

25 YEARS  
**THE BIG  
ISSUE**  
FOUNDATION

**Annual  
Report  
2020**

ettle )))  
ACCEPT  
CONTACTLESS  
PAYMENTS

THE BIG  
ISSUE  
ANNUAL VENUE

# About Us

To complement the self-help ethos of The Big Issue magazine, The Big Issue Foundation was established in 1995 as an independently registered charity.

Our vision is to create opportunities that will end poverty and exclusion for Big Issue vendors and our mission is to connect Big Issue vendors to the vital support and specialist services that enable them to rebuild their lives and determine their own pathways to a better future.

We support Big Issue vendors UK wide across London, the South Coast, Home Counties, East Anglia, the Midlands, the South West, East Anglia, North East, Scotland and Wales.

## A message from Alison Newman Chair of Trustees

2020 is a year we will probably never forget.

Not only have we been living through a pandemic but there has been much unrest and change in the world. Like all change, some has been for the better and some has come with its challenges.

Compiling this Annual Report has felt different from previous years. Although we achieved much throughout the last year, supporting our vendors with more than 9,500 interventions, we find ourselves in 2020 in the middle of the biggest challenge we have ever faced in the history of The Big Issue.

This year the magazine celebrated 29 years in publication and The Big Issue Foundation marked its 25<sup>th</sup> Anniversary. However, celebration has not been on our mind. Never before have our frontline teams had to provide supermarket vouchers, rent and fuel payments and welfare calls to Big Issue vendors and their families, who during months of national lockdown had no other source of income and in many cases found themselves isolated indoors.

At the same time, we pivoted our organisation and our people to work from home and to work digitally, continuing to provide much need support, whilst protecting themselves and their own families.

It was satisfying that we had already begun a financial inclusion programme in 2019 and early 2020 to support vendors in digital skills and receiving cashless card payments. That was of great benefit to over 500 vendors, who are able now to accept card payments for their magazines, boosting their sales by 30% and enabling vendors to keep selling, while following PPE protection guidelines.



Even with this support, many vendors are still struggling. Magazine sales have been down 40% compared to 2019 as footfall has decreased. If the same trend were maintained over the Christmas period - our busiest time of the year - The Big Issue and our vendors would stand to lose £100,000 a week as a result.

One thing is for sure we would not have been able to continue to support our vendors without support from our partnerships and from you, our donors. We recognise that for all of us, it has been a difficult year and we are indebted to you for your continued support.

Over the coming year you will see us take the learning from all we have experienced, to strengthen support for our vendors and to reach out to others who may experience the impacts of the pandemic. Our Big Issue mission is to dismantle poverty and to be there to support those who need us. We hope that you will be able to remain with us to support us throughout 2021.

# Where We Work

From 16 regional office bases UK wide, our frontline teams support Big Issue vendors to open bank accounts, find suitable accommodation, maintain support networks and access specialist services integral to becoming financially and socially integrated in mainstream society.



Emma, London

*"I was on the streets for a long time and it was during this time that I started selling The Big Issue to change my situation. After working as a Big Issue vendor for the last few years, I'm ready to start a new chapter in my life having recently qualified as a security guard!"*



Eleonora, Birmingham

*"For me, selling The Big Issue works perfectly because I have childcare commitments and being able to choose my own hours offers the flexibility I need. I earn enough money from selling the magazine to buy food and essential items for me and my family which makes me happy".*



Lee, Newcastle

*"When I started selling The Big Issue it was a good feeling that I had money in my pocket. I started saving and after about six months I put down a deposit for a house in North Shields".*



Dariusz, Bournemouth

*"The Big Issue is a big help for people who face challenges in life. The staff don't judge your circumstances; all ages and backgrounds sell the magazine. I don't know what the future will hold but I am much happier and stable now thanks to The Big Issue Foundation".*



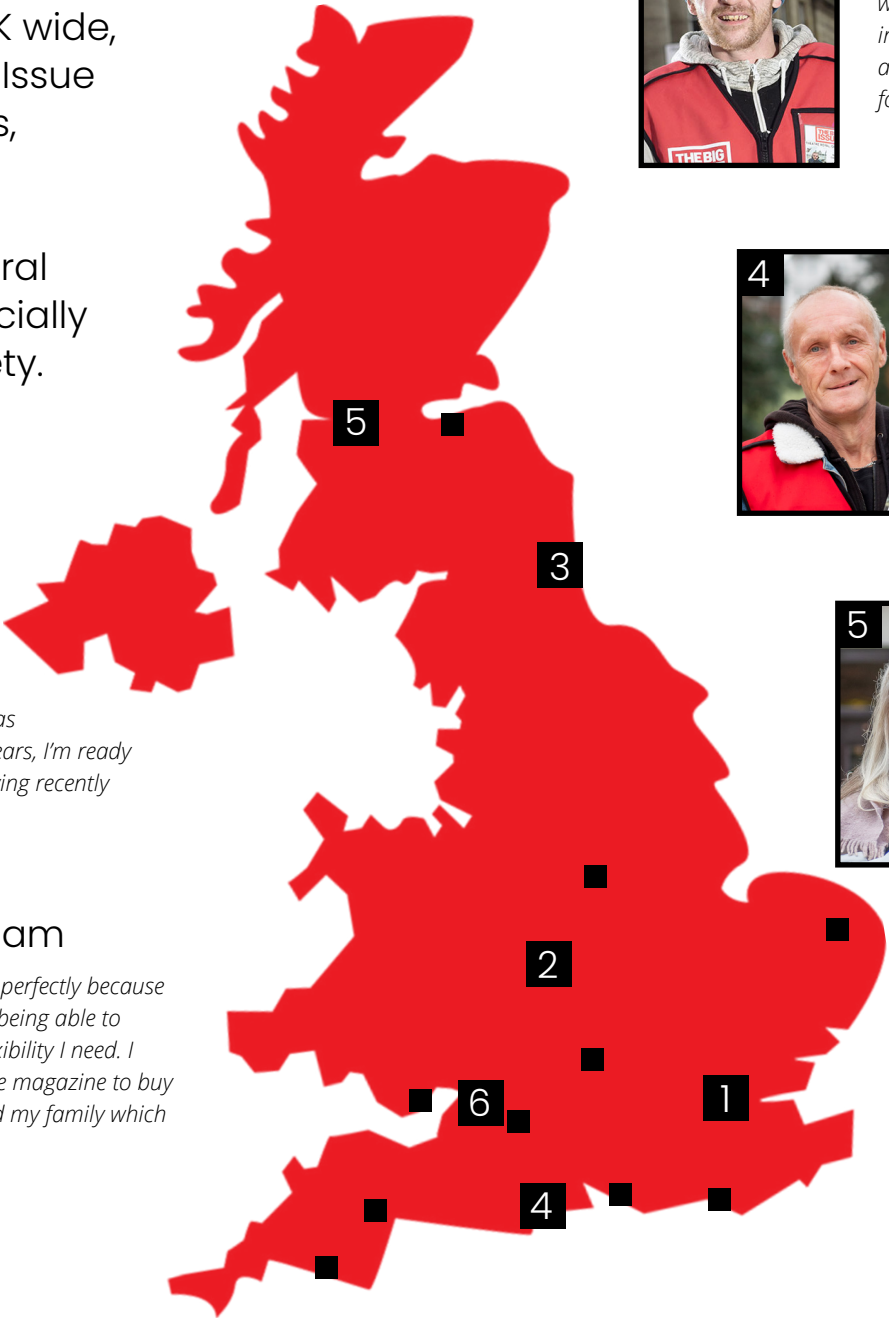
Anabel, Glasgow

*"The Big Issue is like a miracle for me as an older woman with no skills or professional confidence. It's huge for me to be independent, earning my living for the first time since the distant past".*



