty years. Poverty is deepening; six million people were in 'very deep poverty' in 2021/22, the poorest of these 'having an income that was 59% below the poverty line. The gap has increased by around two-thirds over the past 25 years' (JRF, 2024: 8).

Poverty is gendered: women are more likely to live in poverty than men. Over the past decade, income stagnation, cuts to social security and public services, the COVID-19 pandemic, and the cost-of-living crisis, have all had disproportionate impacts on women and children (WBG, 2023). Disabled women, single mothers, and Black and minority ethnic women have been some of the worst affected (JRF, 2024; WBG, 2023).

Housing costs are significant: 'In 2021/22, more than four in ten social renters (43%) and around a third of private renters (35%) were in poverty after housing costs. Getting housed is an even more significant issue. There are over 17,000 households on the waiting list for social housing in Manchester and the City Council spent over £39 million on temporary accommodation in 2021-22.¹

According to the Women's Budget Group, individual financial autonomy is the best guarantee of financial resilience. However, the best guarantees of financial autonomy are adequate employment and social security support, meaning low-income women frequently don't have this autonomy (WBG, 2023: 1).

Regional inequality

The geography of UK income inequality has hardly changed since 1997, 'poor places have tended to remain poor while rich places have stayed rich'. At the same time, 'spatial disparities in child poverty have increased, along with a shift in the geographical concentration of child poverty' (Resolution Foundation, 2024: 4). Since 2014, poverty has increased most in urban areas of the North West and West Midlands with 'all 20 local authorities with the largest percentage point increase in child poverty' in these two regions. An astonishing 48% of children in Manchester and 46% of children in Oldham were families living in poverty in 2022-23 (Resolution Foundation, 2024: 4). Although poverty has increased the most in these areas, in 2021/22: 'the West Midlands had the

¹ [Live tables on rents, lettings and tenancies \(2023\)](#), [Table 600: numbers of households on local authorities' housing waiting lists](#); and [General Fund Revenue Account Outturn \(2021/22\)](#), [Table RO4](#)

highest rate of poverty at 27%, followed by the North East and London (both 25%), Yorkshire and the Humber, the East Midlands and the North West (all 23%)' (JRF, 2024: 14).

Disillusionment and division

Community Savers have a strong history of transforming disillusionment into hope and agency in the neighbourhoods where we are based. This has never been more needed.

The impacts of deepening poverty, inequality and uncertainty have been compounded by the shrinking of space for local democratic engagement, voice, and influence since the 1980s, and there has been a vacuum in political representation of the most disadvantaged. At the same time, there has been rapid demographic change linked to globalisation, but less money available for deep and long-term community development work. Cuts to public services and the closing or redevelopment of valued community spaces mean there is a lack of appropriate community-designed and governed physical spaces for people to come together, access information, build relationships, and 'be well' (Local Trust, 2019).

Recent research by 'Hope not Hate' finds that 50% of the people they surveyed said they were pessimistic about the future and more people thought they would be worse off in their lives than their parents. They conclude that 'there is a growing mood of pessimism and declinism amongst the population and this is leading to deteriorating attitudes to democracy and the political system'. This opens up space for extremism in some of the most disadvantaged communities in the UK. They also find that the 'radical right' are now rejecting action on climate change as a central strand of their populist agenda (Hope not Hate, 2024).

These are trends that Community Savers leaders have been discussing since 2018 (well before the pandemic) and which we reported on in our 2020 "[Our Story So Far](#)" report. Together with CLASS, and under the mentorship of [Shack/Slum Dwellers International](#) in South Africa and Kenya, we believe we have built an approach that directly engages with these challenges: rebuilding self-esteem and trust between people and social groups at a neighbourhood level; fostering a renewed belief in the power of shared values and collective action; and mobilising behind the mutually reinforcing agendas of social, economic, and climate justice.

Please read our [Theory of Change](#) in tandem with this strategic plan.

