

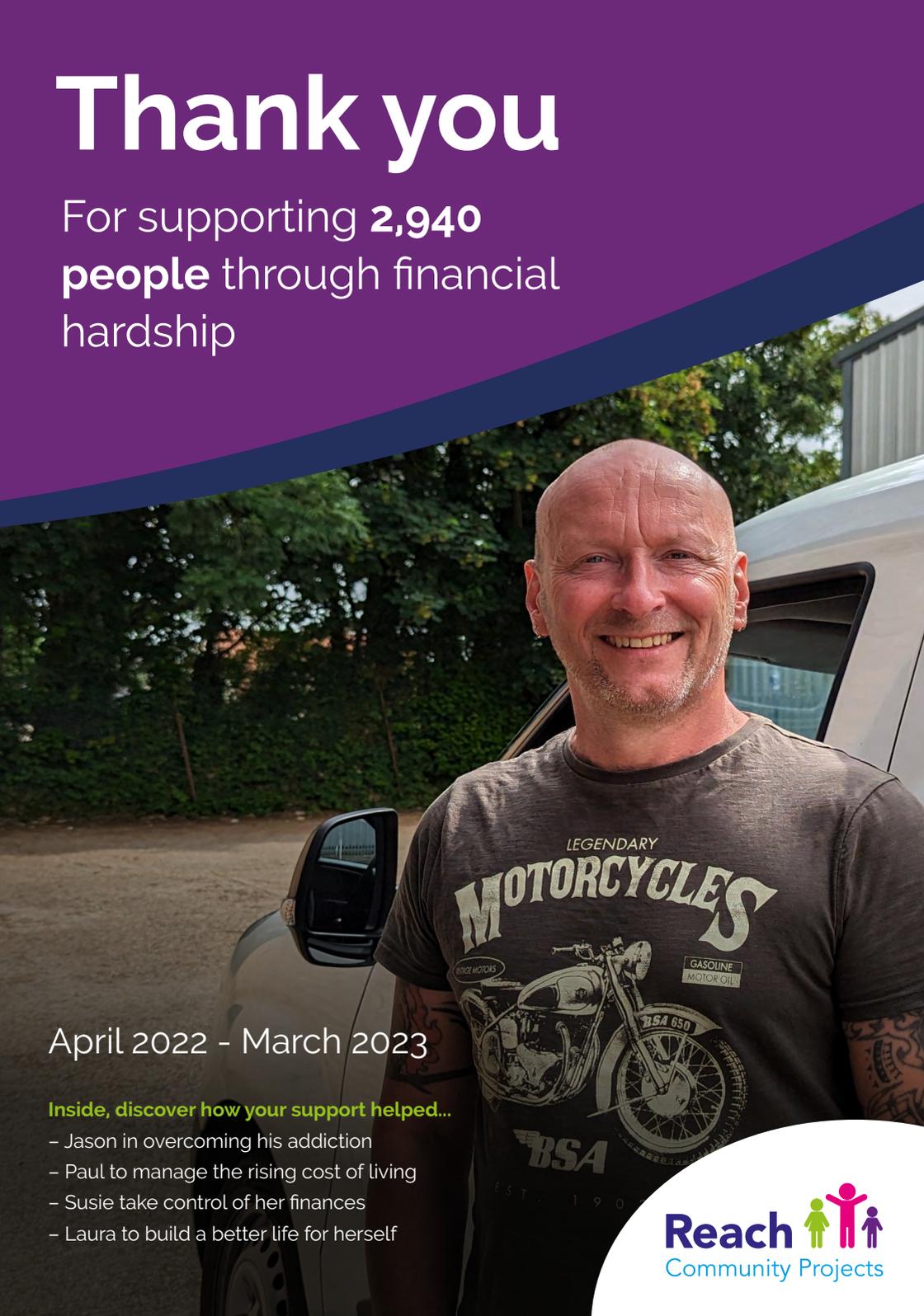
# Thank you

For supporting **2,940**  
**people** through financial  
hardship

April 2022 - March 2023

**Inside, discover how your support helped...**

- Jason in overcoming his addiction
- Paul to manage the rising cost of living
- Susie take control of her finances
- Laura to build a better life for herself



**Reach**   
Community Projects

# It's thanks to you...

**There's no denying that almost all of us have been affected by the Cost of Living crisis. When it hit the headlines in Spring 2022, the price of everything seemed to go up overnight.**

Those already suffering hardship fell even deeper into poverty. People who had always managed before suddenly found themselves unable to make ends meet - 51% more families are struggling with debt. But your generosity has enabled more people than ever before to get the help they need.

