

MULTIBANK

TIMES



**Innovation to
Unite a Nation**

PAGE 8

**A Pollution
Solution**

PAGE 2

**How to Start
Your Multibank**

PAGE 6

We live in a divided Britain,

A country in which, with every month that passes, people experiencing poverty are facing increasing hardship, where charities have had to take over from the welfare state as our national safety net, and where the food bank, rather than the social security system, is fast becoming the last line of defence against destitution. But we are not powerless. I want churches, faith groups, community groups, charities, councils, and companies who have all shown great concern about this new epidemic of poverty in our midst to come together in a new UK-wide coalition of compassion.

Here, we set out our plans to back up the magnificent work of food banks, charities and concerned citizens with the creation of multibanks.

Companies can support charities, and we are asking retailers and supermarket chains to donate their surplus goods, informing them that instead of wasting these or throwing them away, they can join an anti-pollution initiative that transfers their goods to families in need and helps create a circular economy. And we are asking manufacturers to do special production-line runs of essential supplies at cost price, reminding them that the beneficiaries will be families who cannot afford to buy their products this year or next but maybe their customers in the future.

Read on to learn how you can support this initiative.

GORDON BROWN



If you can help with this project in any way or want to find out more, please contact us at info.multibank@gordonandsarahbrown.com

Fighting Poverty, Fighting Pollution

Today there are 2,600 food banks serving two million families across Britain. But the cruel reality

in our poverty-hit communities is that food is just one of the staples of life people regularly go without. That's why we have created the multibank: not just a food bank but a clothes and shoes bank, a toiletries bank, a bedding bank, a baby bank, a furnishings bank and a hygiene bank.

Created out of compassion for those in desperate and dire need, these new initiatives are being driven forward – as is so much of the new provision being made available in the UK today – by the ingenuity and resilience of local leaders who have now taken over from where the welfare state has fallen short to become Britain's front line in the fight against deprivation and squalor.

The project began with Fife's Big House multibank, set up in 2022. It was conceived by community champions to help families through one of the toughest winters yet. Here local families in deep poverty can, from one warehouse, get everything they need: from the food for dinner to the table and chairs on which to eat it and a duvet to keep them warm at night.

These multibanks work because they are hyper-local: they have been created by place-based charities working with social workers, health visitors and teachers who know what's happening on the ground.

The idea is simple: companies have surplus goods people need, and local organisations know the people who need them.

We offer a one-stop shop for businesses which want to help – from the biggest company in the country, Amazon, and other leading British businesses to small local companies with roots in each locality.

As we will explain in this newspaper, we can meet individuals' unmet needs by using companies' unused supplies – and this can happen in any area through a locally based, lead coordinating charity to organise the flow of goods; a warehousing system that receives, then sifts and distributes goods; and a professional referral system, guided by social workers, teachers, charities and health visitors, that ensures that the goods get to people who need them.

An Environmentally and Family-Friendly Green Bank

The multibank model offers more than an anti-poverty project. It is also an anti-pollution project. The multibank encourages businesses and hard-pressed households to embrace the circular economy through the creation of a 'bank' of surplus and unwanted but reusable household goods, from food, clothes, and toiletries, to furnishings, bedding, and baby goods. Instead of these surplus goods being wasted or destroyed, the multibank repurposes these goods, reusing them for the benefit of those in greatest need.

The Fife Big House project has thus unlocked a method to tackle not just one but two of Britain's biggest challenges at the same time – waste and family household poverty. We enable retailers to green-bank their surplus products and deposit them in our warehouse before release for reuse by families in greatest need.

The Heart of the Problem



The case for more multibanks is more urgent this coming winter than at any time

I have known. When the money runs out and the food bank tokens are gone, parents become desperate and ashamed that their children cannot be fed and fall victim to loan sharks harassing their phones, exploiting peoples' hardship by charging exorbitant interest rates.

This is Britain 2023, where breadwinners cannot afford bread, food banks are running out of food and where parents are told to balance their budgets but have little or no budgets to balance. It is a country where suicides and attempted suicides are on the rise, mental illness is at near-epidemic levels and family breakdowns – and the numbers of children needing to be taken into care – are overwhelming social services. It is also a Britain where, because of unprecedented mortgage and rent rises following record food and electricity and gas hikes, a new divide is opening between those who can survive the new austerity and those who are being engulfed by it.

