SROI Evaluation of The West Midlands Multibank

Report for Amazon UK and BVSC

Social Research

Service Design & Innovation

Strategy & Collaboration

Evaluation Support

Social Impact Measurement

May 2026

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 West Midlands Multibank. 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 in Birmingham. 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 and describes the impact 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 the West Midlands and run by Birmingham Voluntary Services Council (BVSC).

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

Birmingham Voluntary Services Council (BVSC)

BVSC serves as Birmingham's Council for Voluntary Service (CVS), supporting the voluntary, community, faith and social enterprise sector in the city. BVSC plays an important infrastructure and advocacy role, helping to lead anti-poverty efforts, build networks as well as administer funds and deliver effective support for communities.

The West Midlands Multibank is a partnership to distribute surplus items from Amazon and other community-based partners in the region to vulnerable individuals and families. This is achieved through collaborating with third-sector partners and public agencies.

This evaluation covers the first full year of the West Midlands Multibank's operation, from January to December 2025[1].

Process and methods

Social Value Lab has recently undertaken impact assessments using SROI for Multibanks in Fife, Wigan, London, Swansea, and Tees Valley. We have followed a consistent approach for the West Midlands built around the following tasks:

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

[1] It should be noted that, although early tranches of funding were received in December 2024 and the Multibank took control of their warehouse in January 2025, items did not begin to be distributed until February 2025.

2. Theory of Change

This section defines the background and rationale for the West Midlands Multibank, summarising the outputs from the Theory of Change workshop in May 2025.

The Theory of Change workshop session was attended by 3 BVSC staff as well as a representative from The Multibank. The group in attendance was kept small, due to the Multibank being in its early stages of operation at the time.

Needs

Despite significant investment and regeneration, Birmingham contains some of the most deprived neighbourhoods in England, with 43% of residents living in areas ranked among the 10% most deprived nationally. The city's employment rate is 9 percentage points below the England average, and many people work in lower-paid, lower-skilled occupations. Median earnings are £3,665 below the national average, and in-work poverty is widespread[2].

Over half of Birmingham's residents are from Black, Asian or minority ethnic backgrounds, with some groups experiencing higher unemployment, lower pay, and poorer housing outcomes.

Child poverty affects 36% of children in the West Midlands, rising to more than 60% in parts of Birmingham[3]. Many families rely on multiple jobs to cover essentials, but the cost of food, energy and housing has risen sharply, driving increased use of food banks.

Housing pressures are severe, particularly in Birmingham, with over 25,000 households on the social housing waiting list, high levels of overcrowding, and 24% of households in fuel poverty. More than half of local authority homes fail to meet the Decent Homes Standard[4].

In some areas, poor public transport connectivity limits access to jobs, education and services[5]. Without targeted support, families face continued hardship, limited opportunities, and risks to health and wellbeing.

These issues have been exacerbated by the COVID-19 pandemic and the cost-of-living crisis, combined with reductions in public spending and closure of community support services[6]. In September 2024, Birmingham City Council issued a Section 114 notice, effectively declaring itself unable to meet its financial obligations. This has brought additional strain on public services and communities across the city, compounding existing pressures on the voluntary and community sector.

[2] https://cityobservatory.birmingham.gov.uk/pages/state-of-the-city-2025/

[3] https://endchildpoverty.org.uk/child-poverty-2025

[4] https://cityobservatory.birmingham.gov.uk/pages/state-of-the-city-2025/

[5] https://blog.bham.ac.uk/cityredi/the-impact-of-the-cost-of-living-crisis-and-the-issue-of-deprivation-in-birmingham/

[6] https://www.theguardian.com/society/2025/jun/24/big-fall-in-support-for-struggling-families-in-england-charity-says

Stakeholders

The Theory of Change workshop identified a set of stakeholders or beneficiary groups for the Multibank. The primary stakeholders for impact measurement and SROI are as follows:

- Vulnerable households (individuals and families)
- Children in these households
- Partner organisations (referral partners and community organisations)
- The Multibank workforce (staff and volunteers)
- Business partners and donating businesses
- Environment
- Public and social services

The first group are **individuals and families** receiving items and support from the West Midlands Multibank. BVSC works with partners to target and support those in most urgent need. Staff commented that the most important outcomes are the direct material benefits for households; they are focussed on providing useful support and understanding the impact this has.

The support can also have preventative impacts, particularly if items are provided at times of change or transition (new household formation, change in individual circumstances, starting a new school, start of summer holidays).

It is important to note that what people receive are not solely ‘essential goods’. It is often the less essential or more ‘luxury’ items which bring great dignity and help families to feel more ‘normal’. As well as the items, the process of receiving support is also important; families appreciate being heard and supported in different ways.

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 community activities).

Partner organisations will have their own reasons for engaging with the Multibank, though many will be working to achieve similar things for communities – for example reaching new or greater numbers of people, providing practical support, or helping to build relationships. These varied aims are reflected in the short and medium-term outcomes defined below.

The Multibank **workforce** encompasses all those who support this venture, including BVSC staff, Amazon staff, and volunteers. Though these stakeholders are included in the theory of change, it was not within the scope of this evaluation to capture evidence on the benefits they have experienced.

It is important to distinguish between different types of business involvement. Some businesses donate surplus goods, while others – such as Amazon and Palletline – are integral to the operations of the Multibank as **business partners**, providing not only goods but also staff time, expertise, logistics support and warehouse equipment. A key input is the support given by these businesses, which extends well beyond donated goods to include dedicated staff, warehouse fit-out, and management and logistics support. An important outcome for **donating businesses** is that they have a home for their surplus, saving money on waste services while improving their environmental credentials.

A core element of the programme is the desire to protect the **environment** via the reduction of waste and CO2 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; none are sent to landfill.[7]

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**. Though these outcomes have not been included within the SROI calculation, stakeholder perspectives on the Multibank's contribution to preventative impact does feature within the analysis.

Long-term outcomes

We have also identified some long-term outcomes for the West Midlands Multibank. Based on discussions with Multibank staff, these are also reflective of how the outcomes achieved for stakeholder groups contribute to the achievement of wider, more strategic goals such as:

- UK Government's *Tackling Child Poverty* strategy
- West Midlands Combined Authority Plan for Growth
- Birmingham City Council anti-poverty commitments
- Amazon's sustainability and community investment goals

A key consideration is the extent to which the Multibank is supporting wider poverty reduction efforts. Staff commented that in order to be effective the Multibank needs to be part of a pathway out of poverty, aligned with policy goals and stakeholders' general poverty reduction work.

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 were used as the starting point for the development of survey materials.

[7] https://www.aboutamazon.co.uk/news/sustainability/how-amazon-resells-recycles-or-donates-unsold-products

Theory of Change

Inputs	Outputs		Outcomes -- Impact		
	Activities	**Stakeholders**	**Short**	**Medium**	**Long**
Funding Donated goods (Amazon and others) Business partners' staff time, expertise, logistics support and warehouse equipment NFC / Multibank UK support BVSC staff time, resources, expertise and networks Referral system / admin capacity Warehousing	Supply of donated products (essential household goods) to those in poverty Partnership working with statutory and community organisations Volunteering Communications activity Referrals and signposting to other services / partners	Vulnerable households (Individuals and families accessing the Multibank)	• Better access to essential items • Reduced expenditure / more money for other things • More in control of finances / less financial stress • Removed a source of anxiety or stress • Improved access to other services and support	• More confident of meeting needs / improved financial wellbeing • Improved mood or mental health • Improved family relationships • More pride in home • More able to focus on work or other responsibilities • Better social networks / more involved in the community	**Reducing poverty and hardship in the West Midlands** **Helping reduce waste and emissions**
		Children in these households	• Improved health (eating/sleeping etc) • Improved mental health (outlook/confidence) • Increased engagement at school	• More involved in social activity/ community • Reduced stress and anxiety	
		Partner organisations (referral partners and community organisations)	• Better access to necessary items and resources • Improved ability to meet needs / more preventative impacts for people • Enhanced partnership working	• Improved relationships with vulnerable people • Fewer crisis situations / less demands on time or resources • Greater contribution to wider goals (anti-poverty)	
		The Multibank workforce (staff and volunteers	• 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	
		Donating businesses	• Greater reach and impact of charitable efforts • *Loss of revenue from items (neg)*	• Improved local networks / relationships • Increased sense of pride/giving back to the community	
		Environment	• Less waste in landfill • Reduced energy use (i.e. storage)	• Reduced CO2 emissions	
		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 store, distribute (and collect) 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 describes how the Multibank works, how partners are supported, alongside the numbers of types of people reached.

Referral partners

The West Midlands Multibank estimates that it has around 250 individuals they class as ‘referrers’ who represent 130 partner organisations. These organisations work across various areas including:

- Early years and family support
- Children and young people (including youth work)
- SEND and disability
- Foodbanks, pantries and food distribution
- Housing and homelessness support services
- Refugee and asylum seeker support
- Domestic violence
- Vulnerable adults
- Older people
- Children in care and care leavers
- Community hubs and general community support
- Advice, debt and financial support
- Health and wellbeing
- Schools and education
- Statutory and local authority services

Items distributed

For the period of analysis, Amazon was the single biggest donator of items, providing roughly 38% of all donated goods.