You heard our rallying call and donated a record-breaking amount of food. The support we received from you was incredible. Schools and churches donated, fundraised and volunteered to ensure that no-one who asked us for help went without.

Thanks to you, we've been able to help Paul and his family through an unexpected crisis and Laura fight for her benefits rights after she developed long Covid. Read on to find out more!

But it would be better if people didn't become ensnared in poverty in the first place. So, thanks to you, we have made progress towards reducing the number of people needing debt help and, ultimately, foodbanks.

We really can't express our thanks enough to all those who have supported us through donations of time, money and other help. Because of you, families at risk of losing their homes still have a roof over their heads; children who were going cold and hungry have had warmth and food; people who thought they had reached the end of the road have instead seen the way open up before them.

*Henry Wilson*



**Henry Wilson MBE**  
CEO, REACH Community Projects

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# 51%

**People who had always managed before suddenly found themselves unable to make ends meet - 51% more families are struggling with debt.**

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## Cost of Living Crisis

For many families the huge rise in household bills wasn't something they'd ever really experienced before. After all, they had always managed to make ends meet. But we began to hear from those who suddenly found that their income wasn't covering their outgoings. Their bills were far higher, food was costing a lot more and still the children needed new shoes and clothes. Add to that the challenges of being made redundant or being off work with ill-health and suddenly the future looked tough for some.

# Thanks to you... Paul hasn't been beaten by rising costs

**Paul came to us after he broke his lower back and had to take a lot of time off work.**

He doesn't get sick pay so he and his wife quickly fell behind on council tax, rent and bills, using credit cards and loans to pay them off. With their four children home for summer holidays, the couple had more food to pay for and, on top of that, uniforms to buy for the new school year.

We helped the family with food, toiletries and nappies and they were so grateful.

These unexpected crises happen - the breakdown of a relationship, loss of a job, long-term sickness - but without your help we simply couldn't be there to catch these families when they fall.



# Thanks to you...

## Susie has the tools to take control of her finances

Not everyone has been taught how to plan and manage a household budget.

**When you've never learned, it's easy for things to get out of control. Often, it may only take some patience and a friendly face to change the course of someone's circumstances.**

Susie has three children. She was separated from her husband and, even though she was working and had an income, she wasn't finding things easy. She had never been taught how to budget or to keep track of her income and outgoings so never knew where she was financially. This led to Susie experiencing mental health problems.

Susie recognised she needed help and, via her local church community, was introduced to REACH.

Our Outreach Advisor, Diana, met with Susie to discuss her situation. Diana said: 'Susie had a few debts, but nothing huge. Once we sorted those, she just needed her hand holding.'

Diana and Susie talked through her debts and came up with a plan to pay them off. Then Diana taught Susie about budgeting.

Empowered with her new-found knowledge, Susie set about keeping track of absolutely everything that she paid for.

Diana continues, 'Susie carries a book round with her now which means she writes down everything she spends and all her bills as they go out.'

Susie feels she now has a much better handle on her financial situation which has transformed the way she lives.

Diana says, 'We now meet monthly to go through her bills, write down what money has gone out so she knows exactly where she stands financially. The difference in her confidence now is amazing, she's able to manage her own outgoings and look forward to the future.'

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'Susie carries a book round with her now which means she writes down everything she spends and all her bills as they go out.'

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# Thanks to you... Jason has the support to overcome his addiction

We believe in long-term support and seeing people through their journey, however long that may be.

**Jason came to REACH in a time of personal crisis and was given the opportunity to turn his own life around by taking responsibility and making a change. Now he has a community to turn to, but he wouldn't have been able to take that first step without your help to get him through the lowest part of his life. In turn, he is able to give support to others through volunteering.**

'Volunteering for REACH has completely changed my life.

'I had never heard of REACH until I was at my lowest, and in need of a food parcel myself.

'I had an accident where I worked as a welder/fabricator. I had to have six weeks off work, but as an alcoholic it was an awful experience. I was left alone and very lonely with my thoughts, and I would just drink to fill the days.