This is the Britain that has got to change. A Britain where children are prevented from doing what their friends are doing because even after a full week's labour, a working mother cannot afford to support her kids and cannot risk taking on new debt. As the Financial Conduct Authority's (FCA) financial lives tracking survey found, 12.8 million adults are now over-indebted, having missed a payment for credit commitments for three or more months – up from 9.6m a year before – and half of Universal Credit

claimants are suffering up to 30% deductions each month from what are already poverty-line benefits. Many have to repay loans they had to take out to cover a six-week payment gap when they moved to the new benefits system.

Go to the retail parks or the rundown high streets, and you will see another face of Britain. Shoplifting prosecutions have risen by 30% in just a year, even as stores limit their shelf displays to one product for goods like pork or lamb chops or exhibit empty jars of coffee or bottles of shampoo for fear of what I would call 'desperation theft' – mothers and fathers stealing out of abject need.

Why is desperation so widespread that so many are running the risk of ending up in prison? This month the Trussell Trust, which spent a record £7.5m in 2022 buying 3m food parcels, reported that while 11.3 million people are going without food some of the time, only half of them – 5.7 million people – have received any help. And if scrimping for food is not already a high enough price to pay for our current austerity, think of the 400,000 families who have no

cooker, the 740,000 children who have no bed, and the 1.2 million people subsisting in homes without any carpets or floor coverings. As a comprehensive new report on furniture poverty has recently revealed, six million people, almost one Briton in every ten, do not have at least one item of basic home furnishings like a bed or chair that we know to be essential. And it's not just the north of the country that is hard hit: one in four Londoners, primarily families on low pay who are paying high rents, cannot, according to a recent study, make ends meet.

And rising poverty does not just undermine our social fabric; it threatens public hygiene as mothers go without toilet rolls, try to reuse nappies, share toothbrushes and give up on buying crucial cleaning products. And we can already see the impact of the decline in sales of vital hygiene products. The Hygiene Bank, which defines hygiene poverty as "not being able to afford many of the everyday hygiene and personal grooming products most of us take for granted," suggests that 6% cent of adults are affected by hygiene poverty, rising to 13% of people in lower-income households and 21% of people with disabilities.

Seeing the Unseen

Official government figures have revealed that last year there were 14.4m living in poverty, including 4.2m children, the vast majority of them in working families. This grim statistic explains another alarming finding of 2.1m using food banks; again, most of them are in families where the breadwinner is on low pay, which explains why 1.5 million more working households are in poverty this decade.

Three stories from modern Britain sum up the human cost of the poverty crisis in our society.

First, in Wigan. People often wonder if walls could talk, what stories they would tell. At a local family centre in Wigan, we don't have to wonder: we know. A few weeks ago, late on a Friday afternoon, a distraught father and his 16-year-old son – already in floods of tears – walked into the Brick by Brick warehouse, a multibank that had just opened and been featured on local TV and radio two days before. Declaring he was on the verge of suicide and unable to afford his son's upkeep, he then pushed his child towards a warehouse worker and walked away, abandoning the boy. Only after hours of telephone calls and e-mails – and the intervention of the Greater Manchester Mayor – did social service authorities find the young man, now inconsolable at his father's desertion, somewhere temporary to stay.

Second, in Stockport. At the Coroner's Court a few days ago, a daughter gave evidence telling the story of the suicide of her mother at the age of only 44. The mother of four was found dead in the kitchen of temporary homeless accommodation that had no gas or electricity, live wires dangling from the ceiling, and its walls covered in black mould as vermin scurried about. The mother, she told the Coroner, had been an anti-poverty campaigner who knew the Byzantine intricacies of the social security systems and how families on the breadline fell through the gaps. But she had been left 'spiralling in a dark place – solemn and helpless' after officials wrongly informed her she was in arrears and cut her benefit payment in error. What finally tipped her over the edge was being unable to secure a referral to NHS mental health services for help with depression.

