

KARMABANK

**IF THE WORLD WAS DESIGNED BETTER,
WE WOULDN'T NEED ANY HELP**

IMPACT REPORT

2022

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The Problem

We saw a **gap in cooperation** amongst **public institutions, local government, private organizations, and citizens.**

This gap was bigger when responding to emergencies like supporting vulnerable communities during the global pandemic.

ALL YOU NEED IS GOOD KARMA...

KarmaBank, a London-based creative social impact project developer, makes sustainable change with the help of generous donors such as the East Sussex Building Stronger Communities Fund, climate conscious organisations such as the Felix Project, creative institutions such as the French Institute, and influential educators such as SOAS and the Slade School of Fine Art.

Karmabank CIC started during the pandemic as an emergency response group to encourage organisations to share resources, waste less, and cooperate better. We used our knowledge and love of providing good food to establish and run foodbanks, which became centres to also help the rising numbers of displaced peoples in London. We opened our Pod Welcome Space in RBKC to respond to crises such as the Afghan evacuation, and launched Karmabank Community Kitchen in Hastings to respond to both locals suffering the Cost of Living Crisis, and refugees in desperate need at asylum hotels.

Time spent on outreach with our members, many of whom became friends, emphasised the importance of treating each person in need as a unique individual, requiring unique support - firmly grounded to allow for sustainable change. We listened to what our members needed, and introduced healing activities to our spaces and to the projects we developed at partner project spaces: from Yoga led by a pool of volunteer teachers at the Pod, to Opera at the Mosaic Rooms led by an opera singer from the Royal Opera House and Opera Holland Park. Together with the kindness and creativity of our local communities over 12 months we produced innovative projects supporting local residents & new arrivals - from art, sport and music, to meals cooked and shared by 20 nationalities around tables for over 60 at a time, Many escaped from war zones, but around our tables, they broke bread together in peace.

Year One, we supported projects for all genders and ages, but our focus has been on empowering women, a focus we will continue into Year Two. Restrictive laws around the world (and practices close to home) ensure women are being abused on and offline, treated unequally, and losing basic human rights hard-fought for. As seen on a popular protest poster, "I can't believe we are still protesting this s*&t."

We are extremely grateful for the passion and dedication of our trainers and volunteers, the support and kindness of our colleagues and partners, and the faith and trust of our donors and our members. We look forward to banking more karma together in 2023 - one human at a time.