Jeff, Bristol

*"I never plan, when you plan things go wrong. But I know I want to keep selling The Big Issue. Otherwise, just take each day as it comes. I'm happy and that's the key. Life's short so you've got to make the most of it".*





# What We Do

## Service Brokerage

Service Brokerage is our core work. Our frontline workers - Service Brokers - are trained to accurately identify the health, housing, employment and other support needs of Big Issue vendors and provide expert information, advice and guidance best able to address these needs.

### How Service Brokerage Works



Service Brokerage is an enabler for creating personal change. Our Service Brokers access local services, maintain support networks and prevent Big Issue vendors falling through the gaps in society.

We support vendors to achieve a position of financial stability through their magazine sales whilst working with them to address housing, poor health, addiction and other symptoms of poverty and social exclusion that have previously held them back.

Our approach is 'vendor centric'. We engage vendors in a variety of settings - from purchasing magazines at the office, to catching up on their pitches during outreach, to discussing support needs during pre-arranged appointments - and work under their direction; providing jargon free information to navigate and connect with health, housing and other specialist support services.

### Financial Inclusion



#### Increase income

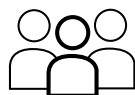
**Sales Skills** - Complete induction and obtain official badge and tabard.

**Sales Progression** - Assigned a pitch and build up a customer base.

**Sales Maximisation** - Increase numbers of magazines purchased and sold.

**Card Reader** - Supporting vendors to set up their readers and accept contactless payments.

### Social Inclusion



#### Increase equality and create opportunity

**Housing** - Provide housing advice, rehouse into secure accommodation, tenancy support.

**Financial Capability** - Open a bank account, budgeting, access a specialist financial service, e.g. debt advice.

**Health & Wellbeing** - Register with a GP, access specialist health services, e.g. mental health, addiction treatment.

**ID** - Obtain a passport or other form of ID to engage with services, apply for Settled Status.

**Education & Training** - Attend opportunities workshops, enrol on education and training courses.

**Employment Opportunities** - Employability workshops, job search, CV writing, interview skills.

## The Vendor Journey

We guide vendors on their journeys away from social and financial exclusion by connecting them with the relevant support and specialist services needed to rebuild their lives. Our Service Brokers do this through a structured process of:

1

### Induction

The induction is the first point of contact with a new Big Issue vendor. It aims to capture basic information about the

vendor, explain how we work and convey some simple sales advice. The induction concludes with the signing of the Vendor Agreement.

2

### Initial Assessment & Vendor Action Plan

The Service Brokerage Assessment identifies the support needs of a vendor and promotes the range of services we can help them to access.

Some support needs can be addressed immediately such as access to emergency accommodation whilst longer term goals - including obtaining ID and opening a bank account - are collated into an Action Plan and manageably worked through on a step by step basis.

3

### Review & New Action Plan

All our vendors work towards clear goals that we call outcomes. Outcomes achieved by vendors are formalised and tracked through their individual Action Plans and/or Outcome Star Assessments.

Action Plans and Assessments are regularly reviewed - typically every 3 months - to discuss any barriers to progression and set new goals accordingly.

#### Review Action Plan

Action Plans provide a structure for vendors to become financially

independent selling The Big Issue magazine in the short term whilst in the long-term encouraging vendors to think about realistic career and life goals when they feel ready to move on.

#### Outcome Star Assessment

An Outcome Star Assessment reviews a vendor's progress against outcome areas including Sales Skills, Financial Capability, Housing, Health and Employment & Training. It recognises that a vendor's journey is not necessarily linear and is personal to them. The star expands as the vendor makes progress.

### Dismantling Poverty, Creating Opportunity

We believe financial stability generated through magazine sales is the cornerstone for Big Issue vendors to first overcome poverty and social exclusion and thereafter pursue employment, training and other opportunities when they feel ready to move on from The Big Issue.

# Other Ways We Support Vendors

Alongside our core Service Brokerage work, we encourage vendors to enhance their financial capability and realise their ambitions through the:

## Vendor Tabard Scheme

The distinctive red tabard helps to identify vendors as official sellers of The Big Issue magazine. It also functions as a uniform which is instantly recognisable to members of the public and for vendors a physical embodiment that they are earning a legitimate livelihood on the streets.

## Vendor Savings Scheme

Our Vendor Savings Scheme aims to foster a saving culture amongst Big Issue vendors. It is not designed to replace bank/credit union accounts but instead encourages vendors to budget and change their mindset to move away from hand to mouth living.



## Theme Projects

Each year we run a number of theme projects focussing on common needs identified by vendors. Sales & Money was a recent theme with a particular focus on supporting vendors to make informed financial decisions and discussing new ways to increase their magazine sales. Topics covered included:

**Sales Training** - analysis of past sales patterns, setting short-term goals and identifying achievable milestones towards longer term personal sales and money aspirations.

**Budgeting** - day to day budgeting and money management.

**Banking** - improving knowledge of and confidence in using financial services.

**Saving** - towards both short and long-term goals.

**Debt** - setting up repayment schedules and managing pre-existing arrears.

**Contactless Payments** - increasing vendors' use of card readers and digital payment devices.

## Vendor Support Fund

The Vendor Support Fund (VSF) is an enabler for Big Issue vendors to achieve employment, training and other personal aspirations which require financial support. Vendors are helped to identify goals and aspirations and assisted to complete an application form. They then save and contribute a discretionary amount – typically 20-50% - towards their chosen cost with the VSF Fund covering the remainder.

Some recent examples of employment, training and personal aspirations made possible through the fund include:

- Martin applied to the Vendor Support Fund to part fund a Fridge Freezer. This will help him reduce food costs now he is moving into a new property with his two children.

- June accessed the Vendor Support Fund to part fund the cost of a yearly railcard to help with the cost of travel to Southampton Football Club. June has been matchday stewarding at Southampton for over a year now and really enjoys it; alongside continuing to sell The Big Issue.
- Wiltshire based 'Posty' accessed the Vendor Support Fund to part fund a digital card reader enabling him to accept contactless payments for his magazines. He likes that the money goes straight into his bank account and can be 'saved for a rainy day!'