Third, in Merseyside. School football practice was the highlight of the week for two very talented football-loving young brothers. Every Wednesday, without fail, they attended evening training sessions – until one week, only one brother turned up. The next week the other brother appeared on his own – until both of them suddenly stopped turning up at all. When a concerned coach visited their mother to ask why the once keen youngsters had now disappeared from football practice, she had to explain that when the younger brother had grown out of his boot size, the boys took it in turns to share the one set of boots that fitted. But that didn't last long, and when the boots didn't fit either of them, and their mum couldn't afford to replace them, football was cancelled.

First Steps in Fife



The first target set for year one of the Fife multibank was to help 15,000 families with 150,000 goods. But in just eighteen months from the launch of the local pilot, the multibank has distributed one million goods, with an estimated worth of £20m to 40,000 families in the county of Fife region.

The county of Fife has one of the most challenging child poverty rates in the country. To fight it, local people have had to be more innovative and creative than ever before – and it is this urgent local need that has given rise to the Big House Project, the multibank or bank of banks, that offers goods to families in need ranging from food to bedding, from clothes to home furnishings, from toiletries to electrical goods – and all free of charge.

The Cottage Family Centre, under the leadership of Manager Pauline Buchan, Chair Marilyn Livingstone and Vice Chair Angus Hogg, has been at the centre of the multibank project. The Cottage was established thirty-five years ago in 1987 as a family centre in a broken-down three-room cottage, hence its name. Building on its creche breakfast clubs, lunch clubs, play facilities and advice services, the Cottage has created a successful Dads Project that helps fathers be better dads to their children and a Grandparents and Carers project that helps people become better caregivers. During and since Covid, it has vastly expanded its Children's Counselling and Therapeutic Service, as well as its Infant Parenting Project.

The Family Centre has first-hand knowledge of who needs what. Having, for the past 11 years, run a highly successful Christmas appeal distributing tens of thousands of items to thousands of families in need, we concluded that we should aim to provide goods that families needed not just in one season of the year but

all the year round to help children grow up in more comfortable, safer surroundings.

The idea is straightforward. The Big House receives surplus goods from companies, and we then deposit them in our warehouse. It includes the biggest company in the country, Amazon, which has been the lead sponsor of the Big House project to leading British businesses like the Co-op, Morrisons, PepsiCo, Fishers Laundry, Tesco, Reckitt, Procter & Gamble, Accrol Group, Unilever, The Purvis Group, The Bell Group, Craig and Rose, The Paintshed, Scotmid, and Semi-Chem to some of the smallest companies that operate only locally.

The Big House now provides goods to a list of local professionals, food banks and charities, including schools, social work teams, health visitors and health centres who refer people in need. The multibank has also built up links with churches and faith groups across the country and with the Chambers of Commerce, rotary clubs, and local sports clubs, who have become valuable and enthusiastic partners.

At the last count, the Fife multibank offers goods to more than 600 separate organisations, including 66 local charities, every food bank, 150 schools, and over 100 local health centres, doctors' surgeries and professional social work teams. Every partner organisation uses well-established referral systems to make sure goods go to the

children and families who need them. But the aim is not just to provide emergency help. The aim is also to demonstrate that these companies' surplus goods are not just being offered as handouts in a crisis but can provide the platform upon which families can build for the future and allow them to make their houses more comfortable for their families and children. So Houses are Homes is a follow-on project which helps families upgrade and improve their physical environment – and the Big House now draws on volunteer tradesmen and women – painters, decorators, joiners, electricians, and others with skills – to advise on DIY and up-skill our parents and carers to help them undertake home improvements and renovations.

However, the Fife multibank is not only an anti-poverty project, but it is also an anti-pollution project. It is both family and environmentally friendly. Goods from duvets to soap, shoes, toothpaste, toilet rolls, food, and home furnishings that are surplus to the retailer and destined for waste are beginning to transform lives.

This is going to be more important in the years to come. Every month millions of new or like-new products become surplus to requirements of retailers across the UK who are not only under increasing pressure to do more to deal with waste but are consistently exploring how to minimise waste, and this is where the multibank can help.

Step 1

Start with a local charity with both grassroots connections, enough credibility among its peers, and enough support among other local charities to coordinate the multibank project.



