Reach
Community Projects

Annual Impact Report

Year ended
30th September 2025

2024 – 2025

Contents

REACH Community Projects (CIO)
Charity Registration no. 1169108

Rm 2, Wisdom Facilities Centre, 42 Hollands Rd, Haverhill, CB9 8SA

Chief Executive Officer - Henry Wilson

Deputy CEO - Netta Record

The trustees present the annual report together with the financial statements of the charity for the year ended 30 September 2025.

Our Trustees

Public Benefit

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales

From the Chair of Trustees

What a year we have seen.

There have been tremendous success stories, and we have had the privilege of seeing lives changed for the better. Behind every one of those stories are people who have shown compassion, practical support and a genuine commitment to helping others, and I wish to express my admiration and thanks to all of the staff and volunteers who have made those changes possible. Their dedication to improving the situation of their neighbours should be an inspiration to the whole community. They continue to go above and beyond, and REACH is stronger because of them.

"We have had the privilege of seeing lives changed for the better"

I would also like to express my thanks to each and every individual and organisation that has donated to the work of REACH during the year. Without this continued support, we would never see those success stories being told. Every donation, partnership and act of support helps us to continue reaching those who need us most. I trust that these stories will continue to be told in the year ahead.

During this financial year (and beyond) we have continued to to recruit new trustees, and I am delighted that we have grown the team again. We have also seen staffing changes, with people taking on new roles and greater responsibilities. I firmly believe that investing in our staff and volunteers is what gives our organisation the character and strength that we have achieved, and will allow us to achieve even more going forwards. I am always encouraged when proposals are put forward to the trustees to improve the organisation. It tells me that we have people who deeply believe in what we are trying to achieve and that we have created a culture where people feel able to share their ideas. That willingness to keep looking for better ways of serving our community gives me great confidence for the future.

"...we have people who deeply believe in what we are trying to achieve"

I look forward to all the good news stories that will be created because of this dedicated team of staff and volunteers who work so hard for our community. I feel incredibly fortunate to serve alongside them and, although there have undoubtedly been some long days along the way, their commitment and compassion continue, making a lasting difference to those who need it most.

Roy Graham
Chair of Trustees

Who We Are

Flourishing, Thriving, Resilient Communities

We are a Haverhill based charity **proactively tackling poverty** and responding to financial hardship. It is an area of great need, characterised by high levels of social deprivation, debt and low income.

At REACH we believe that everyone deserves to live their life to the full. However, financial crisis and hardship related issues have a devastating effect on individual and family life. Debt, low income, and homelessness can lead to mental health problems, relationship breakdown, low aspiration, marginalisation, poor health and low self-esteem.

Our vision – is to see **flourishing, thriving** and resilient **communities** where lives are transformed, and short-term solutions to financial hardship are no longer needed.

Our mission – is to relieve and prevent financial hardship whilst tackling the causes and advocating for change

Our key values –

- Compassionate – We care about people and will always be generous with our time and empathy.
- Inclusive – We are here for everyone who needs our services, without judgement.
- Relational – We value building relationships with others; learning more about each other makes us more understanding, knowledgeable, and helpful.
- Honesty – We are truthful and accountable, and we value growing trust through honesty.
- Proactive – We are passionate and relentless in our mission and are not afraid to be a driving force for change.

Our priorities –

- Lifting people out of hardship and financial crisis
- Preventing people from falling into hardship and financial crisis
- Advocating for change through influencing and local campaigning

Our four areas of work –

- **Prevention:** Proactively preventing future financial hardship through education and strengthening bespoke support systems (e.g. community connector role)
- **Advocacy:** We listen to the voices of our beneficiaries, and amplify their experiences, advocating for change through influencing, and collectively developing policy to tackle issues that are facing our local community
- **Longer-term support:** Alleviating financial hardship through income maximisation and debt advice
- **Emergency aid:** Providing immediate short-term support to alleviate financial crisis

Our approach –

- Create **circles of support** to promote **flourishing families** and individuals to prevent people falling back into hardship and crisis
- Tackling the **root causes** and drivers of financial hardship
- **Advocating and influencing** for change incorporating the voice of our community, especially the voice of lived experience

Flourishing people

REACH is an independent charity that believes in a relational handholding approach. This includes debt advice, benefit help, housing, emergency food and utility assistance and more. We will journey with people, however long it takes, whether in their homes, or a mutually convenient place, to provide practical help, advice, and support to tackle their current financial crisis.