Love,

Andrew & Rima

Executive Team & Founders, Karmabank CIC

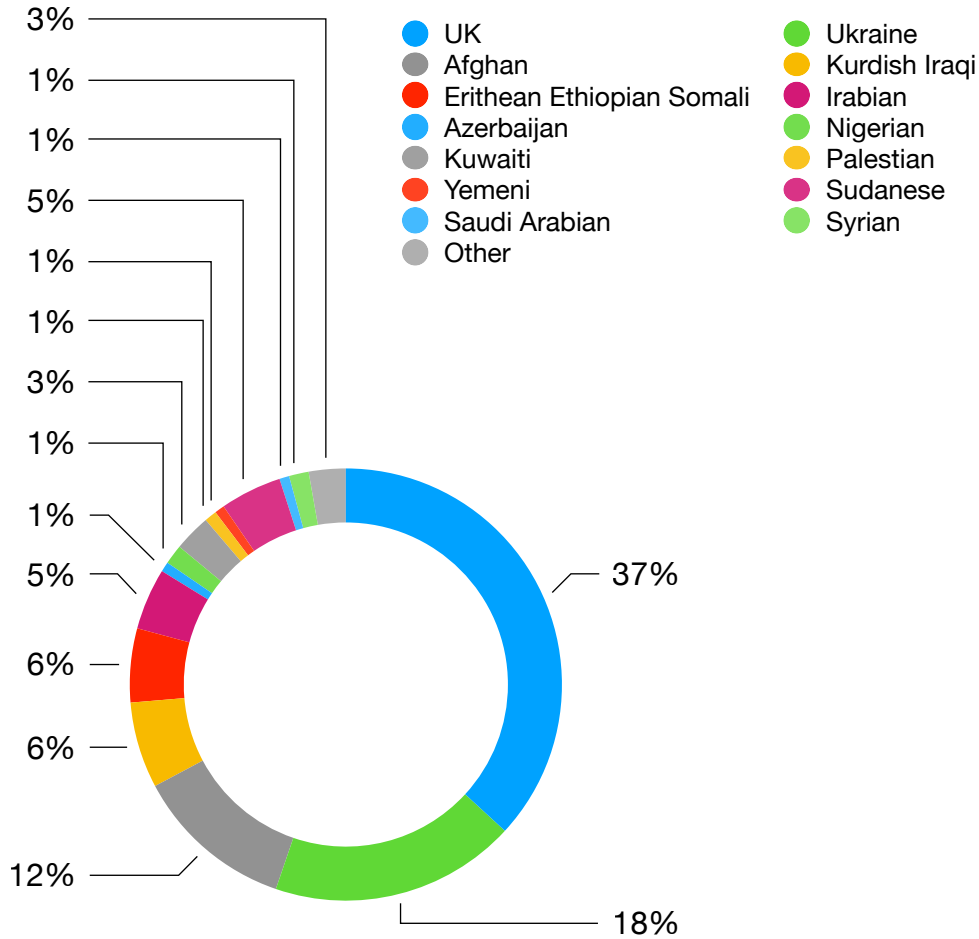


Growing Network of Partners



OUR FIRST YEAR AT A GLANCE

NATIONALITIES OF KARMA BANK MEMBERS



20+

Supported nationalities

30+

Organisations in cooperations

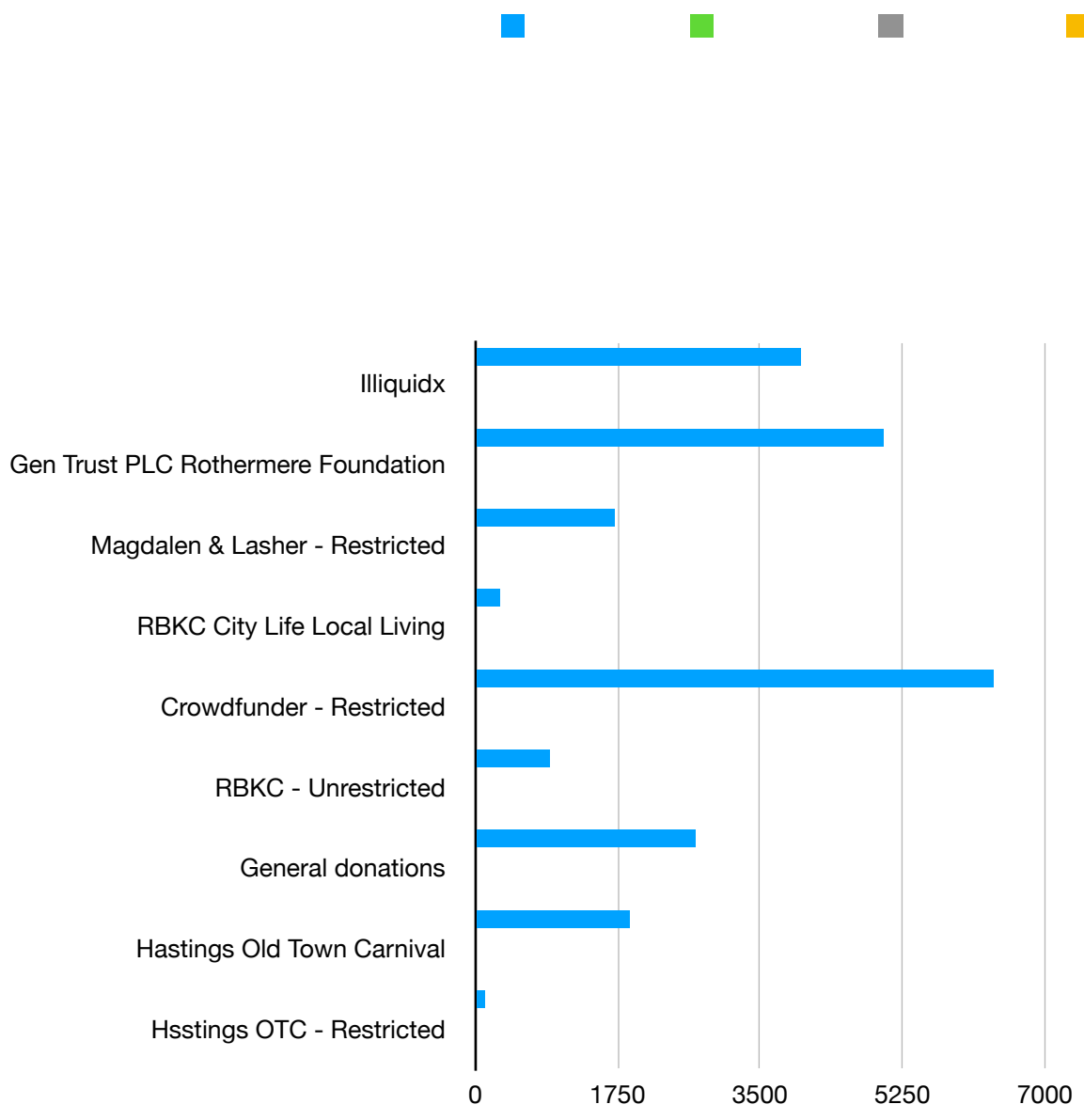
1,200+

Members supported with food & basics monthly

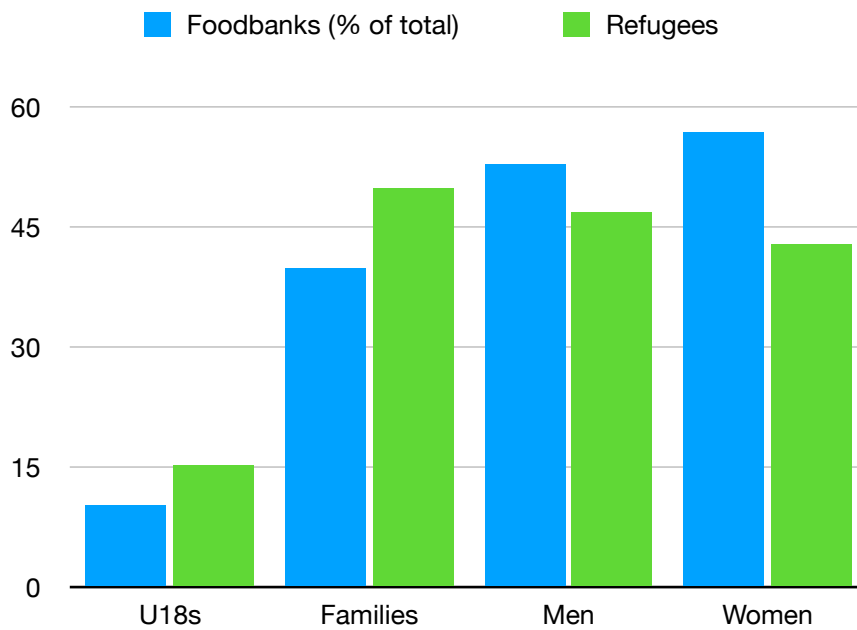
150+

Engagements in our wellbeing & creative activities monthly

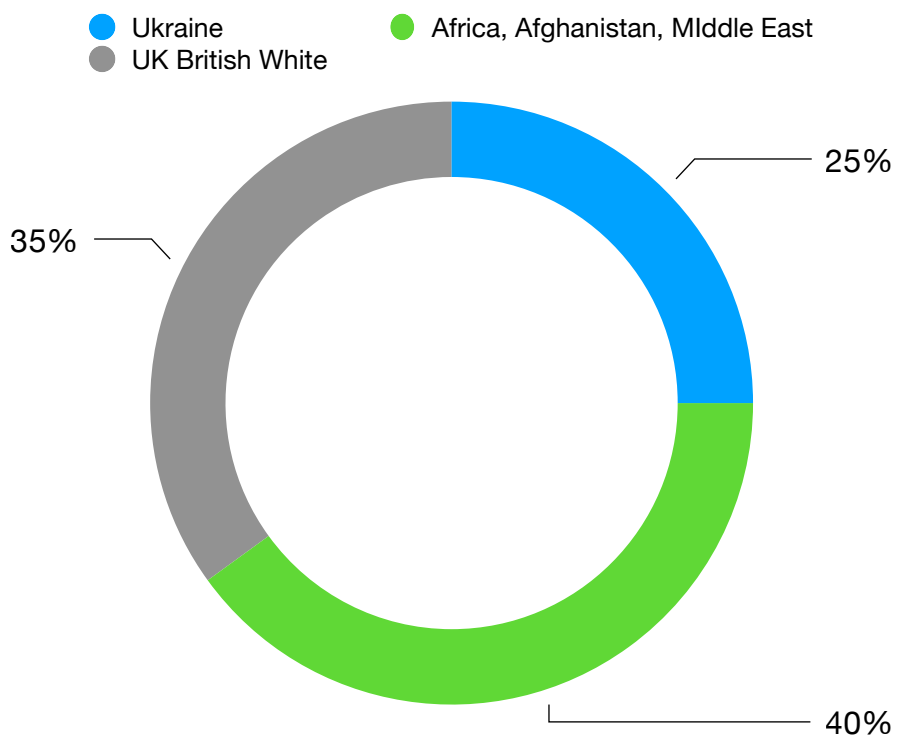
PRINCIPAL FUNDERS '22



MEMBER CATEGORIES



HASTINGS KITCHEN DISTRIBUTION



CHARITY PARTNER FOR KENSINGTON & CHELSEA ART WEEK DO-IT TOP 10 COOL CHARITIES

(featured on the Samsung billboard, Leicester Square)

CONTRIBUTOR:

LONDON REFUGEE WEEK - WOW FESTIVAL - KCAW
H&F UKRAINE FLAG DAY - MENTAL HEALTH AWARENESS
GRENFELL MEMORIAL FOOTBALL TOURNAMENT





We curate artworks which raise awareness of humanitarian issues, & we support displaced and vulnerable artists to continue their work, heal from traumas, and achieve their potential.

Education:

One art class is never enough. Our question is always: How can we give a sustainable hand up? Thanks to the generosity of the prestigious Slade School of Fine Art, and supported by us for materials, two of our RAW artists were awarded scholarships to attend drawing and painting classes, both on and offline. Our Karmabank students were part of the first cohort of students allowed back in the studios post-pandemic.

Mentoring:

Through a Foodbank we co-founded at St. Luke's Church in Chelsea, a homeless autistic artist asked us for help to become a photographer. We gave him a camera to build a portfolio of work, and our creative director - the Chelsea-based artist Caroline Burraway - invited him to the Chelsea Arts Club to mentor his work. Next step: encouraging him to show his work. And supporting other artists who come to us via foodbanks or other routes.

