SOLIDARITY FUND TOOLKIT

a guide to setting up a mutual aid fund for your community

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Introduction

What is a solidarity fund?

A solidarity fund is a pot of money held by a community: people pay in what they can, and money is given out to those who need it, without conditions. The benefits system and many charities force people to prove that they 'deserve' help, and then restrict what money can be spent on when it's given out. Solidarity funds are the opposite of this: they trust people to know how best to spend their money.

There is a long history of people sharing money and other resources in their communities in this way, especially marginalised people. As the Federation of London Solidarity Funds put it,

> "This is by no means a new concept. Black, Queer, intersectional, sex worker, and disabled activist networks have developed practices of mutual aid for many years. Mutual aid allows people to support each other through sharing resources or services, and this support goes both ways. One day you might help provide aid, the next you might be in need of it yourself."

In the UK during COVID, the urgency of the crisis caused thousands of people of all backgrounds to set up mutual aid organisations around the country. But unfortunately, many have now disappeared as people feel the crisis is 'over', despite living conditions getting worse and worse.

Inequality and poverty are a crisis that isn't going to go away. This guide will help you set up a solidarity fund to share money in your community and help people meet their basic needs. It is just that - a guide - but it will provide a 'starter kit' you can adapt as you need to.

Does my community need a solidarity fund?

- Does your community have people in it who don't have enough to meet their basic needs?
- Does your community have people in it who have more than enough to meet their basic needs?

If the answer to both of these is "yes", you need a solidarity fund.

How should I use this toolkit?

If you're on your own, you can use this guide to jot down some initial ideas for what a fund in your area or community might look like, to help you approach others to join the project. If you've already got a small group, you could use this guide to structure an initial meeting about the project, or work through it over a series of discussions. **Community autonomy** is incredibly important in mutual aid, so if anything suggested here doesn't serve what your community needs, please ignore it! It's here to provide a structure which you can rearrange or dismantle however you like.

At the end of the guide, there is a list of funds who are happy to be contacted to help people looking to set up a fund - please do get in touch with them.
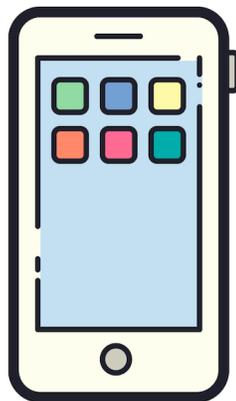
Nitty gritty: step by step

Step 1: Get your people together

You will need a minimum of 3 people to run a fund, and ideally more like 6. This might be a group of people you already know and organise with, or you could put out a call for helpers. You don't need to have any special experience, but some skills are helpful - have a think about covering the following between you as a group:

- **Communicating with people** - do you have someone who can write emails confidently? What about communicating with people face to face?
- **Fundraising -** do you have someone who's not shy asking people for money?
- **Social media -** do you have someone happy to take one for the team and do some Posting?
- **Art/graphics** - do you have someone who can make you a nice logo, some flyers?
- **Planning and strategy** - as a group, are you comfortable making decisions together? Do you trust each other? Can you give each other honest feedback? Are you all on the same page about what you're doing, and why?

Plan now: Who do I know who might want to help? What networks could I ask for help in?

Step 2: Decide who your fund is for

Ideally we could make limitless mutual aid projects. But there will be a hard limit on how much cash you can give out, so you will need to decide where to draw a line - literally. You can limit the fund by area, e.g. a town, certain postcode areas, or boroughs. Some funds cover a larger area, but serve a particular group in that area - e.g. trans people (Trans Mutual Aid, Manchester Trans Aid Cymru) or workers in a certain industry (e.g. sex worker solidarity organisations, or strike funds). If you choose to make a fund for a particular marginalised group, the fund should be **led by** people in that group - otherwise it's just sparkling charity.