## Sam's Story

Sam has been with The Big Issue for many years; faithfully manning the Covent Garden distribution point in Central London where vendors buy their magazines. She has an interest in Genealogy and applied to the Vendor Support Fund to cover the cost of the course on her favourite subject:

*"Genealogy is my passion and whilst it's taken me a while to find it, I'm over the moon that I have. The course consists of 10 modules and will be spread over 3 years. On my last module, I received my highest mark yet - 92% which counts as a distinction. I couldn't have done it without The Big Issue Foundation".*

# Our Impact

Our vendors work towards clear goals that we call outcomes. Outcomes achieved by vendors are recorded and monitored on individual Action Plans and regularly reviewed every 3 months to assess progress and set new goals.

In 2019-20, the **9,792 positive interventions** facilitated by our Service Brokerage teams enabled **298 Big Issue vendors** to achieve **576 outcomes**. Sometimes a vendor will achieve multiple outcomes over the course of a year; resulting in a higher number of outcomes to vendors. These encompassed:

**51**  
outcomes

## Achieved Personal Sales Goals

Over the festive period, Ghiulsen set herself a sales goal of 300 magazines on her pitch outside the Waterstones in Bath. She managed to comfortably exceed it by selling 436 – well done G!



**50**  
outcomes

## Rehoused in Stable Accommodation

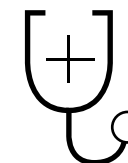
Pete was supported to find new accommodation after his house had been targeted for 'cuckooing'; the practice whereby drug dealers take over the home of a vulnerable person to use it as a base for drug trafficking. He had been rough sleeping and felt too threatened to return. He is now safely housed outside Nottingham city centre (away from his old accommodation) and the incident has been reported to the modern slavery team.



**72**  
outcomes

## Accessed Health Services

Having received much practical and emotional support with arranging and preparing for his appointment, Mark accessed a dentist for the first time in 7 years. He has had subsequent appointments to relieve him of longstanding toothache.



**8**  
outcomes

## Accessed Addiction Treatment

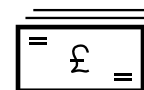
With the support of the team, Aaron was referred to Addaction and is now engaging with rehab. Aaron has also been assigned a key worker through the Drugs and Alcohol Service and is attending regular one-to-one sessions.



**144**  
outcomes

## Improved Finances & Money Management

Birmingham based Eleonara was supported by Service Broker Gabi to arrange a manageable payment plan for an outstanding debt. This stopped bailiffs coming to her house to repossess items; a situation Eleanor was extremely relieved about.

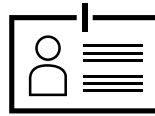




**94**  
outcomes

#### Successfully Obtained ID

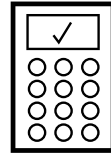
Floriana and her 11 children have all been granted EU Settled Status following a referral to Migrant Help by our Dorset & Hampshire Service Broker.



**34**  
outcomes

#### Purchased a Card Reader

John now has his very own card reader. He is extremely pleased as he has been promising prospective customers that he will be getting one for several months. This is also the beginning of his route back into mainstream society as he now has official ID, a bank account, a smart phone and a card reader!



**67**  
outcomes

#### Achieved Personal Aspirations

Having utilised the Vendor Savings Scheme to accumulate sufficient funds, Normand purchased his very own bicycle with a trailer. This new mode of transport will enable Normand to travel around the Oxford area more easily; including to a local farm where he has managed to pick up some seasonal work.



**35**  
outcomes

#### Completed Further Education and/or Training

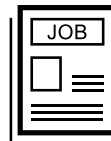
In partnership with Beam - a London based Social Enterprise supporting vulnerable people to achieve long-held employment and training ambitions - Emma has passed all her exams (including CCTV and First Aid) and is now a fully qualified Security Guard!



**21**  
outcomes

#### Progressed into Onward Employment

Michael secured a job at WHSmith within Bristol Temple Meads train station where he had been selling on pitch for around a year. He is really enjoying his new role.



# Frontline Partnerships

Our frontline teams work collaboratively with over 300 health, housing and other agencies providing specialist support services. This 'joined up' approach ensures they are able to remain responsive and flexible to the ever-changing support needs of Big Issue vendors. Key partnerships cultivated during the year included:



## iZettle

Following a successful pilot, we launched a new partnership with financial technology company iZettle in September enabling Big Issue vendors to purchase their first digital card reader for £9 and claim a charity rate fee of 1.5% on each transaction. Uptake is still early stage – around 15% of the vendor population – though feedback is already very encouraging with the 250+ vendors that have purchased a card reader reporting an average 20-30% increase in sales. The partnership also gained external recognition in being crowned the winner of the 'Innovation' category at the annual Lotus Awards.

## Settled Status

Uncertainty over Brexit significantly impacted the large proportion of The Big Issue vendors - over a third of the total vendor population - that hail from EU member states. In response, all seven of our regional teams have consolidated partnerships with organisations specialising in working with migrant communities - such as New Europeans, Migrant Help and the Roma Support Group - to ensure vendors received the correct advice and guidance in completing Settled Status applications for both they and their families prior to the June 2021 deadline.

In Bristol, our team established an important new partnership with SARI (Stand Against Racism and Inequality). In collaboration with SARI, Avon and Bristol Law Centre and Bristol City Council's Housing Advice team, we created new tenancy advice cards plus advice sheets in English and Romanian providing information on tenants' rights and who to contact if a problem arises. **Kirsty Vickery – Area Service Manager for the South West** - explains:



*"The new tenancy materials are a fantastic example of us being able to collaborate with other services to improve the support available to our vendor base and beyond. I'm really proud of the way we've been able to use our links with different agencies to achieve this. We are all working in the same area and with some of the same people and joining together has enabled us to create something which we couldn't do on our own".*

# Sector Partnerships



## World's Big Sleep Out

In December 2019, we were one of five London homelessness charities selected as a beneficiary of the inaugural 'World's Big Sleep Out' event. Taking place in Trafalgar Square along with 51 other global cities, 60,000 people came together over one night to fundraise and take part in a show of solidarity for the 100 million worldwide that are experiencing homelessness and displacement. In total the event raised a jaw-dropping \$10 million with \$1 million raised alone in London – split between The Big Issue Foundation, Thames Reach, Depaul UK, The Connection at St Martin's and Homeless Link domestically along with several international projects tackling homelessness.

Big Issue vendors Chris, Dave and Paul really enjoyed the evening commenting:

***"We found the whole event very positive. People are actually happy to chat to vendors rather than ignore us. Every person has been happy to learn about The Big Issue and The Big Issue Foundation which has been great. It's amazing how many people turned up. Crazy but good crazy".***

The Big Issue Foundation recognises the power of partnership in working with the wider sector to address the root causes of poverty and exclusion experienced by our vendors. We played an active role in several key sector wide partnerships in 2019-20 including:

## The London Homeless Collective

Rough sleeping in London hit a record high during 2019 (8,855 people) prompting us to consolidate our partnership with the London Homeless Collective.