Curation:

We curated a public art installation and other works by Caroline Burraway in coop with the UNHCR, raising awareness of the plight of millions of displaced children around the world, and the deadly precariousness of refugee crossings. Karmabank refugee members who met through our Pod Welcome Space, helped put up the installations.



Community Building:

We developed Refugee Art Works (RAW) as a collective of female refugee artists from several countries, and supported them to sell work at Portobello Market and the Tabernacle Gallery, and to earn income from workshops. We supported two sewing groups - at the Refettorio with Migrants Organise, and at Chelsea Theatre for an art installation project by Maya Sanbar.

Cooperations:

Our coop with the French Institute began five years ago with premieres of films around refugee themes, starting with Ai Wei Wei's *The Rest*. Since then, the French Institute has invited karmabank members and volunteers (also in need of constant care) to film screenings, including a Film + Art Class event. This brought together 50 mixed local residents and refugees to create art following an inspiring film screening. An Afghan mum who had been excluded from education by the Taliban drew a picture of a schoolgirl with the caption "This is me going to School."

Charity Christmas Cards:

We ended the year producing a charity Christmas Card campaign, from paintings made by Ukrainian children at St. Mary's Ukrainian School - a project we designed for Mental Health Awareness Week. The director of the Ukrainian Social Club asked us for an idea to help relieve the trauma induced in the kids displaced by the war in their country. We suggested they create Christmas cards, facilitated by artists in our RAW collective, and we scanned and printed 1200 cards to raise funds to support the school. The campaign's impact included spreading awareness of the plight of refugee kids via the cards.