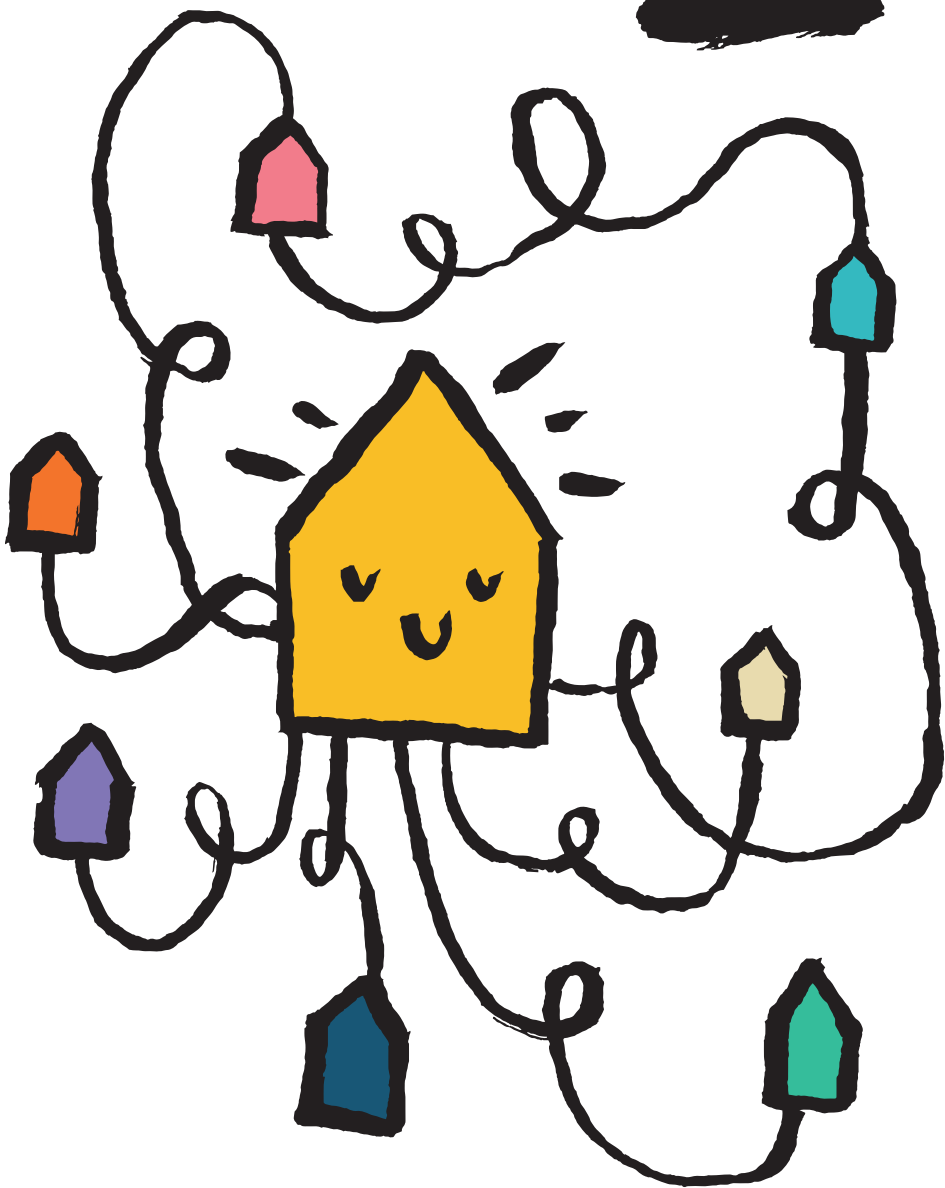
Step 2

Find a warehouse where goods can be deposited, amassed and sifted – try to ensure a low-rent facility, big enough to accommodate a large supply of goods and central enough to be a good centre from which to distribute goods locally. The multibank raises money to fund full-time warehouse staff.