'When I returned to work and abruptly stopped drinking, it led to seizures, and I became stuck in a loop. If I drank, I'd get caught up with the wrong people and become completely reliant on alcohol.

If I stopped drinking completely, I'd end up in hospital with seizures followed by recovery time at home alone and end up drinking.

'After I had been to rehab, I was still off work following my most recent seizure. That meant I was struggling to cover my bills; I couldn't afford heating and was living on instant rice packets. When REACH gave me a food parcel, it was like receiving a lifeline, and I simply couldn't believe they were giving me more food than I'd seen in months. They even helped me to apply for some benefits to bridge the gap until I can return to work, and in winter an energy top up voucher so I didn't freeze in the nights.

'I knew I had to find another way to spend my days if I wanted to turn my life around, so I asked if I could volunteer in the REACH warehouse. It's brilliant. The people are nice, and it feels great to be doing something useful. Here, I can build relationships that aren't based on alcohol. I've made friends with all sorts of people; I even met my partner while volunteering for REACH, and we're very good for each other. I'm in such a good place now. So REACH has had a massive impact on me, and I feel like I need REACH more than they need me, really!'



'People volunteer for all sorts of reasons – to give back, to build confidence, for social reasons, to learn new skills or maybe to help with their mental health. REACH is all about long-term support and relationships, and that extends to our family of volunteers.

'Last year, 79 amazing people joined us in our mission, generously giving up their time in the support of others, many responding with compassion to the ongoing Cost of Living Crisis.

'Our volunteers are our backbone – They are integral to the unique way that we work, helping create a community and service that people can depend upon.'

Elaine Hewes, REACH Volunteer Experience Co-ordinator

# Thanks to you...

Between April 2022  
and March 2023...



# 35%

more children were helped  
than the previous year

...an additional

# 51%

more people were given  
debt and money advice  
than the previous year



... **2940** people  
were supported  
through hardship



... **1499** families  
were helped



... **2016** people  
were fed



# Thanks to you... Laura won herself a better life

Different people need different support.

**Some are broken and at their most vulnerable and need someone to hold their hand and fight on their behalf.**

When someone feels stronger, they need guidance and encouragement to know how to get themselves back on track. Only by spending time and listening to people, building trust and relationships, does it become clear what support someone needs on an individual basis.

Laura contacted us last August 2022. Ever since catching Covid from the school where she works, she has struggled to breathe, even being hospitalised from the long-lasting effects. Long Covid left her unable to work more than part-time, just as the Cost of Living Crisis was taking its toll.

Although she was just managing to pay back a small debt, she found it harder and harder to cope with her outgoings. She applied to get benefits due to her ongoing illness but was turned down. She felt defeated and didn't know what to do.

Ann, one of our Outreach Advisors, listened to Laura's story, and gave her encouragement and guidance to keep fighting for what she deserved, and needed, to survive.

After another failed benefits application, Ann helped Laura through the long and slow process of reversing the decision.

Ann said: 'Over time, I learnt how best to support Laura; I held her hand, filled in forms with her, comforted her when she cried and kept reassuring her that she could get through these difficult times.'

A whole year after she first caught Covid, the Department for Work and Pensions finally changed their decision, and Laura was awarded a significant back-payment that will make her life more manageable after months of struggling. Resilience is so hard to find alone but, with Ann's support, Laura was able to fight for a better life for herself.



# Thanks to you... We're tackling key issues that drive people into hardship

With your support, we're actively listening to our clients and our community to understand what key factors drive hardship. Their valuable feedback is helping us to improve the help we give them. It's also highlighting other issues and inspiring us to find and implement ways to bridge those gaps.



"There comes a point where we need to stop just pulling people out of the river. We need to go upstream and find out why they're falling in."

Desmond Tutu

'I feel very passionate that in one of the wealthiest countries in the world no one should have to turn to a food bank. Food parcels are not the solution to financial hardship.'

'It's so important to understand the reasons why people need food banks and campaign for change, and we want our findings to drive local and national campaigns that tackle these issues head-on.'

Saffron Carter, REACH Community Organiser

## Listen, learn, influence

Those three words are pretty much Saffron Carter's job description! She joined us as Community Organiser funded by the Trussell Trust, as part of their Organising and Local Mobilisation Project.