Founded in 2017 as an umbrella group of 18 charities selected by the Mayor of London Sadiq Khan to share best practice and work in coalition to end rough sleeping in the capital, the group has swelled to over 25 charity members and gone from strength to strength in sharing ideas, experience and opportunities to work towards a collective ambition of ending homelessness in London.



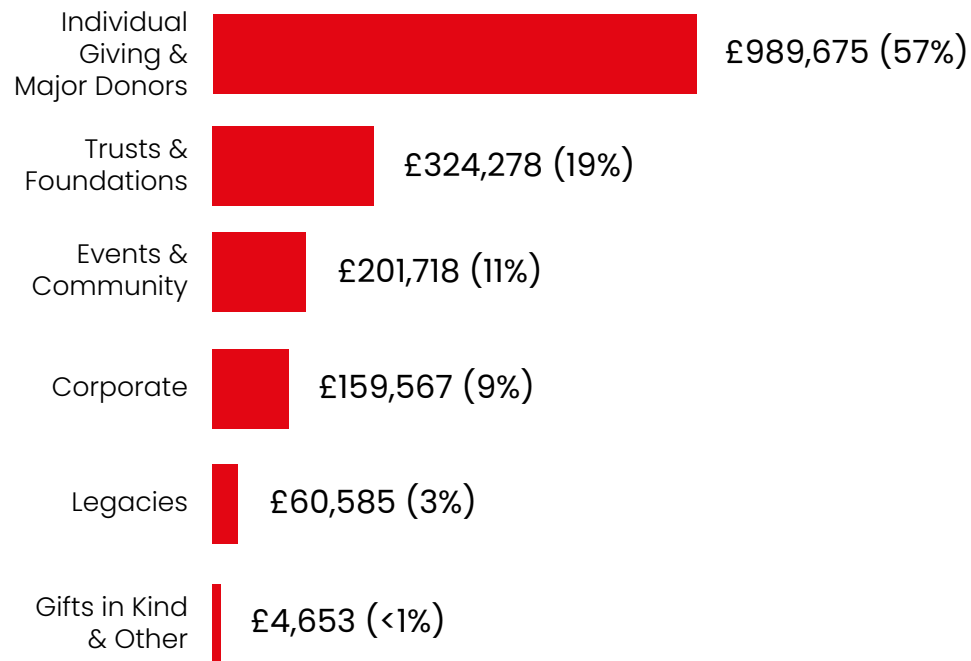
£84,035 was raised from the latest Christmas campaign split equally between all charity members. By working jointly with the Mayor's Office and in collaboration with fellow homelessness charities in the capital, we see this partnership as an important vehicle in providing meaningful support to the 1 in 4 Big Issue vendors that slept rough in London during 2019.



# Financial Summary

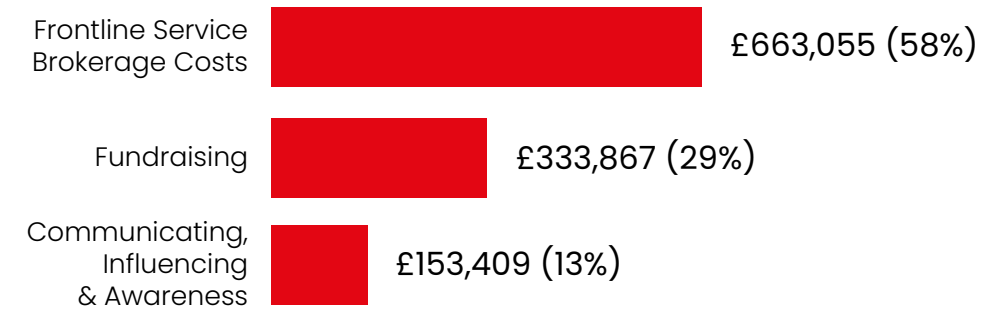
## 2019-20

### Income



**Total Income = £1,740,476**

### Expenditure



**Total Expenditure = £1,150,351**

**In 2019-20, for every £1  
spent on Fundraising  
The Big Issue Foundation  
raised £5.21**



The information on pages 15 and 16 are an extract of financial information taken from our 2020 Annual Accounts independently audited by Kingston Smith LLP.

# Lynne Smith

## Birmingham

Lynne has been selling The Big Issue in her native Birmingham for just over ten years, after an outreach worker first approached her while she was sleeping rough.

"I fell into life on the streets after I split up with my partner. After that I fell apart, lost my home and started drinking heavily. It became a lost decade, really. But The Big Issue helped me make a big change, got me thinking about my future again. And I've been clean and sober for 9 years now. It took me a while to adjust to being a vendor because I was quite shy for a while. Now I've probably got the biggest gob in Birmingham!

My usual pitch is on Union Street in the city centre. Everyone knows me. I used to get anxious leaving the house but as soon as I put my red jacket on, I feel like a superwoman. I'm in 'Big Issue mode' and I'm very passionate about the Issue because it saved my life. I've been in my own flat for the past 10 years now with all my bills paid. That's mainly due to my work. I buy the magazines, sell the magazines and then buy what I need.

It doesn't matter if I make money, as long as I go out and do it and show others they can do it. It's the social contact I do it for, mainly. Obviously, the extra pennies in your pocket help, but when you've been working a pitch for a long time you get to know the people who walk by. Some days I just stand there and wait for the regular customers to come and say hello.

My regular customers sometimes bring me cooked food. If I get too much food given to me then I'll then give it to the homeless. I always try to help other people. I know people who are genuinely on the streets and struggling.

***It doesn't matter if I make money, as long as I go out and do it and show others they can do it.***

I'm in touch with family again and I feel like I'm more together than I've been in a long time. My son's in a rock band and it's fantastic to see him play and have the same passion for music as me. I really like to come home and listen to rock and reggae – artists like AC/DC, Black Sabbath, Bob Marley, Jesse Royal and some good pop stuff like Robbie Williams.

Music's a special thing to have in your life. I feel like I've taken some big steps forward in recent years and I'd just like to keep it all going. I'm certainly grateful for everything The Big Issue and The Big Issue Foundation have done in supporting me to stop drinking, get a roof over my head and begin rebuilding my life piece by piece".



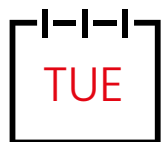
# A Week In The Life

## Geo Leonard, Bath Service Broker



Monday morning is the busiest morning at every Big Issue office in the country and Bath is no exception! I meet our vendors at Green Park station and it's a great time to catch up on everyone's weekend. Harry has money he wants to put in the Vendor Savers Scheme - he's saving towards a passport at the moment.