The larger you make the area, the more you will have to raise (because you will have more demand). Once you've decided on an area to cover, that will lead pretty naturally into choosing a name. The obvious choice is "[place name] solidarity fund" but you could also use "community fund" or similar.

Plan now: **What area(s) could the fund cover?**

Will it be for everyone or for a specific group?

What's it called?

At this point you might want to make a logo, and maybe grab:

- a social media handle or two
- an email address

Step 3: Write an expenses policy

You'll need an expenses policy to get a **fiscal host** (see section 4), and also to get everyone on the same page about how you'll operate! Take a look at the template expenses policy at the end of this document. To adapt it for your fund, you'll need to decide on a few things:

How much will we give out, and how often?

Several funds give out £50 grants, and people need to wait at least 30 days before applying again. Some funds give out a lower amount, and some don't set a limit at all and just let people apply for what they think they need. You could set a number and then change it if you need to (e.g. due to low funds).

Plan now: we will start by giving out

£

Plan now: how often can people apply?

Bank transfers? Cash?

Bank transfers are much easier to organise than cash (we'll cover the mechanics in section 4) but not everyone has access to a bank account. You might want to offer cash too. To do this, you'll need enough people in your group who are able to meet people in person. You should think about who is able to manage the potential risks involved in meeting someone in a public place with an envelope full of cash (eg potential racial profiling, being assumed to be dealing drugs).

Plan now: do we want to offer cash? Who has capacity to give out cash?

How will we check whether people live within our area?

This can be really tricky to decide, since the whole point of solidarity funds is to avoid setting conditions. But unfortunately you do have to set some limits on your fund since you don't have limitless money, and to be fair to everyone you should at least attempt to check applicants do actually come from the area. You can ask for proof of address, such as a bank statement, council tax bill, etc. However, this will exclude people without fixed residential address or secure housing, undocumented migrants, trans people whose 'official' documents might be in a different name, and others.. You may want to use a mixed system - ask for proof of address from those who can, and then arrange cash drops or an alternative system for those who aren't able to provide it. Whatever you decide, you should write it up clearly in your policy.

Plan now: how could we check whether people live in our area?

Once you've decided on a, b and c, you can plug them into the model expenses policy and you'll be ready to go.

Step 4: Get a fiscal host

You're now ready to actually get the money part working!

Holding other people's money in a personal bank account is a bad idea for a few different reasons, and setting up a bank account for an organisation is really difficult. The way around this is to use **fiscal hosting,** which is when a charitable organisation or community interest company will hold your money for you. The easiest way to find a fiscal host is using the **OpenCollective** platform (opencollective.com/hosts). We use **Accountable,** which we recommend for the UK. The process is usually really simple - you'll just need to make contact with your fiscal host, who will probably ask you some questions and want to know a bit about your group, then walk you through their own onboarding process.

As part of this, your fiscal host will ask you to have an **expenses policy,** which you should have written in step 3!

Plan now: **who's going to set us up with a fiscal host?**
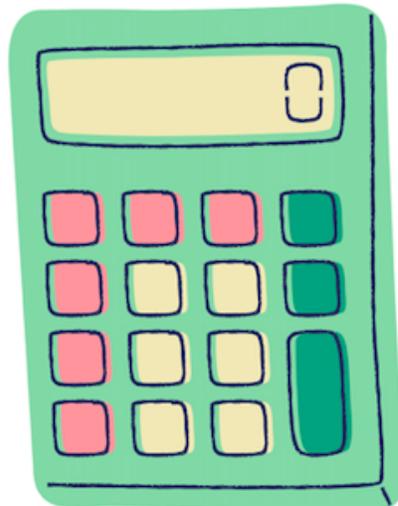
Step 5: How will people apply?

The OpenCollective platform has a built-in system where people can apply for grants by bank transfer. However, you may want to come up with alternative ways for people to apply, since using OpenCollective requires a certain amount of technical knowhow, plus internet access and a bank account! You'll need to discuss what your group can realistically offer. To get you started, here's a comparison table (you can add your own pros and cons relevant to your own group and its needs/capacity).

