

Cash: The UK Story

Jon Pewtner

UK Cash Based Assistance Programme Manager



UK EMERGENCY RESPONSE: SUPPORTING COMMUNITIES IN TIMES OF CRISIS

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The power of kindness

UK Emergencies



UK Emergencies

Fires

Floods

Gas leaks

Explosions

Transport Incidents

Loss of utilities

Health emergencies

Unexploded WW2 Bombs

And more..



The International Red Cross
Red Crescent Movement
has a long history of using
Cash and Voucher
Assistance to support
people affected by crisis



2017 a year of major Incidents

The power
of kindness

UK Emergencies 2017



New Palace Yard, Palace of Westminster




UK Emergencies 2017

- Successful Appeals launched
- Fantastic response
- £££ raised
- Lack of distribution modality
- UK Cash programme needed

UK Emergencies 2017

- Learning from 2017 incidents
- A programme team is appointed to develop a CBA programme for UK operations in 2018
- Working closely with Cash Hub and international cash team

A photograph of British Red Cross volunteers in white uniforms with red accents. The image is slightly blurred, focusing on the text overlay. A woman on the left is seen in profile, and another person on the right is partially visible. The background shows other volunteers in similar uniforms.

*Connecting
Human Crisis
with the power of
Kindness*

UK Emergencies

Grenfell Tower Fire



72 Deaths

Multiple injuries

**Hundreds of families
evacuated in surrounding
areas**

**Tower destroyed all
homes lost**

**£7.53 Million raised by
Red Cross**

UK Emergencies Grenfell Tower Fire



UK Emergencies

Grenfell Tower Fire

- ❖ More than 200 tonnes of items were generously **donated** by the British public.
- ❖ **British Red Cross** volunteers sorted through every single item.



UK Emergencies Grenfell Tower Fire



UK Emergencies

Grenfell Tower Fire

- ❖ There were around 40,000 boxes full of items – enough to fill three full-size football pitches.
- ❖ 41 tonnes of new or almost new items were sorted and returned to the Grenfell community to be distributed.
- ❖ More than 100 tonnes were sold in our shops and 66 tonnes of items were sold for recycling.

UK Emergencies

Grenfell Tower Fire

- ❖ Surplus donations went to Red Cross shops with sales ring fenced “Shop for Grenfell”
- ❖ Shop for **Grenfell** raised an amazing £226,000 for the London Fire Relief **Fund**.
- ❖ Every penny from Shop for **Grenfell** went to those affected by the tragic fire.

UK Emergencies

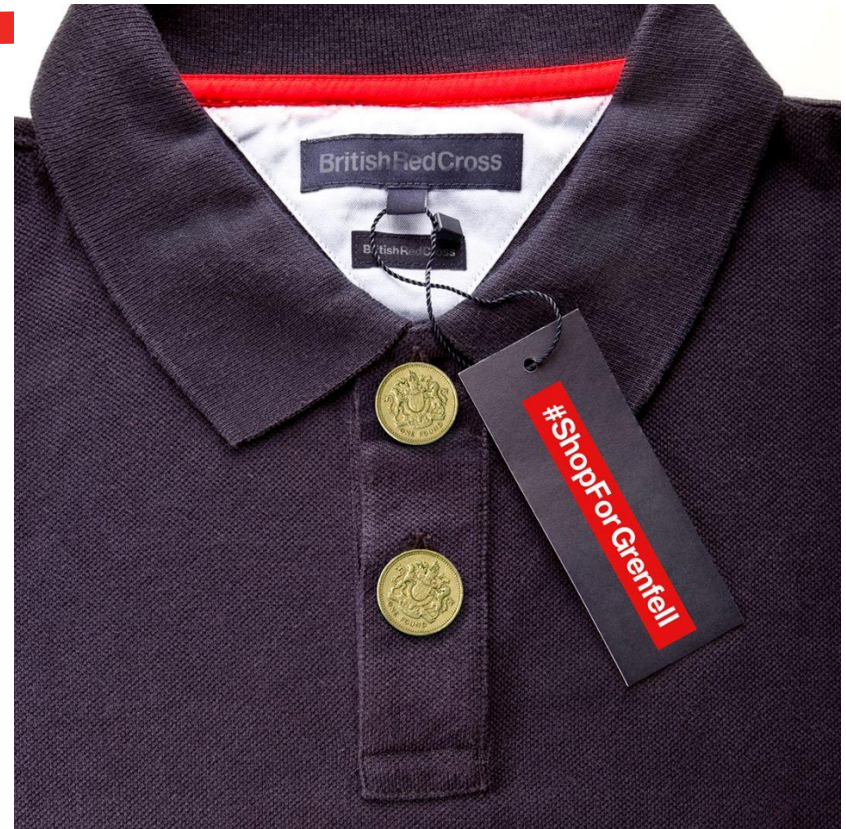
Grenfell Tower Fire

- ❖ Difficult to distribute cash quickly to those in crisis
- ❖ Local authorities and government ill equipped to provide cash assistance
- ❖ Existing modalities slow and not people centred

Cash Assistance in UK Emergencies

From Grenfell

Cash Assistance in the UK



Cash Assistance in UK Emergencies

- ❖ Donations need to be sorted and sold to turn in to cash.
- ❖ Time consuming and resource heavy
- ❖ People need cash fast ! We aim to provide cash within 10 minutes of assessing someone's needs !