"Right at the heart of REACH is the belief that people really matter."

Right at the heart of REACH is the belief that people really matter. This relational approach to financial crisis or hardship, though time-consuming, will contribute towards flourishing people[1]. This in turn, contributes towards a thriving Haverhill, i.e. local people better able to better contribute towards society and actively play their part.

Our own experience shows us that it is through relationships that confidence and resilience is built and there is a better chance of getting out of financial hardship. Time and time again, we see hope beginning to re-emerge in people's lives as we sit and listen to their heartbreak and together work out a plan for the future. But it's not just we that are saying this, we have been improving our wellbeing data collection (see 'our impact' below), and this bears testimony to this too.

A proactive approach

Since 2005 when our community work began, we have traditionally positioned ourselves as a debt advice organisation, and we also pick up other financial crisis-based problems such as homelessness and emergency food. We have continually expanded our debt advice service to meet a growing need in our communities. However, over the last couple of years, we have become more engaged in tackling societal issues. In a bid to prevent people falling into hardship and financial crisis, we've acted through campaigning and education, thus reducing the need for our services.

To this end, we have launched a number of campaigns, radio interviews and community talks under the banner of 'putting ££'s back into people's pockets'. Last year, we recovered a record amount of £1.88 million of unclaimed financial help, bringing untold hope and restoration for many local families.

In addition, we have continued to develop new educational programmes across the community to help prevent people needing our services in the coming days. This includes the launch of our education programme to Key Stage 1 students, budgeting for prisoners with imminent release, the launch of our Welcome Spaces and the development of partnerships with key stake holders to address local people's wider needs. (See 'Operations' below).

[1] Scientists at Harvard University have been seeking the key to a happy life since 1938, in the longest study into happiness ever conducted. After 85 years of research, they've concluded that it is our relationships with other people that give us the greatest happiness. (https://www.weforum.org/stories/2023/08/relationships-basis-long-healthy-life/#:~:text=The%20Harvard%20Study%20of%20Adult,healthier%20life%E2%80%9D%2C%20says%20Bishen.)

Strategic Direction for the Year

Our strategic direction for 2024-2025 – can be summed up in the following way.

- Go deeper (not wider) – to provide better support for local families
- Develop local partnerships – We recognise that we can't do it all
- Fully funded – The support we give needs to be fully funded, or it may need to be cut back
- More sustainable – Work on new areas of fundraising and become less reliant on grants

Operations

There are 4 main areas of our work that we highlight on our website – www.reachcp.org.uk

1 **Prevention** – Proactively preventing future financial hardship through education and connecting people to tailored support systems.

The Community Engagement Team head up our prevention work and spend most of their time out in the community offering individual and group support. They listen to the voices of those with lived experience in Haverhill and surrounding areas in order to advocate for those people and influence policy changes.

Projects include:

- Teaching financial literacy in primary and secondary schools, and to A-level students
- Cookery lessons to teach healthy meals on a budget
- Financial skills education in prisons

This year we have launched a financial literacy course for Year 1 children. It is quite difficult to really assess the level of our impact in terms of prevention, but to assess this further we piloted an initiative whereby we will work with 2-3 schools to see just how much the young children can remember.

2 **Advocacy** – Advocating for change through influencing and local campaigning and collectively developing policy to tackle issues facing our local community.

We are actively involved in our community, including our involvement with ONE Haverhill Partnership, contributing towards a thriving Haverhill with flourishing people.

Projects include:

- The establishing of a Wellbeing Centre in Haverhill in partnership with Haverhill Town Council
- Domestic abuse awareness training – a multi-agency partnership project to help address this issue
- Developing a 'Haverhill brand' to attract investment into the town and provide our own narrative

A lot of these projects remain ongoing; however, the Wellbeing Centre took a big step forward towards the end of September 2025 and features in our future plans for 2025-26

3 **Long-Term Support** – Alleviating financial hardship through income maximisation and debt advice.