Plan now: how will people apply?

Method	Pros	Cons/considerations
People apply directly through OpenCollective	Easy to admin	Excludes people with no internet access Excludes people without a computer (since it's fiddly on a phone) Excludes people with no bank account/doesn't cover cash
People apply through e.g. a Google Form or by email, then admins process it on OpenCollective	More accessible without a computer Less fiddly than OpenCollective You can offer cash	More admin You'll need your own privacy policy for GDPR You'll need a way to process the applications on OpenCollective Still requires at least mobile internet
People apply by texting a phone number, then admins process it on OpenCollective	Accessible without mobile internet You can offer cash	More admin You need a phone! Who will look after the phone?
Mixed system using one or more of the above	Covers as many bases as possible!	More admin - how will you make sure you're being fair with different applications coming in via different methods?

There's a list of funds at the end of this guide who will be happy to talk you through their systems.

Step 6: find a pot of money to start with

You probably don't want to open with no money in the pot, so you should make sure you've got something to start with. Easy, right!?

Ask around in your networks for donations, try local businesses and shops with a conscience, pool what you can spare as an organising group, and try local mutual aid groups set up during COVID - some may have spare funds from local councils they don't know what to do with.

Plan now: what sources could we get our initial pot of money from?

Step 7: advertise (slowly!)

You are going to have more demand than supply, so take it slow when advertising the fund. You don't want to encourage people to apply for grants you know you won't have the funds for. Bear in mind that any advertising you do will be seen by potential donors and people who might want to use the fund, so you'll need to keep a balance of letting people know about the fund without expanding too quickly. Here are some methods you might want to think about and discuss the pros and cons of, and space to add your own:

Plan now: how will we advertise?

Method	Thoughts
Facebook	
Twitter	
Instagram	
Flyers	
Local press	
Existing activist networks (which ones?)	

Teething problems

When you hit the button to open to applications, you may not have everything worked out. In fact, you definitely won't - things will come up that you didn't expect, and you'll need to discuss them as a group. Don't worry about this - just try to make your decision-making as transparent and accountable as possible (e.g. if you realise you've offered bigger grants than you can afford, make sure you're transparent about when and why you need to reduce the grant amount).

If you've got an organising group who you can trust and who communicate well with each other, you should be able to weather whatever happens. But here are some examples of common problems you might have.

Lots of applications from outside your area

Whatever system you decide on for making sure people live in your area, you are inevitably going to get some people who live in different places trying to get around it, especially once you start advertising online. This is totally understandable - poverty and financial need doesn't recognise city or postcode boundaries, and it completely makes sense that people might try to access your fund when every other source of support is so heavily gatekept. You'll need to think really carefully about how to make sure you're sticking to the area your fund is for, while not excluding people who might find it difficult to prove where they live. Often this will be a case-by-case, trial-and-error process.

It can be difficult turning people down when you realise they don't live in the area, especially if they've put effort into appearing as if they do. Don't be judgemental, and treat people with respect and dignity - just state the facts. You might want to refer them to sites like _____ to find support in their area.

Not enough money

This won't just be a teething problem, but will become your general state of existence. Ideally you'd have enough donations coming in to match everyone who needs a grant, but realistically this is really unlikely unless you find a lot of benevolent rich people. So you'll need to think about how to keep things as fair as possible. Some funds lower their grant amount periodically to get through donation dry spells. Some have limited opening windows, and close when they've allocated all their funds. If you choose this option, think

about making sure you're not excluding people (e.g. by privileging those who have access to a computer with fast broadband, who can be online during one of your opening windows). You might want to set a limit on how many times the same person can apply in a row, or prioritise people who haven't received a grant before. All these will be hard decisions - there's no good way to tell someone you can't help them - so you'll need to make sure you're discussing things regularly as a group.