After everyone has bought their magazines and confirmed the pitches where they will be selling for the week, I'm straight on the train to Warminster. Here I deliver magazines to vendors in the area sparing them the expense of travelling to the Bath office. Whilst in Warminster, I catch up with a vendor who wants to live in his campervan on the edge of town. We head over to the Citizen's Advice Bureau together to get the latest information.



This week is special because of the opening of our new exhibition about the working lives of vendors in Bath at the Museum of Bath at Work. We were so pleased that vendor's work could be showcased in a space that holds the last 2,000 years of labour around Bath. I check in with the museum to make sure all the right pictures are going up. I also recruited the help of a volunteer Julia, who recorded audio interviews with vendors from our area and they all sound great, making a fantastic addition to the exhibition.

Next up, I've got a meeting with Metro Bank to discuss what vendors need to apply for a standard account. Many people on the streets don't have a bank account and we want to support as many people towards financial independence and managing their own money.



This morning I'm doing my first outreach with the local hostel's new mental health worker. Along with a couple of vendors, I make my way round to the hostel to welcome them. It's great to get our relationship off to a good start so we can hit the ground running on supporting both existing and potential new vendors. Joint outreaches are a really great time to make vendors aware of other services available in the area.

I get back to the office and meet with vendor Camilla who is considering moving on and wants to research jobs. Most job vacancies are online and Camilla doesn't have access to the internet. We have a look on the computer in the office to see what jobs are available. She seems interested in cleaning roles so we have a look at the adverts to see what she needs to apply.



Thursday morning I catch up with some much-needed admin before heading out on a late morning outreach with a member of the Developing Health and Independence Engagement Team. We have a long-standing relationship with them that ensures we can keep vendors up to date with the health and substance abuse support available to them in the area.

This evening we've got the opening of our exhibit showcasing vendors' working lives. Despite the very heavy downpour, we get a great turn out and even the Mayor buys a magazine off vendor William!



It's 'Wiltshire Friday' and I'm off to check in with all our vendors in West and North Wiltshire. It is a long journey but it is important that we connect face to face. Many vendors do not have a good support system in place and it's important that they know there is someone in their corner, someone who is there to help them whether that's connecting them with local services or just providing a cuppa and a friendly ear. We are there for them when they are ready to take the next step on their pathway to a better future.



# Michael Hall

## Bristol Temple Meads Station

"My name is Michael and I have been selling The Big Issue in Bristol for about two years now.

Somewhere along the way I got in with the wrong crowd and ended up going to prison for just over a year. As soon as the judge's hammer came down, I knew that I wanted to turn my life around. I dedicated myself to studying and ended up getting 19 qualifications including Level 1 & 2 Maths, English and IT and my Level 2 Information, Advice and Guidance Certificate.

Despite my best intentions and efforts, I came out of prison and couldn't get a job. I also didn't have a fixed address and so was homeless and having to find somewhere to sleep night to night. I didn't know what to do so I just ended up just sitting down and begging. I felt so demoralised and I wasn't the confident guy I used to be.

It would have been very easy to go back to my old life and be off the street in days but I wanted more for myself. One day when I was sat down begging someone from The Big Issue approached me about becoming a vendor. I thought I may as well give it a go. My pitch ended up being where I had been begging so I knew the area and was a familiar face to a lot of people walking past.

I nearly quit in the first few days but as time went on, I began to build up a customer base. Then people started acknowledging me and the human interaction kept me going. That first pitch was great and I got to know a few people but everyone was always in a rush.

The Big Issue Foundation had been working with Network Rail and there was a pitch opening at Bristol Temple Meads Station. They suggested I apply and following an interview, I was delighted to be selected.

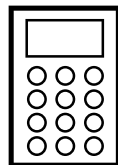
I've been at the station now for about 9 months and it's amazing. There are so many people here at the station and it was great to have more customers. However, the one drawback was the number of people not carrying cash. My Service Broker Frankie soon saw to that though by directing me to the Vendor Support Fund where I was able to obtain a digital reader to take card payments. My sales have increased threefold, so it's already made a huge difference!

Alongside The Big Issue, I've completed Peer Mentor training this year. Long term, I want to work in mentoring and support, particularly in the youth sector. From my personal experiences of jail and homelessness to now selling The Big Issue, I think I could really help young people having been through it all myself. I've found out lots of new things about myself and learned how to find my own path. It's like I've started on the ground floor and built my way up. I just need the roof on top to complete it".

**In January 2020, Michael was approached by a staff member at the WH Smith at Temple Meads station and successfully interviewed for a Customer Services position. He is really enjoying the new role!**



# Financial & Digital Inclusion



Cash payments in the UK dropped by 15% during 2019; accounting for fewer than one in four payments (23%). By contrast, 17 billion transactions were made by card; representing over half (51%) of total UK payments for the very first time (UK Finance – June 2020).

With the cashless tide showing no signs of turning, last summer we conducted a Financial Inclusion survey with 1,250 Big Issue vendors UK wide to gain a deeper understanding of their digital support needs and improve access to relevant financial inclusion products such as contactless card readers and internet banking.

For Big Issue vendors to trade effectively in an increasingly cashless marketplace, it is essential that they are equipped with the relevant financial inclusion tools to thrive in an ever-changing, fast-paced digital world. To this end and in collaboration with current partners including iZettle and SumUp, we launched a subsequent Financial Inclusion Strategy that will seek to:

## 1 Improve Big Issue vendors' access to relevant financial products and services.

**Bank Accounts** - increase the number of vendors with a basic bank account.

**Transactions & Payment Systems** - increase the number of vendors able to accept cashless payments.

**Use of 'Fintech' (Financial Technology)** - increase the number of vendors with smartphones able to support cashless payment and banking apps. Where possible moving away from Pay As You Go to more cost effective payment methods, e.g. monthly direct debit.

## 2 Improve the financial and digital education, understanding and capability of Big Issue vendors.

**Universal Credit** - improve vendors' understanding and ability to manage claims via online portal systems.

**Budgeting & Savings** - increase the number of vendors accessing the Vendor Support Fund and Vendor Saving Schemes through individual budgeting and savings plans.

**Digital** - improve the digital literacy and confidence of vendors using digital products.

## 3 Improve Big Issue vendors' access to and awareness of debt and money advice services.

**Debt** - increase support for the number of vendors tackling debt issues.

**Information** - improve access to and understanding of vendors' debt and money advice needs.

**Stakeholders** - carry out a full stakeholder analysis of organisations offering financial and digital inclusion advice.

## 4 Improve our understanding of the financial and digital support needs of Big Issue vendors.

**Leads** - each regional office to have a dedicated financial inclusion lead.

**Skills & Knowledge** - regular and useful training/information sessions for Financial Inclusion leads in relation to financial and digital inclusion.