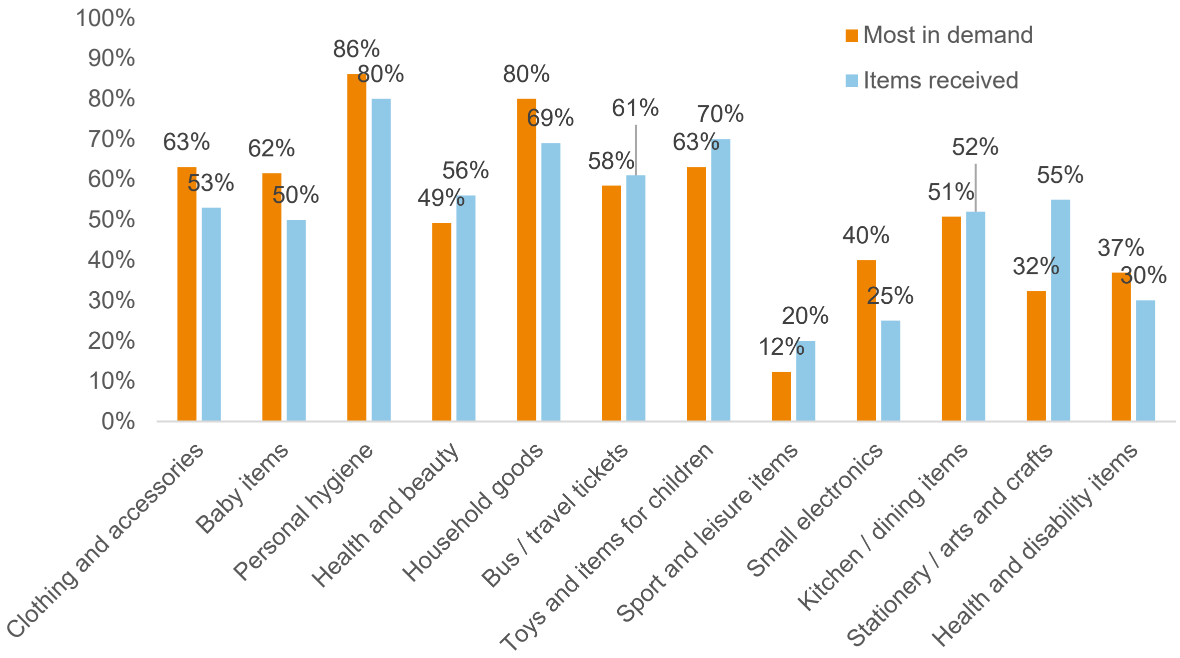
TABLE 3.1 DONOR BUSINESSES

Business	Total units
Amazon	148,215
You Buy, We Donate	108,862
Warner Brothers Merchandise	32,500
INEOS	23,400
Unilever	19,008
Toilet Roll (Company)	14,136
TK Maxx	13,500
Bookmark Reading Charity	10,000
Reckitt	8,365
Children's Book Project	5,829
DSMSystems	2,850
McMillan Distribution	1,644
Under Armour	1,235
Hasbro Distribution	727
Sky Cares	570
Pattifor Group Ltd	528
Kent Toothbrushes	271
Birmingham Children Hospital	176
Top Ten Toy Donation	115
Mitsubishi Iconics	52
WMCA	47

The SROI focuses on items distributed in this period: 307,250 items between February and December 2025.

The following chart breaks down the kinds of items that community organisations reported as being most in demand against the items they had received from the Multibank.

FIGURE 3.1: ITEMS RECEIVED (COMMUNITY PARTNERS)



BASE: Survey of Community Organisations (64)

The kinds of items beneficiaries reported receiving differed slightly from the most commonly received items by community partners (as shown in the above graph). In the beneficiary survey, the most commonly received items included bus or travel tickets (70%), and clothing and accessories (67%), followed by personal hygiene (37%).

In the shorter feedback form distributed to beneficiaries, an open text question allowed respondents to detail what items they had received from the Multibank. Commonly mentioned items included:

- Personal hygiene products; essentials like shampoo, deodorant and handwash, alongside more non-essential self-care items like perfume and hair clips
- Clothing items
- Small electricals; essentials like electric heaters and air fryers as well as more luxury items like an Amazon Firestick
- Toys and items for children; including smaller toys, a toddler bike, backpacks and swimming costumes
- Household goods; items to improve conditions at home like window blinds, a bedframe, mattress topper and a dog bed

Reach

Over the reporting period, the West Midlands Multibank engaged with 130 partner organisations delivering goods into communities across Birmingham and the wider region – including schools, family hubs, statutory services, refugee support services, foodbanks and community hubs. Across these partners, 307,250 items were distributed via more than 1,500 individual orders over the year.

Partners are asked, for each order placed, to estimate the number of households the goods will support. Across all reported orders for the year, this returns a figure of approximately 118,500 instances of household support. This measure captures the breadth of the Multibank's operational reach and the volume of support being delivered across its partner network.

For the purposes of SROI valuation, however, it is necessary to work from a more conservative base figure that avoids potential double counting and meets the principles set out in SROI guidance ('Do not overclaim'). We have used a range of available data sources – the total number of units distributed, total number of partners, average number of units received per partner (all derived from project monitoring data) and average number of households supported (derived from survey data) – to establish that for the period the Multibank's SROI assessment captures the impact on:

- 33,796 households

It was also necessary to apply further methodological adjustments, consistent with other Multibank SROIs, to account for households receiving support on multiple occasions (and via different referral partners), the varying intensity of support experienced by households, and the number of adults and children in each household. According to the online survey of beneficiaries, households have received support from the Multibank an average of 10 times, and there were on average 1.8 adults and 0.7 children in each household. Applying these figures, consistent with how they have been applied in previous evaluations, leads to the following numbers of individuals supported to be used in the SROI calculation:

- 6,100 unique adult customers
- 2,400 children

It is important to note what these figures do and do not represent. The estimates above are not intended as a measure of the total scale of activity delivered by the Multibank or the total number of partner-recorded interactions during the period – both of which are substantially larger. Rather, they reflect a more selective figure derived in line with SROI principles, which require a conservative basis for valuation in order to avoid overclaiming. The approach also draws on the deflators and methodology established through previous Amazon Multibank SROI assessments in Fife, London, Swansea, Tees Valley and Wigan, ensuring that the figures used for valuation here are directly comparable to those used elsewhere. On this basis, we can have a high degree of confidence that the stakeholder group included in the SROI calculation experienced significant and meaningful change as a result of the Multibank's support.

Relevance and need

The open survey comments show that items from the Multibank help to meet the needs of a variety of groups. Organisations consistently noted the Multibank's role in meeting the needs of families and children. They also highlighted that the variety of items available are well suited to the broad group of those struggling with financial hardship or on low incomes. Other specific groups mentioned included those fleeing domestic violence, single parents, the elderly alongside refugees and asylum seekers. Although several organisations stated that cost-of-living pressures are affecting everyone, resulting in widespread need rather than need concentrated amongst one specific group.

> *"The items available at the Multibank support so many families with the things that are near impossible to source so easily anywhere else."*
>
> *"The service is filling a gap and it's good to know what else is available to meet needs."*

In interviews and within the survey, community organisations shared that they operated in areas of deprivation within Birmingham and that they often supported some of the most vulnerable within society. It was felt that the Multibank bridged a gap in support, through providing high quality, brand new, essential and non-essential items to beneficiaries. There was a sense that the Multibank supported beneficiaries beyond their basic needs, in a dignified manner, helping to improve their wellbeing further.

> *"They are short in their pockets, which means they can only buy essential items, and sometimes they can't buy all the essential items they need, but certainly they can't have anything above the essential items."*
>
> *"It's those everyday items, things like washing up liquid, toilet paper, shower gels and cleaning products, things like that are things families need the most."*
>
> *"People are really struggling financially, so the Multibank allows people to have those items, whichever items they are, that can then take the weight off the next shopping bill they have, or they'll have a little bit more money left for energy bills or rent."*
>
> *"There are also sort of luxury items, like perfume. Those are the kinds of things that people simply cannot afford. When you're living hand to mouth, you don't even think about having a treat. And that sort of little treat can actually really make your day."*

The West Midlands Multibank operates through a referral-based system. Registered organisations submit weekly order forms and either collect items or receive deliveries at agreed times. Many community organisations reported that the Multibank enabled them to meet beneficiaries' immediate needs more quickly and in ways that were not previously possible. While some organisations had not yet used the Multibank to respond to a crisis or urgent situation, they expressed confidence that they could do so if the need arose.

> *"I can go and collect stuff and it's quick. A lot of the referrals [to other places] which can take time, whereas the Multibank you know that if you order that week, you can go and collect in a couple of days and the family gets those items really quickly."*

Awareness and support

Many organisations had become aware of the West Midlands Multibank directly from BVSC staff and had gained initial awareness of its existence close to its inception. There was a keenness amongst these organisations to be involved in an initiative that they feel can really benefit those they work with.

> *"I've been waiting for the Multibank to open for probably a year and a half because I thought it was such a wonderful thing. There's such a huge amount of budget cuts from every single direction and families are really struggling. And I thought what a wonderful idea if this could go through, which it did in the end."*

One organisation noted that more could be done to raise awareness of the West Midlands Multibank amongst community organisations, to allow more people to access the resources available. There was concern amongst some organisations that smaller or newer organisations, who are less well connected could be missing out on support for their service users[8].

