

The Multibank Initiative

Join the UK-wide coalition of compassion

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- Our country is facing a deepening social crisis this winter, with millions of people living in poverty or destitution, including 1 million destitute children
- Multibanks offer an emergency service for families fighting poverty, providing surplus essentials like nappies, toilet rolls, toothpaste and school uniforms, donated by businesses like Amazon and others, reducing waste, and shipped to beneficiaries
- Co-founded by Gordon Brown and Amazon UK, supported by many donors and volunteers, two multibanks serve each of Fife and Wigan, the next will serve Wales, and the aim for 2024 is to reach six multibanks in the UK



The
Multibank

Message from former Prime Minister Gordon Brown

This winter, our country is facing a deepening social crisis—15 million people in poverty and one million destitute children last year are even poorer this year and the scale of poverty is now much deeper.

Vital lifelines are food, baby banks and now multibanks. They offer an emergency service for families fighting poverty, providing surplus essentials like nappies, toilet rolls, toothpaste and school uniforms, donated by businesses like Amazon and others, and so reducing waste, shipped directly to beneficiaries.

The Big House Project in Fife is the first multibank, followed last March by the second multibank in Wigan, the Brick-by-Brick, serving Greater Manchester, and the third will be in Wales. Amazon is an anchor funder and donor for all three and is backing the expansion to six multibanks in the UK in 2024.

While Amazon has donated the bulk of products to date, the Multibank concept has attracted many other corporate supporters including Accrol, the Bell Group, Blue Earth Clean, Craig & Rose Paint, Fishers Laundry, Kraft Heinz, Morrisons, The Paint Shed, PepsiCo, The Purvis Group, Scotmid, SemiChem, Tesco, Unilever, the Textile Services Association, Whitbread and Vision Linens.

To date, the two multibanks in Fife and Wigan have distributed 1.5 million products to close to 150,000 beneficiaries.

Our two multibanks also rely on financial support provided by family foundations and others including the Ainscough family, Ajaz.org, Enders Analysis, Fife Council, The Gannochy Trust, The Northwood Charitable Trust, The Orchard Foundation, The Robertson Trust and the Souter Trust.

But this winter, much larger supplies are needed, greatly exceeding those provided by Amazon, our business partners or that we can purchase thanks to available contributions.

Today, at a meeting at Marlborough House in London, I asked all our companies, big or small, to join a new and stronger UK-wide coalition of compassion to meet our goal of assisting those in dire need, right now, in advance of the worst of the weather.

We welcomed the support that Comic Relief will provide to our UK expansion initiative with a goal of supporting 500,000 families by the end of 2024. Comic Relief and Amazon announced the launch of a dedicated Multibank Fund to help finance the initiative. For more information or to find out how to support The Multibank Fund, please contact partnerships@comicrelief.com.

Three ways you can help:

1. Donate surplus goods instead of wasting them
2. Sell us essential products at cost
3. Contribute to the Comic Relief/Amazon Multibank Fund

Gordon Brown

Gordon Brown is patron of the Big House Project in Fife and Honorary President of the National Family Centre to expand The Multibank Initiative to the UK. If you can help with this project in any way or want to find out more, please contact us at info.multibank@gordonandsarahbrown.com.

Beneficiaries of multibanks

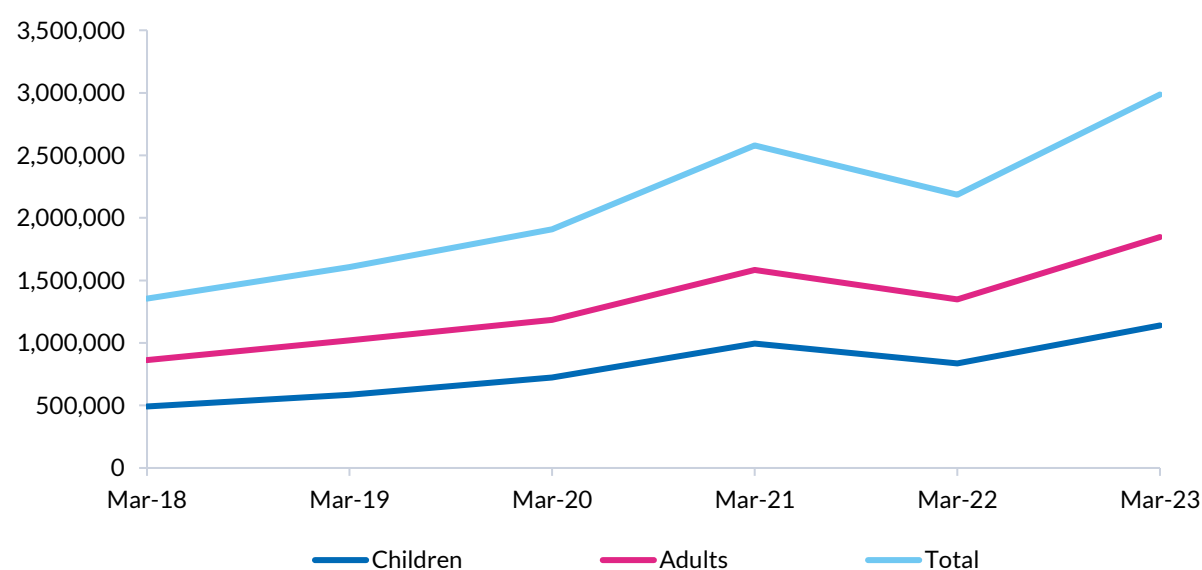
Multibanks serve the most vulnerable groups in UK society: those without any source of income, who are destitute, or in a crisis.

