Treasury Select Committee inquiry on Financial Inclusion Strategy

Submission from Feeding Britain (January 2026)

About Feeding Britain

Feeding Britain is an award-winning charity with a vision of a UK where no one goes hungry. We support a national network of 140 regional and local anti-hunger partnerships comprising more than 700 frontline organisations – ranging from community centres and schools, to local authorities and social enterprises.

By piloting innovative and effective new projects, and showing how severe or chronic food insecurity can be prevented, we are designing a road map for eliminating hunger from the communities we serve. By sharing this knowledge with others, and using it to work for systemic changes at a national level, we will ensure hunger becomes a thing of the past.

Consultation response

Are the six pillars of the strategy the right foundation for achieving its objectives?

We welcome the Financial Inclusion Strategy, particularly the pillar dedicated to Access to Affordable Credit. Supporting community finance initiatives is key to ensuring people can achieve financial resilience, protecting them from crises and reducing the risk of dependency on emergency food provision.

Across the Feeding Britain network, increasing numbers of Affordable Food Clubs, such as pantries, larders, and social supermarkets, are partnering with their local Credit Union to make it easier for people to access savings facilities and other forms of financial support. These arrangements help people to not only save money on nutritious food, but also to create a financial buffer through both opening and then contributing regularly to a Credit Union savings account.

We have several examples of these initiatives from across the Feeding Britain network. The Financial Inclusion Strategy would be enhanced by drawing upon this good practice, and strategically convening, resourcing and incentivising the links between food club membership and enrolment into Credit Unions.

Feeding Bradford & Keighley: FoodSavers

FoodSavers is a network of pantries across Bradford, offering high quality fresh and store cupboard food for a low weekly membership fee (typically £6). Of this £6 membership fee, £1 from each shop goes directly into each member's Credit Union savings account. Members can choose not to pay into the Credit Union account if they wish.

Members can save over hundreds of pounds each year on their shopping bills whilst at the same time beginning to build a regular savings pattern with the Credit Union. Above and beyond this the

aim is to provide further support through volunteering opportunities, advice and support, and member benefits, such as cookery sessions.

Members say that they value the chance to choose their food, and the dignity of knowing that they are paying for their shopping. Moreover, for many people, building up savings is not a luxury they have ever enjoyed before. It is empowering to know that they are building up a nest egg in a savings account, and some are inspired to add to their savings when they find they have a pound or two to spare.

Threehills, Glasgow: Simple Savings

Working with Pollok Credit Union, Feeding Britain's Threehills Larders enable members to sign up for a Credit Union account and to make deposits into their account when they visit their nearest Larder.

A simple sign-up process has been developed, with members only needing to provide their name, address, email, utility bill, and a photo. Once the Credit Union account has been created, members can add savings to their account whenever they visit a Larder.

Cornwall Food Access Alliance: Bodmin Way Community Larder and Kernow Credit Union

Kernow Credit Union (KCU) is offering a range of on-site services, in a room adjacent to the Bodmin Way Community Larder. Having this private space means people feel able to talk freely about their finances. As well as savings accounts, KCU offers family loans up to the value of £500, where someone has to save on a regular basis for eight weeks and then they can have a loan three times the amount of their savings.

Wigan Borough Community Food Network: Food Pantries and Unify Credit Union

Unify Credit Union is set to make membership of the Church Wigan pantries a benefit of Credit Union membership. When Unify members mention that they are struggling with food, energy, or other essential costs - or when Unify's loan officers identify someone in financial difficulty while looking into their loan application - the member will be informed of this new benefit. If the member agrees, Unify will send them a voucher which can be redeemed at any of the pantries. The voucher will cover the cost of an annual membership fee at the member's chosen pantry, with Unify reimbursing the pantry with the cost of this membership.

Feeding Liverpool: Joseph Lappin Centre

The Joseph Lappin Centre runs a social supermarket in which members pay £3.50 for ten items. They choose from fresh and frozen meat, fish, vegetables, bread, dairy, dried goods, tinned products, toiletries and household items. The Enterprise Credit Union runs a drop-in service fortnightly at the social supermarket, providing advice and access to financial services. Wider wraparound support is also offered - including employment advice, CV writing, training courses, mental health and wellbeing activities and school holiday programmes.