> *"I haven't seen a lot of marketing around for the Multibank. I know about the Multibank through word of mouth and I am relatively well connected with BVSC."*

Community organisations were generally supportive of the Multibank and the opportunities it provides to help support individuals in need. There is also clearly sustained support for the West Midlands Multibank with organisations appreciating the consistent provision of essential and non-essential items on offer.

> *"[it's] alleviating the strain of living in financial crisis."*

It was clear that the ethos and mission of the Multibank resonated with many organisations, and there was a sentiment they were all working towards a shared goal.

> *"It aligned with everything that we do with our charity and our service users, our community staff and volunteers."*

[8] It is worth noting that the relatively limited promotion of the Multibank in this first year was a deliberate choice, intended to allow partnerships to develop steadily and ensure demand didn't outstrip capacity.

General feedback

The Multibank received widespread approval from community organisations, who valued its staff, processes, and the items it enables them to offer to their service users. Many organisations highlighted that there was a fairly broad selection of items, meaning that the needs of a variety of beneficiaries could be met.

> *"Fabulous initiative, helps me make some difference to many, many families."*
>
> *"This initiative is absolutely fantastic. The whole experience has been seamless from registration to logistics and communication from the team has been great."*

Additionally, multiple organisations highlighted the value of the bus/travel passes provided by the Multibank. The West Midlands Multibank is unique in its provision of travel passes for beneficiaries, which helps individuals attend essential appointments and access recreational and social opportunities.

> *"Travel passes have had a huge impact ranging from getting children to school, accessing healthcare and more recreational use to allow families to travel to parks etc. during the summer holidays to spend time together."*
>
> *"Bus passes have gone down an absolute storm."*

It was also appreciated that deliveries were offered, saving community organisations valuable time to focus on other matters as well as offering a more environmentally friendly way for items to get to their recipients.

> *"It's brilliant. We now receive a weekly spreadsheet with the items that are available. The delivery to us is free, which is amazing, so we haven't got to trawl halfway across the city and Birmingham is a big city."*
>
> *"The first time we accessed the Multibank, my manager and I went to have a look and you know, we were really impressed with the system and what they had to offer. We were very fortunate because we haven't got a vast number of people who can go and collect things and we're grateful that Multibank deliver things."*
>
> *"It's super helpful they do deliveries, you can go and pick up. As a small charity it's so busy and we're a small team, we don't have capacity for that. So I think it's super helpful they deliver because that means we can just get on with stuff and we're not being left out."*

Feedback on the referral process was positive. Organisations reported that the process was straightforward and easy to complete. They also appreciated that the initial sign-up to the Multibank was not time-consuming and allowed them to quickly access a wide range of items to support their service users.

"It's really simple and straightforward."

"The process is accessible, it's easy to understand."

"The reliability, ease of access, process to ordering, and quality of items has been brilliant."

However, to complete the form itself, some respondents noted that needing to keep two tabs open – one for the form and one for the list of items – was inconvenient and made the process difficult to complete while on the go[9]. Additionally, some felt that the inventory list could be vague at times, meaning that sometimes the items they received did not match their expectations (although many also noted that if items were not applicable for their service users, they were often able to pass these along to organisations who could make use of them). Some organisations suggested including pictures of items but did note that this would be a time-consuming task for staff at the warehouse.

Staff at the Multibank were found to be personable and friendly. In interviews, community organisations appreciated that Multibank staff took the time to get to know them on an individual and organisational level. It was also mentioned that Multibank staff went above and beyond to hand deliver items themselves, when organisations were missed off a delivery.

"Staff at the Multibank are really friendly"

"Positive experience with helpful and efficient staff, always there to provide support when needed."

"Staff have been amazing."

Many found communication with staff at the Multibank to be clear and helpful and felt confident that any enquiries by phone or email would receive a timely response.

"I love the fact that they're very quick with their responses."

[9] BVSC has confirmed that the ordering process has been revised since this feedback was captured.

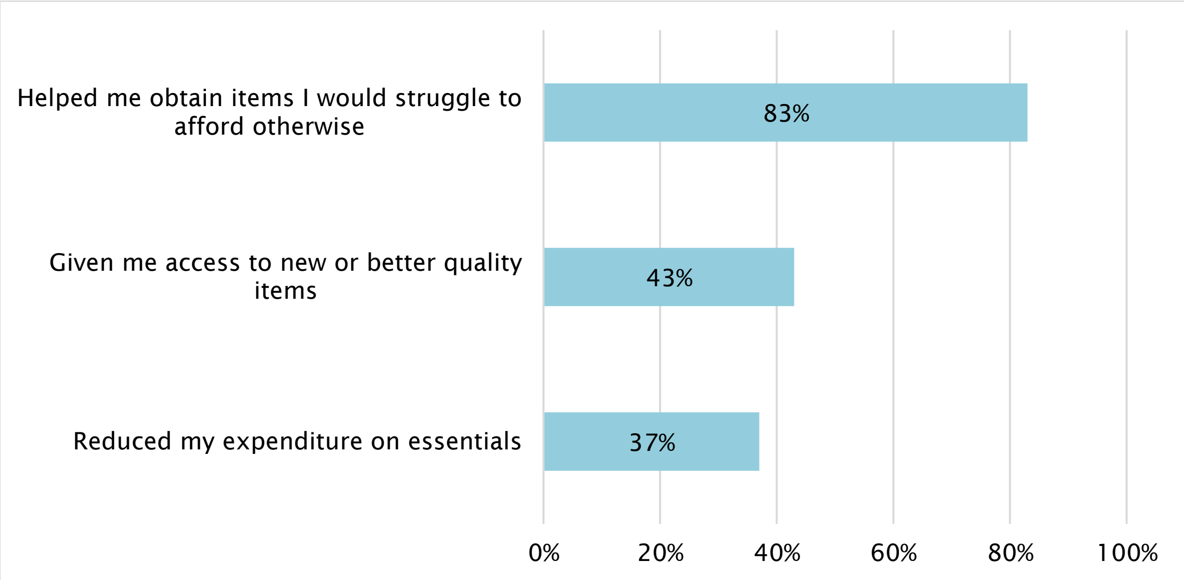
4. Stakeholder perspective

This chapter provides detailed insights on the views of stakeholders: partners, community organisations and service users.

Impacts for beneficiaries

It is clear that receiving Multibank items is positively impacting beneficiaries, with 96% of survey respondents sharing that they would be in a much or slightly worse situation without this support.

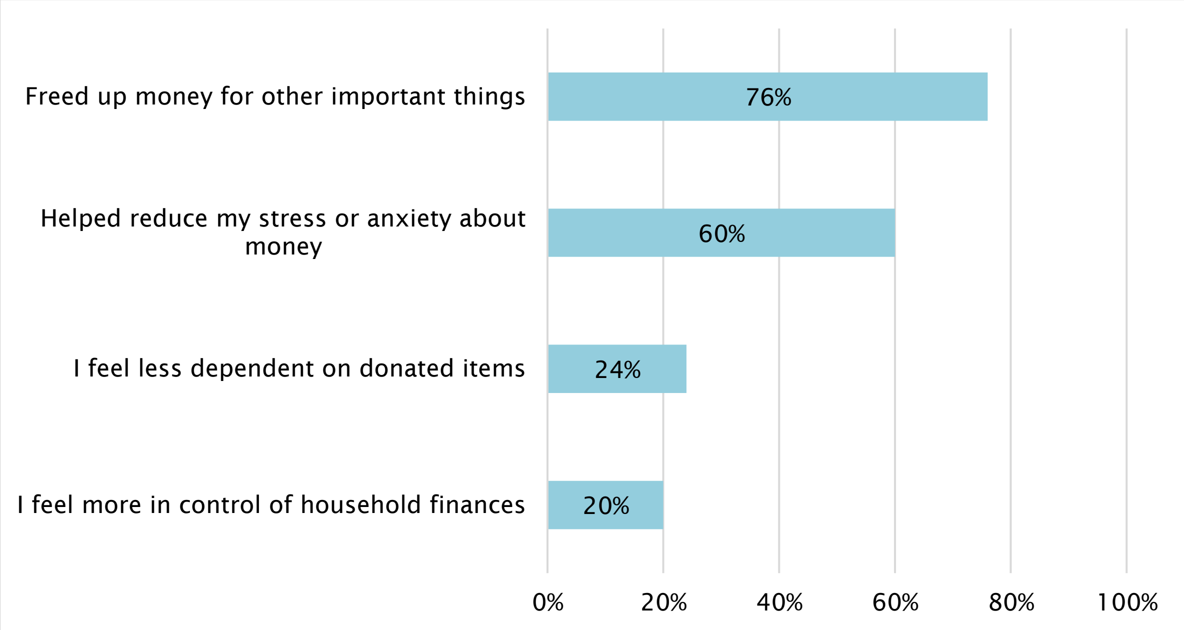
FIGURE 4.1 DIFFERENCE TO WEEKLY BUDGET



BASE: Beneficiary survey (30)

Being able to access Multibank items offered practical support to beneficiaries in helping them access items they may otherwise be unable to (83%) as well as facilitating access to new or better quality items (43%). Additionally, 37% of respondents shared that Multibank items had a positive impact on their weekly budget, helping to reduce the amount they spent on essentials.

