

# **100 Angels**

## **Philanthropy Magazine**

**INSPIRATION  
INFORMATION  
IMPACTFUL LIVING**

**Issue 1, April 2025**



**Payroll Giving  
Corporation Tax Relief**

**Featured Beneficiaries  
Featured Angels**

**Living with  
LOVE ♥ FEAR**

**Barriers to Finance & the Fair Banking Act**

# STARTING SOMETHING WITH NOTHING



How to  
start in  
business  
no matter  
where  
you are  
today

**BOB SHEPHERD & KAREN DAVIES**



## PHILANTHROPY AT IT'S BEST

Welcome to the Project '100 Angels' Philanthropy Magazine, a publication to support Project '100 Angels' and those who support us.

When I (Jules) founded the SMBN in 2019 I did it to help single parents like me, who I knew were fighting to make work work, despite physical barriers, and that as flexible working wasn't enforced, enterprise seemed like the only viable way to regain financial independence. As the SMBN evolved, new rights were introduced, and it was evident that our cries were slowly being heard, but we are a long way from the issue being resolved, as employers kick back, and enterprise is still the best way to be economically active when barriers are at play.

Over the years, as I turned to Purple Shoots for help, and as I witnessed them ask for their own help, I could see that barriers to finance was an issue that stretched way beyond my community, and my eyes were opened to how many people turn to enterprise because they are intelligent, skilled, hardworking, and desperate to be economically active tax payers, but, like me, they were dismissed and held down by not fitting perfectly into 9-5 either physically or mentally.

It has pained me to see the Government enforce sanctions that hurt primary carers, before tackling the root cause and offering a real solution. It has pained me to see the most vulnerable members of society torn to pieces for needing support, and to see our elders barely survive in cold homes because panic measures are taken to recoup pennies, instead of helping those who are so desperate to help themselves, and consequently help the economy. Purple shoots understand this, but because they support the members of society most harshly judged and dismissed, they too, lack adequate support, and it's time for that to change. It is time for humanity to rise, it is time for angels to appear.



***Houston, we have a problem .....***

***and it's called - BARRIERS TO FINANCE***

The SMBN was always been about raising awareness of Barriers to Work, Homes, and Finance; of course they are all closely interlinked, and these barriers apply to anybody who has suffered adversity, not just the single parent community we pledged to serve.

Whilst childcare and flexible working are snowballs rolling firmly downhill, building momentum with positive change in progress *and* on the horizon, finance, is still very early stages of growth. We have much work to do to raise awareness of the barriers that exist, the economic impact of holding people back, and how these barriers are impacted by, and impact, work, and homes.

Whilst 2022 (well 2015 to 2022) was all consuming with raising awareness of Barriers to Work, 2023—2024 was about raising awareness of, and actively working towards supporting positive change with respect to adversity, credit scoring, finance, and mortgages.

Happy in the knowledge that issues surrounding single parents are in good hands, I decided to close the SMBN in February 2025, but after a month of rest, and realising that Netflix, whilst brilliant, isn't how I want to spend my evenings, I have decided to dedicate this year to firmly focus on barriers to finance, and to help Purple Shoots so that they in turn can help others as they helped me.



**With James Jones (Ex Experian) Mike Lewis (Purple Shoots) Anthony Turner (Start Up Loans) and Karen Davies, CEO & 'Angel of Opportunity' (Purple Shoots) at the SMBN Conference in 2023**

When Purple Shoots help individuals with micro finance, they not only provide a 'way out', they also protect against deteriorating mental health, they provide a platform for personal and professional development, transferable skills that open many career opportunities if the business does have a short life span, and, crucially, they help you hold your head up in a dignified way, and they help prevent social withdrawal, isolation and loneliness.





During the last 12 months I have witnessed a significant increase in reporting around the cost of living crisis, debt and benefits. We have seen judgement and penalisation of the most vulnerable members in society, and there are those who will never understand, but there are those who just know. To live on benefits is an awful way to live your life, the hardship, the humiliation, the constant fear that you will be sanctioned or that your income will be stopped. Anybody who has experienced the independence of work, the pay cheque, the work colleagues, the dignity, the disposable income, would never choose benefits. Benefits are where we turn in our hour of need.