This is our longest running service; our free face to face debt advice service has been happening in people's homes or a local venue since 2005. Over the years we have added a range of services to help families facing hardship and financial crisis, not least is our income maximisation work or our putting 'Pounds back into pockets' where we work with families to gain access to what they are legitimately entitled to.

We also help with:

- Benefit checks/help (form completion and advocacy, blue badge, utility support etc)
- Budgeting advice
- Housing support

4 **Emergency Aid** - Providing immediate short-term support to financial crisis.

Our emergency aid is often an entry-point for anyone who needs our help, and we are proud that our foodbank is a part of the Trussell network. We help people who are in crisis and then work with them to understand their unique situation, giving them the best ongoing support to ensure they don't fall back into crisis.

The emergency support we provide includes:

- emergency food aid
- providing fuel and supermarket vouchers
- allocating funded client aid
- support with threatened eviction

Locations

Our Operations were carried out in 3 towns: Haverhill - our head office, and our satellite centres in Newmarket and, from October 2024, Halstead.

Unexpected Twist - We had assumed that the Halstead project (in partnership with Braintree Foodbank) was 'dead' and we had 'moved on'. We certainly could not entertain the idea of delivering this project without the funding required. Therefore, when we received notification from Braintree District Council on 16th October of a £40,000 award to support the community in and around Halstead for 1-year, no-one was more surprised than us. That said, we welcomed the news and began forthwith.

Our Newmarket project was also under serious threat of being reduced or cut altogether due to lack of funding, but that all changed after amazing support of a Newmarket based charity who underwrote the project fully with a grant of £38,000 to cover the costs to the end of the year.

We launched our Welcome Spaces in February; this is how people access our face-to-face service across Haverhill. This is in addition to our volunteer led telephone triage service during the mornings to ensure that we are as accessible as possible. These Welcome Spaces are an opportunity to 'go deeper' and are overseen by the Wellbeing Navigator and a team of volunteers. We meet in 5 separate locations, Monday to Friday between 2pm-4pm.

Scope of work – In addition to our debt and income maximisation work, we host volunteering opportunities for local businesses, Special Educational Needs schools and uniformed groups in our food bank. We run education projects in schools and the local prison, as well as cooking classes for our families. We also play an active role in advocating for change in our community, primarily through our involvement with ONE Haverhill Partnership of which our CEO took on the role of Chair in September 2024.

As of 30th September, we had 2 people-facing teams. The **Community Advice Team** who carries out our income maximisation and debt work (4.5 Full Time Equivalent – FTE) and the **Community Engagement Team**. This team includes our Community Connector (post advice service), the Wellbeing Navigator (coordinating our Welcome Spaces) our Educator (Money Mentor), our Volunteer Coordinator and the Foodbank Manager. (2.8 FTE). These are supported by a small fundraising/communications and admin team – who are in turn supported by a fantastic army of committed volunteers.

The Challenges

Fundraising – Along with securing the funding needed for Newmarket, our biggest challenge was maintaining momentum in terms of fundraising. With just one person (Katie) looking after our entire fundraising income, plus a decreasing pool of funding opportunities, we looked to diversify our fundraising approach in the form of corporate fundraising. However, to maintain our grants and foundation income stream we had to invest in a second person to assist with fundraising and communications, and Sarah joined us in August.

We were very disappointed to lose Saffron from the Advocacy project. With Saffron's departure in May, the plans for the much hoped for wellbeing centre ran aground and very much looked like stalling altogether until October 2025 (see future plans).

Our Finances

To finish the year 'breaking-even' was a modest aim as an improvement on the previous year, but to finish the year with a 3% surplus (£21,612) was immeasurably more than I could have imagined or wished for! The unadjusted management accounts showed an income of £718,929 against expenditure of £697,317. This has meant that we can continue to gradually replenish our reserves from last year's losses.

We saw a doubling of our income from individuals; up from £135,000 last year to £292,912, which has equated to 41% of our income. This also includes individual donations received from the events hosted by the newly formed Community Fundraising group – a group of volunteers led by our Fundraising Manager – that raised £16,361! Although it's a slightly higher figure than last year, we are very pleased to report that we maintained our grant income of £397,622, which represents only 55% of our overall income. One of our strategic aims is to grow our giving from individuals and become less reliant on 'grants', so this was a meaningful move towards that objective.