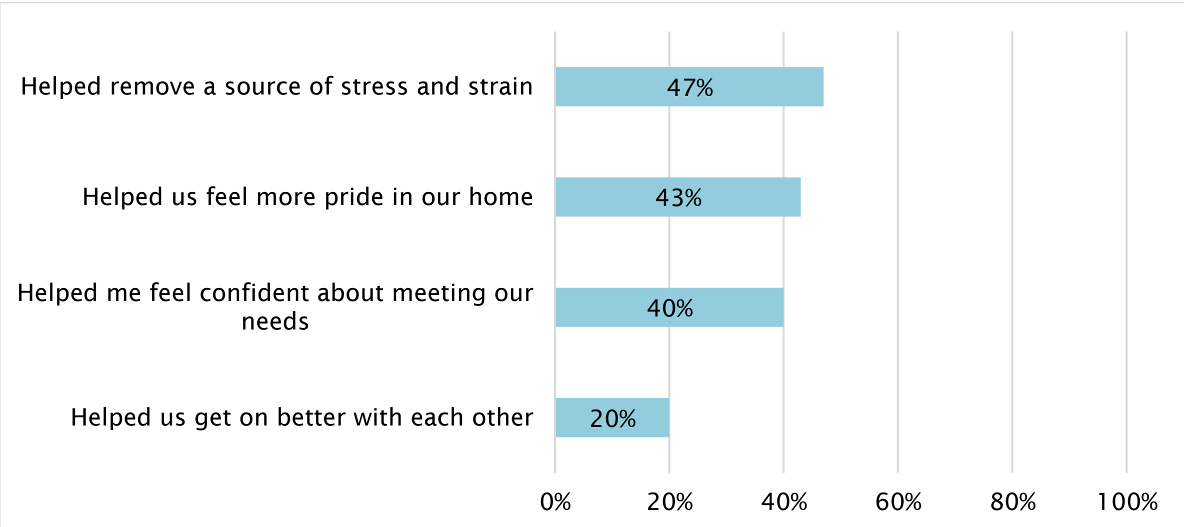
FIGURE 4.2 DIFFERENCE TO GENERAL FINANCIAL SITUATION



BASE: Beneficiary survey (25)

Receiving Multibank items generally had a positive impact on the general financial situation of respondents, with 84% reporting some kind of impact. For over three-quarters (76%) of beneficiaries, access to Multibank items helped them save money which could then be spent on other essentials. A notable number of respondents (60%) shared that their anxieties and stresses regarding money had lessened. A smaller proportion of respondents reported that receiving goods from the Multibank had reduced their reliance on donated items (24%) and helped them feel more in control of their household finances (20%).

FIGURE 4.3 IMPACT ON FAMILY LIFE



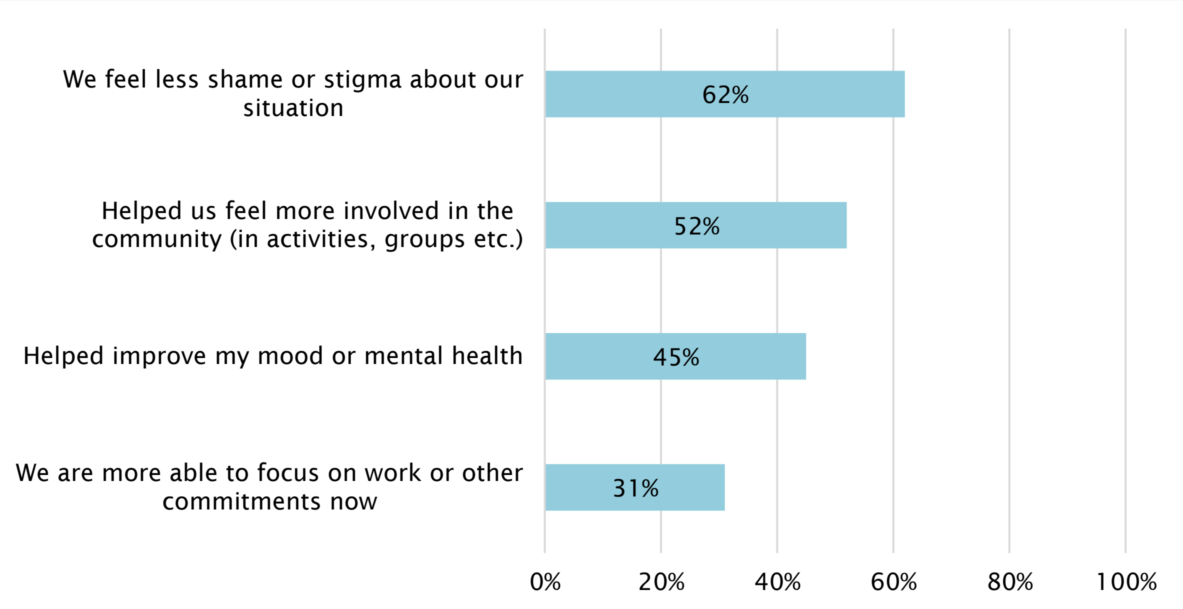
BASE: Beneficiary survey (30)

The survey also asked about impacts of receiving Multibank items on family life. Goods from the Multibank can help create a calmer home environment, through helping remove a source of stress and strain (47%) and helping families get along better (20%). Families also felt more pride in their homes (43%) and confident in meeting their own needs (40%).

"Only good [comments], because it removes our stress."

A positive impact on family life was also recognised in the community organisation survey, with 68% in agreement that Multibank items had a positive impact on family relationships, and 70% in agreement that they helped families to feel more pride in their home.

FIGURE 4.4 IMPACT ON HEALTH AND WELLBEING



BASE: Beneficiary survey (29)

Multibank items also had a positive impact on beneficiaries' health and wellbeing. Receiving items helped to lessen feelings of shame or stigma surrounding a family's situation (62%) and items allowed over half (52%) of respondents to feel more involved in the community through greater participation in activities and groups. Under half (45%) of respondents reported an improvement in their mood or mental health, with 31% sharing they were now better able to focus on work or other commitments.

Additionally, analysis of the open text questions included on the short feedback form distributed to beneficiaries found that items from the Multibank helped to maintain a better home environment, fostering improved health and wellbeing. This included having easier, more consistent access to cleaning products to maintain a sanitary environment, items to keep their homes warmer and furniture such as bedframes. They also noted that the items they received from the Multibank were of good quality and generally seemed to reduce weekly expenses for households.

"Toiletries are hard for me to afford."

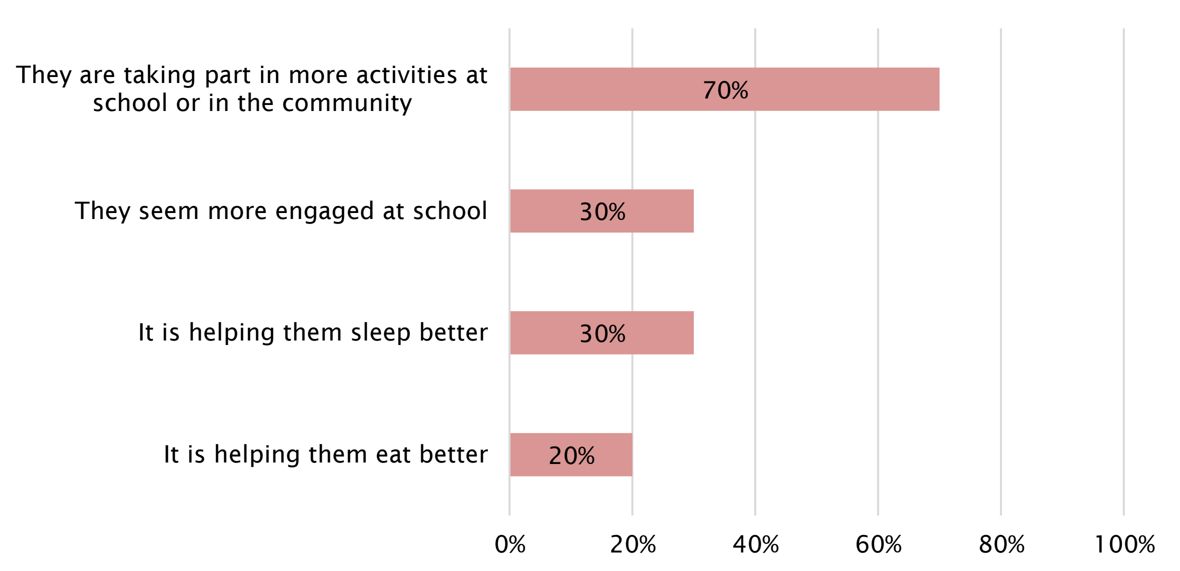
"These items have really helped keep my household cleaner and more hygienic."

> *"Electric heater – house is warmer now."*
>
> *"I currently receive PIP and also child disability allowance. Money is always tight. Having access to free items e.g. toiletries helps reduce my weekly shop."*

Impacts for children

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

FIGURE 4.5 BENEFITS FOR CHILDREN (SHORT-TERM)



BASE: Beneficiary survey (10)

Just under three-quarters (70%) of participants shared that receiving items from the Multibank had helped their children become more active in the community through participating in activities at school and within the wider community. In terms of general wellbeing, items had a smaller but still positive impact on helping children to sleep better as well as eating better.