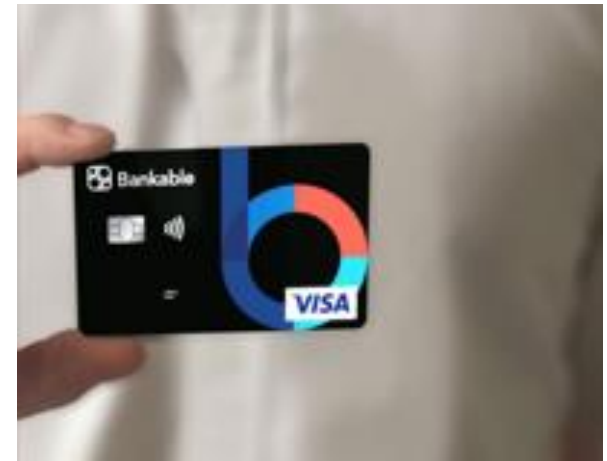


Cash Assistance in UK Emergencies

- ❖ The British Red Cross will provide cash assistance in every day emergencies e.g. Domestic Fires
- ❖ Alongside cash in major emergencies !



Cash Assistance in UK Emergencies



Cards are supplied in tamper evident secure packs with card & PIN.

Stored in strategic locations and at our national card operations centre.

Easily accessible to volunteer teams who can issue cards within minutes...

***First UK Cash assistance
September 2019
National Roll out completed
February 2020***

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of kindness**

Cash Assistance in UK Emergencies

Covid 19 HARDSHIP FUND

Hardship Fund

Financial support for the most vulnerable during the coronavirus crisis



What is it?

The Hardship Fund provided **short term financial assistance** to help those most financially impacted by the coronavirus outbreak.

Working through **partner organisations**, we reached people with **existing vulnerabilities** who were at greater risk of destitution due to the outbreak.

The Hardship Fund was created by the British Red Cross with our partner Aviva and the Aviva Foundation and aimed to reach 13,000 people..... We supported 18,600 !

Cash Assistance in UK Emergencies

Covid 19 HARDSHIP FUND May 20 – June 21

Donation of £5 Million

To benefit those in financial crisis due Covid 19

**£120 per person Per Month – max of 3 per
Household for 3 months. Max £1080**

Why cash?

“It’s the element of treating people as if they’re not in this situation because they’ve done something to affect it, but they’re in this situation because of circumstances. There is no reason that we shouldn’t trust people with an amount of money to make good decisions about what they do, how they spend that money. It’s saying, ‘I trust you as a human being.’”

*“When someone’s at a low point, being able to **maintain your dignity**, being able to still go into the shop and pay your own gas bill — rather than having to hand over your details and get somebody else to pay it for you — is huge when you haven’t got much else to look on the bright side about.”*

Impact

“this is the first time in ages I have slept the whole night through and woke up this morning with a massive weight off my shoulders”

“I was just doing the washing up, praying for any kind of support from anywhere, and you called. Thank you so much, you are life savers.”

“I have given the news to Julia , who burst in to tears and is just so grateful to at last have something coming in. Julia was the most urgent case we had as she couldn’t access anything.”

Impact



No. of people supported: **18,600**



Total approved for distribution:
£4,464,557



Partners:
511

Referral Partners

We are working with statutory and voluntary partner organisations to ensure we are helping the **people in greatest need**.

Referral Partners, who are registered with the Hardship Fund, **identify people who meet the criteria** and make referrals to the Hardship Fund.

Partners range from the well known, large organisations (e.g. **Barnardo's** and **Victim Support**) to the hyper local (e.g. **Oasis Hub Waterloo** and **Hope Centre Northampton**)

**How do you safely
and securely get
money to people
during lockdown?**



CHALLENGES

Social distancing

Covid safety

Unbanked service users

Financial crisis


Many service users not native English speakers

Cash cards sent by post from a national Centre for card excellence with 86% of cards received and first payment in 3 days of referral.

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The Future

- All Refugee and asylum payments to be made via CBA system by December 2021
- Digital Supermarket vouchers sent by email or SMS
- Digital clothing vouchers sent by email or SMS
- Digital Cash vouchers sent by SMS redeemed at local convenience stores at the heart of local communities
- Digital cash assistance codes sent by SMS redeemed at local ATM
- Larger CBA amounts sent by instant bank transfer



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Questions.....