This initiative supports local food banks, including ours, in understanding the key reasons behind individuals and families accessing food banks and advocating for national change. The goal is to reduce inequality, alleviate hardship, and decrease reliance on food banks.

**Listening and learning:** Saffron explores many avenues to identify the key reasons that people get into financial difficulty, and most important is asking local people for their views - you might have seen her at Haverhill market, or more recently at the monthly Makers Market, or at local fairs and events. She listens to our former clients; she studies reports and analyses statistics on poverty and related local and national issues; she liaises with other local organisations involved in similar work.

**Influencing change:** Listening and learning is foundational, but it is only the start. We are seeking out and getting involved with initiatives that could address some of the issues that drive poverty. So far, these have included:

**Suffolk County Council - Tackling Poverty Partnership Group:** Saffron co-chairs a group consisting of public, civic, charity, and private sector organizations.

This group was established by the Council as part of their five-year strategy to understand the causes of poverty, alleviate hardship, and bridge gaps in support through innovative approaches.

Come and  
meet Saffron!

Haverhill Makers  
Market, First Saturday  
of the month



Their role involves both supporting and challenging the Council to meet the needs of local individuals facing poverty. A positive example of their work was producing a report after the Council allocated food vouchers to families who qualify for Free School Meals - it significantly reduced hardship last summer, so we hope they'll do it again!

**All Party Parliamentary Group - "Cash or Food: Exploring Effective Responses to Destitution":** Trussell Trust are Secretariat and so we had the opportunity, alongside other organisations, to call for the parameters for qualifying for Free School Meals to be expanded, which would lift many more families out of poverty. We are quoted in the report and were invited to Parliament for the official launch in March 2023.

**Healthwatch Suffolk - Experts by Experience "Tackling Poverty":** Living in poverty has a negative impact on health. REACH is involved in this initiative, which is co-led by people who have experienced poverty and leaders of public, business, civic and charitable organisations. By including people with lived experience of poverty, the hope is that more effective solutions to it can be found.

# Thanks to you... Vulnerable people are empowered to avoid poverty

The listening and learning we've been doing has already helped us to identify three key drivers of hardship: **Not knowing how to budget, lack of cooking skills and problems accessing mental health support.** Through your support, we've started taking action to bridge these gaps and empower local people with the necessary skills and support. This in turn gives them a better chance of avoiding hardship and, if an unexpected crisis hits, they will have better resilience and be more able to get by.

## Budgeting lessons

Before she joined REACH as one of our Outreach Advisors, helping people with debt, Tracey Proctor was a university lecturer. Now she's putting both skillsets to good use by teaching budgeting to pupils at **local schools and youth groups**. She gets young people thinking about household budgeting, bringing this important subject to life with games and props, and filling the gaps in their basic knowledge.

*'The children of today are in danger of becoming the debt clients of tomorrow. Many can't learn budgeting from their parents because their parents don't have those skills. And, with financial transactions being increasingly online, young people are losing sight of the value of money and how to manage it.'*

*'So I'm really passionate about teaching them this vital skill! The primary school pupils especially have surprised me with how engaged and interested they are, asking loads of questions and soaking up the information like sponges! By sowing the budgeting seeds early, they will always have it in the back of their minds as they grow. And at secondary school age it's really important to have practical examples of earning, spending, saving, protecting and borrowing – especially if they are going to college or starting to look for jobs.'*

Tracey Proctor,  
REACH Community  
Outreach Advisor  
and Educator



## Cooking skills

Many young people don't know how to plan and prepare meals, relying instead on expensive ready-meals and unhealthy fast food. So, in partnership with Haverhill Town Council, Saffron Carter our Community Organiser has helped bring together **the teaching of budgeting and cooking skills to vulnerable young people.**

*'It was a real eye-opener to see these young people learning what you might assume is a universal skill. They lit up at the chance to cook with fresh ingredients. For some of them it was the first time ever!*

*'We explained that they can save lots of money by shopping around, taking advantage of multibuy offers and cooking in bulk.*

*'One lad had never seen the inside of a pepper before, he was marvelling at the amount of seeds inside. He didn't have the confidence to even join in until the third week, but left saying he was so proud that he knew how to buy and cook for himself!'*

Saffron Carter,  
REACH Community Organiser

## Mental health support

We know there is a strong link between money worries and mental health, so Saffron has created **the Mental Health Action Group**, bringing together mental health charities, supported housing groups, police insight and more, to find practical solutions to help people struggling with their mental health.