Structure, Governance and Management

Nature of governing document

As a Charitable Incorporated Organisation (CIO) we have a Board of Trustees which meets on a regular basis. The board oversees and reviews the running of the charity including carefully monitoring our funding and our impact on the local community. New trustees are appointed based on the skills that they will bring to the trustee group.

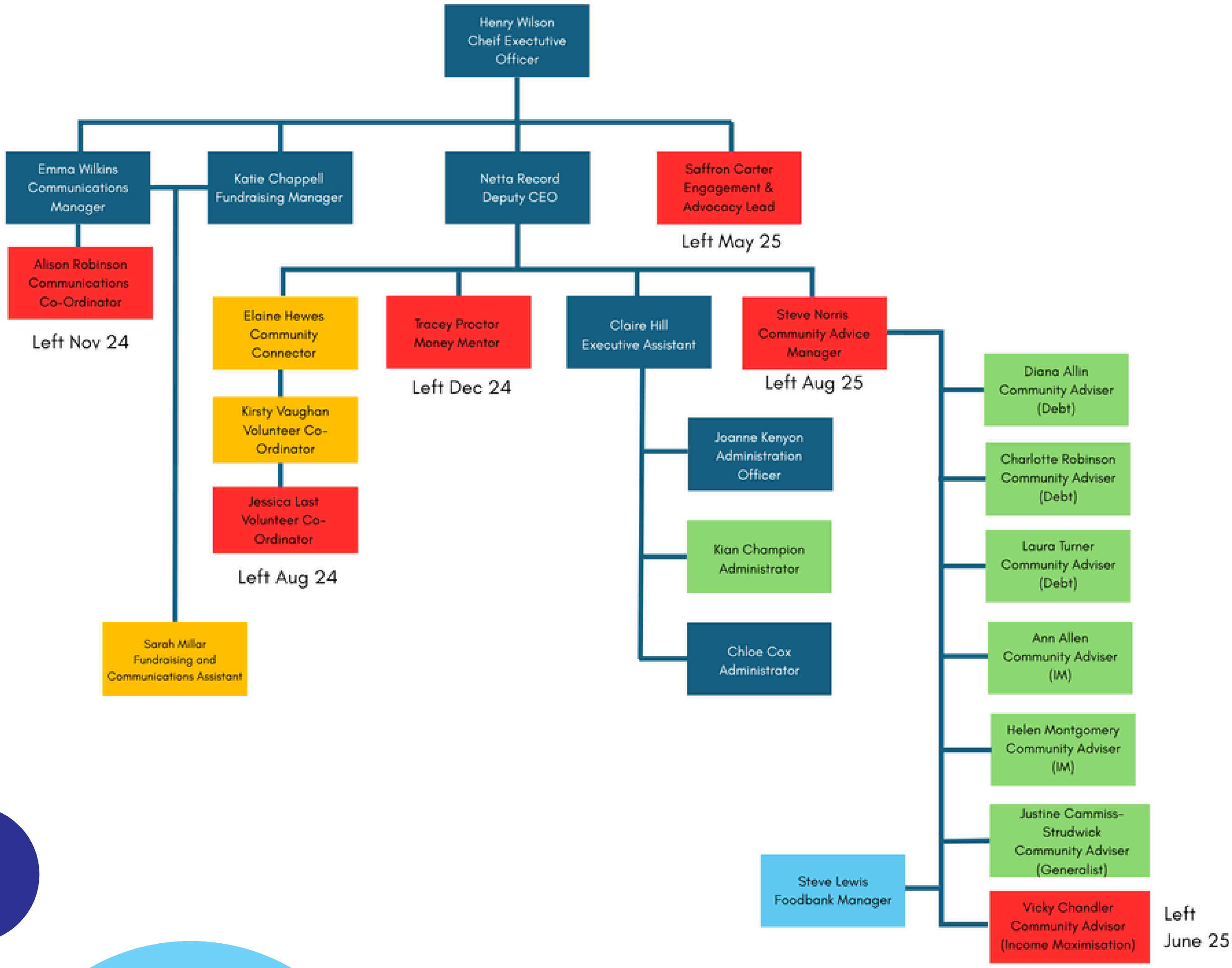
Management team

At the end of last year, we created a team of leaders under the banner of RaFT (REACH Forward Thinking), this was made up of the CEO, Deputy CEO and a number of emerging leaders from various departments. Though we have dropped the name, this team meets at least once a month to deal with strategy and operational matters.