The crisis of poverty this winter

In 2022, around 1 in 5 of the population was estimated to be in poverty, amidst the worst cost-of-living crisis since the 1970s, due to much higher costs of rents, food, gas and other essentials. Some 40% of UK families have said they cannot afford to heat their homes, 1 in 7 Britons faced hunger in 2022, and more than 9 million adults are in hygiene poverty.

The crisis is escalating in 2023. In the year ending March 2023, the Trussell Trust delivered 37% more food parcels to a record 2.9 million, of which 1.2 million parcels to children, on top of an 81% increase in need between FY2016-17 and FY2021-22. The Trussell Trust recently warned that food banks anticipate their “worst winter yet”. **Households in food poverty also experience other forms of poverty—multibanks complement food banks and baby banks, by supplying non-perishable essentials to those identified as being in need by a network of referring charities and professionals.**

Figure 1: Emergency food parcels provided by The Trussell Trust network by fiscal year

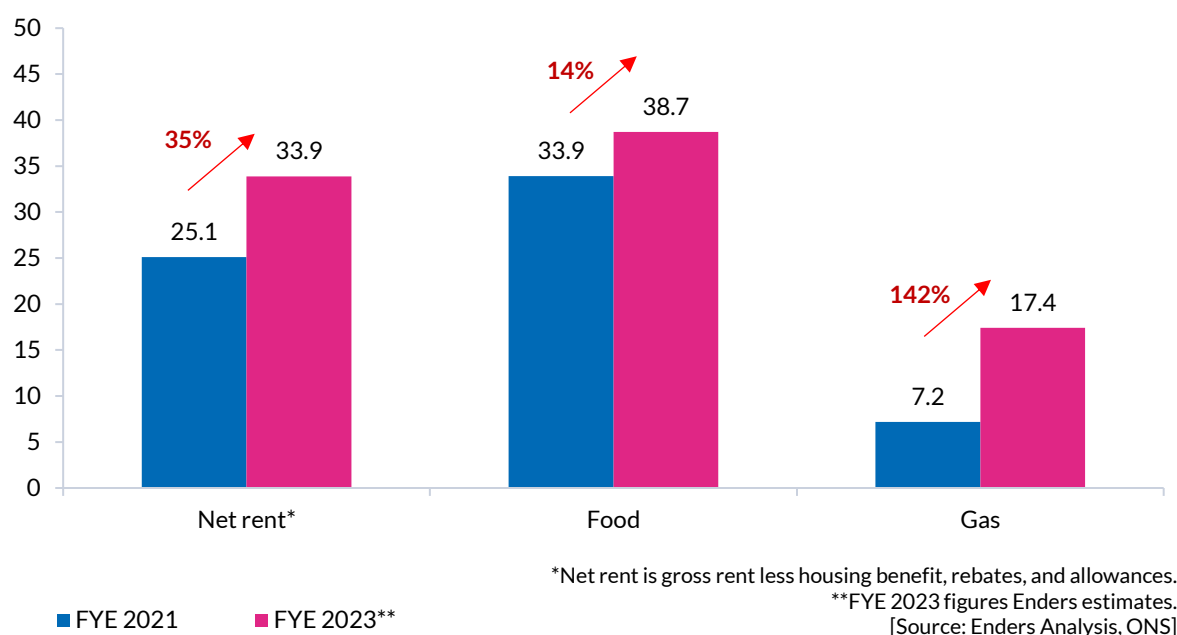


[Source: Enders Analysis, The Trussell Trust]

Looking at households in poverty, the bottom 10% of the UK's income distribution's average monthly expenditure on essentials has skyrocketed faster than broader inflation of 6.7% in the two years to September 2023: rents (net of support payments) are up 35%, food is up 14%, and gas bills for heating and cooking have risen by 142% (Figure 2). Essentials consumed 74% of available income.