**Measurement** - regular reporting and monitoring against KPIs.

## Next Steps

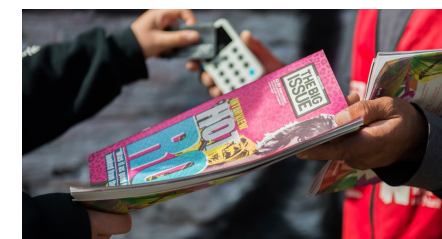


Whilst last summer's survey was key to improving our understanding of Big Issue vendors' financial and digital support needs, it also illuminated the barriers vendors encounter in being able to access 'Fintech' products. Common barriers vendors identified included:

**ID and No Fixed Abode** - For vendors without ID or a fixed address, cashless is unrealistic. We support them to apply for formal identification (birth certificate, driving license, passport) through the Vendor Support Fund and have been working with pioneering tech firm Proxy Address whose service allows vendors to apply for a bank account without a fixed address.

**Bank Account** - A snapshot of Big Issue vendors from our Financial Inclusion survey tells us that 23% of vendors do not have a bank account. Over a third of this number (36%), referred to a lack of ID and/or address as barriers to registering for an account.

**Digital Literacy** - The digital literacy of Big Issue vendors is below that of the general population. 55% of vendors reported feeling uncomfortable using a computer and 40% said they were not confident using the internet.



The rapid decline in cash in conjunction with the onset of the Covid-19 pandemic has re-affirmed the need to digitally upskill our vendors whilst breaking down the barriers which prevent them from accessing the 'Fintech' marketplace.

We have assigned digital and financial inclusion leads to each of our regional offices and over the coming year look forward to uplifting the number of Big Issue vendors (currently 251) that have gone cashless.



# Norma Jean Taylor

## London

"I was born in St Ann's in Jamaica and came here in 1967, when I was 10.

The Queen invited my dad over after the war because she wanted the best tradesmen. He used to build houses in America so he and my mum came over here and I was left at 18 months old in Jamaica with my grandmother and my twin sister. She raised us until we were 10 then my mum and dad sent for us.

I came in a BOAC plane to Gatwick and my dad met us there. I was really tiny but I remember that day, he told us he was our father and we were all in tears. We'd seen a picture of him and we recognised him. When I woke up on the first morning I looked outside and I didn't see no fruits on the roadside. And it was so cold. The trees were bare so I asked my mum where all the oranges and mangoes were. I wondered, what happened? Every fruit under the sun was just there for us to pick and eat in Jamaica.

My husband Thomas was a Montserratian but he died in 2002. He was a bit older than me and came to this country when he was 19, so he would have experienced what it was like to come in the Fifties. My daughters are grown now and one has given me a granddaughter, so I'm quite happy.

I used to be a chef but I suffer from arthritis and my doctor didn't want me to be standing for more than two hours. One day I saw somebody selling The Big Issue and I asked how I could start. It's been over 10 years now. I've had pitches all over and people say to me, don't stay away too long. Because I sing some Sam Cooke and they know I'm there. Passers-by turn around and see me and sometimes they'll buy a magazine. I meet a lot of lovely people when I'm selling The Big Issue".



**Christy Isaac,**  
London Area  
Services  
Manager

*"Norma has built up a loyal customer base in Waterloo over the years. With many of her customers no longer carrying cash, we discussed getting Norma set up with a digital card reader that would enable her to accept contactless payments for her magazines.*

*First we helped Norma renew her passport as a form of photo ID and then assisted her in purchasing a new mobile phone that was compatible with an Izettle card reader. Norma now accepts contactless card payments and has gotten comfortable using her phone for other tasks such as reading the news, contacting friends/family and budgeting her magazine earnings.*

*Norma is keeping herself occupied during lockdown but is looking forward to resuming selling and seeing her customers on the streets again soon when it is safe to do so".*





# Moving On

## Dariusz Muchowski, Bournemouth

Dariusz started with the Bournemouth Big Issue team in December 2015. They helped him improve his language skills and access health services before securing a stable, full time job last summer.

"My name is Dariusz. I am 53 and I was a Big Issue vendor for three and a half years. My first job in the UK was a restaurant in London. It closed down only a few months later but they offered to transfer me to another branch on the South Coast so I decided why not!

In Bournemouth, I not only found work but also love. My partner and I moved in together sharing the rent but when our relationship broke down, I struggled to pay it all myself. Eventually the savings ran out and I found myself in a dark place. I had previously had a problem with alcohol and at the time, it seemed like the only coping mechanism. The Salvation Army told me about The Big Issue and helped arrange an appointment to get badged up as a vendor.

**“ My life could have taken a very different turn without The Big Issue. ”**

At first my English was a major barrier, so the Bournemouth team referred me to classes at the Anglo-Continental School. I also had several health issues which the team addressed by registering me with the St Paul's healthcare centre to access GP and dental services. I'd been getting regular headaches but following an opticians appointment and the prescription of some new glasses – part

paid for through the Vendor Support Fund – my headaches soon became a thing of the past!

I also knew I needed to address my relationship with alcohol and stop drinking for good. Thanks to a referral by the Bournemouth team, I was able to access an Addiction treatment programme and 18 months later, I am proud to still be sober.

Next it was time to start looking for a new type of work. Selling The Big Issue was a stepping stone but I wanted to secure a regular job with guaranteed income. I was assisted to write a CV and covering letter to hand in to recruitment agencies around the town. Bournemouth Council responded and I was able to pick up some seasonal work whilst continuing to sell the magazine.

This was the gateway towards more permanent work and I soon came across a position at a cosmetics factory in Poole. I was very happy to be offered an interview and it all paid off because I got the job!

My life could have taken a very different turn without The Big Issue and support of the Foundation team in Bournemouth. The staff don't judge your circumstances and they are there to help people trying to help themselves. I don't know what the future holds but I feel happier and healthier".



# Corporate Supporters

We are hugely grateful for the ongoing support of our Corporate partners including:



We are delighted to work with the **Deposit Protection Service (DPS)**. Their corporate donation has made a significant impact, supporting Big Issue vendors across the UK back to work, following restrictions imposed by Covid-19.



**Freshfields Bruckhaus Deringer** have enabled us to establish many of our flagship initiatives; from our award-winning Big Challenge experience – as an integrated part of Freshfields trainee lawyer induction programme - to our corporate placements - enabling Big Issue vendors to develop skills vital to achieving their future aspirations.



**Gowling WLG** have also integrated the vendor day experience into their trainee lawyer induction programme. Furthermore, they have provided vital financial investment towards our frontline work in Birmingham.



**Mondelez** are one of our key corporate partners in Birmingham facilitating a successful corporate placement, with numerous vendors securing employment following their time at Mondelez.



**Network Rail** have helped us establish sheltered pitches for vendors on station concourses. This includes: London Euston, Waterloo, Liverpool Street, Victoria, Kings Cross as well as Birmingham New Street, Bristol Temple Meads and Edinburgh Waverley – and more to follow. These pitches enable vendors to build a solid customer base, increase their sales, feel part of a wider team at Network Rail and shelter from the elements.