Staffing

As of the 30th September 2025, we had 18 staff members.

Organisation Chart as at 30th September 2025



New Staff/Changes

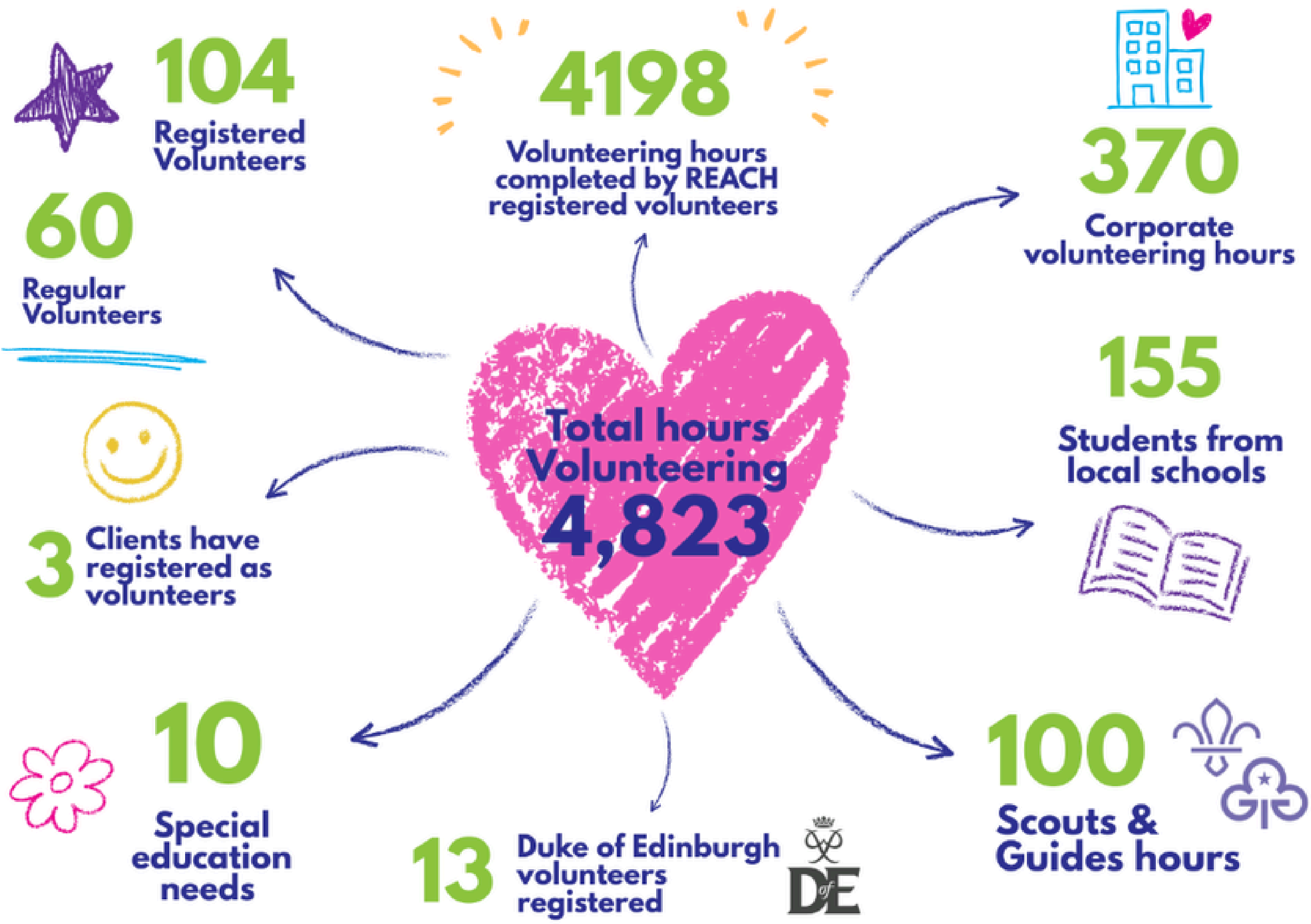
We reduced our head count by 6 throughout the last year. We said goodbye to Alison, our Communications Coordinator and Tracey, our Money Mentor both before Christmas. Whilst we didn't replace Alison in the short term, we did however, take on Sarah towards the end of the year as a Fundraising and Communications Assistant. Lizzie agreed to take on extra hours and divide her time between education as well as her Wellbeing Navigator role.

