

Item 4

ISLINGTON CRISIS FUND – REPORT TO MFL AGM NOVEMBER 2021

The fund was set up by three MFL members Kathleen Greaves, Thelma Stone and John Philo in Spring 2021 in response to reports of serious hardship being experienced by many people as a result of the Covid crisis. Many were being driven on to Social Security because they had lost their jobs or had to stay home to look after children. Alex Bax gave us the support of MFL and allowed us to share the MFL bank account because no bank would give us an account (because we were not a charity).

We decided to give £50 Argos vouchers to those in financial difficulties rather than cash, because many recipients would not have bank accounts. Argos vouchers can be used for a very wide range of essential goods eg. children's clothes and shoes, sanitary products and essential household goods. This can free up cash for other expenses such as fuel bills. Those with financial problems are identified by the staff of Islington foodbanks since they have a good idea about who is most in need. The decision to give financial aid was also made because there is a gap in provision by charities, who prefer to give advice and social help rather than money.

We raised £5000 mainly from friends and family which has been given out via the foodbanks in strict confidentiality, and have had many notes or cards from recipients saying how much the help is appreciated.

Now that the worst of the Covid crisis is over people might say there is no longer a need for the fund. On the contrary many of those in poverty because of Covid still need help, in particular if they have got into debt. Also many others need help because of the inadequate level of social security in our society, which barely covers basic needs, and is subject to punitive delays in payment. This is made worse by the withdrawal of the £20 per week installed by the government at the start of Covid. In addition many people on benefits will face rising fuel bills this winter, and this hits the poorest worst. Some may say that there are now plenty of jobs, but these may be beyond the reach of the unskilled, or be so badly paid that they are not sufficient to live on.

We have now almost run out of money. We cannot ask our friends and family again and local businesses are not willing to give. So, in the hope of being seen as more respectable and being able to open our own bank account we are applying to the Charity Commission for charitable status. This is proving a long and difficult process.

Can any MFL members help, either with advice about fundraising, or how to get CC approval, or just by giving a donation at <https://www.islingtoncrisisfund.org>.