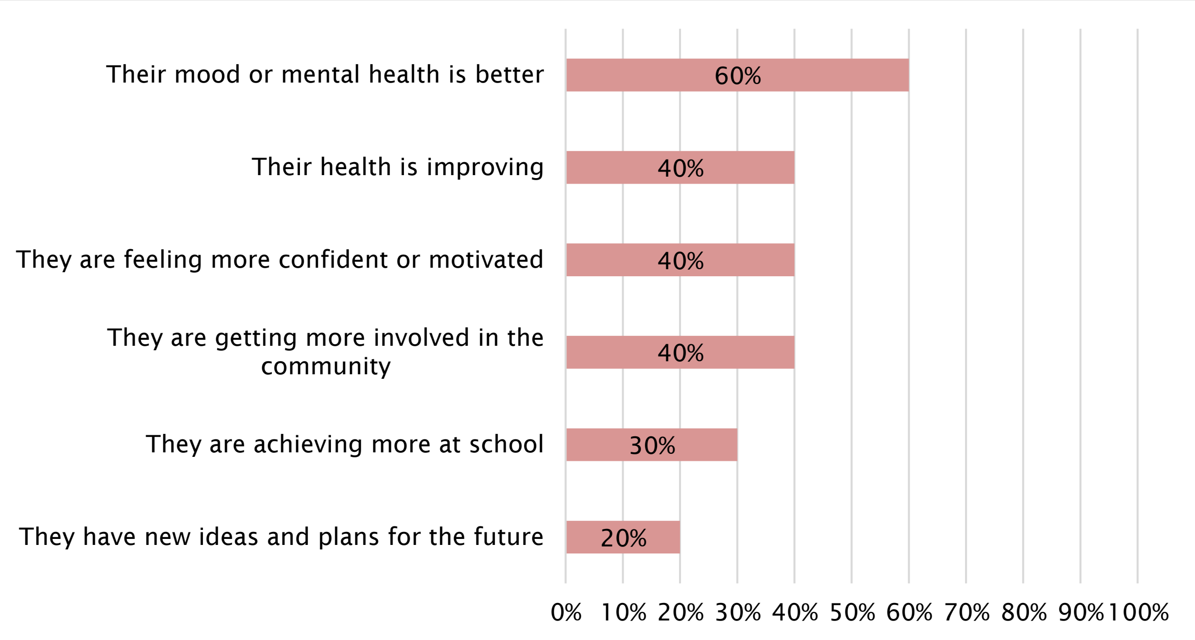
Comments from the beneficiary survey highlight how Multibank items have helped children engage more with school and foster a sense of belonging amongst their peers. Children were also better equipped for school, for example through being able to have new shoes ready for a new school year. Back to school campaigns were noted in the survey and interviews and were clearly popular amongst many organisations, and the Multibank provisions of stationery and backpacks had offered equipment to help ensure all children could participate fully at school.

> *"One family, in particular was overjoyed when we provided them with a fire tablet, allowing their child to use Times Tables Rock Stars – a programme we pride ourselves on at school."*
>
> *"The backpacks and stationery really helped."*

> *"Children have received new school shoes leaving them happy and excited for the new school term."*

These sentiments were echoed in the community organisation survey, where 81% of organisations agreed that the Multibank was helping to meet children's immediate needs. Similarly, 67% of organisations agreed that the Multibank helps children to engage at school or in the wider community.

FIGURE 4.6 VIEWS ON SUPPORT FOR CHILDREN IN THE LONGER-TERM



BASE: Beneficiary survey (10)

Parents were also asked to consider how they felt accessing Multibank items may support the longer-term development of their children. The most significant benefit was an improvement in overall wellbeing, including mental health (60%), physical health (40%) as well as confidence and motivation (40%). Fewer parents shared impacts on educational outcomes, with 30% sharing it helped their child(ren) perform better at school, and 20% noting it contributed to them having a more positive outlook for the future.

> *"Items for my son have expanded his opportunities to play and learn."*
>
> *"The children needed the rucksack for school and the soap and toilet roll will help with not having to buy them in our next weekly shop. Every little helps."*

Other comments

Analysis of open comments made by both beneficiaries and community organisations provides further insights about the impact of Multibank items. Comments repeatedly highlighted the appreciation and gratitude of recipients and it was clear that items from the Multibank benefitted the whole family.

> *"Having essential resources from the Multibank has had a massive impact on the families and it has improved their mental wellbeing knowing that they can provide resources for their children, such as books, toys, clothes etc and it has also helped the children to aid their learning, mental health etc…"*

Many community organisations commented on the relief that beneficiaries felt through being able to access Multibank items, especially for those experiencing crisis situations. The Multibank was seen as a vital resource for helping those who were moving into new accommodation or starting over with nothing.

> *"Sense of relief, that they don't have to stress about where they are going to find the extra funds to pay for something that may be seen as a luxury item or that they desperately need that they are unable to purchase."*
>
> *"Relief in a crisis – especially moving to temp accommodation or to and from a refuge or hostel in domestic abuse situations."*
>
> *"Some of the men we are working with are just going into HMOs or new housing and literally have nothing, no job, no money, waiting on benefits or job outcomes. This service has helped us to give them bits that would not be a priority for example, bedding, curtains, kitchen utensils, clothing, personal hygiene and they have all been incredibly grateful."*

Many organisations reflected that Multibank items offered support in a way that was dignified and helped beneficiaries feel respected and valued. Helping beneficiaries to build their self-esteem and benefit their overall wellbeing.

> *"I have had families actually say that the items they have been able to access because of the West Midlands Multibank have been 'life changing'. Families are less stressed and upset and feel they are able to meet some of their family's needs with the items from the Multibank and this was not possible before. Children excited and wearing clothes with pride because they are new and not second hand which impacts positively on their self-esteem and confidence."*

Support for partners

A key reason for establishing the Multibank is its potential to strengthen partners' work in the community by helping them reach and support more people, while also contributing to broader efforts to reduce poverty.

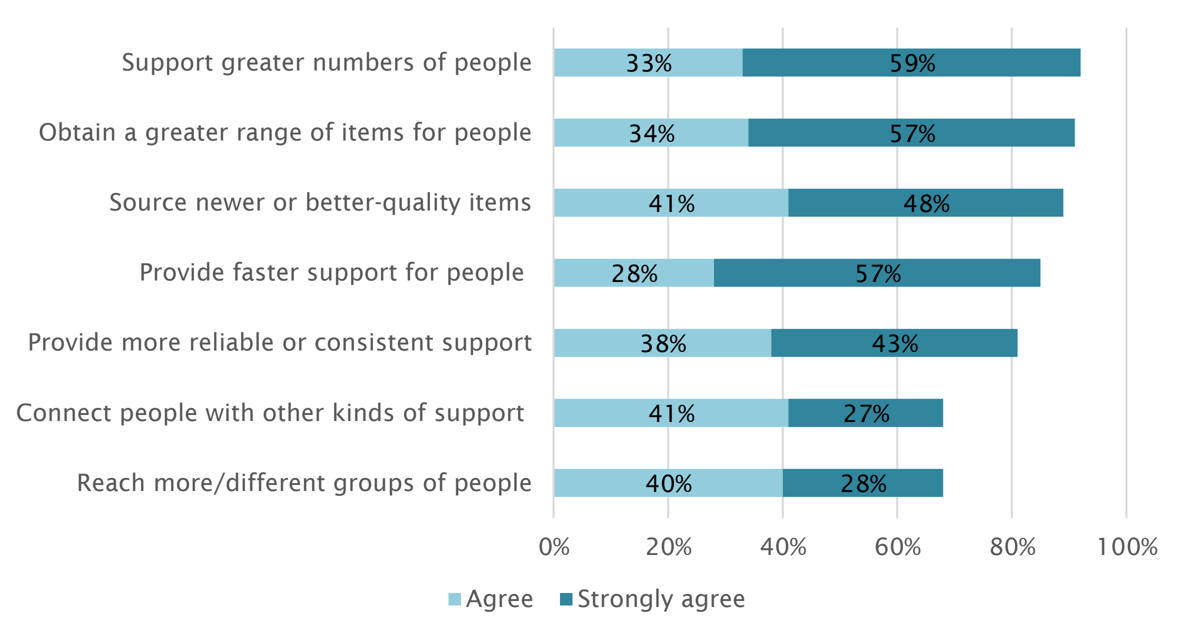
Survey responses and interviews with community organisations highlighted that accessing items from the Multibank enabled them to conserve often limited funds, allowing these resources to be redirected toward core services and other emerging needs.

Additionally, the items received through the Multibank meant organisations can provide their beneficiaries with essentials and non-essentials they otherwise would not be able to and had previously struggled to source. Community organisations also noted they were able to support their beneficiaries consistently, thanks to the reliability of the Multibank.

The Multibank supported organisations through providing items that were useful to beneficiaries, but also through supporting the activities of organisations themselves. For example, craft supplies from the Multibank allowed an organisation to run arts and crafts sessions.