We also said goodbye to Saffron our Engagement and Advocacy Lead in May, Vicky, from the Advice team in June and Jessica our Volunteer Coordinator who left us to start a degree course at University, to be replaced by Kirsty.

We also made the decision to not pursue a project in North Essex, when the funding ran out at the end September 2025. With this project coming to an end, we re-organised the Advice team and placed 2 managers on notice of redundancy. Steve chose to take redundancy and his employment ceased in August.

Volunteering

Our volunteering numbers continue to buck the trend regionally and nationally. This includes young people with additional needs, school age young people, business employees etc. Between 1st October 2024 and 30th September 2025, we had 104 registered volunteers, complete 4,823 hours including 'Tanya' who we have featured below.



Tanya's Experience

3 years ago, Tanya had double pneumonia and was hospitalized. At that point she then had a life-changing medical misdiagnosis. Causing her intense, long-lasting distress, she was left swinging between numb, and angry.*

Her story is one of enormous resilience. As mum to her beloved son, she naturally prioritized his needs over her own; he needs extra support and she has been his main carer, despite waking up with an overwhelming feeling of nervousness that made her feel sick and hopeless every single day.

She first came across REACH to get help with her son's PIP form, when the seed of volunteering was planted in her mind by the adviser. Tanya had always been a busy person before her diagnosis, and she hoped it might keep her busy again, and keep her mind distracted.

The benefits hit her immediately. She loves meeting people. She loves that there are regulars that she can be a consistent face for as they pop in for warmth, stability and a chat. She equally loves the other regular volunteers around her (who have given her the nickname 'Sweet Tea'!). Living in the area adjacent to the Welcome Space, she feels like a part of her community, helping others, as the experience helps her.

Her strength and confidence has grown, and she has identified that this is now a time in her life just for her, as her son grows up and needs her less intensely, and as she moves onwards from the incident that rocked her; not only has she decided to go back and complete a maths qualification, but she was rejected from a job because she had no driving licence. Her response? Well, she'll just have to find a way to learn and get her driving license then!

Her final takeaway is that her volunteering not only gives her enormous purpose, but also appreciation for the good things she does have in her life that perhaps others don't. She is now in a place where she can identify what helps her most on her bad days, and lean into that - helping others, building a community, and recognising that her life is an open door in front of her, full of possibility, no matter what hurdles she faces.

*Name changed at her request - she was, however, happy to be photographed.

Achievements and Performance

From the Chief Executive Officer

Together, Giving Hope!

Whilst every year has its challenges, 2024-2025 was one of those years where the challenges seemed immense. We began the year reeling from a significant deficit, and it seemed like we had an uphill task on our hands to get back on track and continue delivering life-changing solutions for those struggling with financial crisis and hardship – and just like the many families we support, we were feeling it too!

That said, together, we dug deep, we analysed our practices, learned from our mistakes, had a few sleepless nights, but achieved – what seemed like an impossibility to some – by posting a small surplus at the end of the year. (See Finances below).

"Together, with our partners, many families now have a hope again for the future"

For many of the families that we walk alongside, there often feels a lack of hope, another bill, another debt, health challenges, job loss, relationship breakdown and the future looks quite bleak. But as you read on, you will hear not only how we overcame, but how together, with our partners, many families now have a hope again for the future.

But first, a story that brings me a huge amount of satisfaction regarding our Income Maximisation work.

For me, this is what we are all about; a safety net (provided by our donors and supporters) for when problems arise, and together – working with our families to resolve the underlying issue and restore their dignity – we can bring real hope.