HOW TO

MULTI

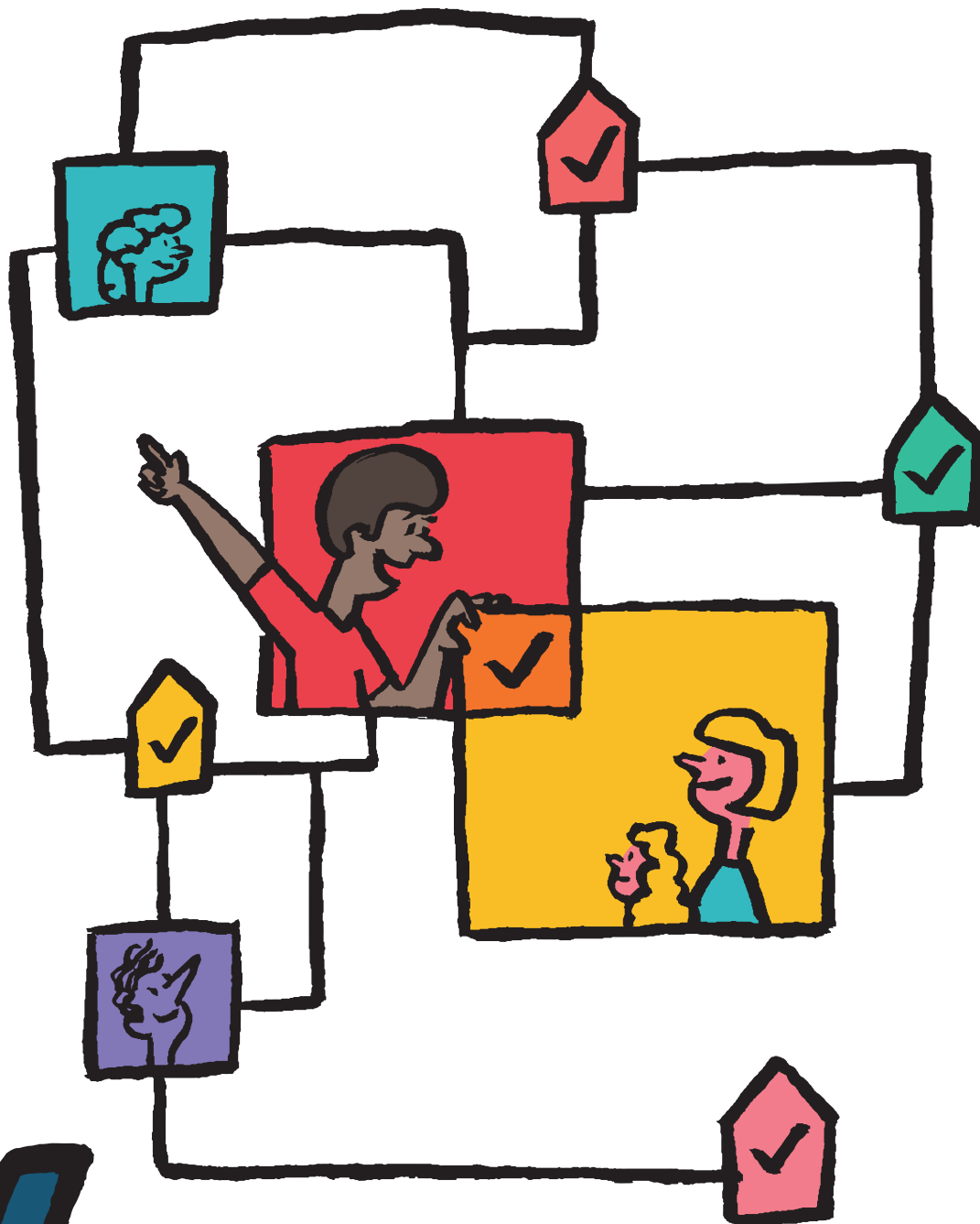


The three vital pillars needed to follow on from finding

With these conditions in place, the the Fife multibank project does: to every local charity, food bank, work team that adopts the refe through to every fami

Step 3

Have a proper referral system to ensure those who need the goods are those who are receiving them and, more than that, be able to show your suppliers and sister charities that the service is sufficiently professional to command support from donors.