Art Therapy:

The international artists supported by our Raw project asked us if they could give art and art therapy workshops - first at Portobello Market, then at Kensington Palace. Partly as a relief for themselves, partly to provide a service to other traumatised refugees, and partly to earn something doing what they loved and were trained for. We included some ESOL in some of the sessions, and just had fun in others, such as the puppet theatre making workshop for a Ukrainian Children's choir, or Samira Kitman's traditional Afghan card making workshop.

ART THERAPY AMONG DISADVANTAGED GROUPS SUCH AS ASYLUM SEEKERS AND REFUGEES IS RECOGNISED AS A POWERFUL TOOL TO HELP OVERCOME THE TRAUMA THAT EXILE AND DISPLACEMENT CAUSE.

Aditi Anand, curator at the Migration Museum





Providing community members with decent and adequate food is a core part of our mission. With support from Felix Project, City Harvest, Fareshare, Waitrose, COOP, churches & other partners, we help vulnerable community members obtain basic life necessities and wellbeing via our foodbanks, community kitchen, emergency services,

Karmabank Community Kitchen, Hastings:

Almost a year ago, we founded our Karmabank Community Kitchen & Food Support supporting both local residents, refugees and most recently asylum seekers staying temporarily in local hotels. Hastings and St Leonard's are historically run down and the recent 'cost of living crisis' is hitting people hard. This is not a service for the homeless as a kitchen is required to prepare the fresh food we offer. Every Thursday following our delivery of 'perfectly fresh' surplus produce, we create a three course lunch. On our long communal tables, our members can sit and enjoy food and chat with other members. Every member also takes home a big bag of shopping, brimming with fruit and vegetables. The atmosphere is very warm and friendly. Entirely volunteer led and currently we have nearly 80 members... many of which have never required food support before. They say they feel very comfortable and at ease coming to us.

Response Foodbank:

For the Kensington & Chelsea Community Aid foodbank serving 80+ locals and refugees at Response in Earl's Court, we seed funded, provided deliveries of surplus food, and found volunteers. We received a freezer from Felix/King Charles III fund, which allowed for a second foodbank day to offer frozen food every week.



RBKC Food Partnership:

Leveraging the cooperative spirit inspired by the lockdowns, we participated all year with over 20 partner organisations to build a cooperative Food organisations to build a cooperative Food Security Partnership in RBKC.

Emergency Parcels:

We serviced referrals all year from Social Services and First Responder organisations, including many emergency calls for food support for extremely vulnerable residents. We developed a coop between foodbanks in the North and South of RBKC to service emergency referrals more effectively, and to ensure food surplus reached those needing it rather than becoming more damaging environmental pollution.

Community Meals:

A generous donation of food is all that's needed to bring locals, volunteers community leaders, homeless and refugees together around a comforting table. Working together with local partners such as the Chelsea Theatre and Chelsea Community Champions, we provided our fresh cooked food for a community meal during Mental Health Awareness week - with a theme of "Happiness". We provided activities and filmed guests participating in an art project built around words connected with happiness. Earlier in the year, Leaders from the

THANK YOU TO SALWA AND UNKA + LOVELY FRIENDS FOR PREPARING THE MOST AUTHENTIC AND UTTERLY DELICIOUS SUDANESE MEAL FOR THE SUDANESE ASYLUM SEEKERS STAYING IN LOCAL 'LOW GRADE' HOTEL (WITH NOWHERE TO COOK OR EVEN A KETTLE!) A TRULY JOYOUS AND UPLIFTING EVENT AT THE CHAPEL PARK COMMUNITY CENTRE, WHICH KARMABANK WERE HAPPY TO HELP YOU ACHIEVE. ❤️

Rima Sams, co-founder, Karmabank



Bahai Faith saw our work at the Pod Welcome Space and, moved deeply by what they called “the visible humanity of our work”, asked how they could create a special meal for our members. Their community generously donated a mountain of food from the Iranian Beluga a restaurant, allowing us to bring our members, volunteers, and partners together at the Chelsea Theatre, for one of our most memorable “Pod” lunches. We began the event with a meditative breath and yoga session, in commemoration of the many displaced people lost crossing the English Channel.

The Right to Cook:

For many of our members, the simple ability to cook one’s own healthy meal is a luxury. Without kitchens, often for years, and eating unfamiliar or unsuitable foods, health can be



severely affected. Cooking at our Pod Welcome Space allowed members to share their cuisine, observe periods of fasting, or make fresh baby food. Karmabank Hastings responded to a request by Sudanese refugees to cook a feast of their own food. The act of collecting ingredients, prepping, cooking and eating together bonds our members and connects them to the local community - understanding and accepting a new culture begins with tasting their cuisine.



WELLBEING, SPORTS + LIFE SKILLS

We responded to one crisis after another - COVID, asylum seekers, the Afghan evacuation, the Ukraine War, the Cost of Living Crisis - through developing spaces and activities that helped get people back on their feet and feel a sense of home in the storm.

Welcome Spaces:

In 2021 Karmabank was asked by RBKC to set up the Pod Welcome Space, an emergency hub to help manage refugees. With the ethos of ‘Happy, Healthy and Safe’, we provided a wide range of activities to offer practical ESOL & civics training, and also wellbeing activities, from Yoga to Art therapy. Each session ended with a fresh cooked meal for 65 refugees and volunteers from over 20 nationalities - an essential community-building experience. In 2022, we went “nomadic”, creating Pod-like welcome spaces at partner locations, building into each activity a fresh meal component, ie. Our meal to honour lives lost in the Channel with support of the Bahai Faith at the Chelsea Theatre.