"Two Tins of Soup!"

I happened to be in the office on this particular Tuesday morning in November when the call came through from a lady of pensionable age – we'll call her Dorothy.

She called because she needed a food box, but she wanted to collect it from St Mary's Church – our Friday collection point. When our triage volunteer said that we are not there until Friday, she said that it was fine as she had "2 tins of soup to tide her over until Friday"!

Well, that was a 'red flag' for us and a food box was delivered that afternoon by one of the team – Tracey. Tracey said, "she shuffled to the door and greeted me and held both my hands and said that 'you're an angel'".

In the meantime, Ann, one of our benefit specialists arranged to see her the following week to look at her income and expenditure to see if there are any additional help and support that she might be entitled to.

An Attendance Allowance form was duly completed and submitted towards the end of November. We also supplied her a Christmas hamper and a turkey that was donated to us from Kedington Butchers, again to tide Dorothy over whilst we wait the expected outcome!

Low and behold, early January, Ann received the news that Dorothy was indeed eligible for Attendance Allowance and no longer needs our help with emergency food.

An emotional Dorothy said to Ann "I can't thank you enough, I don't deserve it, you're all angels, you're all so kind – thank you".

Sadly, this is a very familiar story and as much as it's not the greatest financial outcome of the year, it's meant all the difference for Dorothy and means that she can begin to live again rather than just exist.

Behind every £1 of the £1.5 million of unclaimed benefit recovered last year[3], there's a real person, a family who often feels alone, robbed of any hope and joy in their lives. And while we still have life in our bones, we will do all we can to restore that which has been lost and give families[4] back their lives.

A Few Key Numbers

- The number of beneficiaries **increased by 19%** – up from 4107 to 4905. We have also seen a **15% increase in the total number of cases** opened for families – 2487, up from 2168.
- The number of Debt Relief Orders **more than doubled** – 43, up from 21 on the previous year
- In the foodbank we saw the number of people fed drop from 2100 to 2086. Although 1% more adults had food parcels, the number of children needing a food parcel dropped by 3% from 765 to 740 – which is good news!

Additional Highlights include

- Achieving **£2.7 million of financial outcomes!** (See infographic below) This includes the recovery of £1.58 million of unclaimed benefit help for local families (see 'Income maximisation' below)
- Helping 136 families with **£1.4 million of debt**, with **47 people becoming debt free** (see notes on 'Debt Advice' below)
- **Educating over 1400 how to budget and prevent further debt** (see note on 'Education' below)
- Posting a small surplus of 3% (£21,612) when the best we could hope for at the beginning of the year was to break even! (see 'Finances' below)

Earlier this year, I bumped into a well-presented young lady – 'Jessica' in a shop. She said, "you don't remember me..." But I did. She told me that she was working and doing really well. Rewind to 2009 when I first met the family. The weight of the world was on them. Her dad was hunched over as if the debt he carried was a physical burden, and in his house, I met his daughters, all of whom were living in truly awful conditions.

In my mind, there seemed very little hope for the future. However, as I, along with our church worked with this family, including help pay for some driving lessons for her dad, they began to turn a corner. It meant so much to me to see this family break free from the shackles of hardship, buy their first car, take a family holiday and gain a new life.

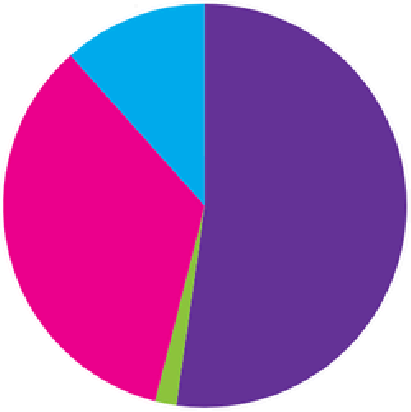
As I reflected on my 'chance' encounter in Haverhill High Street, I couldn't help but wonder how her story might have turned out if they hadn't have reached out for help, and we weren't there to do it!

Thankfully, together, we CAN be there.