The gap between average household expenditure of the poorest households and earnings from work and/or benefits is alarming and growing. Universal Credit (UC) has only increased slightly in this time, and in FYE 2023 will only meet 78% of forecasted spending on *essentials* (including those in work, whose benefit levels are adjusted accordingly, skewing the average). Rental support payments have been frozen since FY2020. While poverty affects every age group in the UK, seniors in receipt of state pension obtain annual increases for the increased cost-of-living due to the 'triple lock'.

Figure 2: Average monthly household expenditure, lowest decile, FYE 2021-2023 (£)



UK multibanks: from Scotland to England and Wales

The first multibank in the UK is the 'Big House' Project in Lochgelly, Fife, Scotland, founded in 2022. The second 'Brick-by-Brick' multibank in Wigan serves the Greater Manchester area, and the third multibank will serve Wales. Amazon is a founding partner and has helped set up warehouse operations in Multibank locations with a contribution of pro bono staffing, operations advice, cash grants, delivery support, and the donation of essential goods to those in the community who are most in need.

The multibank accepts returned goods and surplus goods donated by businesses, both large and small local companies. Businesses enjoy the one-stop shop to donate goods to charities rather than serving them individually. The multibank also procures other essentials through donations or by purchasing these goods with the funding provided by donations.

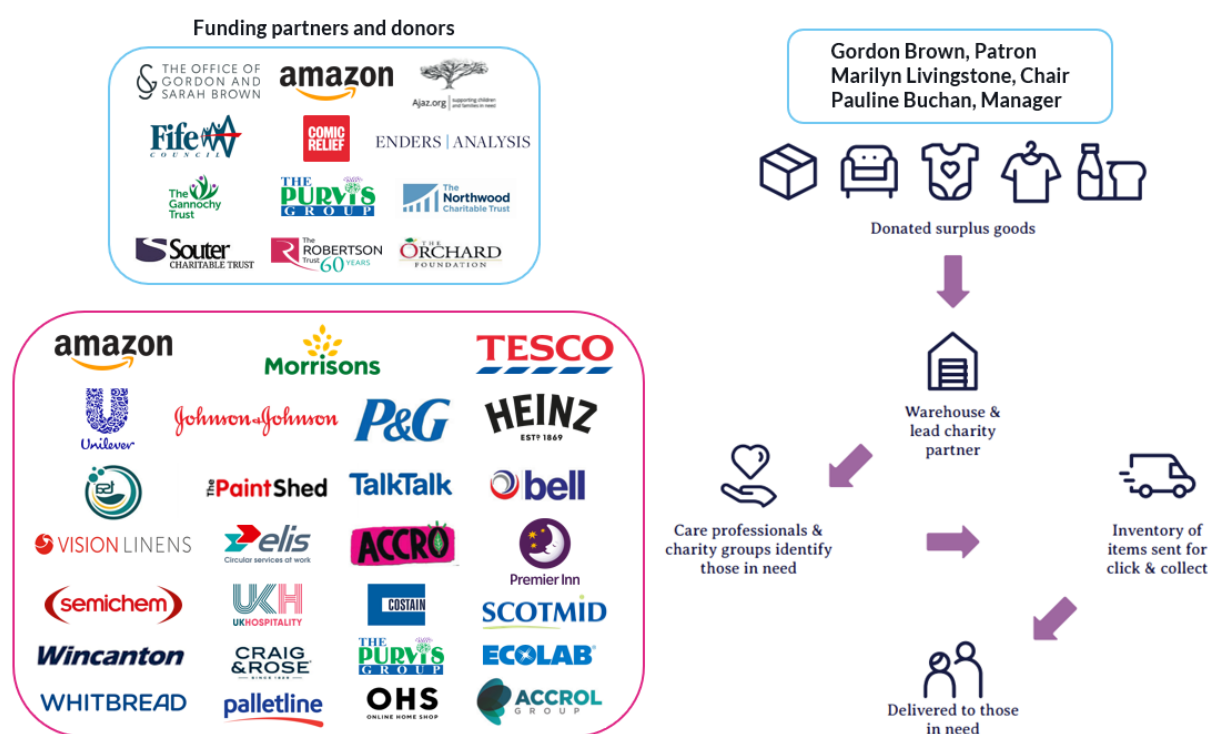
The Big House project is rooted in a longstanding community network that has been active for decades. The network spans 600 organisations including local charities, food banks, schools, health centres, and professional social work teams. It identifies and refers individuals or families in need, especially struggling families with children and who are individuals without incomes or destitute. Beneficiaries receive home deliveries based on support plans for the time that this assistance is required.

The Big House Project is made possible by the support of Fife Council, foundations, charities, and businesses providing funding or in-kind donations, alongside the efforts of a local community network of organisations and professionals, and the time and energy donated by countless volunteers.

