Evaluation and SROI assessment of Cwtch Mawr Multibank

Final report for Amazon UK and Faith in Families

Social Research

Service Design & Innovation

Strategy & Collaboration

Evaluation Support

Social Impact Measurement

August 2025

Social Value Lab

Contents

1. Introduction

This section describes the aim and objectives of the evaluation, the Multibank concept and our general approach.

Purpose of the evaluation

Amazon UK has commissioned Social Value Lab to undertake an impact evaluation and SROI assessment of the Cwtch Mawr Multibank based in Swansea . Social Return on Investment (SROI) is a framework for measuring and accounting for the full social, economic and environmental impact of activities. It values the things that matter, capturing benefits that are not typically reflected in conventional financial accounts.

The evaluation seeks to gather practical feedback on implementation, while building a comprehensive understanding of the benefits achieved for Swansea communities. It includes an assessment of the Multibank's contribution to the work of local partners and wider poverty reduction efforts. There are significant levels of interest among partners and external audiences in the Multibank approach, and this report provides an updated picture of progress in Swansea and describes the impacts of the work so far.

About Multibanks

The Multibank was founded in 2023 in partnership between Amazon and Former Prime Minister Gordon Brown, administered by The National Family Centre (Multibank UK). A Multibank is a clothes bank, bedding bank, baby bank, and hygiene bank all rolled into one. The idea is simple: companies have the surplus goods people need and local charities know the people who need them. The Multibank initiative connects the two to reduce the effects of both poverty and environmental waste.

These are essential goods that many people simply take for granted but are out of reach for households that are struggling. They are an opportunity for families to live in a decent home, for kids to go to school in new clothes, for people to not worry about buying basic toiletries. This particular Multibank is based in Swansea and run by Faith in Families.

There are six Multibanks in the UK - Fife, Wigan, London, Swansea, Tees Valley and West Midlands.

Faith in Families and Cwtch Mawr

Faith in Families is a Swansea-based charity originally established by the Church in Wales. The organisation now runs three Community Cwtches in Swansea (and another in Brecon), offering holistic support to children, young people, adults, and communities. Alongside childcare provision, Faith in Families delivers a range of services through key projects: Brighter Futures (children's engagement), Inspiring Futures (adult engagement), and Community Futures (community engagement). These projects encompass confidence building, skills development, support groups, and health and wellbeing activities.

Cwtch Mawr ('Big Hug' in English) is a partnership with Amazon to distribute surplus items from Amazon and other local enterprises to vulnerable individuals and families. This is achieved via a network of public agencies and third sector partners, some of whom have provided essential start-up funding to establish the necessary infrastructure.

This evaluation covers the first full year of Cwtch Mawr's operation, from April 2024 to March 2025. The Multibank has recently relocated to a larger site, enabling a significant scale-up of operations and support for more people across a wider area.

Process and methods

Social Value Lab has recently undertaken impact assessments using SROI for Multibanks in Fife, Greater Manchester and London[1]. We have followed a consistent approach for Cwtch Mawr, built around the following tasks:

- Theory of Change and evaluation workshop with funders and partners
- Desk research: analysis of project data and documentation
- Interviews with stakeholders and referral partners
- Online survey of referral partners
- Online survey of beneficiaries
- SROI analysis and reporting

At the time of writing we have not been able to speak to other donating businesses or any of the trainees who have benefited from the opportunity to build skills and experience.

[1] Work is ongoing in Tees Valley and West Midlands

2. Theory of Change

This section defines the background and rationale for the Multibank project, summarising the outputs from Theory of Change workshop in June 2024.

Needs

Faith in Families works in some of Wales' most deprived communities, for example 5 of the 7 Census areas in Penderry Ward are among the 10% most deprived in Wales[2].

Rates of unemployment (including long-term unemployment and economic inactivity) are high, while many local people work in lower skilled sectors ('routine' or 'semi-routine' professions).

A high proportion of local families live in social rented housing and these communities have a young population profile, with high numbers of children relative to the Welsh average[3].

These communities have been badly affected by increasing poverty and deprivation in the wake of the Covid-19 pandemic, energy and cost of living crises.

According to partners, many local people are simply not earning enough to afford the things they need. Even those in work are struggling, often taking on extra jobs and hours to try and make ends meet.

This has been exacerbated by reductions in social spending and reforms to the welfare system in the past few years. As a result there is no effective safety net for vulnerable families with people facing sanctions or long delays to payments.

Many families are unable to afford essentials, let alone pay for the fun or leisure activities that make life worth living or make plans for the future.

This is having serious effects on individual wellbeing and family relationships. Families feel unsupported and left on their own to try to deal with entrenched poverty. Several partners felt that this was building up future problems for these communities and wider society in future.

A further issue is that these areas are not well connected to local facilities and employment sites by public transport (e.g. lack of evening buses), and many vulnerable families live in peripheral communities.

Stakeholders

The SROI approach requires us to define a set of 'stakeholders' or beneficiary groups, and then to look at the outcomes and benefits for each in turn. This includes:

[2] Detailed community profiles are available via www.swansea.gov.uk/wardprofiles

[3] https://www.ons.gov.uk/visualisations/customprofiles/build/ for Bonymaen, Mynydd-bach and Penderry,

- Vulnerable individuals or families
- Their children
- Key partners (investors), third sector and community organisations
- Trainees
- Donating businesses
- Environment
- Society and public budgets

The first group are **individuals and families** receiving items and support from Cwtch Mawr. Faith in Families work with partners to target and support those in most urgent need. **Children** are considered as a distinct group of stakeholders. While they may well experience many of the same outcomes as adults, there are others that are particularly relevant for children (i.e. diets and sleep patterns, attendance and attainment at school and extracurricular activities).

Asylum seekers and refugees are considered a key target group for support, in line with Swansea's role as Wales' first City of Sanctuary. Swansea is part of a national movement committed to building a culture of hospitality and welcome, especially for refugees seeking sanctuary from war and persecution[4]. As many of the same outcomes will apply, we would propose not defining them as a separate stakeholder group for this project. It is however important for the evaluation to show how the project is supporting asylum seekers and refugees and assisting the work of the organisations working closely with them.

Investors and key partners will have their own reasons for engaging with Cwtch Mawr though they (alongside other community partners) may be working to achieve similar things for the people of Swansea. These are reflected in the short and medium term outcomes defined below.

Cwtch Mawr is also establishing a programme designed to improve the confidence, skills and employability of **trainees**. We drafted some initial outcomes for this group, but have not yet been able to test these with participating trainees.

A core element of the programme is the desire to protect the **environment** via the reduction of waste and CO_2 emissions. Amazon and its partners in the UK have many goods that are returned or left unsold. It has a longstanding goal to increase the resale or reuse of products.[5]

As more **local businesses** take part in the programme, it will help them in different ways (expanding community impacts, improving local networks and reputation, perhaps even boosting the morale of local staff).

[4] https://swansea.cityofsanctuary.org/
[5] https://www.aboutamazon.co.uk/news/sustainability/how-amazon-resells-recycles-or-donates-unsold-products

While we recognise that poverty has long-term, structural causes, the project is designed to make material improvements to the lives of local people. These can have preventative impacts, helping to generate savings for **public and social services**.

Long-term outcomes

We have suggested some long-term outcomes for Cwtch Mawr based on recent discussions. These are designed to show how the outcomes achieved for stakeholder groups contribute to the achievement of wider, more strategic goals such as:

- Child Poverty Strategy for Wales 2024
- Net Zero Wales
- Swansea City of Sanctuary
- Working Together for a Healthier Wales 2023-2035

The following Theory of Change diagram illustrates the framework for this evaluation, including a set of outcomes for each stakeholder group. The short and medium term outcomes defined below have been used as the starting point for the development of interview questions and survey materials.

Considerations

There are a number of additional questions or assumptions for the evaluation and SROI to consider:

1. Cwtch Mawr is providing essential goods indirectly, via an extensive (and growing) network of local partners. First-hand information on outcomes is critical for an evaluation of this type, but people have to be engaged via intermediaries.

2. This is a limited intervention, that may not make a significant or measurable difference to a family that is experiencing serious issues and challenges. It may be that more sustainable outcomes are generated via repeated interactions with the Multibank service, or via increased access to other support services (run by Faith in Families or community partners).

3. Cwtch Mawr's approach differs from that of other Multibanks in other parts of the UK. For example, investors were asked to contribute start up funding to get the project off the ground as quickly as possible.

4. It may be useful to consider what happens to items after a family has used them. For example any additional circular economy benefits, though this has been difficult to assess in the time available to this evaluation.

Theory of Change

<table>
<tr><th rowspan="2">Inputs</th><th colspan="2">Outputs</th><th colspan="3">Outcomes -- Impact</th></tr>
<tr><th>Activities</th><th>Stakeholders</th><th>Short</th><th>Medium</th><th>Long</th></tr>
<tr>
<td rowspan="2">Funding from key investors (partners)

Donated goods (Amazon and others?)

Faith in Families staff time, resources, expertise and networks

Referral system/admin capacity

Warehousing</td>
<td rowspan="2">Supply of donated products (essential household goods) to those in poverty

Partnership working with statutory and community organisations

Volunteering and training programmes

Communications activity

Referrals and signposting to FinF other services / partners</td>
<td>Individuals and families (accessing Multibank via Faith in Families and partner services)</td>
<td>• Better access to new and good quality items
• Reduced expenditure on essential items
• More financial autonomy (reduced debts?)
• More resources for other important things
• Increased access to other support services
• More positive outlook</td>
<td>• Reduced stigma of poverty/relying on donated goods
• Reduced stress and anxiety
• More ownership or pride in home
• Increased confidence and self-worth
• Improved family relationships
• Better social networks
• More able to focus on work or other responsibilities
• Improved mental health and wellbeing
• Improved physical health
• Increased dependence on donated products (neg)</td>
<td rowspan="2">Reducing poverty and inequality in Swansea while protecting the planet

Stronger local communities with improved health and wellbeing</td>
</tr>
<tr>
<td>Children</td>
<td>• Better access to new and good quality items
• Eating better
• Sleeping better
• Increased attendance at school
• Increased participation in other activities (sport, arts, culture etc)</td>
<td>• Reduced stress and anxiety
• Increased confidence and self-worth
• Improved physical health
• More involved in social activity/ community
• Improved mental health
• Increased attainment at school
• More ambitions or aspirations for the future</td>
</tr>
</table>

Inputs	Outputs		Outcomes -- Impact		
	Activities	**Stakeholders**	**Short**	**Medium**	**Long**
		Investors / key partners: • Welsh Government • Swansea Council • Pobl, Caredig and Beacon Housing Associations • Swansea Bay University Health Board • Swansea CVS Other third sector / community partners	• More sustainable tenancies (housing) • Reduced anti-social behaviour • More effective local partnerships • Better access to necessary items and support • Have more to offer people in crisis • Improved services for clients • More collaboration with external agencies • Better knowledge of support landscape	• Reduced costs or improved financial stability • Greater contribution to wider goals (health and wellbeing, poverty, City of Sanctuary…) • Less dependent on short-term/external funders • Better relationships with clients • Better relationships with other support providers • Able to do other kinds of work in the community (less immediate crisis work?) • Increased satisfaction with job/community role	
		Trainees (tbc)	• Stronger confidence and self esteem • Increased skills and knowledge •	• Increased employment opportunities • More involved in community life • More aware of the issues facing their local community	
		Local / donating businesses	• Greater reach and impact of charitable efforts • *Loss of revenue (neg)*	• Improved local networks and relationships • Improved reputation in the community • Increased sense of pride/giving back to the community	
		Environment	• Reduced waste (re-use, extended life, circular economy) • Reduced energy use (i.e. storage)	• Reduced CO2 emissions • Increased awareness of environmental impact	
		Society	• Reduced health cost • Reduced social care cost • Reduced NEET cost • Improved community cohesion	• Reduced child poverty	

Assumptions

There are a few general assumptions around the work of Amazon Multibanks, for example:

- There will be sufficient numbers of surplus products available.
- Companies will continue to supply surplus products.
- The surplus products available are useful and appropriate for those receiving them.
- Professionals and charities that reach people understand the issues and needs of vulnerable people - the items go to people who will benefit.
- Partners and/or users can collect, store and distribute products.
- Sufficient warehouse space will be available.