There are so many reasons why people end up in a situation where they need to claim benefits, and believe me, once you experience it you are always looking for a way out, at least those who turn to Purple Shoots are. Human beings dismissed by society, written off as untrustworthy, under skilled, or workshy; but nothing could be further from the truth. These incredible people, in the face of adversity, fighting to be economically active, fighting to return to tax payer status, but hindered by adversity or circumstance, and sentenced to a benefits trap that almost seems impossible to escape. Purple Shoots looks at the person, the circumstance, the drive, the competency, and it says 'yes, you are worth helping' we know that you want to be self-reliant, as do we, and so we trust you, as we ask others to trust us. You only need to look at the impact reporting to see how Purple Shoots have positively impacted the economy.

There are some fantastic organisations and individuals raising awareness of inhumane APR, the need for a Fair Banking Act, money and mental health and so on. Change will come, but change takes time. As 1 of 100 Angels, you can help Purple Shoots today.







# Campaigning

The work that Karen does, along with her team at Purple Shoots is nothing short of MBE worthy. It is through Karen, that more doors have opened, and I have been invited to speak at the APPG on Fair Business Banking and APPG Debt, in the House of Commons, to further raise awareness of the barriers that exist, the cost to the economy, and the solutions. I was invited to this event by Kay and Sam, who, as part of the Finance Innovation Lab team, have launched the Fair Banking for All Campaign; you can read their article in full on the next few pages.

The event was well attended by a number of incredible organisations, including Fair4All Finance, Fair By Design, Responsible Finance, UK Credit Unions as well as MP Peter Dowd, MP Yvonne Fovargue and Lord Kamall. So many people in a position to create positive change were in attendance and it really reassured me that 'this is not how your story ends', so, please, if you are struggling, know that work is underway to ensure that you are treated fairly, but meanwhile, we need to come together to help Purple Shoots help others today, it is a matter of urgency, and it is a bridge needed by so many.

I later joined the Bank of England in a meeting with Purple Shoots to again discuss how the rising interest rates are impacting us 'on the ground', for me personally, the figures that came out in the dual APPG only cemented my belief that a significant proportion of society are struggling to access finance, and so, if you are being squeezed financially by rising interest rates, and you do not have access to finance to help you weather the storm, it is double ended sword, and one where human life is collateral damage. One has to give, we must be enabled to pay our cost of living overheads short term, as we work hard to thrive long-term. It is fine to cut back on luxuries, but we need to manage in a modern world, and we need humanity to override data, instead of data overriding humanity.

After these two very powerful events was the SMBN Conference on 16th September, where, along with listening to inspirational speakers, we enjoyed a panel discussion with James Jones from Experian, Anthony Turner from Start Up Loans (delivered through the British Business Bank) and Karen Davies from Purple Shoots. We again talked about the barriers following adversity, how data drives decisions, and the different levels of support available. Crucially, we talked about how to ensure data reporting could be fairer, and what Experian are doing to ensure they are facilitating a broader view of customers spending habits and credit worthiness.

We were invited back to Parliament in 2024 when Michael Sheen joined calls for the government to pass legislation to help tackle the crisis of unaffordable credit. The event was organised by the All Party Parliamentary Group on Fair Banking. Michael has witnessed first hand the pain caused by high APR loans and he donated 100k of his own money to buy off 1 million pound of debt for his local community to try and end some of the suffering. Yet he too is suffering as others try to take the credit rather than applaud his angelic mission. Those who give to give are truly remarkable human beings, and it is this faith in humanity, this knowledge that there are Angels among us, that has lead to Project '100 Angels', and complete faith that I will find you.





I love, that with this magazine, we have a platform to share the voices in greater depth, of those who work so hard to support us, to enable us, to create a fairer, and more equal society. Here is an article that I invited Sam Rex-Edwards and Kay Polley to contribute, on the back of their hard work at The Finance Lab..

## Why we need Fair Banking for All – and how we can achieve it

*High-cost credit is unfortunately an option to which millions in the UK have to turn, while many are locked out of standard banking services. Through the Fair Banking for All Campaign, an alliance of organisations is working to change this, calling for a new law. Kay Polley explains why this legislation is needed.*

Over 1 million people in England are using illegal money lenders, and around 60% of these lenders' victims are women, according to a recent study. Even before the pandemic and the current cost-of-living crisis, over 3 million people in the UK were forced to use high-cost credit, often in the form of 'payday loans'. Being unable to access affordable credit means that vulnerable families can spiral into crisis if they have an unexpected cost.