> *"In holiday time, when you've got parents come in and they've got to bring their children with them because they've got nobody to look after them. Obviously the kids get bored, don't they? So it's quite nice to give something out to the children as well and that isn't something we'd ever done before. The Multibank has enabled us to do that."*
>
> *"We've got such a range of people, that when we see the inventory, we almost instantly can identify what would be useful for what people. And then on top of that because we're a charity some of the items are good for us to use. For instance, hand soap, there seems to be a million pouches of hand soap each week, but we can then use that in the centre which is going to save us money out of our pots, which ultimately is for the community."*

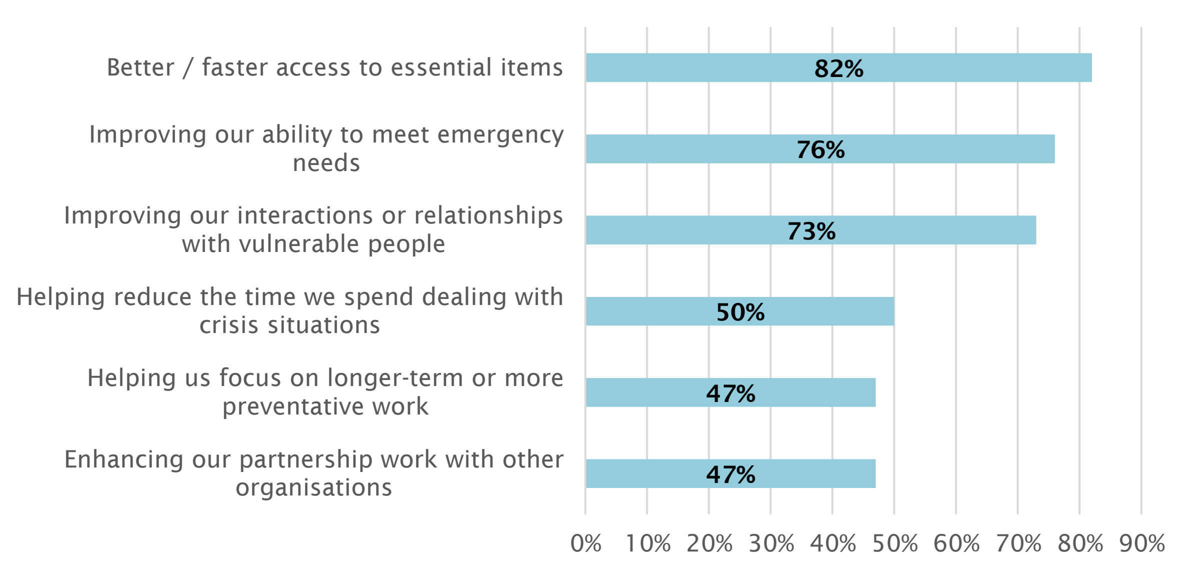
FIGURE 4.7: THE WEST MIDLANDS MULTIBANK HAS HELPED US…



BASE: Survey of Referral Partners (61)

Community organisations suggested that being able to support a greater number of people with a larger range of high quality items were the biggest impacts of the Multibank. They valued that they were often able to provide faster support for people due to being able to access items from the Multibank. There were slightly lower levels of agreement when it came to connecting beneficiaries with other types of support and being able to widen their support to different groups of people.

FIGURE 4.8: ORGANISATIONAL IMPACTS



BASE: Survey of Community Organisations (62)

The majority of organisations agreed that the Multibank allowed them better access to essential items, faster. They were also positive about their ability to meet emergency needs and being able to improve their relationships with service users. Many also felt that the Multibank helps to reduce the time they spend dealing with crisis situations, helping them to focus on their other work.

Other comments

In interviews it was clear that the Multibank supports the work of community organisations, often helping them expand their offering at a time when budgets are tight, as well as reducing pressure on staff. It was also noted that the Multibank provided a reliable source of items, helping to reduce some uncertainty amongst organisations about what they are able to provide their service users.

"It's made our job a lot easier."

"It takes a lot of pressure off of us [as an organisation] because we know that we can get stuff from the Multibank."

"It's really good. Each week we can supplement what we've got and offer these things to people."

"The Multibank has helped by providing items to our service users which they would not normally have access to or could not afford."

"The service is filling a gap and it's good to know what else is available to meet needs."

"There are many support services out there offering second hand goods or one off donations but the consistent regular availability of items enables us to tackle need at the heart of our community in a more consistent approach."

> *"My day, as many people's days are in the voluntary sector are so, so busy. And to have a project like Multibank that fundamentally is so easy. One of my staff chooses what we want each week, clicks the delivery time, [name] ensures it's delivered. Boom. Done. I get those items out to my service users and they benefit. I'm not having to go online and say we use this with so and so… That's what makes it so brilliant, the feedback that you need is so minimal."*

Several organisations emphasised the impact of dignity on those they support, through the provision of new, high-quality items.

> *"I think there is something special about that dignity, it's brand new, it's packed up, it's all yours. It's not been used before. A lot of times women have said to us that, they felt very special and they felt very respected."*
>
> *"If you're able to offer a family a bag full of items that might have cost them between £50-60 in the supermarket, and you're giving it to them for free and you're not asking them to fill out a form and to put them in a situation where they feel embarrassed to have to share with you why they can't afford to buy those items for their child. Then there is a level of trust and it allows us to be much more sensitive and respectful to a family."*
>
> *"The items collected - including personal hygiene products, household cleaning supplies, baby essentials, clothing and more – have had a profound impact on the wellbeing and dignity of the families we support. For many, these provisions have filled critical gaps where statutory support is limited or unavailable."*

Alongside this, some organisations found that having items to offer their beneficiaries helped in building up initial trust. They felt that this approach made it easier to raise awareness of the support available and ensure that individuals knew where to go if they needed further assistance.

> *"Our families are from one of the most deprived areas in Birmingham. Some of the difficulties they face are included but not limited to neglect, DA/DA, gang affiliation, poor mental health. Being able to give something to the community will have a huge impact. We are also hoping that by being able to provide some essentials, we can improve parental engagement and encourage more families to access early help where needed."*
>
> *"It's actually connecting us with people who potentially are going to need us, now and in the future."*

The ease of the feedback and minimal reporting process means that there are no limits on who can access items. This approach allows organisations to make items available for any of their service users who may be in need.

> *"There's no stigma, they do a warmer nights programme and people can just come and collect it, rather than people being identified as having a need."*

> *"Some of the items wouldn't necessarily have been asked for, for a number of reasons (embarrassment, so small they didn't think to ask) so having them available helps us to potentially meet an unasked need."*

Partnership working

When asked in the survey, just under half (47%) of community organisations who responded felt that the Multibank is enhancing their partnership work with other organisations. A few organisations noted that the Multibank supported their work through helping them strengthen existing relationships with other community organisations.

In interviews it was shared that where Multibank items they had received were not of particular use to one organisation, they would consider which organisations in their existing network might make best use and pass these along to them. They felt this would help maintain relationships amongst organisations.

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 as:

- Reducing poverty and hardship in the West Midlands
- Helping reduce waste and emissions

The strongest and most consistently reported impacts of the West Midlands Multibank relate to the immediate, practical relief of financial pressure on households experiencing hardship. In the beneficiary survey, 83% of respondents said the Multibank had helped them obtain items they would otherwise struggle to afford, and 76% reported that receiving items had freed up money for other important things. These findings point clearly to a service that is easing day-to-day financial strain, even if the structural drivers of poverty remain beyond its reach.

Community organisations echoed this, describing how access to essential goods reduces the impossible trade-offs that families in poverty routinely face. Several interviewees were careful to distinguish between alleviating the effects of poverty and reducing poverty itself, and this distinction is important. The evidence suggests that the West Midlands Multibank is making a clear and tangible contribution to the alleviation of material hardship and the improvement of wellbeing for people living in poverty. While there is not yet direct evidence of contribution to structural poverty reduction, the intermediate outcomes reported here – reduced financial stress, improved mental health, greater community participation, and enhanced organisational capacity – represent plausible pathways toward this longer-term goal.

Environmental impact was mentioned by some interviewees, though it was less prominent than poverty-related outcomes. Where it arose, it was typically framed as a secondary benefit - while the redistribution of surplus goods clearly contributes to waste reduction, this was not the primary lens through which community partners understood the Multibank's value.

Counterfactual case

The beneficiary survey asked respondents how their life would be different without support from the West Midlands Multibank. The responses (68% much worse off, 29% slightly worse off) suggest that for the large majority of beneficiaries, the Multibank is not a supplementary or marginal source of support but one that is making a meaningful difference to their circumstances.

Community organisations described how, prior to the Multibank, the provision of essential items to the people they support had been unreliable and inconsistent. The Multibank had provided a reliable source that has given both organisations and their beneficiaries greater consistency and stability. For some organisations with limited budgets, the Multibank had a secondary counterfactual effect in freeing up resources for other forms of support.

In all, the evidence consistently indicated that in the absence of the West Midlands Multibank, community organisations would face significant gaps in their ability to provide essential goods, families would have to make harder choices about what to go without, and the broader support infrastructure would lose a resource that many now describe as integral rather than peripheral.

Making the difference

The way in which the Multibank operates, alongside the items available to beneficiaries is vital to its impact. Comments suggest that the Multibank's provision of high-quality items combined with its reliability and availability of deliveries help make the difference. The West Midlands Multibank facilitates the support and expansion of community organisations' offerings to their service users, without taking away from their other core services through the delivery service offered and minimal reporting involved. The ability to select items from the inventory list each week also enables organisations to choose items that are relevant and appropriate for their service users. The wide variety of items that the Multibank stocks, allows organisations to access items they may not have initially put out a call for but do benefit their service users.