Cinema:

Thanks to the generosity of the French Institute, we set up a cinema club with the French Institute, offering cinema to our foodbank recipients and refugees, including Afghan female evacuees who had never been allowed to go to a cinema before. Coming out of the Bond film premiere at he Ciné Lumière, they said it was the best night of their life.

Bicycles:

A Syrian refugee began a bicycle donation programme for all ages and genders, by posting a request on the Nextdoor app to help a Syrian friend get to work. That request was taken up by a group of locals, led by a Psychotherapist, who raised over £2000 via a crowdfunding campaign. Karmabank helped the campaign find deserving bicycle recipients from our Pod members, and continued the campaign for another year. The entire campaign donated over 50 bicycles, with helmets, lights and locks.

ESOL:

In 2021 we offered language training weekly to asylum seekers and to the Afghan evacuees from Kabul. The Ukraine War brought newly displaced refugees to London, seeking help with housing, employment, cost of living and life skills. We established a popular ESOL class for Ukrainians at the Ukrainian Social Club, which included special outings & events (a Tea Party to commemorate the passing of HM The Queen, and a card-making workshop at Kensington Palace). We began online teaching, and tailored language skills, such as private tuition for an eminent Afghan judge to help her prepare for her first in-person university lecture at SOAS - an opportunity we developed as part of our cooperation with London University colleges.

THE HAPPIEST MOMENT OF OUR LIFE WAS WHEN WE ARRIVED HERE AND SLEPT WELL THAT NIGHT. BECAUSE OUR COUNTRY WAS A SOURCE OF TERROR FOR US, THE PEOPLE THERE WERE NO LONGER COMFORTABLE. NOW THE THOUGHT OF LIFE IS VERY BEAUTIFUL.

Afghan female Supreme Court Judge



Sports:

Following the end of the pilot programme that funded the Pod Welcome Space, Karmabank adopted a “nomadic” strategy to eliminate overheads, ensuring 100% of our funds were applied to our projects. We organised several weekly sports activities with partners such as a weekly women’s beginner tennis group in partnership with Courtfit Tennis, and a women’s boxing group with Box Clever. We offered women only swimming via a partnership with Better Sports - a tremendous benefit to women from cultures where swimming for women is discouraged or forbidden. We helped a team of Afghan teenagers - two from the Afghan youth national team) to compete in the Grenfell Memorial Football Tournament, organised by Chelsea FC Foundation - they scored 4 goals, and drew two matches.

Yoga/Breath-work:

We built a pool of trained and certified volunteer yoga teachers at our Pod Welcome Space, serving over 65 members weekly from 20+ nationalities. We co-developed a breath workshop at the Chelsea Theatre in 2022.

CALM App:

When refugees are moved to another city their connection with us remains, as does our commitment to their health and happiness. We have helped families connect with similar welcome organisations, basic necessities, schools and activities in Swindon, Wakefield, Birmingham, and even Ghana, where we provided someone who had been part of our Pod family with a wheelchair and help to start her own business. The Calm app - known worldwide for providing well-being music, activities and audio experiences via a mobile phone - was an additional, simple means to maintain a continuity of support across distances: the app CEO gave us free one year memberships, which proved highly popular - our first step in using technology for care.

**UNBELIEVABLE, THE APP CALM
ITS AMAZING. LAST NIGHT MY
MOOD WAS VERY BAD, I JUST
PLAYED THE MUSIC AND SOME
POSITIVE SENTENCES FROM
LEBRON JAMES, AND TODAY
MORNING I LISTENED TO
RELAXING MUSIC AND STORY
WITH MINIONS 🤖👉 SO YES
WAS AWESOME. I JUST WANNA
TELL YOU THANK YOU FOR
GIVING ME THIS APP**

Iranian Asylum Seeker

Outreach & Vouchers:

We acted as a 24/7 rapid first responder, managing both referrals from agencies such as Hestia and the Red Cross, and many direct requests for help from foodbanks, asylum hotels and safe houses, We provided vouchers for clothing, food, and baby and elderly care items, and with the help of a pool of volunteer drivers,, we supplied basic needs for first homes as homeless and refugees got on the first step to a secure feeling of Home.

Sewing:

Year 1 Karmabank provided sewing machines for three projects - the Pod Welcome Space, Migrants Organise Sewing group at St. Cuthbert's Refettorio, and Maya Sanbar's installation art project at the Chelsea Theatre. We referred our members to the projects.





Year 1, we prioritised activities that could help to heal the many traumatised members who came to us for support, and built supportive and self-sustaining communities around each activity.

Passage with Opera Holland Park:

The innovative use of opera arias brought together a supportive community of refugee and local women with immigrant roots to workshop opera and eat a communal home-cooked meal together. Year 1, Opera Holland Park & KarmaBank (with the kind support of the Mosaic Rooms and St. Mary Abbott's Church) provided an opera singer to teach the women an aria from Carmen, a choir composer to teach a new vocal piece, and the theatre director TD Moyo to facilitate the workshops. The workshops culminated with a performance/presentation at Opera Holland Park, followed by a short reception, and a screening of a film directed by Andrew Standen-Raz at the French Institute.

London Youth Choirs/Triborough Music Hub:

Year 1 we supported an Afghan teenager with no formal music education to join the prestigious London Youth Choir, and also receive voice training with an opera singer. We also supported her attendance at the Triborough Music Hub to learn guitar, and provided additional guitar lessons with one of our para athlete members. She sang for the first time in public at the South Bank's Cadogan Hall with the entire choir.