A user of payday loans who recently took part in an online workshop with the Fair Banking for All Campaign describes their predicament:

*"I needed to borrow money and went to my bank. I was working and they could see I could afford it, but I was refused. I had to use a payday loan. I'm not proud of it. The problem is, though, little things can happen, that's how they get you and they keep you in that kind of loop – getting the money, paying it back, but then getting halfway through the month and having nothing left. I got stuck in this cycle of payday loans."*

Many small businesses are also currently unable to access the banking services they need, and women-led businesses are being declined bank loans at double the overall rate.

Another workshop participant said:

*"You fill in a questionnaire online and it's a machine which says no, there's no humanity now, no way to show that I could afford the repayments."*

The Fair Banking for All Campaign is calling for a new law, the Fair Banking Act. This law would mean that high street banks and building societies would have to publicly share data on who they are currently serving. Based on this information they would be given a rating that would reflect how well they are tackling financial exclusion and serving marginalised communities. Those with a poor rating would have to take action to improve. Banks could do this by providing services themselves, for example opening affordable credit programmes, or they could choose to support community finance providers such as Community Development Finance Institutions (CDFIs) or credit unions.

# Fair Banking For All Campaign

Community finance providers are often much better placed to support people and businesses who struggle to access mainstream banking services. Using a relationship-based approach, they take time to speak to their customers to better understand their circumstances, what they need, and whether they can afford loan repayments.

A workshop participant who had received support from their local CDFI said:

*"They're great because they speak to you like a human being, they understand that things happen. If something happens and you have to miss a payment you don't have to feel stressed, having to rip your hair out trying to figure it out and stay up all night. It's OK, 'just speak to us and we'll sort it out'. ... [I]t's given me more confidence within myself to deal with things financially, without feeling like I was failing at being an adult."*

These organisations can provide a lifeline for individuals, families and businesses. Of the small businesses that recently received lending from CDFIs, 99% had previously been refused by other lenders. And of the businesses CDFIs lend to, disproportionately more are led by women or by individuals from a Black, Asian or minority ethnic background compared with the UK average. Recent lending to small businesses by CDFIs has led to 8,180 jobs being created or secured.

**'Recent lending to small businesses by CDFIs has led to 8,180 jobs being created or secured'**

A Fair Banking Act would result in mainstream financial institutions working in partnership with community finance, providing a much needed boost to help the sector grow and enabling it to support more people. Millions more people and small businesses would be able to access vital services such as affordable credit, and would no longer have to pay the high interest rates of payday loans or turn to illegal lenders.

The Fair Banking for All Campaign has published a full policy paper on the potential of a Fair Banking Act, and is now seeking to gain cross-party support from MPs. You can get involved by writing to or meeting your MP – contact the Fair Banking for All Campaign for resources and support:

March 2023

## FAIR BANKING FOR ALL

**Why the UK needs a Fair Banking Act to tackle financial exclusion**

A policy paper

visit <https://fairbankingforall.org/>  
find @fairbankingforall on social media,  
or email [sam-kay@financeinnovationlab.org](mailto:sam-kay@financeinnovationlab.org).

*Kay is head of movement building and campaigns at the Finance Innovation Lab, a role she job-shares with Sam Rex-Edwards.*

**I applaud this article and fully support the campaign for the Fair Banking Act. #fairbankingforall**

**Thank you to Kay, Sam and all of the team at The Finance Innovation Lab for your continued hard work.**



## **The BOOK – Single Mum & 21st Century Peasant – Breaking out of Benefits Jail**

Since 2019 I have held a number of webinars to address barriers to adequate work, homes and finance, and consequential need for benefits.

This book shares my own journey as a Single Mum and self-proclaimed 21st Century Peasant, as I share information, advice and tips on how to escape the benefits trap, as I did. **It is not linear. I thought it was, before I knew. I thought it was black and white, you simply get a job.** If you are reading this; the chances are you already know what a battle it is, not to need support, when there are barriers and sharks at play.

**But trust me, it can be done! I am a single mum, my daughter is still in school and benefits are behind me, and I enjoy paying tax again instead of needing to continue to claim it back.**

I wasn't privileged at all, I didn't have the bank of mum and dad or free or cheap lodgings to help me get on my feet, the banks refused to help as soon as I was in hardship, and the sharks fed from my wounds, enjoying profiting from my desperation. Landlords rejected me and friends and family were too fearful to act as guarantors. Between the banks, the landlords, the 9-5 presenteeism, and cheap unhealthy diet I bled hard, I cried hard, and I didn't want to carry on at all, but we do, for our children, and my daughter was my guiding light back to peace, pride, purpose and disposable income!