External factors

There are several external factors that can affect whether Amazon Multibanks are effective, for example:

- Global and national crises, including wars and pandemics.
- Government policies and priorities.
- Supply chain, including Brexit and the availability of drivers.
- Weather and climate change.
- Economic situation.

3. Delivery and reach

This chapter describe how the project operates, how partners are supported and the numbers of people reached.

The process

Referral partners can request specific items from a list of currently available stock on behalf of their beneficiaries[6]. Once ‘picked’ these items must then be collected from the Multibank within three days. This is a more targeted approach to distribution than some Multibanks, responding to the specific needs and requests of beneficiaries. This may imply that fewer items are distributed overall, though they are likely to be of more direct value to recipients.

Cwtch Mawr asks referral partners to provide individual and organisational details, including names and where they are based. They are also asked to provide information on numbers of circumstances of beneficiaries, including:

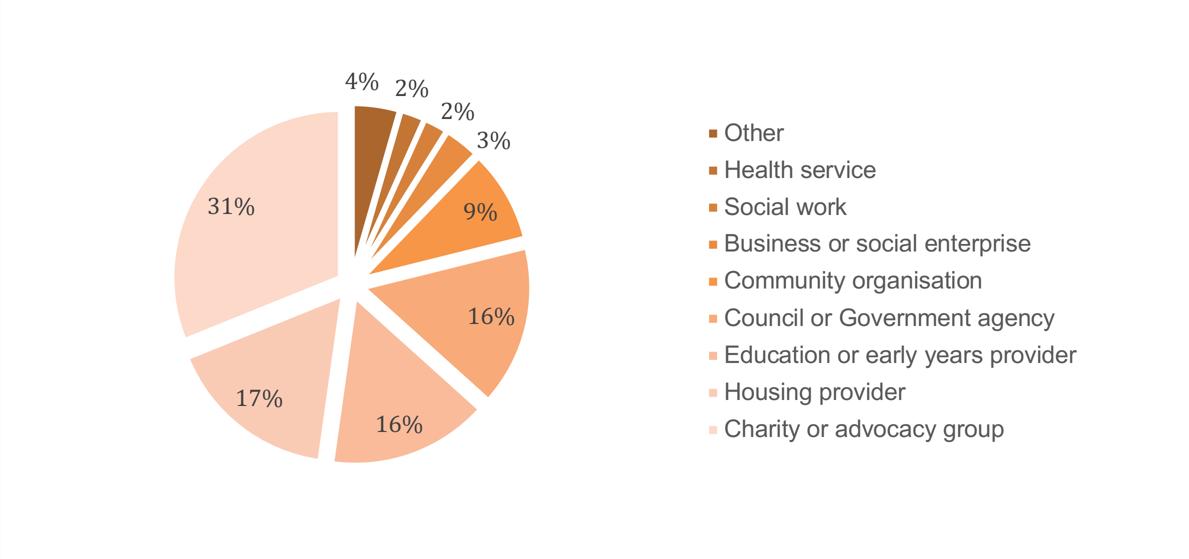
- Number of families and individuals (adults / over 60s / children)
- Reasons for referral
- New or existing beneficiary

Referral partners

During Financial Year 2024-25 the Multibank has worked with 116 distribution partners, with the Cwtch Mawr team training 484 individuals to use the referral process. The survey of community partners provides an indication of the main kinds of organisation using the Multibank, and the groups they support.

[6] https://form.jotform.com/cwtchmawr/ReferralForm

FIGURE 3.1: TYPES OF ORGANISATION



BASE: Survey of Community Organisations (90)

The survey sample includes representatives of a diverse range of organisations, including departments of large agencies including Swansea Council, healthcare and education providers, housing associations, schools, local branches of national charities and a wide variety of local voluntary and community sector groups. It includes many organisations working in the following areas:

- Early years and family support
- Health and disability issues
- Youth groups
- Foodbanks and advice
- Homelessness
- Refugees and asylum seekers
- BAME communities
- Domestic violence
- Religious communities
- Ex-service people

A significant number of organisations support the community in general, often with an emphasis on those in poverty, facing exclusion, or experiencing crisis. The survey demonstrates coverage of both targeted and cross-cutting support for people in need across Swansea.

The survey gathers views from a mix of frontline practitioners, service coordinators, and senior leaders across the community and voluntary sectors. Many hold operational or delivery roles — such as support workers, housing officers, youth workers, and family liaison staff — indicating close engagement with service users. Others occupy more strategic or managerial positions, including project leads, service managers, headteachers, directors, and trustees, with oversight of service design, funding, or partnership working. The inclusion of volunteers and community organisers adds further depth, highlighting the contribution of grassroots and lived experience. This breadth of roles brings both day-to-day insights and wider system perspectives.

Items distributed

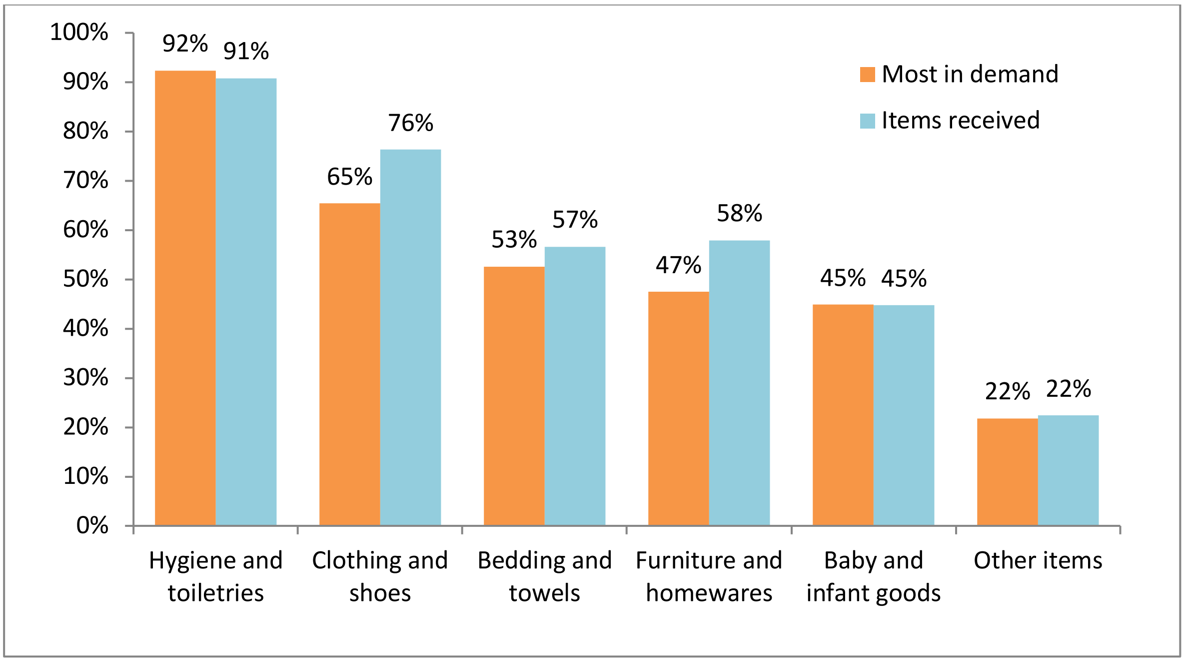
In this period 592,962 items have been received by Cwtch Mawr, with 471,622 distributed to the Swansea community. In addition to Amazon, products have been provided by:

- Sofidel
- Haleon
- INEOS
- L'oreal
- Colgate
- Pura
- Virgin Media
- O2
- Mercedes Benz
- Palletline
- Linde
- Palmolive
- Dr Organics
- Leekes
- The Story Corner
- Reckitt
- Unilever
- Beiersdorf
- Giving World

- Macmillan Books
- Comic Relief

The following chart breaks down the kinds of item that community partners feel are in highest demand, and compares this to the items they have received (on behalf of beneficiaries).