For some organisations, knowing that the Multibank is there to support their work is vital, and allows them to plan ahead and source items in a timely manner for anticipated need, for example Christmas gifts in December, backpacks and stationery for back to school time or coats as it gets colder.

> *"It's just really good to know that each week we can supplement what we've got and know that we've got something, even if it's not a great deal coming from Multibank that we can offer these things to people. I mean at the moment we're focusing on, which seems a long way away, Christmas presents and stuff like that. It's nice because we do try and give each person something."*

Community organisations also consistently highlighted how the provision of brand new items, helped support their service users in a dignified way, helping them to feel valued.

> *"I think there's something special about that dignity, it's brand new, it's packed up, it's all yours. It's not been used before. A lot of times women have said to us they felt very special and they felt very respected."*

Improvements or changes

Most organisations were satisfied with the items available and the processes in place at the West Midlands Multibank. Where improvements were suggested, common requests included small household appliances (such as kettles, toasters and air fryers) and larger white goods, both of which would help support people moving into new tenancies, especially after time in temporary accommodation. Other suggestions included additional bedding (including sleeping bags), baby items, school uniform, more toiletries, and washing powder or laundry sheets. Although organisations appreciated that due to the way the Multibank operates it means similar types of items may not be consistently available, one organisation noted that the range of items can be random.

Organisations were generally happy with the referral process. While many organisations were aware they could note down items they were looking for on the form, a few appeared unsure about this, including where they were able to request specific items. It was also commented that organisations were unsure about how the internal process worked for reviewing these requests at the Multibank.

Future development

Issues and risks to the future of the Multibank raised in interviews included building partnerships with other organisations to help ensure long-term sustainability and to keep up with what was seen as a demand that would only increase. There was also some unease about the potential of people taking advantage of what is available.

Ideas shared by community organisations for the future development of the Multibank in interviews included further integrating the Multibank within the community. This could be done in a manner of ways including offering volunteering opportunities at the Multibank, with specific reference to adults with disabilities. There was also a call for more engagement with the voluntary sector and the possibility of more partnership working amongst organisations. For instance, in one interview it was shared that BVSC should look at partners working in similar areas to see how they could collaboratively work towards shared goals.

Beyond this some organisations saw the potential for the Multibank to expand its role, through contributing more broadly to community development and strengthening local networks. This could include supporting the furnishing of community spaces.

Additionally, a couple of organisations felt that more could be done to promote the work that the Multibank is doing and that they are missing out on PR opportunities. There was an emphasis on the lack of promotion amongst community organisations, with those smaller, less well-connected organisations potentially missing out on a useful resource for their service users.

> *"I haven't seen a lot of marketing around for the Multibank. I know about the Multibank through word of mouth and I am relatively well connected with BVSC."*

Overall, there was strong consensus among community organisations that they hoped the Multibank would continue to be a resource they can utilise and they would do so as long as it existed.

5. SROI Assessment

This chapter presents an assessment of the social values generated by The West Midlands Multibank, 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)[10]. We use accredited software from Social Value Engine to conduct SROI assessments.

We have produced an SROI calculation based on data for the full calendar year, 2025.

Stakeholders

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

- Adults in vulnerable households
- Children in vulnerable households
- Partner organisations (referral partners and community organisations)
- Donating businesses
- Environment

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

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
Adults in vulnerable households	6,100
Children	2,400
Partner organisations (referral partners and community organisations)	130
Donating businesses	25

It is important to note once again what these figures in relation to households represent. Over the reporting period, partners recorded approximately 118,500 instances of household support. The stakeholder estimates used in the SROI calculation are deliberately more conservative. For the calculation we have used household estimates in line with SROI principles – which require a cautious basis for valuation in order to avoid overclaiming – and consistent with the methodological approach taken across previous Amazon Multibank SROI assessments in Fife, London, Swansea, Tees Valley and Wigan.

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:

- 44% of beneficiaries agreed that multibank support had helped remove a source of anxiety or stress
- 22% of referral partners agreed that working with the Multibank enables their organisation to have better or faster access to essential items

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

TABLE 5.2. – ADULTS IN VULNERABLE HOUSEHOLDS

Outcome	Proxy Measure	Proxy Value	Quantity
Better access to essential items	Access to relief	£2,390	2,669
Reduced expenditure / more money for other things	Financial stability	£365	2,097
More in control of finances / improved financial wellbeing	Financial wellbeing	£1,110	2,478
Removed a source of anxiety or stress	Reduced levels of anxiety and stress (Wellby)	£2,000	2,669
Improved mood or mental health	Improved emotional wellbeing as a result of self-esteem and confidence	£1,552	2,558
Improved family relationships	Cost of family therapy	£186	1,144
More pride in home	Cost of home insurance for under 60s - to cover up to £10K in possessions (2021)	£116	2,669
More able to focus on work or other responsibilities	Ability to access work	£1,850	1,771
Better social networks / more involved in the community	Value of being a member of a social group	£2,122	3,148

TABLE 5.3 – CHILDREN IN VULNERABLE HOUSEHOLDS

Outcome	Proxy Measure	Proxy Value	Quantity
Improved health	Health	£888	960
Improved mental health (outlook/reduced stress anxiety)	Reduced stress and anxiety (children)	£1,644	1,440
Improved mental health (confidence)	Improved self-confidence and aptitude (child participant)	£796	960
Increased engagement at school	School attendance	£1,528	720
More involved in social activity/ community	Value of being a member of a social group	£2,122	960

TABLE 5.4. – PARTNER ORGANISATIONS

Outcome	Proxy Measure	Proxy Value	Quantity
Better or faster access to resources	Access to resources	£2,976	107
Improving relationships with vulnerable people	Relationships	£516	94
Improving ability to meet needs / more preventative impacts	Extended reach	£11,428	105
Enhancing partnership working	Savings from Joint Working	£7	117

Ideally, the SROI would include more outcomes for donating businesses but we have no evidence of their views on the impact of their participation. We are however able to estimate some savings in waste disposal fees with fewer items going to landfill.

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 the West Midlands[11].

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[12]	70

TABLE 5.6 – ENVIRONMENT

Outcome	Proxy Measure	Proxy Value	Quantity
Tonnes CO_2 saved	Cost per tonne of CO_2	£260	70

[11] 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.

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

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 of 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 – SROI DEFLATORS

Stakeholder	Attribution	Deadweight
Adults in vulnerable households	15%	35%
Children in vulnerable households	15%	35%
Partner organisations	30%	45%
Donating businesses	0%	0%
Environment	0%	0%

An attribution figure of 15% means that 85% of any improvement is allocated to the West Midlands Multibank. 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: A full impact map is provided as an annex.

TABLE 5.8 - SOCIAL VALUE BY GROUP

Stakeholder	Social Value	%
Adults in vulnerable households	£16,399,142	78.2%
Children in vulnerable households	£3,934,507	18.8%
Partner organisations	£603,563	2.9%
Environment	£18,200	0.1%
Donating businesses	£6,370	0.03%
Total Social Value	£20,961,782	

Inputs

SROI compares programme inputs with the social value 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 operating costs (separate from the local partner's other activities and services) plus an estimation of the value of distributed items[13].

TABLE 5.9 INPUTS

Type:	2025
Operating costs	£226,224[14]
Value of distributed items	£2,765,250
In-kind contributions (donated staff, equipment, services)[15]	£231,480
Total input value	**£3,222,954**

[13] In line with previous Multibank analysis, we have used an estimated average value of £9 per item.

[14] Based on 2025 operating budget, rather than actual spend. West Midlands Multibank budget operates on a calendar year basis.

[15] These include: 1 warehouse manager and 4 operatives (provided by Amazon); warehouse/office equipment, packaging material, management and logistics support (Amazon); forklift services (CB Frost); free rental and insurance of a branded Volvo XC90 SUV (Volvo); free delivery service (Amazon Local Good). For each we have estimated equivalent costs based on local market rates or scaled costs from other Multibanks.

SROI Ratios

This produces the following SROI ratio:

£3.2m investment in the West Midlands Multibank produces £21m Total Social Value in this period. In line with good practice, a discount of 3.5%[16] is applied to reflect the potential future earning capacity of this figure. The Total Present Value is therefore £20.3m.

Based on this assessment, **every £1 invested in the West Midlands Multibank creates £6.28 in Social Value.**

This is a significant return by any standard, and places the West Midlands Multibank in the upper range compared to other Multibanks. It is consistent with feedback from Amazon and BVSC staff which indicated faster than anticipated operational expansion, particularly towards the end of the reporting period. It is also notable given the reporting period covers the Multibank's first full year of operation – a period that included initial set-up, during which operations, delivery volumes and partner engagement were still building. As the Multibank moves beyond this phase, there is a reasonable expectation that the social value generated could continue to grow.

[16] This is based on the UK Government Green Book recommended discount rate for public funds.

6. Conclusions and Recommendations

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

Relevance and need

The West Midlands Multibank has established itself as a timely and necessary response to deep-rooted deprivation across Birmingham. With 43% of residents living in areas ranked among the most deprived nationally, median earnings well below the national average, and child poverty affecting more than a third of children in the region, the need for practical, accessible support is acute. These pressures have been compounded by the cost-of-living crisis and Birmingham City Council's Section 114 notice, which has placed additional strain on public services and the voluntary sector.