Drama for Healing:

Drama For Healing is a performing arts group that provides sanctuary for survivors of human trafficking, refugees, and survivors of domestic abuse. The activity takes place weekly at the Actor's Church in Covent Garden. The church partially funds the activity, Year 1 we provided some seed funding and running costs to support the group, and for performance materials, ie. Masks to allow the participants to perform in public while protecting identities. We also funded a nanny to attend each session to run a small crèche - this enabled attendance by single mothers, and also allowed the sessions to run safely and without interruption for childcare. We also helped the established Trojan Women Project to recruit participants from asylum hotels, and provided some seed funds for their crèche.

EDUCATION, OUTREACH & ADVOCACY

2022 we focused our empowerment efforts on supporting women and families through a very difficult year for women's rights, which reached a very low point with the Taliban announcement of the end of education and work opportunities for women in Afghanistan.

Universities & Schools:

Women grow up believing they have no Rights. That's what we learned from a dissertation written by an Afghan female prosecutor, as part of the application we supported to study an MA in Human Rights Law at SOAS. Lawyers fled in fear from Afghanistan, including a celebrated female supreme court judge who felt her life's work to protect the rights of women and girls had been destroyed overnight. We enabled her to be paid for lectures at SOAS, and helped her daughters recover from their traumas in our weekly women's tennis group. We helped a Saudi woman who became a media story for her efforts to escape strict guardianship laws and torture to be accepted on the Oxford University Creative Writing programme. We obtained scholarships to the Slade School of Fine Art for a young female Ukrainian artist and a young female Saudi artist. We obtained grants and funding to help asylum seeker families get school uniforms, school lunches, and access to additional extra-curricular activities in RBKC, Westminster, Wakefield and Swindon.



Helping in Ukraine and Afghanistan:

Our members asked us to help their students who remained behind. Through them, our projects supported underground schools for women in Afghanistan, and an art class in Ukraine that continued despite power cuts. We helped one of our Ukrainian RAW artists to sell art works by her students in our Tabernacle art gallery, and we created certificates of participation, which are highly prized in Eastern European countries.

Para Athletes:

We supported two para athletes, providing some logistics and care support to help one in her bid to join the GB paralympics team, and to raise funds for a para triathlon race chair. We supported the other with acceptance to the Greenwich University School of Design, & to help her establish as a guitar teacher. She became an avid volunteer, using her ukulele and guitar skills to help an Afghan teenager with no formal education to study music through the Triborough Music Hub.

Tools for Success:

We began planning for three new projects - LIFT: a mentorship platform via a simple digital interface to connect Business professionals with refugees and local community service users needing help in their chosen fields; a cooperation with the Rotary Club to extend Action Foundation's JUST THE TICKET campaign for Newcastle City to London, to provide free or lower cost public transport for asylum seekers and foodbank recipients; and NETWORK, a digital literacy project at Response.,

**A JUST SOCIETY IS A
SOCIETY THAT IF YOU
KNEW EVERYTHING
ABOUT IT, YOU'D BE
WILLING TO ENTER IT IN
A RANDOM PLACE.**

John Rawls



2023

Going into Year 2, we are building on existing partnerships with the Royal Palaces, ENO Engage, the Rotary Club, Calm and many others, and creating new cooperations as we continue to find solutions to the crises we meet, and offer more wellbeing opportunities.



ART

- Develop more opportunities for vulnerable artists to train at leading art institutions, to create inspiring work, to exhibit, obtain income and build supportive communities.
- Provide refugee artists in our RAW collective with a “home”: a safe weekly space to produce work, offer workshops, and inspire each other
- Curate a new public installation art work by Caroline Burraway inspired by her research trip to the Ukraine-Poland border.
- Continue and expand our cooperations with leading creative partners and art fairs.
- Develop more therapeutic workshops, such as crafts workshops at Kensington Palace and a new swing group collaboration with UAL and the Chelsea Theatre.



FOOD

- Increase our support for the Community Kitchen in Hastings and the Response Foodbank, reaching out to more asylum hotels and local residents to both benefit from food and other surplus, and to become active members in
- Research effective ways to develop the food projects into more self-sustaining hybrid non-profit/profit models, ie. Via selling pickled, fermented and conserved fruits and vegetable products, and opening a commercial café run by our members.
- We remain committed to playing our part in ensuring food security across RBKC and parts of Westminster and Hammersmith & Fulham.

WELLBEING, SPORTS + LIFE SKILLS

- We will build on our ESOL and Civics classes, hiring more English trainers, and making further coops.
- We will start a new coop with Response, offering digital literacy skills/
- We will start a sewing class at the Chelsea Theatre, and look to connect our members with a leading art, fashion and design school to get design students involved as facilitators, and designers, and foster a cross-cultural exchange of cultures, styles, materials, ideas and produce products for sale.



PERFORMING ARTS

- We will continue our Passage Project with an opera house partner, re-designed as "The Waiting Room".
- We will continue to support Drama for Healing
- We will develop a Drama for Healing project for men, and look toward merging the projects via a joint staged performance (using masks for privacy protection).
- We will make more cooperations with creative organisations, such as The Place & Protein Dance Company, and continue to support healing and skills development via our existing cooperations.

EDUCATION, OUTREACH & ADVOCACY

We will continue our outreach, advocacy and life support to existing Karmabank members, even ones who move further afield but still remain attached to us. We will add more members as our team expands to manage numbers.

- We will implement pilots for each of our “LIFT” projects, and assess impact after 3-6 month trial periods
- Our cooperation with the Rotary Club continues with a mentorship programme, and bringing Action Foundation’s “Just The Ticket” Campaign from Newcastle to London.
- With SOAS, we will co-design and present the first in person University lecture in the UK by Judge Fawzia Amini.