Our stage of development

Community Savers and CLASS have come a long way since [Mums Mart visited the SDI South African Alliance in 2017](#). Mums Mart pioneered the first savings group and have since mobilised groups across Greater Manchester and Sheffield, with leaders requesting the formation of a support agency in 2019. Since CLASS gained charity registration in March 2020, and despite successive global and national crises, we have built our own effective and impactful 'alliance', inspired by SDI community federation-professional support agency alliances across the Global South.

We are a women-led movement for poverty action and urban transformation. Every year we carry out an in-depth evaluation against our Theory of Change; and the Community Savers Leadership engage in strategic review, reflection, and planning.

This year, our reflections have focused on the following areas (which together with the operating context we outline above, and our Theory of Change, inform the strategic priorities and objectives we have agreed for the next three years):

Women-led neighbourhood transformation: what works, what next?

- Our approach works because we start with individuals/households and 'informality': people are comfortable in our spaces and the way we do things.
- People love the savings clubs, and this is what brings people together: weekly meetings create the space to build self-esteem, confidence, connectivity, belonging and financial resilience.
- We are building relationships and understanding in local areas, and at a time of crisis and division. We look after each other and place value in people, relationships and compassion.
- We are co-governing well, with full transparency over financial resources and decisions.
- In our relationships with public agencies and authorities we offer solutions, partnerships and investment - not just challenges/demands.
- We have overcome political resistance with 'successes' - like impactful partnerships and bringing large numbers of people together.
- Organising around local issues without doing the 'bottom-up' groundwork to build a local neighbourhood network is not sustainable and drains capacity away from working through our tried and tested approach.
- We need a significant amount of ongoing support for the existing initiatives across many projects, partnerships, and neighbourhoods. We need to reach new people and places to achieve wider social justice and systems change.

Financial inclusion, literacy and resilience

- Some savings groups are well established - creating space for reflection on how to use these spaces to deepen impact beyond helping people 'save for a purpose'.
- Our new partnerships with *Talk About Money CIC* and *Turn2Us* can help us develop a wider financial inclusion offer and build financial literacy capacity among members, while skilling up interested leaders on information and signposting.
- We can continue to build digital capability for financial inclusion and literacy as well as 'good governance' through digital inclusion volunteers and CLASS support.
- We can attract younger people by 'going digital' with our systems, as long as we avoid digitally excluding others by also keeping savings deposits paper-based.

Equality, equity, diversity, and inclusion

- Our member surveys and monitoring demonstrate that we are doing 'OK' in relation to including people of different ages, ethnic backgrounds, disabilities, differing levels of mental and physical health, and caring responsibilities. There is still more to do.
- This varies across neighbourhoods - sometimes this reflects demographics and that's OK.
- There is more we can do to improve our diversity and accessibility. Having a greater diversity of social groups in our leadership will enable us to achieve better 'equity' in the outcomes and impacts we can achieve in a local area or across a city.
- Our workshops on diverse membership and leadership highlighted groups that leaders think we could be doing better to proactively attract. There are changes we can make to how we run groups or activities to make these more accessible.
- We need to work with our memberships to help them understand what opportunities there are for leadership and what the benefits of leadership are. This is particularly the case for women from minority ethnic backgrounds and women with disabilities.
- Inclusivity should be combined with cohesiveness within a group and particularly within a managing committee. We need shared understanding and commitment to acceptable ways of communicating and working with each other.

Movement building and capacity

There is a consensus among the leadership that we want to and should be working to reach more communities - across Greater Manchester and Sheffield in the next five years - and across the North of England over the next ten years. However, as our community action in existing localities becomes more ambitious and complex, the pressure on leadership capacity and the CLASS team is being felt. We have discussed the need for:

- More support to committees to attract and build their leaderships - including a focus on proactive strategies to attract greater diversity.
- Increased momentum behind the learning exchange visits to new areas that were fundamental to our collective community action before COVID
- A revised structure and expanded team at CLASS. This would include the recruitment of a Movement Coordinator who could manage a team of part-time place-based community facilitators. This has potential to create routes into employment for local members who have built up appropriate experience (although the roles would not be ring-fenced).