START A BANK

Findings From The Big House

- Beneficiaries can spend money on essentials without getting into more debt.
- Financial crises which may have otherwise led to legal action or eviction are averted.
- A significant proportion of beneficiaries avoid homelessness or a health crisis.
- Almost all professionals involved report seeing a reduction in children's stress and anxiety.
- There is a positive impact on children's confidence and self-esteem.
- There is a positive impact on children's ability to concentrate at school.
- One in ten parents/carers expressed the view that without this support, their children may have been taken into care.
- People can spend money on essentials without getting into more debt.
- Physical health and family relationships improve.
- People become optimistic about the future.

ed to create a multibank that
suppliers to support it.

local coordinating charity can do as
link up with – and offer goods –
school, health centre, and social
referral system and can get goods
ly in the area in need.

Feet Back on the Ground

When we think of innovation, we sometimes think of lone inventors toiling away in their garages or AI wizards writing complex code. Little do we think of what has been the greatest explosion of inventiveness and creativity we have seen in recent times – the innovation taking place and transforming the once very traditional charity sector in response to unprecedented need.

The newest charities are not just about giving comfort but about exposing systemic inequalities that don't result from poor individual decisions or a 'dependency culture' or simply from bad luck but require community-driven system change that puts power in the hands of all those people previously at the receiving end of injustice.

Think of the upsurge in social enterprises of the last few years – from the growth of food banks, now 2,600 in number, and the creation of clothes banks, baby banks, furniture banks, and even heating banks, to community kitchens, larders and pantries, and hugely effective advice and counselling services, all of which are now becoming established national institutions.

Think too of new forms of grassroots community organising and empowerment initiatives led by the recently established *Civic Power Fund* aiming to unleashing the collective strength of people to improve their lives.

Just look at *Warm Welcome*, the local heating hubs opened up in churches, libraries, and community centres keeping people warm. From a small beginning – only 200 heated spaces when the project kicked off last autumn – it has, in record time, established roots in just about every community in the country. Its fifty-strong steering group led by the Bishop of Durham has enlisted over 7,000 organisations to help give more than half a million people not just the chance of warmth through heat but through a welcoming hand of friendship.

Central London's Community Pantry has been pioneered by Karen Mattison and her charity *Cook for Good*. Staffed by volunteers from the Priory Green Estate, where a quarter of all residents report being in a dire financial situation but only a stone's throw from the high-end retail outlets of

King's Cross, this people's pantry has become a model for replication across the country.

Not far away in London, *South Norwood Community Kitchen* is providing community lunches in a safe and accessible space. They have now run successful campaigns to construct new council homes and have provided support worth £500,000 to residents challenging exploitative landlords. These new forms of community empowerment turn the old relationship between donor and recipient on its head.

E16 Community Land Trust aims to ensure regeneration in Newham not just by fighting for affordable homes but by securing ownership of sites for building. *Housing Action Teesside (HAT)* has been organising the residents of a tower block to fight for real improvements. *Brighton & Hove Community Land Trust* already has a membership of 700 and is focused on affordable homes, including incubating a pioneering student housing co-operative.

Brilliant Burnley is a grassroots group focusing on building community organising capacity and training, connecting, and supporting local leaders to tackle polarisation and win change.

All The Small Things in North Staffordshire has already taken its case against poverty and social exclusion to Westminster.

The Common Good Foundation in Grimsby, a town laid low for years by de-industrialisation, is making a come-back to win some of the renewable energy contracts in the North Sea.

Young people are at the vanguard; for example, *Coffee Afrik* in Greenwich is transforming youth provision by working with marginalised groups, including young offenders recently released from prison.

The *UK Youth Climate Coalition* is a youth-led organisation of 18-29 year-olds from around the UK mobilising and empowering young people to take climate action and were instrumental in securing the Loss and Damage pledges at COP 27.

Parents For Future Scotland is a parent-led group working through schools to help children find their voice on climate issues.

Collaborative Women unites women experiencing gender-based violence across Greater Manchester.