We are delighted to have established a partnership with **Reward Gateway**, including staff participation in our Big Challenge experience as well as financial investment into our frontline work in London.



**Simmons & Simmons** provide invaluable pro-bono support as well as financial investment. They too host a corporate placement and have implemented the vendor day as a key aspect of their trainee lawyer induction programme.



From hosting a vendor day experience through to the initiation of a corporate placement, it has been great to see the partnership with **Wellcome** evolve over the past couple of years.



# Corporate Partnerships



The Big Issue Foundation engages with a wide spectrum of organisations – from football clubs to law firms to financial institutions – to develop value-led partnerships.

We work with partners to understand what appeals most to their employees and stakeholders. From here, we design a partnership strategy that best meets their objectives and supports our mission.

## Case Study – The Big Issue Foundation and Reward Gateway

### Opportunities Survey

As part of a generous contribution from Reward Gateway, we surveyed 128 Big Issue vendors to ascertain their future work aspirations.

Initial research found that Big Issue vendors are interested in mainstream employment but encounter barriers getting there. From our 128 sample size, we found that 63% of vendors would like to develop their skills and 33% planned to move on from The Big Issue at some stage.

### Key Findings

Results from the survey found that vendors faced four main barriers to employment:

**Health** - Poor physical and mental health is common amongst the homeless population; over a third of our respondents noted health as their main barrier.

**Housing** – A safe place to live is a key foundation stone to accessing stable employment. Those in precarious housing situations typically have more immediate support needs preventing them from engaging with mainstream employment opportunities.

**Experience or Education** - A third of respondents stated that they hold no formal qualifications. Literacy and digital skills were the two most popular areas requested for skills development.

**Soft Skills** - These include self-confidence and interpersonal skills which play an integral role in whether vendors feel ready to enter mainstream employment.

### Key Learnings

The Opportunities Survey was valuable in helping us to establish a clearer idea of the barriers to employment that Big Issue vendors face. Together with the partners and specialist support agencies we work alongside, we will continue supporting vendors to overcome health, housing and other barriers that have previously held them back whilst equipping them with the relevant skill sets to progress into their chosen line of mainstream employment.

# Corporate Engagement



All our partnerships are tailored to reach shared objectives and are flexible and creative in their approach. We facilitate a number of initiatives that support employee engagement and specifically appeal to a corporate audience. These include:

### The Big Challenge

Participants don the iconic red jacket and become a Big Issue vendor for the day; selling The Big Issue magazine alongside our inspirational vendors. This initiative challenges misconceptions and breaks down barriers to achieve social and financial inclusion objectives.



### The Big Events

We run a portfolio of events throughout the year, including our flagship Big Sleep Out and Big Night Walk - the perfect opportunity for employee engagement through social action. Corporate sponsorship of our events further provides powerful brand alignment.

### The Big Pitch

The Big Pitch offers Big Issue vendors with a supported sales opportunity within an organisation. Social barriers are broken down as Big Issue vendors are welcomed inside, viewed as a valued member of a wider team and given the opportunity to develop new skills.

### The Big Give

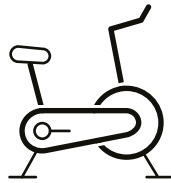
Direct financial investment, through a corporate gift or payroll giving, makes a significant impact. We are also keen to work with companies to develop bespoke partnerships based on pro-bono support and gift in kind contributions; invaluable to our work.

### The Big Key Note

Stephen Robertson, CEO of The Big Issue Foundation, is an accomplished keynote speaker. Stephen delivers informative and engaging talks - highlighting the growing challenges of homelessness, social and financial exclusion.



# My Le Tour De Flat Challenge



I'm Jacob, the numpty who cycled the length of the Tour De France on an exercise bike in his studio flat to raise funds for The Big Issue Foundation.

Cast your mind back to the 20<sup>th</sup> March, the day Big Issue vendors were pulled off the streets for the first time in the magazine's history. It seems like a lifetime ago now – still everything seems like a lifetime ago these days. But what I do remember, is how I immediately began wondering about how this would affect my local vendor Stevie. You see, like the majority of Big Issue readers, my vendor isn't just someone I buy a magazine from. He's a friend.

That's why when Lord John Bird asked for us to support the magazine by becoming a subscriber, I immediately did. But it was my friendship with Stevie that made me question whether there was any more I could do. Here's the part where I would normally have settled on a sponsored run or having a bake sale. But COVID. So time to think of something I could do under lockdown.

Shifting the clothes off the exercise bike I'd been using as a clothes horse, I jumped on. Next question, how far to cycle to gain interest and inspire people to part with their hard-earned cash? 'I know, how about the length of the Tour De France, that's impressive' and without checking the actual distance I'd committed to it (it's 3500km by the way), my JustGiving page was created and my mates were being encouraged to start donating. Le Tour De Flat was born.

The enormity of the challenge ahead sunk in immediately when I struggled to do 45km on Day One (the 22<sup>nd</sup> March). This was reaffirmed two days later when I sprained my left ankle (I believe more from shock than overuse, as it's safe to say I wasn't in the greatest shape when I started).



## Le Tour De Flat In Numbers

**41**  
days

**3,500**  
kilometres

Over  
**£16,000**  
raised



Still, I pedalled on, pushed through the physical pain and the mental exhaustion of cycling for up to 6 hours at a time whilst staring at 4 white walls, and finished 41 days later. Despite going literally nowhere I'd come a hell of a long way, finishing the 3,500kms with x7 100km+ rides in a row and raising over £16,000 for The Big Issue Foundation. And that's the important thing here, not the pain or the mental anguish or my experience, but the sheer amount of good that money will do to help the vendors. The living success stories of The Big Issue and the amazing things it has achieved.

Upon finishing, I made a spontaneous off the cuff speech. My memory is a bit hazy but luckily it's recorded so I'll paraphrase here as it's as relevant now as it was then:

**/// To all The Big Issue vendors out there; don't lose hope that no one is in your corner because people do care. I'm in your corner, The Big Issue is in your corner. You'll never be forgotten about. ///**

Here's to raising loads more money with some other stupid idea in the future. Oh, and Stevie, sorry we haven't been able to catch up just yet mate but the minute I'm better, I'll be down to get my magazine and have a natter.

# Covid-19 Vendor Support



On Friday 20<sup>th</sup> March 2020, all Big Issue offices were closed and – for the very first time in our history – no paper magazine produced for vendors to sell on the streets in the midst of the Covid-19 pandemic.

In a statement Lord John Bird, Founder of The Big Issue, said:

*“Coronavirus is an unprecedented threat to public health. Our sellers, many of whom are homeless and rough sleeping, are already highly vulnerable and it is only right that we make this difficult decision to safeguard their welfare at this critical time”.*

## Our Response

During the 15 weeks (20<sup>th</sup> March – 6<sup>th</sup> July 2020) that vendors were unable to sell the magazine on the streets, our frontline team established contact with 1,665 vendors (70-75% of the total vendor population) and distributed over £600,000 in the form of food/supermarket vouchers and hardship payments to provide emergency relief.