How Do We Get There?

All our projects are driven by the people that come to us, entirely “bottom-up”. We combine their lived experience with our creative skills, humanitarian experience and wide network of volunteers, cooperating partner organisations, private companies, sponsors, and local government.

Our arts work is directly connected to our support for communities via foodbanks we established in London and Hastings, and our leadership on issues of Food Security and Mental Health support.

We put social prescribing in action, through coordinating with local government, the Greater London Authority (GLA), and other community groups to support both local residents living with poverty or disability, and refugees.

KarmaBank | Pitch 2022

FINANCIAL & RISK STRATEGY: OVERVIEW

Funding largely supports our services: We currently rely 60% on an equal mix of public and private funding to operate, boosted by some small individual donations, and one successful crowdfunding campaign. The other 40% of support is in-kind, from donated time, services, equipment, spaces, and contributions supplied outside of our project budgets.

With a growing cost of living crisis, and a crisis building in the asylum system, both public and private funds may dry up which would entail creating an entirely different model to continue delivering services. We have not yet suffered from any lack of funding, as it appears post-pandemic the Voluntary sector is still very much needed in this continuing multi-crisis period (climate change migration, war refugees, cost of living impact). Supermarket donation bins ran dry after the last lockdown, but have refilled as the community rallies around to support each other in the cost of living crisis. Donations appear to be flowing well.

**IT IS JUSTICE,
NOT CHARITY,
THAT IS WANTING
IN THE WORLD.**

Mary Wollstonecraft



The Voluntary and Third sectors continue to prop up overstretched larger organisations and local government services. However we need to put more effort into preparing for a deepening of current crisis conditions, and ensure we can continue delivering services.

We maintain a surplus in our accounts, to ensure we have at least 6 months in hand to cover running costs for our operations in London and Hastings, and our outreach in other parts of the country and abroad. Directors received zero pay in the first 8 months of operations as a CIC. From month 9 pay is minimised (directors, trainers and coordinators share around 10% of annual turnover), with a strategy to pay directors a fraction of salary and zero expenses monthly until funding is increased. Trainers and coordinators are hired as freelancers, and paid hourly rates for events and specific projects, with expenses covered. We also pay vouchers for food, and travel topups for participants to ease their monthly struggles to meet London's high cost of living.

Months 10 to 12 (November 22 to January 23) are focused on raising funds, which will become easier after submitting our first annual accounts and are able to apply for grants which require this. We also have monetising strategies, from developing a subscription model for the Karmabank networking WhatsApp group, to acting as a commission-based gallery for refugee art. We are also trialling bottling surplus food into chutneys, pickles etc, (currently for donation or sponsor gifts only) and will source food surplus that can be sold further (most cannot). We are working with a carbon credit certifying organisation to consider if we can raise money via carbon credits for for all foodbanks in our network.



How We Scale

2023 Ambitions:

- Support 50% more refugee artists with tools, skills, support and empowerment network.
- Double revenue coming from arts & crafts sales.
- Double revenue from workshops and events.
- Introduce subscription model, launch MVP subscription test with 500 new sign-ins to prove the concept.

1

Reinforce collaboration with global partners like Calm app.

2

Develop more Karma Banks to go beyond London and Hastings.

3

Develop long-term sustainable projects, i.e. Refugee Art Works.

4

Develop subscription model to give the community access to KarmaBank network.

5

Grow and empower KarmaBank community through tools like web platform, Clubhouse, social media content.



RISK ASSESSMENT

We are unfortunately in a “growth sector,” with multiple overlapping and deepening crises - Ukraine War, Climate Change Displacement, Hong Kong exiles, Cost of Living Crisis, Brexit fallout etc.

Our Community Kitchen and Foodbank in Hastings, and the food bank we support at Response in London both rely on surplus food. Supermarkets recently changed their “Best before” strategy and now sell food that previously went to foodbanks. In a crisis period, it is foreseeable that restaurants, hotels, events etc will have less surplus to donate, although during the lockdowns there were far more direct donations from supermarket charity bins, local government purchased donations, and private individual donations. We can divert some funds to purchase essentials to ensure we supply enough variety and healthy foods. We can consolidate our operations with partners. And we can pivot our model further away from ‘bread & butter’ standard charity operations such as food and clothing donations, to more targeted sustainable impact projects such as our Refugee Art Works, our mentorship project with the Rotary Club, a design group coop with the Chelsea Theatre using surplus materials, and our bottling operation to rescue surplus foods through pickling, chutneys etc.

We have negligible overheads for our London operations, with our “nomadic” strategy to run activities at spaces operated by our cooperating partners. Our most recent coop is with the Royal Palaces, with further events planned at Kensington Palace. Coops continue with the French Institute, the Mosaic Rooms, Better Gyms, and the Chelsea Theatre. The contract for the space which hosts our Community Kitchen and Foodbank in Hastings has been renewed and continues at a favourable rate.



We minutely assess projects designed for extremely vulnerable persons, even ones we merely seed fund or micro-finance, ie. The Drama for Healing Project based at the Actor’s Church in Covent Garden. Realising children would be present, we sourced and employed a certified nanny with enhanced DBS and First Aid skills to handle the crèche.

STAFFING

Year 1 we have been a primarily volunteer-led organisation. For Year 2 our focus is on developing more paid roles. We engaged two ESOL teachers, who are now leading on project design and funding research. We engaged two web and graphic designers, tasked with developing our branding & event promo materials. We have worked with an artist on creative direction, and engaged refugees with right to work as a means of helping them to support themselves in the UK.