FIGURE 3.2: PRODUCT DEMAND (REFERRAL PARTNERS)



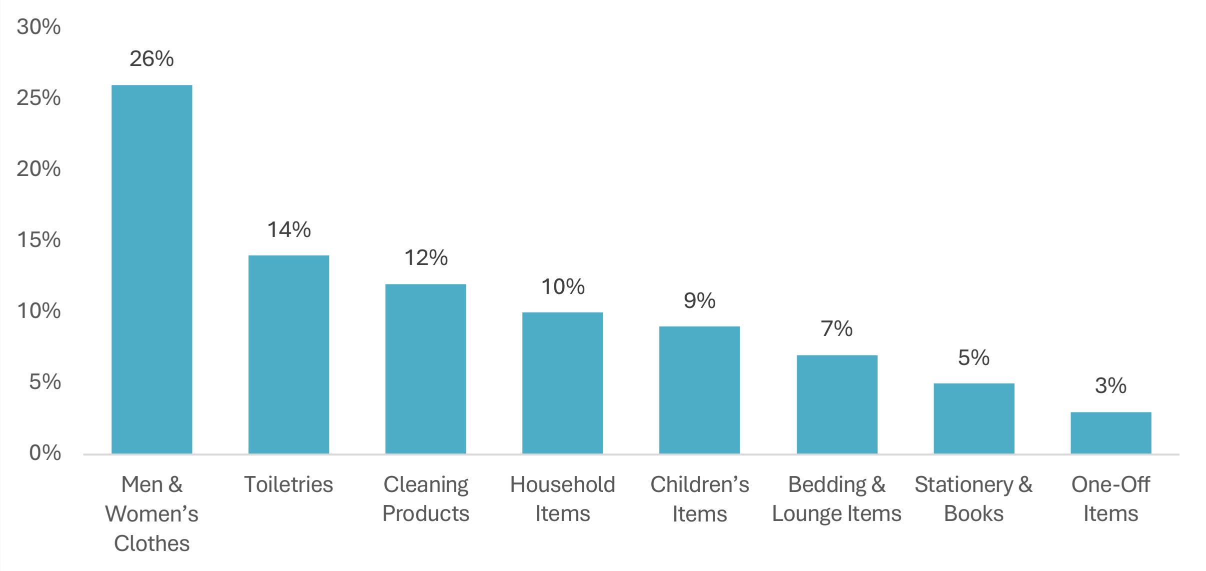
BASE: Survey of Community Organisations (78)

Many of the survey responses reinforced the need for core essentials, particularly hygiene and toiletries, clothing and shoes. Toiletries and personal hygiene items were commonly noted, with several highlighting the importance of period products for young women. Clothing was a major area of need — especially for children, including school uniforms, shoes and trainers. Bedding and towels were also frequently requested, particularly for families moving into unfurnished accommodation. Furniture and homewares ranged from beds and chairs to basic kitchen equipment, while baby and infant needs also included clothing and shoes.

Cleaning products for both personal laundry and household use were mentioned repeatedly, alongside school items — including stationery, books, uniforms, and digital devices. Food was another recurring theme, including requests for raw food and basics.

Cwtch Mawr provided a breakdown of the types of item distributed in this period. Although the categories are different to those utilised in the surveys, this shows that large numbers of families have received clothing (and shoes), followed by toiletries and hygiene, cleaning and household items.

FIGURE 3.3: PRODUCT DISTRIBUTION



BASE: Cwtch Mawr data for 2024/25 (471,622 items)

Reach

According to information requested on referral forms, in this period the Multibank has supported:

- 40,376 individuals
- 30,533 families
- 24,623 children
- 13,400 over 60s

Cwtch Mawr estimate that 69,653 adults and 24,623 children have received items in this period. This will include many who have received support on multiple occasions (potentially via different referral partners).

According to the online survey of beneficiaries, people have received support from the Multibank an average of nine times (this ranges from once to "hundreds"). If we apply this figure to the aggregate number of individuals recorded in the referral system we arrive at:

- 7,666 adults[7]
- 2,710 children[8]

[7] This is higher than for both Fife and Greater Manchester Multibanks. London has around three times as many (and three times as many items distributed)

[8] This is consistent with the number for Greater Manchester, but lower than the estimate for Fife

The most recent population estimates for Swansea are 205,100 adults (>16) and 41,600 children (<16)[9]. Recent data from DWP estimates that 28% of children in Swansea live in low-income households, or 11,639 children[10]. This would imply that Cwtch Mawr has supported 23% of all low-income children and approximately 13% of all low-income adults in Swansea in its first full year of operation[11].

The next table utilises Cwtch Mawr referrals data to show how partners are supporting individuals and families in some of Wales' most deprived communities. 64% of referrals were placed by organisations located in the most deprived 20% of areas.

TABLE 3.1 WIMD ANALYSIS

WIMD Decile	Referrals	% Matched Postcodes
1 (most deprived 10%)	276	43%
2	131	21%
3	27	4%
4	18	3%
5	36	6%
6	38	6%
7	35	6%
8	8	1%
9	53	8%
10 (least deprived 10%)	13	2%

BASE: Cwtch Mawr referrals data, matched to WIMD rankings using StatsWales postcode lookup [12]

It is also possible to map referrals by ward, to show where most community partners are based, and therefore the areas where significant numbers of people have been supported by the Cwtch Mawr multibank.

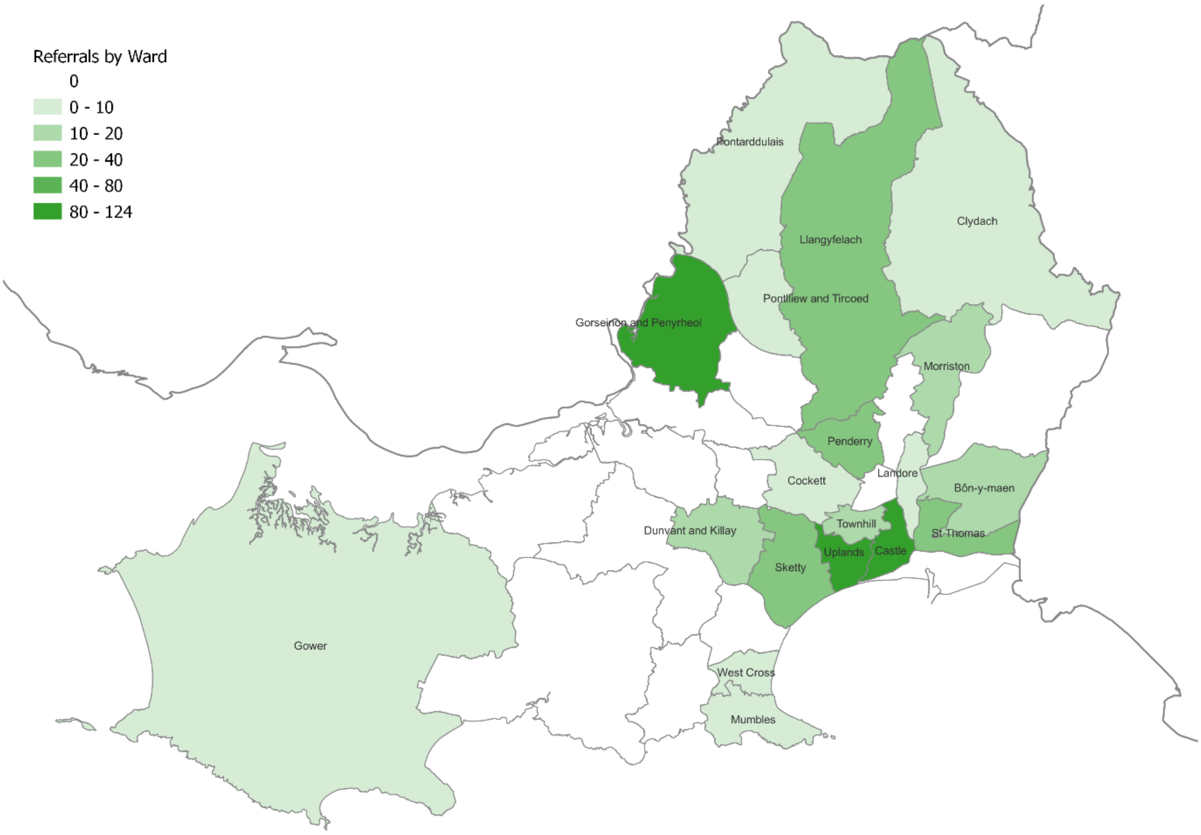
[9] Mid-Year Population Estimates for England and Wales (ONS) 2023

[10] Children in Low Income Households (DWP) 2023-24. The average across Wales is 24%.

[11] If we assume that partners are indeed focussing efforts on low income or vulnerable families

[12] https://statswales.gov.wales/Catalogue/Community-Safety-and-Social-Inclusion/Welsh-Index-of-Multiple-Deprivation

FIGURE 3.4: REFERRALS BY WARD



BASE: Cwtch Mawr referrals data. Contains OS data © Crown copyright and database right (2025)

Relevance and need

There was agreement across interviewees that the Multibank is responding to a clear and urgent need in Swansea. Both project investors and community partners described widespread poverty, cost of living pressures, and unmet demand for basic items across the city.

> *"Swansea is not a prosperous place… we have a number of high deprivation communities"*

Community organisations highlighted how the Multibank enables them to meet immediate needs with dignity—whether through toiletries, nappies, baby goods, or essential household items. Many said they would struggle to maintain or scale their support without it.

For project investors, the Multibank was seen as a crucial gap-filler in a system that is increasingly stretched. Several referenced rising demand and the absence of other services offering such consistent access to donated goods.

The tone across interviews was empathetic and pragmatic. While no one suggested the Multibank alone could solve poverty, all agreed it was a vital and timely intervention—particularly in light of increasing hardship.

> *"People who wouldn't otherwise get it are getting pretty essential stuff"*

Awareness and support

Awareness of the project developed in different ways. For project investors, early discussions often took place at senior levels, with several involved from the outset in assessing or shaping the Multibank idea. Some of the key partners had initial reservations—for example about governance, funding, or the involvement of Amazon.

> *"Some people were closed off to it because it's Amazon… at a political level, it was quite a hard sell."*

Community and referral partners had fewer reservations, with strong support from local housing providers. Most were introduced to the Multibank via Swansea Council for Voluntary Service (SCVS), Faith in Families briefings or word of mouth, most viewing it as a helpful new resource for the city.

Overall, interviewees described a gradual process of building trust in the model—whether through direct experience, site visits, or the credibility of local delivery partners. For many, it quickly shifted from a novel idea to a vital part of their service.

> *"It was really good to know we could get items we'd struggle to fund."*

Target groups

The groups most frequently identified as needing support were those experiencing deep or sudden hardship—especially families living in poverty, asylum seekers and refugees, people facing housing instability, and individuals in crisis situations such as domestic abuse or bereavement. The following table breaks down the main reasons for support listed on referral forms, which supports this general picture.

TABLE 3.2 REASONS FOR REFERRAL

Reason	Referrals
Challenges related to the cost of living	427
Seeking asylum / refugee status	182
Homeless / in emergency accommodation	125
Moving out temp accommodation	110
Fleeing domestic violence	85
Poor living conditions	75
Care experienced	45
Loss of benefits / sanctioned	23
Are awaiting benefit payments	23
Unable to work due to caring	21
Elderly / vulnerable	20
Have no income at all	19
Relationship breakdown	18
Have debts deducted from income	17
Mental health	15
Pregnant	12
Have been made redundant	9
Cuts in school budget	5
Internal Faith in Families Order	5
Other reason	43

BASE: Cwtch Mawr referrals data[13]

Several interviewees and survey respondents highlighted the intensity of need among asylum seekers and refugees, particularly those newly arrived in Swansea with little or no access to essentials. Organisations supporting this group described growing numbers and prolonged periods of need due to delays in decision-making and housing allocation.

> *"You're arriving in Swansea for the first time wearing a pair of flip flops… probably your most urgent need is warm, waterproof clothing."*

Families were another consistently prioritised group. Schools, children's services, and community organisations all referenced households struggling to meet basic needs due to low income or changes in circumstance. Particular attention was given to families with

[13] The numbers are total number of referral requests made by community partners, supporting different numbers of families and individuals,

young children, care leavers, and those moving into new or temporary accommodation without support.