Amazon has encouraged many other businesses to become funders and suppliers to the multibanks. To date, big and small companies have donated 1.5 million products that have been distributed to close to 100,000 beneficiaries, alleviating the acute distress of families with children and destitute individuals.

There is an acute need for many core essentials, especially tinned food, bedding, home furnishings, baby products and basic toiletries. Volunteers have been on video conferences planning the transfer of surplus tins of Heinz soup and beans from plants in the northwest, or surplus food from Morrisons in Scotland to families in different parts of Britain.

Figure 3: The Big House project: Patrons, partners and the flow of goods



[Source: Enders Analysis]

Recently, with the help of Accrol, Whitbread, Reckitts, Proctor & Gamble and other household-name companies, multibank teams have been collecting and distributing basic toiletries like soap, toilet rolls, toothpaste and nappies. Accrol, for example, is a donor and a vendor of products at cost price to the multibanks it serves in Fife and Wigan.

Thanks to PepsiCo, surplus tins of porridge oats have ended up being consumed at the breakfast clubs of dozens of schools and handed to people queuing at local food banks. Through the help of a coalition of laundry companies including Fishers Laundry Services and the UK-wide Textile Services Association, 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 good as new and are now being given out to impoverished families who have stopped heating their homes and are focused on heating themselves.

Join a UK-wide coalition of compassion

The Multibank initiative requires considerable and ongoing supplies of essentials that greatly exceed those that Amazon and our other business partners can currently provide alone. Businesses can donate surplus goods, so reducing waste, and also sell essentials at cost.

Today, at a meeting at Marlborough House in London, large and small UK companies were asked by Gordon Brown and Amazon, the founders of The Multibank initiative, to join a new and stronger UK-wide coalition of compassion to alleviate poverty. The goal for 2024 is to support 500,000 families by scaling up the number of multibanks to six entities.

Comic Relief and Amazon also launched an urgent appeal today to big businesses, philanthropists, and local UK charities to support the expansion of The Multibank initiative to meet the growing needs of families experiencing poverty across the UK. For more information or to find out how to support The Multibank Fund, please contact partnerships@comicrelief.com.

Gordon Brown said: “We are now seeing poverty in Britain on a scale I never thought we’d see again. It is this winter crisis ahead that makes us appeal for emergency actions and a new social contract between companies and charities.

“Children cannot be made to pay in their life chances and from their very earliest years for the continuing cost-of-living crisis. The success of our multibanks in Fife and Wigan shows big business can make substantial differences to families’ ability to care for their children which is a benefit to us all in future.

“I am very grateful to Amazon for co-founding the ground-breaking multibank model and helping to encourage other businesses to donate their products that would otherwise have gone to waste. I’m also grateful for the generous support of the Orchard, Robertson, Northwood and Souter foundations, Ajaz.org and the Ainscough family for underwriting start-up costs of our multibank initiatives. And I’m delighted to welcome Comic Relief to our coalition of compassion, helping us to lift even more families out of material poverty whilst at the same time helping reduce waste and promote recycling and reuse of products.

“I call on all companies to give what they can – surplus goods or money – to support this important initiative against poverty. We have a particular need for household cleaning and hygiene goods so that children don’t need to be sent to school unwashed and without clean teeth.”

John Bounphrey, Amazon UK Country Manager, said: “Our goal is to help as many families as possible by connecting surplus essentials from Amazon and other businesses, with those who need it most. We’re incredibly proud of the impact the multibanks in Fife and Wigan are having and we are committed to expand to six sites nationwide next year, but we need more donations. We’re calling for businesses to come onboard and join our coalition of compassion—help us to ensure that no good product goes to waste, and no family goes without the basics they need.”

Samir Patel, CEO of Comic Relief, said: “Families are in crisis across the country—the scale and severity of poverty is growing at a frightening rate leaving millions struggling to get by and afford the basics to keep themselves and their children warm, clean, and healthy. The expansion of The Multibank initiative couldn’t come at a better time as the situation for many will only deteriorate over winter. We are proud to help take this much needed initiative to the next level with a new dedicated Multibank Fund and establish these critical lifelines in more communities across the UK. Together we can ease the pressure and help make life better for those facing the toughest times at home.”

Keely Dalfen, CEO of Wigan multibank Brick-by-Brick, said: “The Brick has seen first-hand the growing levels of poverty in Greater Manchester, but since launching England’s first multibank in March we are able to offer a lifeline. We can ensure that everyone has access to the basic essentials, to help build resilience in the face of destitution. This crisis goes beyond the individual, it has lasting impacts on our children, our communities and across generations, but as a partnership of businesses, and voluntary and community organisations, we can do so much more.”

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

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