Our Strategic Priorities and Objectives 2025-2028

SP1: To be recognised as leaders in achieving women-led savings and financial resilience in the most disadvantaged neighbourhoods we will:

- Strengthen the membership, leadership, and funding base of 'Women in Community Action Arbourthorne' as a first savings group in Sheffield.
- Support Community Savers Leaders to engage in at least four learning exchange visits per year, sharing learning, building relationships and supporting the establishment of new groups.
- Develop the financial inclusion and literacy offer of established savings groups.
- Secure funding to develop a 'Community Savers App' for digital savings tracking.
- Strengthen our impact, reporting, and communications, and identify an independent evaluator.

SP2: To become recognised experts in advancing gender-conscious neighbourhood transformation in the most disadvantaged neighbourhoods we will:

- Increase the number of grassroots women leaders involved in savings-based community action, who feel well-supported and have increased voice and influence over local issues.
- Deliver annual Community Savers skills-based training programmes in response to the needs, interests, and priorities of the leadership.
- Support the development of neighbourhood-wide partnerships to realise ambitious agendas for reducing disadvantage and increasing wellbeing.
- Work with savings groups in at least three new neighbourhoods to create new conversations and develop transformative coproduction partnerships with public/private/voluntary sector agencies and authorities.
- Test out an adaptation of SDI's survey, profiling and mapping approach in at least one neighbourhood to create a community-owned database that supports collective action and advocacy.

SP3: To establish and consolidate at least one successful city-wide movement for accelerated delivery of sustainable homes for social rent we will:

- Secure longer-term funding for the Social Homes for Manchester (SH4M) coalition with evidence of local and national policy change that benefits low-income households and communities.
- Publish a set of public scrutiny web pages to provide local citizen coalitions with ward-level data on housing need and development proposals.
- Create a network of citizen coalitions across the cities of Manchester and Sheffield who can hold their political representatives (local and national), local authorities, and other housing providers to account for the availability and quality of social rent homes.
- Link local housing action work with national campaigns for housing and planning reform through engagement with the Homes4Us alliance, and political representation.

SP4: To proactively apply principles of equality, equity, diversity and inclusion throughout our governance, operations, and practice we will:

- Support affiliates to implement learning gained through workshops on diversity and inclusion.
- Visit diverse groups and projects to encourage engagement beyond those already socially connected and encourage diverse and less confident members to try out leadership roles.
- Carry out an equality monitoring survey across our leadership and board and develop a strategy to address gaps in representation.
- Carry out a staff reflection on internal operations and procedures at CLASS; including staff and volunteer recruitment and communications strategies to identify ways to increase equality of opportunity, equity in outcomes/impacts for the most multiply disadvantaged social groups, and ensuring our work and communications are inclusive and accessible.
- Co-design and implement a new internship opportunity for women with disabilities or from minority ethnic backgrounds, aged 18-35 and living in low-income neighbourhoods focused on gaining experience of the CLASS board, staff practice, and leaders' community action.

SP5. To acquire the financial and human resources that we need to progress these strategic priorities we will:

- Deepen relationships with existing funding partners, attracting ongoing investment by sharing strategic learning and impact evidence more widely through improved communications.
- Attract at least one 3–5-year core costs grant from a new charitable trust/foundation partner.
- Secure funding for a 'Movement Coordinator' role and a team of place-based community facilitators and through this, support employment opportunities for low-income women in the neighbourhoods where we work.

References

- Greater Manchester Savers (2020), [*Our Story So Far*](#).
- Hope not Hate (2024), [*State of Hate 2024: Pessimism, decline and the rising radical right*](#).
- Joseph Rowntree Foundation (2024), [*UK Poverty 2024*](#).
- Local Trust (2019) [*Skittled out? The collapse and revival of England's social infrastructure*](#).
- Resolution Foundation (2024) [*Uneven ground: Assessing the state of UK geographic economic inequality facing the new Government*](#).
- Women's Budget Group (2023) [*Women's Budget Group Submission to the Financial Resilience APPG, June 2023*](#).