> *"People living without mattresses, kids not able to play sport because they haven't got the kit"*

A number of respondents also pointed to the growing vulnerability of families who are in work but still struggling. These households may not meet the threshold for formal support but are increasingly affected by rising costs and limited disposable income, especially in relation to housing and children's needs.

> *"They're working, but they're just about surviving. It only takes one thing—a boiler breaking, a lost shift—and everything falls apart"*

Those experiencing domestic violence or mental health crises were also identified as needing urgent, flexible support, often at short notice and during moments of transition. In general terms the Multibank was viewed as most important to those who are underserved or overlooked - people with limited access to statutory systems, those living in poverty but not in receipt of formal support, and individuals navigating periods of acute personal difficulty.

Feedback on Multibank

Interviewees widely praised the operational delivery of the Multibank, particularly the responsiveness of staff and the quality of relationships built with referral partners. Community organisations described the team as efficient, friendly, and helpful, especially when collecting goods or seeking clarification.

> *"The staff are always smiling, always help you load the car – they're lovely"*
>
> *"All staff at Cwtch Mawr are the most hardworking, friendly and caring people"*

While the referral process was generally viewed as straightforward, some flagged issues with online forms—particularly around clarity of item descriptions, repetition and stock availability. These issues were more pressing for organisations supporting multiple families.

> *"The form is quite onerous… I can't do six forms in one evening. We often tick everything and then nothing is available anyway"*

Several partners mentioned that while general personal care items were always in stock, children's clothing and other age-appropriate items (e.g. school supplies, toiletries) were not available consistently. This limited their ability to support some families effectively.

> *"There's never anything for children… I don't know whether it's the suppliers or if they're kept for [other organisations]."*

Inconsistency of stock was also mentioned by organisations supporting people moving into empty homes, with essential items (e.g. bedding, plates, small furniture) not always available when needed. This might mean that people have to be re-referred later.

> *"If you're a care leaver moving to your first flat and there's no bedding available… it just isn't there when you need it."*

The referral system relies on local partners to identify vulnerable people and make referrals. This means that people who are the most isolated, distrust those in authority, or are new to the area will be harder for the Multibank to reach. This issue is by no means unique to Cwtch Mawr and is a problem for many anti-poverty initiatives.

Investors recognised the operational challenges involved in running a warehouse and managing inventory. Several commended the core team for managing complexity with limited resources, as well as the support provided by Amazon. Some noted that systems and processes had improved over time, suggesting a strong learning curve and adaptability.

4. Stakeholder perspectives

This chapter provides detailed insights on the views of key partners (investors), community organisations and service users.

Summary of consultation activities

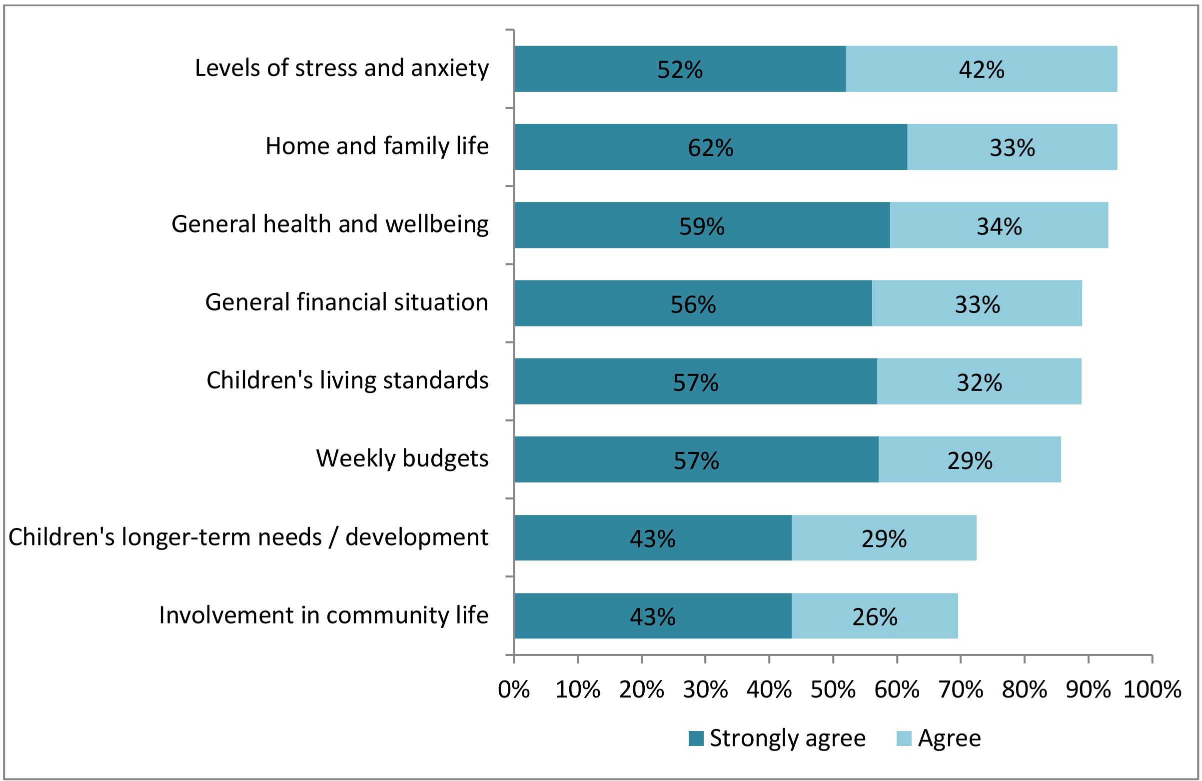
This chapter brings the following sources of evidence and data together, with analysis and findings organised into evaluation themes:

- Interviews with stakeholders (5 project investors)
- Interviews with referral partners (13 community organisations)
- Online survey of community partners (90 respondents)
- Online survey of service users (82 respondents)

Impacts for beneficiaries

We first asked community organisations to comment on the impacts they had seen for the families and individuals receiving support.

FIGURE 4.1: IMPACTS FOR FAMILIES

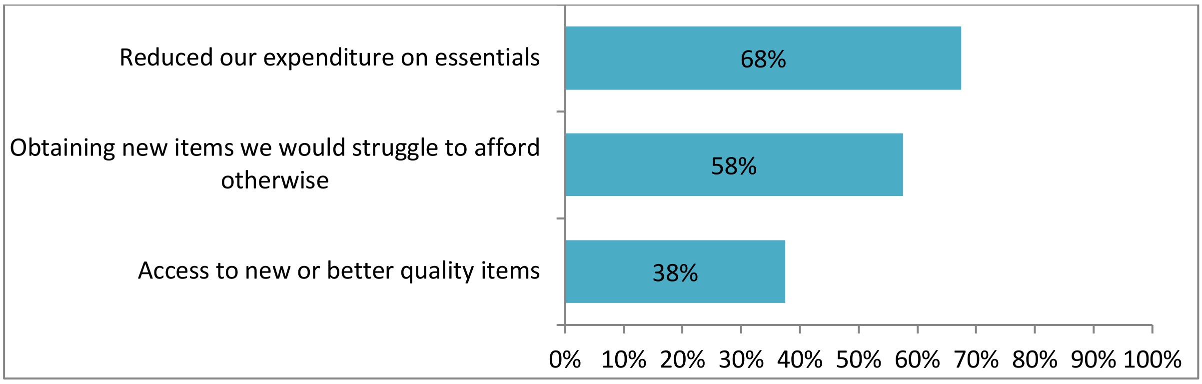


BASE: Survey of Community Organisations (74)

This analysis can be directly compared with the responses from the online survey of beneficiaries.

99% of beneficiaries agreed that Multibank items had made some kind of difference to their **weekly budgets**. The following chart breaks down their responses to the individual indicator statements.

FIGURE 4.2 WEEKLY BUDGETS

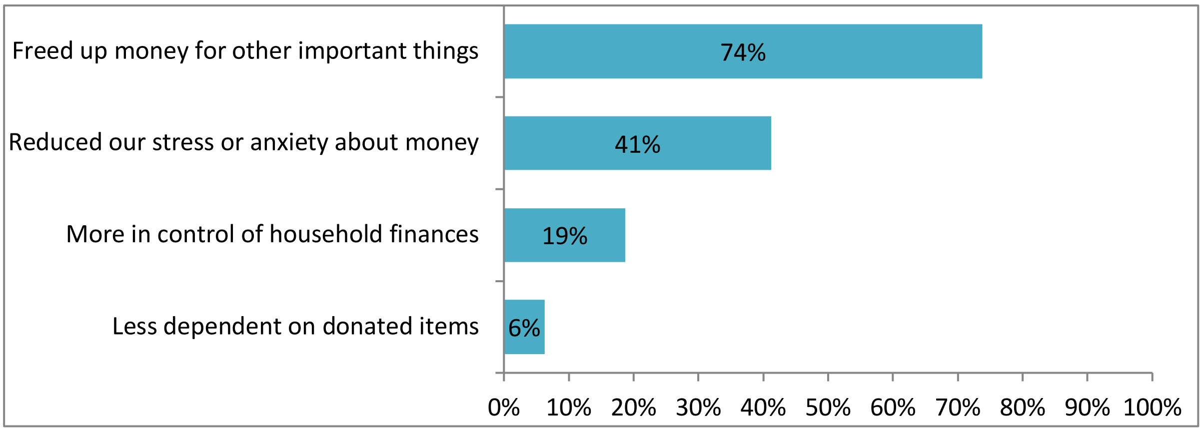


BASE: Survey of Beneficiaries (80)

68% agreed that support from the Multibank had helped to reduce their expenditure on essentials while well over half (58%) felt they had obtained new items they would normally have struggled to afford.

The next chart is about impact on beneficiaries' **general financial situation**. 93% of respondents agreed with at least one of the statements below.