Burnout

Having to turn away people in financial crisis will be hard. Having to persuade people to donate and support other people's basic humanity will be hard. Organising non-hierarchically and transparently is hard! This guide is designed to help you through some problems that might come up, but there will always be things you haven't foreseen. Remember not to over-promise - it's better to promise something limited and actually deliver it consistently, than over-promise, burn out, and have to abandon the project.

We don't have easy solutions, but there is a lot of useful thinking out there on this topic, e.g. in the book *Mutual Aid* by Dean Spade. Here is a useful article on burnout in mutual aid work by Kate Meakin: https://autonomy.work/portfolio/meakin-burnout/

Good luck, and take care - **we need each other**.
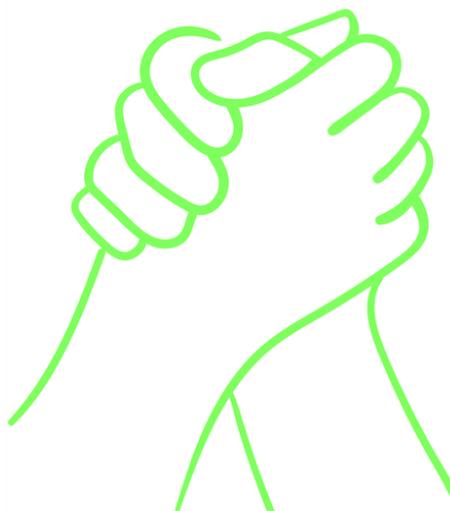
List of contacts and useful resources

Solidarity funds

All these organisations are happy to be contacted by people who need advice on setting up their own fund:

- Cambridge Solidarity Fund: cambridgesolidarityfund@gmail.com, Twitter @SolidarityCam, Instagram @cammsolidarityfund
- Newham Solidarity Fund: newhamsolidarityfund@gmail.com
- Newcastle Mutual Aid: http://twitter.com/NCLMutualAid
- SE15 community fund: se15communityfund@gmail.com, Twitter: @SE15CF

Books and articles

Dean Spade, *Mutual Aid.* Verso books, 2020.

Annie Pick, Sandy Goddard, Lily James and Ester, 'The Rise of Solidarity Funds'. New Socialist, December 2020.
https://newsocialist.org.uk/transmissions/rise-solidarity-funds-london-and-beyond/

Template expenses policy

(initially adapted from the Federation of London Solidarity Funds expenses policy)

[NAME OF FUND] provides financial support to [PEOPLE IN AREA AND/OR COMMUNITY] who are struggling financially for any reason. This money can be used for anything, from buying groceries to paying for prescriptions to paying rent, or whatever it is that you need right now. You don't have to explain why you need the money, or pay it back. We offer solidarity, not charity.

You can apply for funds of [SPECIFY AMOUNT AND HOW OFTEN]. We may have to change this amount and frequency depending on how much money we have available.

To be eligible for funds, you must [SPECIFY EXACT AREA AND/OR COMMUNITY CRITERIA]. You do not need a fixed residential address to apply.

[EXPLAIN HOW TO APPLY and HOW GRANTS CAN BE RECEIVED (e.g. bank transfer, cash)]

You don't need to explain your circumstances or meet any other criteria. Funds are allocated to applications in the order we receive the application (unless in exceptional circumstances).

Privacy policy:
If you choose to receive the funds in your bank account, your data will be covered by the privacy policy of the Open Collective, who are based in the US, and as such data protection is covered by US law rather than UK and EU data laws. Their full privacy policy can be found here: https://opencollective.com/privacypolicy

If you choose to send your information to us directly, we will store this data securely for our own records. We will only share it with the minimum number of people necessary to run the fund. We will destroy any data you give us immediately if you ask us to - you can do this by email or by telling us in person. We will also destroy it if we don't hear from you for a period of 6 months.