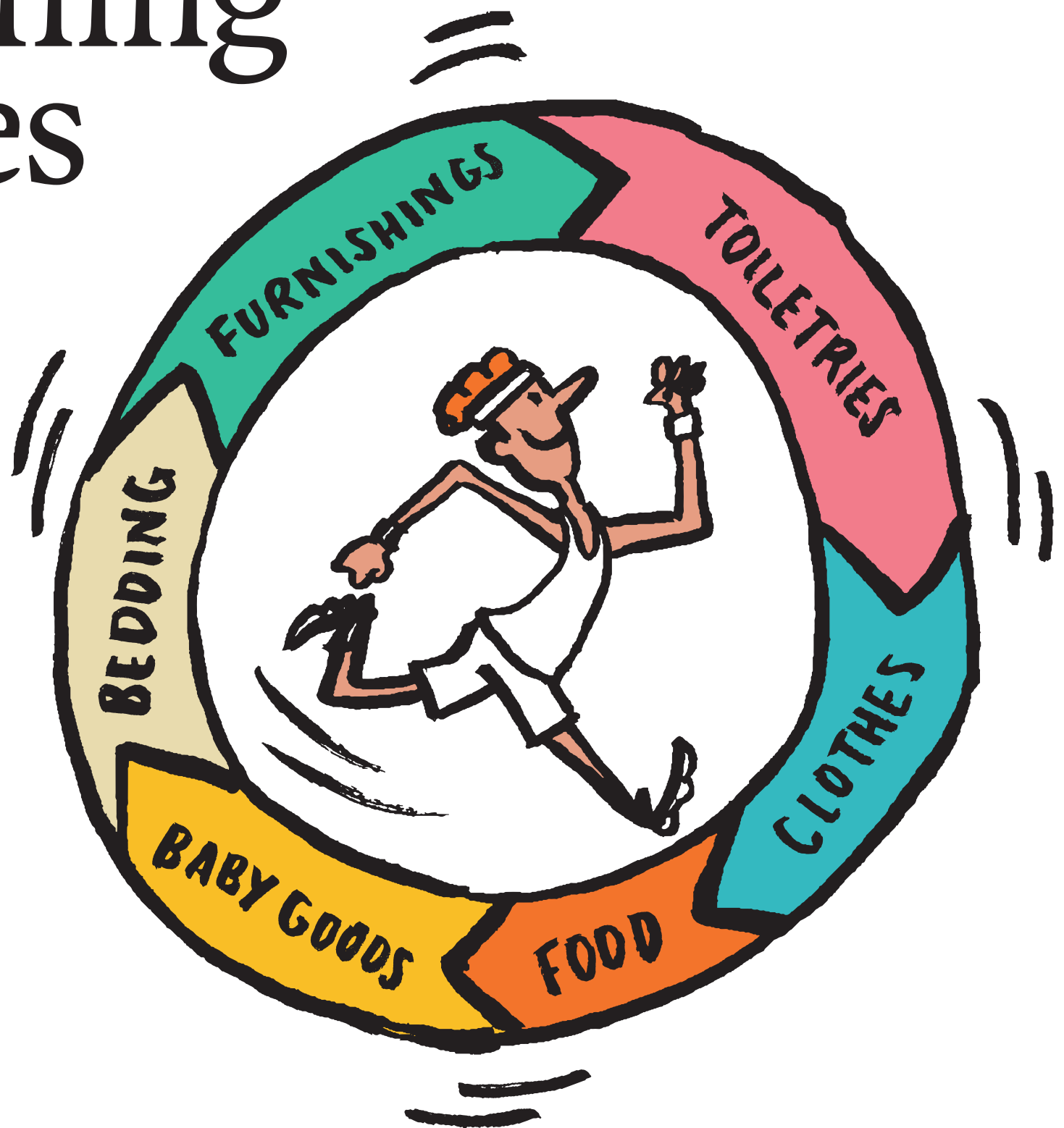
Saathi House in Aston, Birmingham, is elevating the status and position of migrant women within their communities.

Gabriela Safehaven is a collective of women from Filipino and East Asian Communities helping trafficked young people to 'emancipate themselves from the patriarchy, misogyny and racism that holds them back'.

Triangular is a network of volunteers and professionals who not only support migrant communities in Tyne and Wear but seek to build a network of refugee communities.

The newest charities are not just about giving comfort but about exposing systemic inequalities that don't result from poor individual decisions or a 'dependency culture' or simply from bad luck but require community-driven system change that puts power in the hands of all those people previously at the receiving end of injustice.