FIGURE 4.3 GENERAL FINANCES

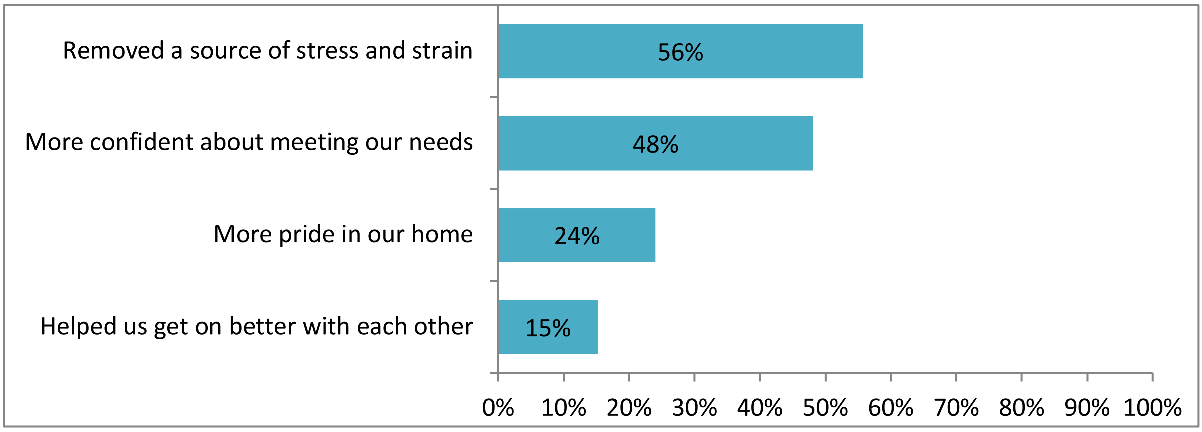


BASE: Survey of Beneficiaries (79)

This shows that Multibank items had freed up money for many beneficiaries (74%), while a significant minority (41%) felt that the support had helped reduced their stress or anxiety about money.

85% of beneficiaries agreed that the items had some positive impact on their **family life**, specifically:

FIGURE 4.4 FAMILY LIFE

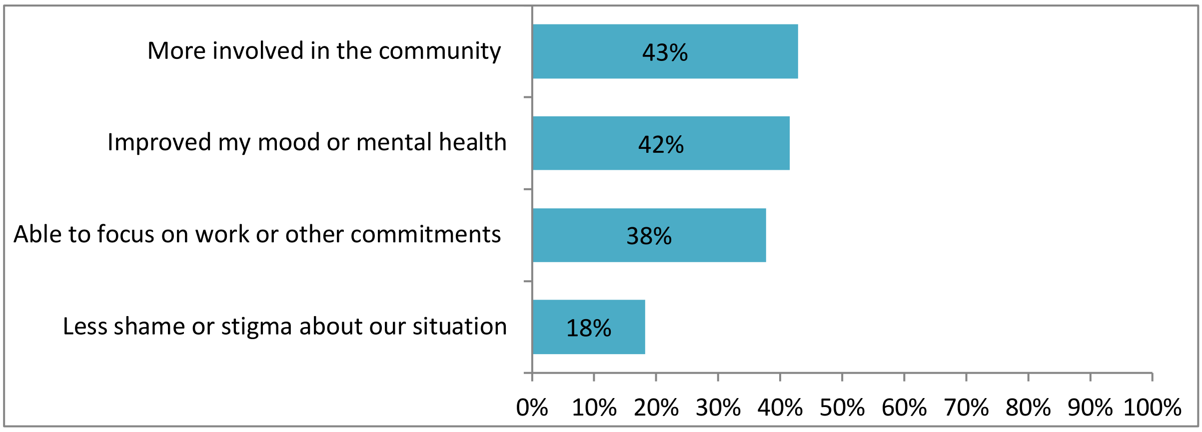


BASE: Survey of Beneficiaries (79)

The most common responses were that items had helped remove a source of strain for families (56%) and helped them feel more confident about meeting everyone's needs (48%).

84% of beneficiaries felt that the items had a positive impact on their **health and wellbeing**, broken down as follows:

FIGURE 4.5 HEALTH AND WELLBEING



BASE: Survey of Beneficiaries (79)

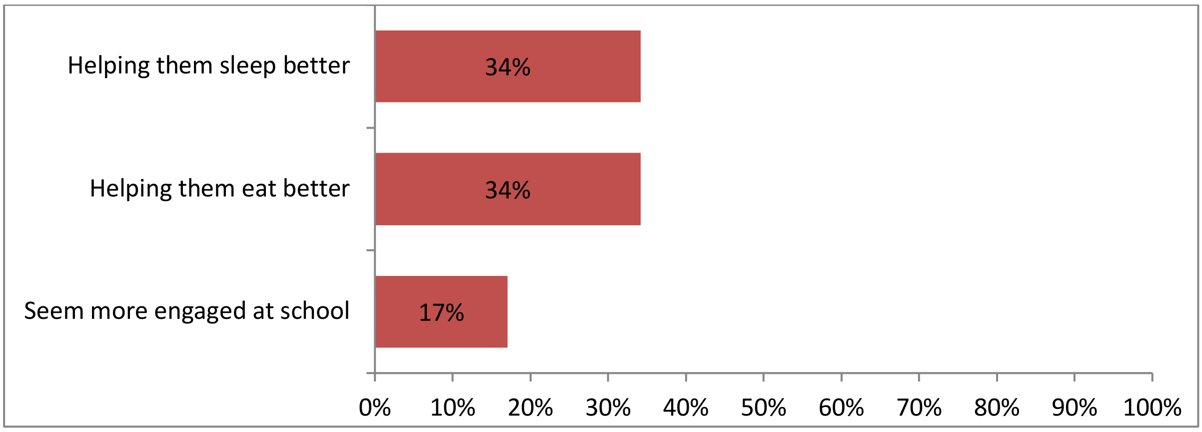
A common feeling was that beneficiaries felt that donated items had helped them to feel more involved in the community (43%) or improved their mood or mental health (42%). All of these, including ability to focus on work or commitments (38%) are likely to have positive knock-on effects for people and families.

Children

Beneficiaries with children were also asking about benefits for younger members of their household.

68% of the beneficiaries who had children reported that the Multibank items had immediate benefits for their children. This was most likely to mean helping them sleep (34%) or eat better (34%).

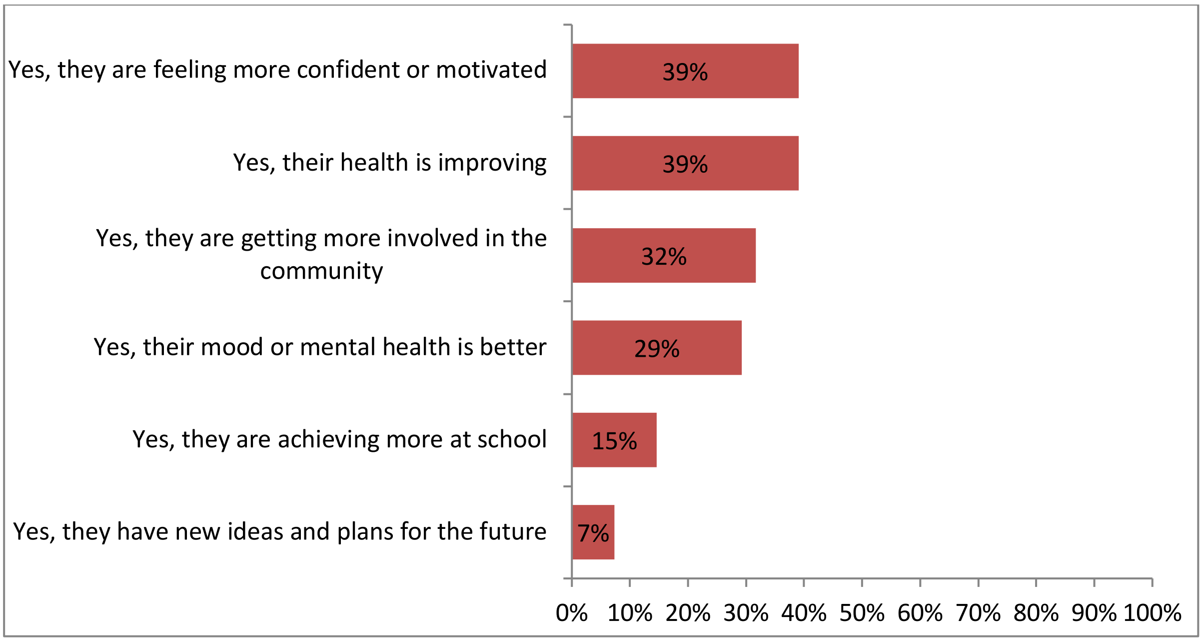
FIGURE 4.6 IMMEDIATE BENEFITS FOR CHILDREN



BASE: Survey of Beneficiaries (41 with children)

Interestingly many of those with children (80%) had a strong sense that the Multibank support will help their children in the longer term.

FIGURE 4.7 LONGER-TERM IMPACTS FOR CHILDREN



BASE: Survey of Beneficiaries (41 with children)

39% of beneficiaries with children agreed that the Multibank support had helped their children's confidence or motivation, with a similar number feeling it was having a positive impact on their health.

Other comments

Analysis of the open comments and contributions made by community partners and beneficiaries provides further insight into this general picture. People described a wide range of positive impacts resulting from the support provided by Cwtch Mawr. Many highlighted a strong emotional response, with moments of gratitude, relief and even tears. The donations helped people feel noticed, valued, and cared for during periods of hardship.

> *"It has impacted people in ways I couldn't possibly describe. I have had customers crying saying: 'thank you so much this is like Christmas, I can't believe it!'"*

The support was widely praised for its financial impact. It helped stretch tight household budgets and allowed people to redirect money to food, fuel or other priorities.

> *"People are very happy when I deliver their things… the money that's over from shopping covers their gas or electric bills!"*
>
> *"The items have really helped me and saved me money for shopping."*

Others described a boost to wellbeing and mental health, with small gestures making a meaningful difference to people's outlook, especially during stressful times.

> *"It has helped our mental health and our financial life as well. We are grateful."*

Receiving new and good quality items was linked to increased confidence and self-esteem — particularly where people needed to look presentable for job interviews or hospital visits. For some, having good quality items brought dignity and pride.

> *"I have been able to get things I needed but couldn't normally get and it's really helped."*

Several described how practical items — from furniture and bedding to kitchenware and cleaning products — made a difference in helping people stay well and independent at home.

Families and children were often at the centre of this support, with people mentioning shoes, clothing, toys and leisure equipment. For some, it was the first time their child had something new.

> *"Your support has been amazing. My two children needed sleeping bags… the smile you put on their face… brought tears to my eyes."*

Finally, many valued the sense of community, care and human connection. For those who were struggling or isolated, the support was not only practical — it made them feel seen and supported.