*'If you have poor mental health it can affect your financial position, and being in a poor financial position can affect your mental health. But it's really hard for many of our clients to access mental health support which means they can't break out of that cycle.'*

*'This group aims to fix that problem, so those with poor mental health don't get into financial difficulties. When I started putting the group together, I was excited that so many organisations were happy to join. It's early days, but I'm really hopeful that we can work together to find some solutions, so that people with mental health problems can get support much more swiftly and easily.'*

Saffron Carter,  
REACH Community Organiser

# With your help... Your community will have a brighter future

High inflation and high prices are still with us, and many local families still face a daily struggle to get by. Thanks to your continued generosity, we will be able to continue to offer them practical help with emergency aid and longer-term debt and benefits support, and also do more to get to the root of deprivation so that fewer families get into difficulties in the first place.

- **Financial education:** We'll help equip hundreds more children to make good financial decisions and stay out of debt by expanding our budgeting lessons to many more schools and youth groups.
- **Mental health:** Through our partners in the Mental Health Action Group, we will continue to seek new ways to help people with mental health problems to be able to access support more readily and thereby avoid, or be able to rise above, the closely associated issue of financial hardship.
- **Drug and alcohol addiction:** Addiction is another issue closely linked to financial hardship, but take-up of local addiction services is surprisingly poor. We will work together with partners to investigate why this is, and what can be done, with a view to preventing those with addictions from getting to the point that they are mired in debt.
- **Expansion to help more clients:** Deprivation is not confined to a particular postcode. We are now building our relationships with support networks in Saffron Walden and North Essex so that many more people in those communities struggling with financial hardship can get the help they so desperately need.

Our base in Newmarket is served by a dedicated Community Outreach Advisor, Diana, at the instigation of local partner organisations. Diana worked with the local foodbank, housing associations, welfare charities and other organisations to help 76 clients with their financial challenges from April 22 - March 23. That work continues to grow, and inspires us towards our plans for expansion.

# 76

**Diana worked with the local foodbank, housing associations, welfare charities and other organisations to help 76 clients with their financial challenges...**

# Will you help more people like Paul, Susie, Jason and Laura?

## Make a donation

By donating today, you will change someone's tomorrow. You can give a single gift or a monthly gift. Monthly gifts are really precious as they bring stability to our income, enable us to plan ahead better and ultimately help more people in need.



Donate now at  
[www.reachhaverhill.org.uk/donate](http://www.reachhaverhill.org.uk/donate)

## Volunteer

Find out how you can help by giving your time at  
[www.reachhaverhill.org.uk/volunteer](http://www.reachhaverhill.org.uk/volunteer)

## Keep up with the latest news and stories

Make sure you don't miss out on latest developments, opportunities to help and stories of how your support is helping people facing financial hardship and crisis to rebuild their lives. Just complete the form at  
[www.reachhaverhill.org.uk/subscribe](http://www.reachhaverhill.org.uk/subscribe).

## Do you need help? Please get in touch!

If you are struggling with financial crisis or hardship, please do contact us, whatever your situation, whoever you are. We can often find a way through even the most challenging of circumstances, day in and day out. Please don't struggle alone, we can help. Our contact details are overleaf.



# About REACH

**REACH Community Projects is the first port of call for anyone in Haverhill, Newmarket, and surrounding areas who are facing financial crisis and hardship.**

We offer practical emergency help such as food, utility payments and packs of essentials following homelessness. We also offer longer-term support with underlying issues, such as debt and budgeting advice and help with accessing and applying for benefits.

Where clients are struggling with other issues that impact their financial situation, such as mental health, bereavement, addiction, domestic abuse or housing, we connect them with partner organisations able to offer specialist support.

Whatever their situation, we journey with our clients for as long as they need us, restoring their dignity, reviving their hope and empowering them to get back on their feet again.

Beyond this, we aim to prevent more people from getting into financial hardship in the first place. We research what key issues are that lead to hardship; we work with community partners to develop solutions; we push for changes to policies that contribute to hardship; we seek to equip people at risk of hardship with skills to improve their resilience.

The Community  
Outreach Team



**We're grateful to all those who support and fund our projects, including:**



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