Demand for health, housing and financial support was unrelenting and so – in response – our teams switched to a remote service delivery model whereby they were able to remain in frequent contact with vendors and impart expert information, advice and guidance relating to any health, housing, financial and/or other support needs they were encountering as a result of the Covid-19 pandemic. Common interventions the team provided included:

- Contacting Council Departments, Local Authorities, Utility Companies and Private Landlords to freeze rent payments, prevent arrears/eviction, revise monthly payment plans and ensure all Big Issue vendors – most pressingly those rough sleeping pre pandemic – were safely housed.
- Assisting vendors to apply for Universal Credit and other types of benefits/financial support to manage their money, ease debt and improve their financial situation.
- Supporting vendors with pre-existing addiction and mental & physical health conditions to maintain and/or re-establish contact with health professionals and services.
- Helping vendors stay connected to their personal support networks (family, friends, specialist support health, financial and other support services); particularly those most vulnerable because they are self-isolating, living alone, have no recourse to public funds or present pre-existing support needs (homelessness, poor health, addiction).
- Ensuring vendors are able to access financial assistance through the Vendor Support Fund to cover rent, utility payments and any other arrears they have been struggling to pay without a source of income through lockdown.

## Financially Supporting Vendors Through Lockdown

At the beginning of the crisis, we designated £25,000 of charitable reserves into our Vendor Support Fund to provide emergency relief grants to vendors and since then have been supplementing these funds with those raised from a charity appeal in The Times newspaper together with fundraised income from Charitable Trusts, Individual Givers and Corporate Supporters.

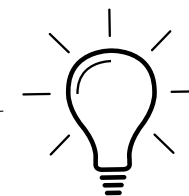
During the lockdown period, we made 308 grants through the Fund supporting vendors in the most necessitous financial circumstances. Types of support included:

## Other Ways We Supported Vendors Through Lockdown

**Food Bank Referrals** - In the West Midlands, we helped a family of 16 access food bank services. Usually vouchers are for families 5+ but this would have been inadequate for such a large family. We contacted the Salma Food Bank in Smethwick who prioritised this case as urgent referral and arranged for their order to be processed at the depot. We were glad to keep all generations of this vendors' family fed!

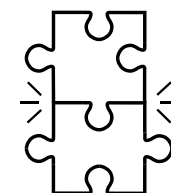
**Children & Families** - Through the Vendor Support Fund, we were able to fund £1,064 worth of baby supplies requested by vendors. We were also able to ease the pressure on families at home – informing one mother about free educational resources available online and helping her apply for school meal vouchers for her two young children.

- Contacting Nottingham Energy Partnership to arrange a £50 top up for a vendor about to run out of electricity.



- Ordering a mini oven and kettle for a vendor that had been unable to leave the house due to being clinically 'at risk'.

- Puzzle books, arts and craft materials and phone credit to keep vendors connected to their support networks (friends, family, services) and improve their mental health and well-being.



**Housing** - London based Kris was rough sleeping before being housed in a hotel during lockdown. We kept in daily contact with Kris over the next 15 weeks; providing emotional and financial support along with a re-furbished laptop enabling him to stay connected to the outside world. In partnership with St Mungo's, we are delighted that Kris will not be returning to the streets and instead has been housed in Westminster.



# Covid-19

## Post Lockdown Development

As a service traditionally built around face to face engagement – from purchasing magazines at the office, to catching up on pitch during outreach – the Covid-19 pandemic has challenged us to engage and effectively respond to vendors' needs in new ways.

Our immediate raison d'être is to provide urgent financial and emotional relief to all Big Issue vendors impacted by the Covid-19 pandemic and we will continue to be this by:

- 1 Safeguarding and seeking to improve the health (physical & mental), housing and financial situations of Big Issue vendors affected by the Covid-19 pandemic.
- 2 Maintaining frequent contact/ positive relationships with vendors' support networks and reducing social isolation amongst those that have been alone during lockdown.
- 3 Ensuring Big Issue vendors are able to access financial assistance through the Vendor Support Fund and elsewhere to compensate for loss of income from magazine sales during lockdown.



**Photography by** Orlando Gili, Louise Haywood-Schiefer, Magnus Arreval, North News, Jamie McFadyen, Jimmy Image, Marcus Pond and Andy Commons.

### Stephen's Story

Stephen can vividly recall the moment he was told that he could no longer sell The Big Issue.

*"I was gutted,"* he said, remembering the Sunday afternoon phone call that cut short his vending career. *"When you're homeless you can go days without talking to anyone. But doing the Issue, I was out there every day selling the magazine".*

Stephen was placed in temporary accommodation at the beginning of lockdown but with this only being a short-term arrangement, we contacted Bournemouth, Christchurch and Poole Council to enquire about longer term housing options. Whilst on the Council's waiting list, we maintained frequent contact with Stephen and supported him financially through the Vendor Support Fund. It's progress from his housing situation before lockdown.

*"I was sleeping rough in my sleeping bag, underneath Bournemouth pier in a tent. I'd get up in the morning, go to The Big Issue office, get my magazines, and then start. On a good day I'd sell ten copies, using the money to buy food, coffee, and fuel to get through the winter".*

During lockdown, Stephen successfully applied for a safety steward job at the Covid-19 testing site in Poole. Sadly the placement was short lived due to the low take up of testing slots but Stephen is positive about the experience.

*"I want to help and be ready for the next job that comes up. And hopefully before too long, I'll be able to return to my pitch and catch up with the regulars.*

*I love interacting with the public and selling the Issue. Being stood there gives me purpose and a reason to make myself half decent".*

### Return to Work

On 6<sup>th</sup> July, we were delighted to re-open our offices and welcome vendors back onto the streets. During lockdown, we installed protective equipment and introduced a new range of health and safety regulations to make our offices 'Covid compliant'. All returning vendors were prided a 'welcome back pack' containing:

- 10 Free Magazines to kick start sales.
- Card Reader to accept cashless payments.
- PPE including a face visor, hand sanitiser, and disposable face masks and gloves to help keep themselves and their customers safe.

Big Issue founder Lord John Bird said:

*"It fills us with pride and joy to announce that Big Issue vendors are back out selling. We want to thank everyone who has supported us and vendors over the past 15 weeks.*

*Please look out for your local vendor and buy a copy of the magazine. You may have to look twice, as they are coming back with a slightly new look; kitted out in full PPE and carrying contactless card readers to ensure they and their customers' safety".*



**The Big Issue Foundation**  
3rd Floor, 113-115 Fonthill Road  
London, N4 3HH

020 7526 3458  
[foundation@bigissue.com](mailto:foundation@bigissue.com)  
[www.bigissue.org.uk](http://www.bigissue.org.uk)

Registered Charity No. 1049077  
Company Registration No. 3049322



Registered with