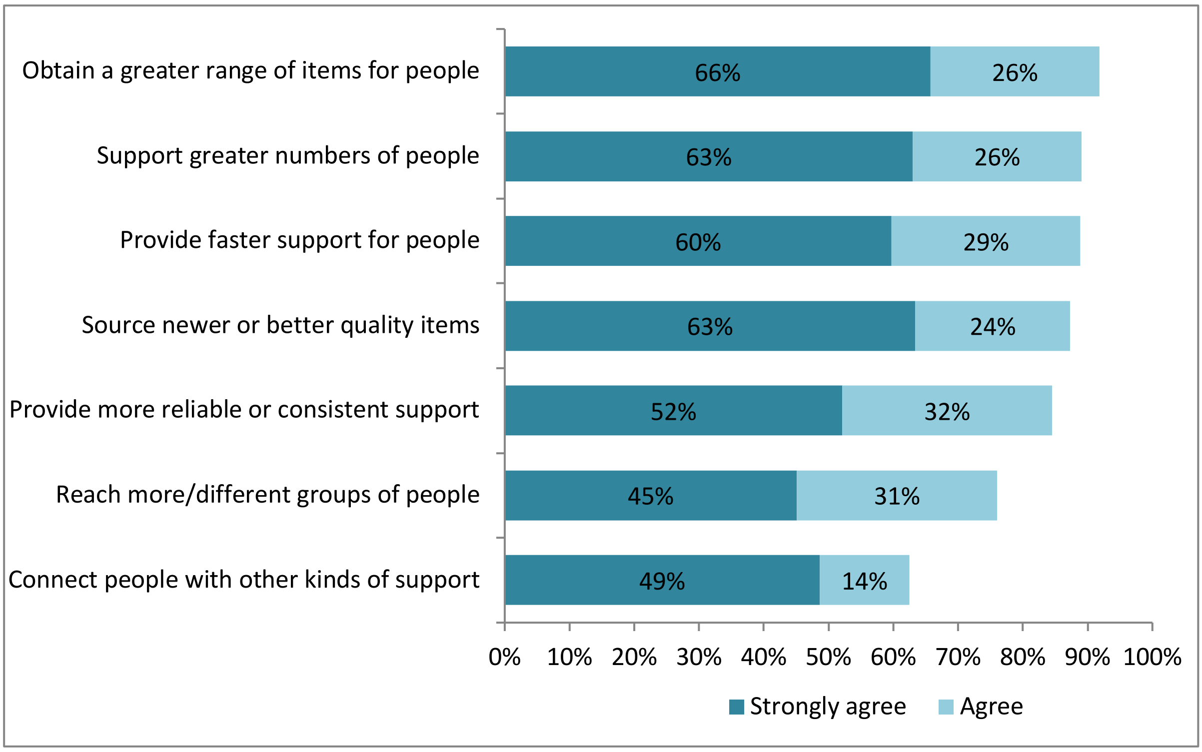
> *"[it has meant] young people feeling hope and part of a community."*

Support for partners

A core part of the rationale for the Multibank is the potential for helping partners' work in the community, reaching and supporting more people and contributing to wider poverty reduction efforts.

The following chart shows the extent to which community partners agree with individual indicator statements.

FIGURE 4.8: HELP FOR COMMUNITY ORGANISATIONS



BASE: Survey of Community Organisations (73)

The Multibank was widely seen as strengthening the ability of organisations to respond to need—practically, quickly, and with dignity. Community groups described how it enabled them to stretch their limited resources further, avoid crisis escalation, and offer more meaningful support to people they were already working with.

"It lets us focus our limited funds elsewhere – it really helps us help people."

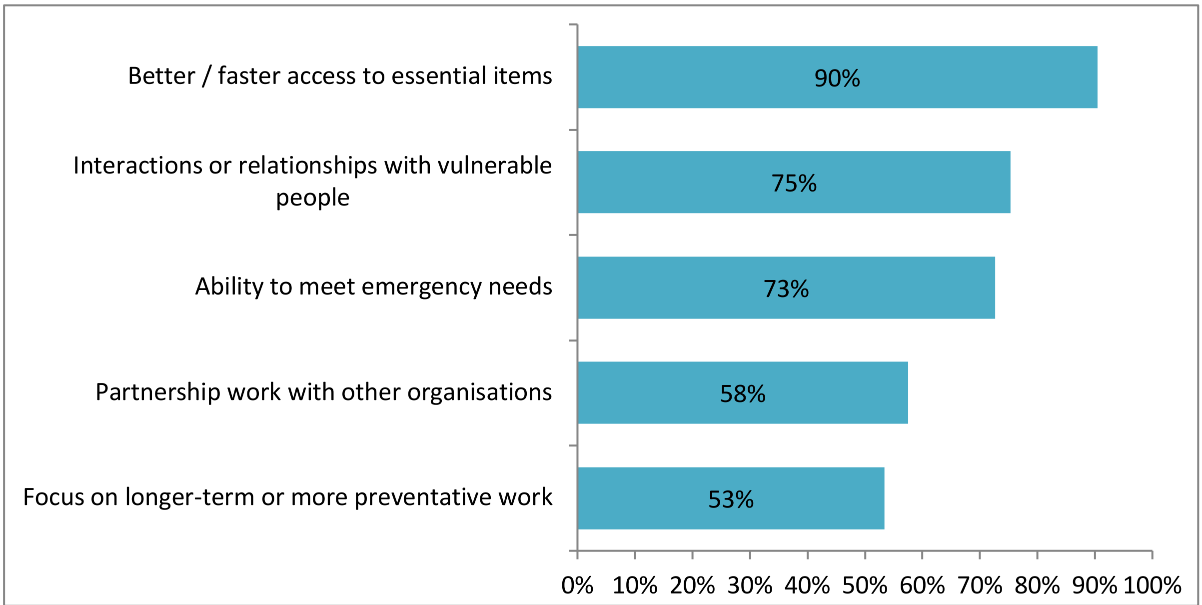
For many partners, the ability to provide material support improved relationships with beneficiaries. Several spoke of how arriving with items like toiletries, clothing, or baby goods helped build trust, particularly where services were previously associated with assessment or enforcement.

"Turning up with free items changes the relationship – you're starting with help, not judgement."

Survey responses strongly reinforced this. Many frontline services reported that access to donated goods had helped them engage with clients more effectively and reduced reliance on grant applications, food banks, or last-minute emergency funding. For some, it also freed up staff time to focus on other areas of support.

The vast majority of community organisations (97%) felt that access to the Multibank had made a positive difference to their ability to support vulnerable people.

FIGURE 4.9: ABILITY TO PROVIDE SUPPORT (OUTCOME)



BASE: Survey of Community Organisations (73)

The vast majority of partners agreed that the Multibank gives them better or faster access to essentials (90%), helping them meet emergency needs (73%), which is helping build relationships with vulnerable people (75%).

Although fewer agreed with the other statements, the fact that over half of partners felt that the Multibank was helping them build partnerships (58%) and their focus on more preventative work (53%), are both highly positive impacts.

Around half of the organisations responding to the survey indicated that they do not have any other source of items beyond the Cwtch Mawr Multibank. This suggests that they rely solely on this service to meet essential needs for the people they support.

> *"I don't think we could've continued the baby bank without the Multibank."*

Partnership working

Views on partnership working were largely positive. The Multibank was described as inclusive, well-networked, and accessible. While it had not necessarily prompted deeper collaboration between referral partners, it had created a common infrastructure that many now relied on.

Some interviewees noted that the Multibank had indirectly supported wider poverty alleviation efforts by reducing pressure on statutory services and helping organisations maintain or expand their reach during the cost of living crisis. However, there was a shared recognition that the model is not a substitute for longer-term structural change.

Contribution to long term goals

This analysis also allows us to look at the likelihood of longer-term impacts, defined in the Theory of Change discussions as:

- Reducing poverty and inequality in Swansea (including child poverty)
- Protecting the environment
- Stronger local communities
- Improved health and wellbeing

The strongest impacts of the Multibank were consistently identified as immediate, practical benefits for people experiencing financial hardship. Interview and survey participants described how access to basic goods—particularly hygiene products, clothing, bedding, and baby items—eased pressure on individuals and families and helped preserve dignity during times of crisis.

> *"How can you not have a fresh nappy for your baby? If we can help a little bit, the Multibank does that."*

The surveys provided valuable evidence of improvements in people's well-being, sense of control, and ability to cope. Schools and children's services pointed to better attendance, engagement, and inclusion where families had been supported with essential items.

> *"If a child has clean clothes, a lunchbox, and shoes that fit, they walk through the [school] doors differently."*

Interviewees also highlighted emotional and relational benefits—for both clients and the staff or volunteers supporting them. Providing material help was seen to shift dynamics, foster trust, and give front-line workers a stronger foundation for engaging with other issues.

Some interviewees mentioned environmental impact, but this was less prominent. Where it did arise, it was framed as a secondary benefit—reducing waste or avoiding landfill—rather than a primary goal. A few suggested this could be better evidenced or more deliberately positioned in future.

> *"We know it's stuff that would otherwise go to landfill, but we don't really know the scale of environmental benefit."*

Overall, the clearest impact was on alleviating poverty and helping people stay afloat. While long-term change was not always visible, many saw the Multibank as a vital stabilising force in the lives of people facing acute hardship.

Counterfactual case

Some community partners talked about what would happen if the Multibank did not exist, saying they would be forced to scale back, ration more, or turn people away. For some, this would mean losing the ability to respond to urgent needs with dignity.

> *"We'd have to take a pack of toilet rolls and give people two – instead of a whole pack. With the Multibank, we don't have to do that."*

Some interviewees anticipated greater demand on overstretched voluntary and statutory services, especially for crisis or hardship support. A few mentioned that without access to the Multibank, people might turn to grants or, in worst cases, informal or unsafe sources of support.

> *"Without it, people would be doing without or borrowing from loan sharks."*

There was a strong sense from both sectors that the Multibank is now an important part of the support ecosystem in Swansea—particularly for families, people in crisis, and those outside the welfare safety net. For these groups, losing access to the service would have immediate and tangible effects.

While few offered detailed predictions, the tone was one of concern. One community partner described the situation as “always chasing the need. Without the Multibank that would become even more difficult.

Making the difference

Many of the referral partners offered strong praise for Cwtch Mawr, describing it as a vital, well-run service that makes a tangible difference to individuals, families, and communities across Swansea. The staff were consistently described as friendly, helpful, and respectful, with several comments highlighting their **empathy and professionalism**.

> *“All staff at Cwtch Mawr are the most hardworking, friendly and caring people. An absolute credit to the cause.”*
>
> *“I just want to say as a professional thank you so much for everything you do… You are all incredible and you really have changed people’s lives beyond compare!”*

Several partners highlighted the **personal and emotional impact** of the support, particularly in terms of wellbeing and confidence. One organisation reflected on how the service had contributed to positive outcomes for people using their services:

> *“The increase in overall wellbeing for our service users, since working with Cwtch Mawr, has been incredible…[they have more] confidence and social engagement.”*

The service was also described as a **lifeline for organisations with limited budgets**. Some noted that being able to source items from Cwtch Mawr allowed them to redirect funds to other essentials, such as food. A foodbank partner shared:

> *“A valuable source of items without financial outlay that enables us, as a foodbank, to channel our limited funding toward essential food items.”*

The **speed and responsiveness** of the service received specific praise, with several partners commenting on how quickly they could access items in urgent situations.