Against this backdrop, the evidence gathered for this evaluation confirms that the Multibank is responding to a genuine and substantial gap in support. Community organisations consistently described widespread need among the people they work with, emphasising that cost-of-living pressures are now affecting a broad spectrum of the population rather than being confined to any single group. Families with children, refugees and asylum seekers, people fleeing domestic violence, single parents, the elderly, and those moving into new accommodation were all identified as groups for whom the Multibank provides important relief.

Reach and delivery

Between February and December 2025, the West Midlands Multibank distributed over 307,000 items sourced from 22 donating businesses. Amazon was the largest single contributor at 38% of goods, with the remainder drawn from a broad base including You Buy We Donate, Warner Brothers, INEOS, Unilever, TK Maxx and others. Items ranged from toiletries and clothing to small electricals, toys, household goods and – distinctively for this Multibank – bus and travel passes.

The Multibank worked with 130 partner organisations and around 250 individual referrers, spanning early years, housing, health, education, refugee support, food distribution, and local authority services.

The referral and ordering process was regarded by partners as straightforward and accessible. The free delivery service was particularly valued by smaller organisations with limited transport or staffing capacity, and was seen as an important factor in maintaining take-up. Multibank staff were consistently described as friendly, responsive and committed, with several organisations noting the personal approach and willingness to go beyond what was expected.

Positive impacts for communities

Beneficiary evidence demonstrates clear and consistent positive outcomes. 96% of respondents reported that they would be in a much or slightly worse situation without this support. The most commonly reported benefits were practical: 83% said the Multibank helped them access items they would otherwise struggle to afford, and 76% reported that receiving items had freed up money for other essential costs.

The financial impact was closely linked to improved wellbeing. Respondents reported reduced stress and anxiety (60%), improvements in mood or mental health (45%), and a lessening of feelings of shame or stigma (62%). Parents highlighted benefits for children, including greater engagement at school, improved confidence, and better access to activities. Back-to-school campaigns and the provision of stationery, backpacks and school shoes were noted as particularly valuable.

Community organisations reported that the Multibank had strengthened their capacity to support people in need. Partners described being able to offer a greater range and quality of items, respond more quickly to urgent situations, and build trust with service users through the provision of brand new goods. For many organisations operating on limited budgets, the Multibank has become an integral resource, allowing them to redirect funds towards core services and reducing the pressure to source essential goods independently. Organisations also valued the low administrative burden of the service, which allowed them to focus on their primary work.

Overall, the evidence suggests the Multibank is making a tangible contribution to alleviating material hardship and improving wellbeing across Birmingham and the West Midlands. While some of the intermediate outcomes reported here – reduced financial stress, improved mental health, greater community participation, and enhanced organisational capacity – do not in themselves constitute structural poverty reduction, they represent credible pathways toward the longer-term goals set out in the Theory of Change.

Social Return on Investment

The SROI assessment estimates that £3.2 million of investment in the West Midlands Multibank generated £21.0 million of total social value over the 2025 calendar year. After applying the standard 3.5% discount rate, this produces a Total Present Value of £20.3 million, equivalent to £6.28 in social value for every £1 invested. This is in the upper range of ratios achieved by other Multibanks in the UK.

The majority of this (78.2%) was generated through outcomes for adults in vulnerable households, reflecting the scale of financial, wellbeing and community participation benefits identified in the survey. Outcomes for children accounted for 18.8% of total value, with partner organisation benefits contributing 2.9%. Environmental outcomes – principally the diversion of approximately 70 tonnes of goods from landfill and associated CO_2 savings – and savings for donating businesses made up the remainder.

It is worth noting that this assessment is conservative in several respects. The calculation is limited to a 12-month period (which included the initial set-up phase), does not include outcomes for the Multibank workforce or wider public services, and applies attribution and deadweight deflators informed by stakeholder evidence and previous evaluations. The SROI ratio should be understood alongside the qualitative evidence presented in this report, which provides important context on the nature and significance of the changes experienced by stakeholders.

Challenges and opportunities

While the overall findings are strongly positive, several areas for improvement can be identified, as well as potential opportunities/priorities for the future:

- The ordering process requires partners to work across two browser tabs – one for the form and one for the inventory list – which some found inconvenient, particularly when working on the go. Inventory descriptions were sometimes felt to be vague, leading to items that did not match expectations. A more integrated ordering interface with clearer product descriptions would improve the experience (it is worth noting that BVSC has advised that changes have already been made to the ordering system since this feedback was captured).
- Awareness of the Multibank was not uniform across the voluntary sector. Some organisations – particularly smaller or newer ones – reported hearing about the service only through word of mouth, and there was concern that less well-connected groups may be missing out. More proactive outreach and marketing, especially to organisations not already in BVSC's networks, would help extend reach.
- It may be worthwhile to explore opportunities to deepen the Multibank's integration within Birmingham's voluntary and community sector. Ideas raised by partners included volunteering opportunities at the Multibank (including for adults with disabilities), collaborative working between organisations serving similar communities, and using the Multibank as a platform for wider community development – for example supporting the furnishing of community spaces.
- Partners expressed interest in a wider range of items. Common requests included small household appliances such as kettles and toasters, larger white goods, additional bedding and sleeping bags, baby items, school uniform, and laundry products. These are items particularly valued by people setting up new tenancies or leaving temporary accommodation, and there may be scope to target donor recruitment accordingly.
- Monitoring data on beneficiary reach contained some inconsistencies, with partners recording new and repeat households in different ways. A clearer and more standardised approach to data collection would strengthen the evidence base for future reporting and evaluation.

Annex A - Impact Map

Outcome	Proxy	Quantity	Stakeholder	Years	Unit	Value	Attribution (%)	Deadweight (%)	Impact	Source
More involved in the community	Value of being a member of a social group	3148	Adult beneficiaries	1	Number of people	£2,122	15	35	£3,690,731	https://www.tnlcommunityfund.org.uk/media/insights/documents/The-Economics-of-CATs-Power-to-Change.pdf?mtime=20200306143844&focal=none
Better access to essential items	Access to relief	2669	Adult beneficiaries	1	1	£2,390	15	35	£3,524,348	
Removed a source of stress and strain	Surrey Reduced levels of anxiety and stress (Wellby)	2669	Adult beneficiaries	1	Per person	£2,000	15	35	£2,949,245	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	2558	Adult beneficiaries	1	Number of people	£1,552	15	35	£2,193,434	https://www.wildlifetrusts.org/sites/default/files/2019-09/SROI%20Report%20FINAL%20-%20DIGITAL.pdf
More able to focus on work	Ability to access work	1771	Adult beneficiaries	1	annual	£1,850	15	35	£1,810,183	https://hact.org.uk/
More in control of finances / More confident about meeting needs	Financial wellbeing	2478	Adult beneficiaries	1	£ per annum	£1,110	15	35	£1,519,695	
Reduced expenditure / more money for important things	Financial stability	2097	Adult beneficiaries	1	annual	£365	15	35	£422,886	https://www.moneyhelper.org.uk/en
More pride in our home	Cost of home insurance for under 60's - to cover up to £10K in posessions (2021)	2669	Adult beneficiaries	1	per household per year	£116	15	35	£171,056	https://www.gocompare.com/home-insurance/how-much-does-home-insurance-cost/
Getting on better as a family	Cost of family therapy	1144	Adult beneficiaries	1	Number of sessions	£186	15	35	£117,563	https://www.thebritishcbtcounsellingservice.com/fees/
Improving mental health (stress and anxiety)	Reduced stress and anxiety (children)	1440	Children in families	1	annual	£1,644	15	35	£1,307,966	https://hact.org.uk/
More involved in the community	Value of being a member of a social group	960	Children in families	1	Number of people	£2,122	15	35	£1,125,509	https://www.tnlcommunityfund.org.uk/media/insights/documents/The-Economics-of-CATs-Power-to-Change.pdf?mtime=20200306143844&focal=none
Increased engagement at school	School attendance	720	Children in families	1	annual	£1,528	15	35	£607,838	
Improved health (eating/sleeping etc)	Health	960	Children in families	1	annual	£888	15	35	£470,995	
Improved mental health (confidence)	Improved self confidence and aptitude (child participant)	960	Children in families	1	Per person	£796	15	35	£422,198	https://www.family-action.org.uk/content/uploads/2014/07/ESCAPE-SROI-Assured-Report.pdf
Improving ability to meet needs / more preventative impacts	Extended reach	105	Partner organisations	1	annual	£11,428	30	45	£461,977	
Better or faster access to resources	Access to resources	107	Partner organisations	1	annual	£2,976	30	45	£122,596	
Improving relationships with vulnerable people	Relationships	94	Partner organisations	1	annual	£516	30	45	£18,674	https://www.ptp.co.uk/training-courses/customer-care-training/advanced-customer-service-for-the-public-sector/
Enhancing partnership working	Savings from Joint Working	117	Partner organisations	1	Number of people	£7	30	45	£315	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)	70	Donating Businesses	1	Number of tonnes	£91	0	0	£6,370	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	70	The environment	1	Number of tonnes of CO2	£260	0	0	£18,200	https://www.gov.uk/government/publications/valuing-greenhouse-gas-emissions-in-policy-appraisal/valuation-of-greenhouse-gas-emissions-for-policy-appraisal-and-evaluation

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