Year 1 we had enough volunteers due to the lockdowns up to April 22. Volunteer numbers dropped as workers returned to work or education. We switched our model to more paid roles, and reaching out to volunteers via new platforms. We were a featured "cool" non profit for the DoIT platform, advertised on the Leicester Square billboard, and gained volunteers from the promotion. We continue to advertise via VCKC, and have attracted volunteers via our web "donate" button, but for Year 2 will do more active advertising for volunteers in both London and Hastings. The core drivers for volunteering remain strong: response to crises, actualisation, altruism, learning, connection, wellbeing, community involvement and leadership.



REPUTATION HARM

With our focus on resolving some of the hardest issues facing Londoners, and a "No Wrong Door" policy, we have to negotiate some restrictive policies and practices that can appear to hinder our mission. During the lockdowns, the most vulnerable elderly suffered tremendously from isolation caused by policies that restricted the core charitable activities of many organisations. Throughout COVID lockdowns, observing both required and smart safeguarding precautions, we continued to deliver emergency food and other life necessities to highly vulnerable referred by social services, NHS, Hestia, Red Cross etc.



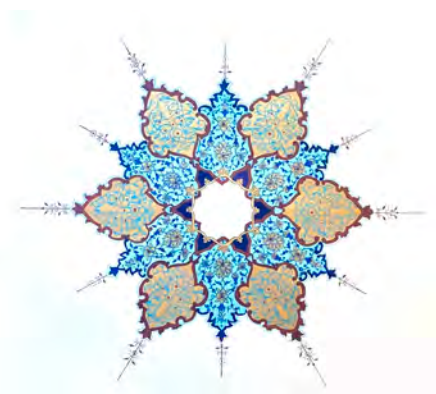
As numbers of displaced persons into London rose in 2021, our Pod Welcome Space provided a critical "happy, healthy and Safe" port with an open door policy to all ages and nationalities, with education, sports and wellbeing activities as well as hot fresh cooked meals and food, clothes and toiletry donations to take away, and a hair cutting service. The Pod was highly successful as an emergency shelter, becoming a major support for the Afghan evacuees from Kabul (we supported a team of Afghan U18's to compete in the Grenfell Memorial Football tournament organised by Chelsea FC Foundation) , but risked reaching saturation point at 65 attendees in one weekly session.

Our signposting to services specialised in infant and childcare was hampered by families (especially very large Afghan families, who wished to stay together in one location. We ensured volunteers were DBS checked, encouraged to take applicable courses (ie. creating safe psychosocial spaces, mental health awareness and safeguarding vulnerable adults and children) and trainers professionally trained, licensed and insured. The end of Year One , our focus has been almost exclusively on supporting a single category of refugee - adult females - which reduced our exposure to issues arising from working with under 18's.



LIABILITY

We are fully insured, and ensure all activities are covered by at least one First Aider, and, where applicable, one certified Nanny, or a mental health professional, ie. for activities involving storytelling or emotive arts such as singing that could trigger traumas.



We ensure all volunteers and staff have DBS, enhanced DBS for lead coordinator. We prioritise volunteers with additional vulnerable adult and child certification. Any trainer must be licensed, certified and insured. We prioritise trainers with additional vulnerable adult and child experience and certification.

Year one we relied partly on partner insurance. Year 2 with further growth we have ensured we have adequate independent liability insurance. We assess all partners for any potential liability issues and will not take on any partners that do not meet our standards and practices.

There are always rare risks of incidents with any activity involving high risk service users, from homeless to refugees (and in particular where many different groups interact). We ensure adequate volunteer and staff ratio to attendees, we provide all participants and volunteers with codes of conduct for that event, and we ensure that female or child volunteers are only ever managed by a female staff member or volunteer, never alone with a male staff member or volunteer. We take courses in preventative measures, such as crowd management, and trauma and suicide awareness and prevention. We supported the Drama for Healing Project with a highly qualified nanny to manage a small creche, and our Opera project with a standby counsellor.

We follow all guidelines for "Best before" and "Use by", while ensuring we only serve the highest quality produce and ambient provisions from our foodbanks. We work closely with food surplus providers to track food properly throughout the pipeline. Two directors have Food Safety Level II and Allergen certificates.



Year 1 staff members and volunteers attended suicide prevention, mental health awareness and safeguarding vulnerable adults and children courses, and one director is taking a Level II counselling course which will be complete by end December 2022.

KARMABANK CO-DESIGN ZONE

(where we cook up our ideas...)

Creating music, cooperating on a new project, sharing the load: Life is better when we design it together.

The best projects start from “bottom up”: listening to diverse lifestyles and different abilities, especially from those we aim to support. For an athlete in a wheelchair navigating a world without fully accessible transport or bathrooms, or a refugee mum with an autistic child who came across a rough sea in a small boat, or an elderly pensioner unable to afford life without access to a foodbank.



Necessity is the Mother of Invention: the people we support have “lived experience” of developing creative ways to survive, and often know best what they need. They just lack the resources & network to develop and implement sustainable solutions.



How can you
“Bank your
Karma” with us?

To support our work, please use one of the following options:

Volunteer Please email community@karmabank.co or follow the button on our website

Donate to our account

KARMABANK

Bank Account: 43883339

Sort Code: 23-05-80

Metro Bank, High St. Kensington

CIC/Charity reg: 13606765

Tax ID: 1962110787

Paypal (follow the donate Button on our website)

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Your help and generosity is very much appreciated. Thank you.