> *“The turnaround time on the referrals is fantastic… Cwtch Mawr are always ready to help and the items are ready for pick-up the same day.”*

Improvements or changes

While the Multibank was overwhelmingly viewed in positive terms, both interviews and survey responses surfaced small but recurring suggestions for improvement. Most focused on practical or logistical elements—particularly the referral process and availability of specific items.

Part of the reason for this may lie in the specific approach taken by Cwtch Mawr. The team have prioritised responsiveness, asking partners to request specific types of item (rather than the more generic care packages provided by some other Multibanks). While this increases the likelihood that items will be needed and appreciated, it also risks a degree of disappointment when requested items are not available.

The online referral form was described as generally effective, but repetitive for those supporting multiple families. Community partners working at scale suggested simplifying the process by allowing organisational accounts or reusing contact details.

Some wanted clearer descriptions of items, especially where referrals had resulted in unexpected products or mismatches. Others noted that stock availability was sometimes uncertain, meaning time spent filling in forms didn't always lead to a successful outcome.

> *"The toothpaste just said 'toothpaste' – we got child's when we needed adult."*

Survey responses echoed this, with calls for:

- More up-to-date information on available stock
- Consistent availability of key items like toiletries, nappies, household essentials and school supplies
- Improved flexibility for organisations with limited collection capacity

A number of partners also suggested expanding the model—either by recruiting additional suppliers, exploring delivery options, or increasing bulk pickup opportunities for organisations supporting high volumes.

> *"More of the bulk pickups would really help us—individual referrals just aren't practical when numbers rise."*

Importantly, even critical comments were framed with understanding and appreciation. Most recognised the complexity of the operation and expressed trust in the team's willingness to adapt.

> *"It's a really difficult task… I don't have any wonderful solutions, but it would be good if it were easier."*

Future development

Most interviewees supported the idea of the Multibank continuing, while also expressing some discomfort with the idea that it might be needed indefinitely. There was broad agreement that the service is currently essential—but that true success would be a future in which it's no longer required. This distinction—between alleviating and preventing poverty—

was a recurring theme, particularly among project investors, and prompted wider reflections on poverty, prevention, and the limits of charitable response.

> *"We shouldn't need this forever… unless you're also tackling the poverty, not just alleviating it, it's depressing to think of having a Multibank forever."*
>
> *"We'll deal with the crisis, but we must have the conversations that stop it happening."*

There was also widespread recognition that sustainability cannot be taken for granted. While Amazon's stock, logistics and seconded staff were seen as key to the Multibank's success so far, concerns were raised about over-reliance on a single corporate partner.

> *"They're punching massively above their weight… I worry what happens [if] Amazon withdraws."*

If demand continues to grow, partners warned that current systems and staffing may come under pressure.

> *"They'll need more staff if they move to a bigger site – that's the risk."*

5. SROI Assessment

This chapter presents an assessment of the social values generated by Cwtch Mawr, in line with SROI guidelines and principles

About SROI

SROI is a framework for developing a more complete picture of the social, economic and environmental impact of activities, projects, programmes and policies.

Every day our actions and activities create and destroy value; they change the world around us. Although the value we create goes far beyond what can be captured in financial terms, this is, for the most part, the only type of value that is measured and accounted for.

SROI uses the techniques developed in economic cost-benefit analysis to calculate a ratio of return for intangible benefits.

The key principle of SROI is that it measures the changes that are most relevant to the people experiencing them. The main difference with other methods of social impact measurement is SROI puts a monetary value on these impacts and calculates a ratio of return for those organisations contributing to create change.

Social Value Lab are trained SROI practitioners and members of the Institute for Social Value (formerly Social Value UK)[14]. We use accredited software from Social Value Engine to conduct SROI assessments.

We have produced an SROI calculation based on data for a full financial year, 2024-25.

Stakeholders

The main groups of stakeholders for SROI were defined at the outset, beginning with Theory of Change workshop. These have been refined through the research and analysis process, with the main stakeholders for SROI assessment as follows:

- Adult beneficiaries (recipients of Multibank support)
- Their children
- Stakeholders and community partners
- Environment
- Donating businesses
- Trainees

[14] https://socialvalueuk.org/standards-and-guidance/

- Public purse or wider society

SROI requires accurate figures for the numbers of stakeholders, as this is a key determinant of the scale of impacts and the value generated for society. This analysis is based on the following estimates:

TABLE 5.1 STAKEHOLDER ESTIMATES

Type:	Total
Individual beneficiaries	7,666
Children	2,710
Partner organisations	116
Partner staff members	484
Donating businesses	22

Outcomes and financial proxies

We then linked the outcomes emerging from survey and interviews with a set of proxy measures. This allows us to estimate the total numbers of people (or organisations) experiencing each individual outcome. For example:

- 68% of beneficiaries agreed with the statement “Yes, [the Multibank] has reduced our expenditure on essentials”.
- 39% of beneficiaries agreed with the statement “Yes, [my children] are feeling more confident or motivated”.
- 75% of community partners agreed with the statement “Yes [the Multibank] is improving our interactions or relationships with vulnerable people”

The following tables illustrate the outcomes and proxy measures used to calculate values for each stakeholder group.

TABLE 5.2. –ADULT BENEFICIARIES

Outcome	Proxy Measure	Proxy Value	Quantity
Better access to essential items	Access to relief	£2,390	2,874
Reduced expenditure / more money for important things	Financial stability	£365	5,653
More in control of finances / less financial stress	Average debt per CAB client	£11,301	508
More confident about meeting needs	Financial wellbeing	£1,110	3,687
Removed a source of stress and strain	Reduced levels of anxiety and stress (Wellby)	£2,000	4,270
Improved mood or mental health	Improved emotional wellbeing as a result of self-esteem and confidence	£1,552	3,186
Getting on better as a family	Cost of family therapy	£186	1,164
More pride in our home	Cost of home insurance for under 60's - to cover up to £10K in possessions (2021)	£116	1,844
More able to focus on work	Ability to access work	£1,850	2,887
More involved in the community	Value of being a member of a social group	£2,122	3,286

TABLE 5.3 – CHILDREN IN FAMILIES

Outcome	Proxy Measure	Proxy Value	Quantity
Improved health (eating/sleeping etc)	Health	£888	1,057
Improving mental health (stress and anxiety)	Reduced stress and anxiety (children)	£1,644	793
Improved mental health (confidence)	Improved self-confidence and aptitude (child participant)	£796	1,057
Increased engagement at school	School attendance	£1,528	462
More involved in the community	Value of being a member of a social group	£2,122	859

TABLE 5.4. – COMMUNITY PARTNERS

Outcome	Proxy Measure	Proxy Value	Quantity
Better or faster access to resources	Access to resources	£2,976	105
Improving relationships with vulnerable people	Relationships	£516	87
Improving ability to meet needs / more preventative impacts	Extended reach	£11,428	73
Enhancing partnership working	Savings from Joint Working	£7	278

Ideally, the SROI would include more outcomes for donating businesses (e.g. expanding community impacts, improving local networks and reputation, local staff) but we have no information on the scale of individual companies' contribution to the Multibank nor any of their views on impacts. We are however able to estimate some savings in waste disposal fees with fewer items going to landfill.

TABLE 5.5 – DONATING BUSINESSES

Outcome	Proxy Measure	Proxy Value	Quantity
Tonnes diverted from landfill	Reduction in waste (standard rate landfill tax rate) (2019)	£91[15]	120

In order to arrive at a realistic estimate of tonnes diverted from landfill and amount of CO_2 saved as a result we have followed the approach developed with Felix's Multibank in London. They estimate that approximately 80% of Multibank items are genuine surplus items that may otherwise have gone to waste, while only 10% of items received by their Multibank ultimately go to waste. We have scaled their estimate of the weight of items diverted from waste to the amount of distribution activity in Swansea[16].

TABLE 5.6 – ENVIRONMENT

Outcome	Proxy Measure	Proxy Value	Quantity
Tonnes CO_2 saved	Cost per tonne of CO_2	£260	120

[15] Businesses would also have to pay disposal fees, which vary depending on type of waste and provider (private company or local council facility).

[16] This assumes that 1kg of items diverted = 1kg of CO_2 saved as we have no alternative method for estimating this more accurately. .This also does not account for changes in transportation or storage patterns, or differences in the 'carbon footprints' between donating businesses and Multibanks.

We planned to include trainees as a distinct stakeholder group as Faith in Families were developing a programme of work experience and skills development for young people. We do not currently have data on numbers of participants or evidence of the benefits they have experienced.

Wider society and public purse

As well as the direct or more immediate impacts for these key stakeholder groups, we have also investigated the potential for wider preventative impacts, or savings for the public purse.

Interviewees described different ways in which the Multibank is helping to prevent crises or reduce escalation. Several gave examples of how access to essential items allowed families to cope with difficult situations—whether staying together during bereavement, caring for a baby without added financial stress, or getting a child back into school with appropriate clothing. These kinds of interventions, while seeming modest, can reduce pressure on families and support stability at key moments.

Partners also talked about how the Multibank strengthens their relationship with the people they support. Being able to offer practical, no-strings help was said to build trust and open the door to further support—particularly where engagement can sometimes be difficult.

However, few interviewees talked in concrete terms about early intervention or gave specific examples of public sector savings, though some implied this kind of impact. They rarely made claims about reduced service use or measurable cost avoidance—but the examples they shared strongly suggest that the Multibank is helping to keep people afloat, avoid escalation, and reduce the burden on overstretched services.

Sensitivity and attribution

The SROI process involves some subjective decisions, which are guided by knowledge of the project, how it works in practice and the evidence we have been able to collect. Among the key principles of SROI are the need to test our assumptions and avoid overclaiming, as an overly positive assessment of the type, quantity or duration of impacts can easily be challenged.

Among the most important is deciding how long we think benefits will last. As highlighted above, interviewees stress the immediate impacts of receiving items from the Multibank. We have therefore limited SROI calculations to a 12-month period, in line with the approach taken with other Multibanks. It is important to remember that this support will have longer-term impacts for families (by providing items at critical times), and these are highlighted in the report wherever apparent.

The factors we have to consider are referred to as ‘deflators’ in SROI guidance, and are used to bring values down to reflect different unintended or unplanned impacts:

- **Leakage –** how much of an outcome might have delivered impacts outside the area intended?
- **Deadweight -** how much of the outcome might have been achieved without intervention?
- **Attribution** - what proportion of the outcome might be attributed to others because their activity contributed to it?
- **Displacement –** how much of the outcome has displaced other activities?
- **Drop Off** – how much over the outcome will diminish over time?

In addition to drop-off (duration), the key decisions for these programmes are deadweight and attribution. These decisions are guided by evidence gathered from surveys, and lessons from other similar evaluations (principally for other Multibanks). In addition, several of the proxy measures selected have recommended information on deflators based on previous research. The following table shows the deflators that have been utilised in this case.