What I share with you is not a get rich quick scheme, it is not a high ticket trick to feed from your hunger, this is sharing what I have learned in a decade, what I wished somebody had told me in my first week of being a single mum, it is intended to save you from wasting too much time and to guide you to do everything you can to help yourself in a positive way.

You can buy the book from Amazon—there is a free kindle edition but as it is free I didn't spend time formatting it so apologies in advance if you choose this option and pages are slightly misplaced!





SINGLE MUM  
& 21ST CENTURY PEASANT

# BREAKING OUT OF BENEFITS JAIL

BY JULIE HAWKINS

# STARTING SOMETHING WITH NOTHING



How to  
start in  
business  
no matter  
where  
you are  
today

**BOB SHEPHERD & KAREN DAVIES**



**Have you ever thought you might run a small business – then thought again because there seemed to be a lot more to it than meets the eye? Starting Something with Nothing is full of practical advice about how to run a business without all the usual jargon. Take care - reading this book could change your life!**

***“Starting a business is a life transforming experiences – if that is something you long to do then read this book!”***

**Matt Bird**  
Founder of NAYBA

***“If you want to start a business I highly recommend you read this book, apply its lessons, and use it to support others in a meaningful way.”***

**Julie Hawkins**

***“Starting Something with Nothing gives great no nonsense advice, easy to read, straightforward common sense.”***

**Steve Jones**

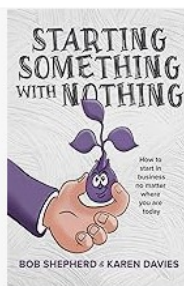


**Bob Shepherd** has been involved in Purple Shoots from the very beginning and was a business advisor for many years before that.

**Karen Davies** is the founder of Purple Shoots, a charity which tackles poverty, unemployment and financial exclusion by encouraging and enabling enterprise and entrepreneurship.



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by Karen Davies and Bob Shepherd | 14 Dec 2023

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**prime** FREE delivery by **Tuesday, 23 Jan**

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# Payroll Giving

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The simple, tax-effective way to regularly support the charities close to your heart.



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- 03** Relax, your donation will be distributed to your chosen charity each month.

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A £10.00 pledge only costs  
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- ➡ Donations are taken from your pay/pension before income tax is applied.
- ➡ Donate to as many UK registered charities or charitable organisations as you wish.
- ➡ Donate from as little as £1 per week or £5 per month.

Payroll Giving Donation Calculator	Payroll Giving Donation Calculator	Payroll Giving Donation Calculator
Amount Pledged:	Amount Pledged:	Amount Pledged:
£ 1000	£ 1000	£ 1000
Your Tax Rate:	Your Tax Rate:	Your Tax Rate:
<input checked="" type="radio"/> 20% <input type="radio"/> 40% <input type="radio"/> 45%	<input type="radio"/> 20% <input checked="" type="radio"/> 40% <input type="radio"/> 45%	<input type="radio"/> 20% <input type="radio"/> 40% <input checked="" type="radio"/> 45%
'Cost' to you:	'Cost' to you:	'Cost' to you:
£ 800.00	£ 600.00	£ 550.00
Charity Receives:	Charity Receives:	Charity Receives:
<b>£1000.00*</b>	<b>£1000.00*</b>	<b>£1000.00*</b>

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[Visit www.project100angels.co.uk for information](http://www.project100angels.co.uk)



As an ambassador for Project '100 Angels' you benefit from free exposure in this magazine, you will have 1/3 page to introduce you and your business, this is the perfect solution if you would like to support the project but are not able to sign up as an angel. It may be that you are a small individual business, or it may be that you are also a charitable organisation, and would like increased exposure to potential investors.

As an ambassador for Project '100 Angels' your only commitment is to help us raise awareness of the project, by sharing or creating a post with a link to the 'project100angels' website once a month, and tagging me (Jules) as proof of payment! I will then ensure you remain visible in this magazine.

If you do not want the commitment that comes with being an ambassador and can afford to advertise, please choose one of the donation options overpage and you will have no other obligations in exchange for visibility

[Visit \*\*www.project100angels.co.uk\*\* for information](http://www.project100angels.co.uk)

Whatever joy there is in this world,  
All comes from desiring  
others to be happy,  
And whatever suffering there  
is in this world,  
All comes from desiring myself  
to be happy. [...]

- Master Shantideva