Widening Circles



The long-term aim of the multibank project is to create a circular economy based on repurposing surplus products for the public good.

Probably only once in a generation will we come across groups of people whose originality, creativity, enthusiasm, and ability to bring people together create a vital spark and lights a flame that extends far beyond the flame itself and influences whole communities around it.

The circular economy is a model for production and consumption, which involves sharing, leasing, reusing, repairing, refurbishing and recycling existing materials and products as long as possible. In this way, the life cycle of products is extended. In practice, it implies reducing waste to a minimum. So, the Fife Big House project enables retailers with significant quantities of excess stock to repurpose it by donating it to the multibank. The multibank then redistributes the stock to charities and organisations who, in turn, deliver these goods to Fife's most disadvantaged households. Thus, this project simultaneously tackles two of Britain's biggest challenges in one – waste and family poverty. The future of the multibank is thus assured as every month, millions of new or like-new products become surplus to the requirements of retailers across the UK. Retailers who are under increasing pressure to do more to deal with their waste and are consistently exploring how to minimise waste, increase recycling and provide options to reuse, repair, and recycle their product range can use the multibank.

The multibank project does not stop with just rescuing goods from destruction on a one-off basis. The longer-term aim is to continuously recycle goods even after they have been used by families benefiting from the project. For example, when we issue cots or baby goods, we sign a lease with the recipient family so that once the infant child grows out of the goods, we can transfer them onwards to the next family with infants in need. More generally, we will monitor the longer-term effect on the environment of this new initiative and work with environmental organisations to continuously recycle many of the donated goods and create a circular economy in which we are always alert to the need to reduce the amount of waste.

The multibank demonstrates one way that working together across all sectors – businesses, charities, churches, faith groups, local councils and anti-poverty groups – can make a significant difference in the lives of children and families.

The Family Business

Multibanks offer corporations a one-stop shop to deposit their surplus products in the knowledge they will go directly to families who need them **free of charge**.

In the next wave of philanthropic innovation, the corporate sector will have an enhanced role, with more retailers and manufacturers recruited to join the front line in saving families from poverty.

In the last few weeks, volunteers have been on video conferences planning the transfer of surplus tins of Heinz soup and beans from plants in the northwest and surplus food from Morrisons in Scotland to families in different parts of Britain.

Recently, with the help of Accrol Group, Whitbread, Reckitt, Procter & Gamble and other household name companies, teams have been collecting and distributing basic toiletries like soap, toilet rolls, toothpaste, and nappies.

Thanks to PepsiCo, surplus tins of porridge oats originally destined for Saudi Arabia – to be given by the government to pilgrims joining the Hajj – have ended up being consumed at the breakfast clubs of dozens of schools and handed to people queuing at local food banks. And through the help of Fishers Laundry and the UK-wide Textile Services Association, a coalition of laundry companies, thousands of duvets, blankets, and towels no longer needed by some of our country's most prestigious hotels have been re-laundered and repackaged so they are as good as new. These are being given out to the many families who have stopped heating their homes and are focused on heating themselves.

The next step is to persuade all the major retailers and supermarket chains to offer their surplus goods to families who need them and to persuade manufacturers to consider not just donating their surplus goods but to initiate special production line runs of essential products at the lowest possible price to address the rising tide of poverty. The multibank is now offering help to local organisations in the Edinburgh and Central Scotland area and, more recently, in Wigan, allowing the multibank project to begin its work in Greater Manchester, where 620,000 people are already living below the poverty line and where already around 10,000 goods a week are now being delivered to families in need.

With the help of Amazon, new multibanks are already underway in Wales and the Midlands, with plans for seven more, covering almost every corner of the country, by the end of 2024.

Spinning out from the Cottage Family Centre we have now also launched the National Family Centre thanks to sponsorship and resources from the Orchard Foundation to help facilitate the creation of multibanks in other areas of the country where there is a demand. We are also grateful for support of the Northwood Trust, Robertson Trust and ajaz.org

The aim is to be of support to any organisations doing similar things in different parts of Britain who wish to develop their own multibank and who can benefit from what we have learned while developing in Fife.

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Textile Services Association
Unilever
Vision Linens
Whitbread PLC and Premier Inn

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COME TOGETHER