TABLE 5.7 -

Stakeholder	Attribution	Deadweight
Adult beneficiaries	13%	37%
Children in families	13%	37%
Community partners	21%	27%
Donating businesses	0%	0%
Environment	0%	0%

An attribution figure of 13% means that 87% of any improvement is allocated to Cwtch Mawr. We have used zero rates for donating businesses and environment as these are direct impacts (on waste and CO_2), whereas the impacts in other areas tend to be changes in individual circumstances (where many different factors play a role).

Social Value Summary

Following the process described above generates the following social value figures, with the vast majority created by the impacts for adult beneficiaries:

TABLE 5.8 - SOCIAL VALUE BY GROUP

Stakeholder	Social Value	%
Adult beneficiaries	£24,856,044	86.7%
Children in families	£3,076,164	10.7%
Community partners	£689,151	2.4%
Environment	£31,200	0.1%
Donating businesses	£10,920	0.0%
Total Social Value	£27,694,183	

Inputs

SROI compares programme inputs with the social values generated for stakeholders. It often includes a range of other contributions such as equipment, advice and expertise or voluntary contributions.

For Amazon Multibanks, the input costs are composed of total annual operating costs (separate from the delivery organisation) plus an estimation of the value of donated items[17].

TABLE 5.9 INPUTS

Type:	Financial Year 2024-25
Operating costs	£448,820
Value of donated items	£4,244,598
Total input value	**£4,693,418**

SROI Ratios

This produces the following SROI ratio:

£4.7m annual investment in Cwtch Mawr produces £27.7m total Social Value

Every £1 invested in Cwtch Mawr creates £5.90 in Social Value[18].

[17] After discussions with Amazon this is based on an average value of £9 per item.

[18] Some stakeholders prefer to use net rather than total SROI ratio. £4.7m investment creates £23.0m net Social Value, a net SROI ratio of 4.9:1

6. Conclusions and recommendations

This chapter summaries the overall findings of both impact evaluation and SROI assessment.

Relevance and Need

There is widespread agreement that the Multibank meets a critical need. Swansea has high levels of deprivation, rising costs, and large gaps in the support system. Many organisations said they would struggle to meet demand without it.

The groups most frequently identified as needing support are those experiencing deep or sudden hardship—especially families living in poverty, asylum seekers and refugees, people facing housing instability, and individuals in crisis situations such as domestic abuse.

Some partners pointed to the growing vulnerability of families who are in work but struggling. They may not meet the threshold for formal support but are affected by limited disposable income and rising costs, especially in relation to housing and children's needs. Most-needed items include:

- Toiletries and period products
- Children's clothing and shoes
- Supplies for school and activities
- Baby items
- Bedding, towels, furniture, and kitchenware

Reach and delivery

Nearly 600,000 items were donated, from 22 donating businesses including Amazon. 470,000 items have been distributed across Swansea.

70,000 adults and 25,000 children received items in the past year. For the purposes of the SROI assessment we have estimated the number of unique or regular users at nearly 8,000 adults and almost 3,000 children.

116 partners used the service, from housing and health providers to refugee support and food banks, with 484 staff members trained in the referral system.

There has been a process of building awareness of and trust in the Multibank, referral partners describe the service as fast, flexible and respectful. Staff were consistently praised for their empathy and responsiveness.

Some mentioned challenges around availability of essential items, real-time stock information, online forms, and meeting bulk requests from high-volume partners.

Positive impacts for people and communities

Individual beneficiaries were very positive about the service and the support received, highlighting clear improvement in weekly budgets, general finances, family life and health and wellbeing.

Those with children talked about some immediate benefits for their family, most agreeing that it would help their children over the longer term.

Access to the Multibank has helped partners' work with communities, reducing the likelihood of problems escalating into crises and building relationships with beneficiaries. Half said they had no other way to access essential items.

Overall, the clearest impacts were around immediate, practical benefits for people experiencing financial hardship. Access to basic goods has eased pressure on families and helped preserve their dignity.

Thers is also evidence of improvements in wellbeing, sense of control, and ability to cope. Schools and children's services pointed to better attendance and engagement where families had been supported with essential items.

Several partners felt that the Multibank is now an important part of the support ecosystem in Swansea—particularly for low-income families, people in crisis, and those outside the welfare safety net.

A key factor in Cwtch Mawr's effectiveness is the practical, responsive, and empathetic way that items are provided, helping people to feel supported by the community.

Social Return on Investment

The draft SROI analysis shows that the Multibank delivers significant value relative to its cost, driven by:

- Reduced financial hardship
- Improved wellbeing and resilience
- Positive outcomes for children
- Support for local service delivery
- Waste reduction and environmental benefits

Total Social Value generated of £27.7m (across vulnerable adults and children, community partners, wider society, donating businesses and the environment)

Inputs of £4.7m (estimated value of donated items plus operating costs)

Every £1 invested in Cwtch Mawr creates £5.90 in Social Value.

Sustainability and next steps

Partners highlighted the importance of better data on who is being reached, to help identify gaps and make the case for broader support. Our analysis of the evidence available suggests the following operational actions:

- Streamline referral processes, especially for high-volume organisations
- Improve visibility of available stock and item descriptions
- Investigate more scalable systems (e.g. user accounts, delivery options)
- Collect more detailed feedback direct from beneficiaries (balanced with minimising burden and intrusion)

We have also identified some strategic priorities supported by the evidence:

- Further broaden the donor base beyond Amazon (e.g. other retailers and supply chain partners)
- Strengthen political and public awareness of the Multibank's impact, for example the social value it is generating
- Align closely with anti-poverty efforts locally and nationally
- Develop clearer evidence on reach and outcomes, including any groups underserved by the current model
- Explore environmental impacts, this will become an increasingly important rationale for interventions in future
- Explore opportunities to scale up capacity alongside expanding reach

.

Annex A - Impact Map

Outcome	Proxy	Quantity	Stakeholder	Years	Unit	Value	Attribution (%)	Deadweight (%)	Impact	Yr1	Source
Better access to essential items	Access to relief	2874	Adult beneficiaries	1	1	£2,390	13	37	3764822.17	3764822.17	
Reduced expenditure / more money for important things	Financial stability	5653	Adult beneficiaries	1	annual	£365	13	37	1130919.39	1130919.39	https://www.moneyhelper.org.uk/en
More in control of finances / less financial stress	Average debt per CAB client	508	Adult beneficiaries	1	Number of people	£11,301	13	37	3146591.67	3146591.67	http://social-value-engine.co.uk/calculator/ModellingthevalueoftheCitizensAdviceservicein201516.pdf
More confident about meeting needs	Financial wellbeing	3687	Adult beneficiaries	1	£ per annum	£1,110	13	37	2243137.62	2243137.62	
Removed a source of stress and strain	Surrey Reduced levels of anxiety and stress (Wellby)	4270	Adult beneficiaries	1	Per person	£2,000	13	37	4680774	4680774	https://images.squarespace-cdn.com/content/v1/5c59d56ef8135a6dfe12c134/dd8de47e-ede6-4072-8e55-e1626688a37c/Where%27s+WELLBY+-+the+big+picture?format=2500w
Improved mood or mental health	Improved emotional wellbeing as a result of self-esteem and confidence	3186	Adult beneficiaries	1	Number of people	£1,552	13	37	2710174.72	2710174.72	https://www.wildlifetrusts.org/sites/default/files/2019-09/SROI%20Report%20FINAL%20-%20DIGITAL.pdf
Getting on better as a family	Cost of family therapy	1164	Adult beneficiaries	1	Number of sessions	£186	0	0	216504	216504	https://www.thebritishcbtcounsellingservice.com/fees/
More pride in our home	Cost of home insurance for under 60's - to cover up to £10K in posessions (2021)	1844	Adult beneficiaries	1	per household per year	£116	0	0	213904	213904	https://www.gocompare.com/home-insurance/how-much-does-home-insurance-cost/
More able to focus on work	Ability to access work	2887	Adult beneficiaries	1	annual	£1,850	13	37	2927374.7	2927374.7	https://hact.org.uk/
More involved in the community	Value of being a member of a social group	3286	Adult beneficiaries	1	Number of people	£2,122	13	37	3821842.11	3821842.11	https://www.tnlcommunityfund.org.uk/media/insights/documents/The-Economics-of-CATs-Power-to-Change.pdf?mtime=20200306143844&focal=none
Improved health (eating/sleeping etc)	Health	1057	Children in families	1	annual	£888	13	37	514455.43	514455.43	
Improving mental health (stress and anxiety)	Reduced stress and anxiety (children)	793	Children in families	1	annual	£1,644	13	37	714553.59	714553.59	https://hact.org.uk/
Improved mental health (confidence)	Improved self confidence and aptitude (child participant)	1057	Children in families	1	Per person	£796	13	37	461155.99	461155.99	https://www.family-action.org.uk/content/uploads/2014/07/ESCAPE-SROI-Assured-Report.pdf
Increased engagement at school	School attendance	462	Children in families	1	annual	£1,528	13	37	386923.52	386923.52	
More involved in the community	Value of being a member of a social group	859	Children in families	1	Number of people	£2,122	13	37	999075.58	999075.58	https://www.tnlcommunityfund.org.uk/media/insights/documents/The-Economics-of-CATs-Power-to-Change.pdf?mtime=20200306143844&focal=none
Better or faster access to resources	Access to resources	105	Community partners	1	annual	£2,976	21	27	180207.22	180207.22	
Improving relationships with vulnerable people	Relationships	87	Community partners	1	annual	£516	21	27	25889.22	25889.22	https://www.ptp.co.uk/training-courses/customer-care-training/advanced-customer-service-for-the-public-sector/
Improving ability to meet needs / more preventative impacts	Extended reach	73	Community partners	1	annual	£11,428	21	27	481108.51	481108.51	
Enhancing partnership working	Savings from Joint Working	278	Community partners	1	Number of people	£7	0	0	1946	1946	http://democracy.havering.gov.uk/documents/s20257/Transformation%20Report%20October%202016.pdf
Diverting waste from landfill	Reduction in waste (standard rate landfill tax rate) (2019)	120	Donating businesses	1	Number of tonnes	£91	0	0	10920	10920	https://www.gov.uk/government/publications/rates-and-allowances-landfill-tax/landfill-tax-rates-from-1-april-2013
Tonnes CO2 saved	Cost per tonne of CO2	120	The environment	1	Number of tonnes of CO2	£260	0	0	31200	31200	https://www.gov.uk/government/publications/valuing-greenhouse-gas-emissions-in-policy-appraisal/valuation-of-greenhouse-gas-emissions-for-policy-appraisal-and-evaluation

Find out more
www.socialvaluelab.org.uk

info@socialvaluelab.org.uk

Call us on **0141 530 1479**

Social Value Lab

Studio 222, South Block,
60 Osborne Street, Glasgow, G1 5QH.