Henry Wilson MBE
Chief Executive Officer

[3] In total, we reclaimed for local families £ 1,340,891 in unclaimed benefits alone
[4] Whenever I mention 'family' this could mean a couple, or a larger family. Even an individual has a family that are often impacted by financial cris and hardship

Our Impact and Outcomes



- Client aid £43,931
- Debt managed £883,611
- Benefits claimed £1,340,891
- Private pensions accessed £297,540

£2,565,973

achieved in financial outcomes

*For every **£1** given we get back **£3.56** for our clients*

16
people

taught how to cook on a budget

1470
people

in total taught budgeting and money management

128
prisoners

taught budgeting and money management at Highpoint Prison

Wellbeing Impact

Based on Edinburgh Warwick scores

"I've been dealing with problems well"

94%

improvement on scores

95%

improvement on scores

"I've been feeling optimistic about the future"

32

Debt free

4905

Beneficiaries in total

including

998

Children

with outcomes

Education

As illustrated above, we taught 1470 people throughout the year. 853 of these were Primary school age students and 151 Secondary school students.

"I think it was really beneficial for the children to consider the ways that money needs to be spent in a household to keep everything up and running and the importance of ensuring needs are met before their 'wants'. They had some interesting discussions about emergencies when they might need to pay for something unexpected and having a pot for this too. The children particularly enjoyed budgeting a weekly shop and thinking about the meals they need for the week, whilst weighing up whether branded products were worth the extra cost."
Wickhambrook Primary Academy

We also taught 128 inmates from Highpoint Prison who are about to be released back into the community.

"...Thank you for the budgeting session you delivered. The feedback has been great - they really enjoyed it and found the information valuable. Your engaging style made a huge difference. I really appreciate the effort you put in... looking forward to working with you again soon."
Curriculum Manager - Highpoint Prison

We also taught budgeting to uniformed groups, community groups, further education, school drop-ins and supported housing projects.

Cooking on a budget - We run 3 lots of 3-week courses for our clients, many of whom suffer from low self-esteem and/or poor mental health. A professional chef within the community who offers his time for free teaches the courses. There are 6 places for each course and 16 clients are taught how to cook on a budget and help grow in resilience to be able to withstand hard knocks in the future.

One attendee said of the course: *"I didn't want to get out of bed this morning - but I'm glad I did as they have really helped me, and I now know how to cook!"*

Debt Advice

Throughout the year, a total of 292 debt cases/enquiries were worked upon and produced outcomes for **75 cases with £883,611 worth of debt** impacting 353 adults (including 22 who were 65+) and 265 children.

However, not everyone chooses to go the whole distance with us, and this can be for all manner of reason; a change of circumstances, move to another part of the country, or confidence to 'go-it-alone' can all lead someone to disengage with us! In total there were a further **61 cases worth £552,574 of 'un-outcomed' debt.**

We are carrying over 133 cases into our new financial year.

16% of the 292 cases/enquiries became free from the misery of grinding debt![5]

And **10%** secured a Debt Payment Plan

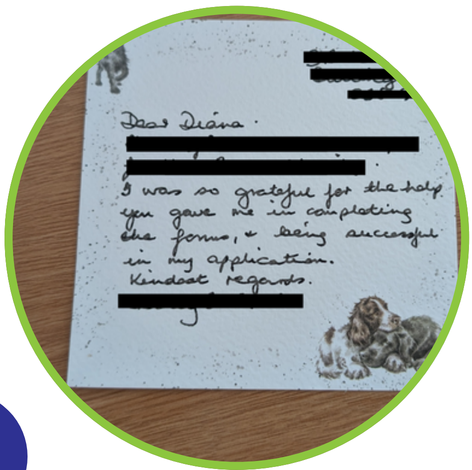
George, a gentleman who came to us with debt said:

"When you spend years in that position, you think you're okay and that you're managing but perhaps you're not, not really. You're actually feeling depressed, your health is deteriorating and you can't get about which is horrible, and on top of that you're struggling financially. It's just awful. Without any exaggeration, the help from REACH has been life-transforming."

Income Maximisation

Throughout the year we received **808 benefit enquiries for 966 adult beneficiaries**, of which 238 were 65+, as well as helping 258 children. The reporting figures below are from the successful cases that we know about. Unfortunately, we do not always hear about an outcome for various reasons, e.g. the time that it takes to receive an outcome, and then clients move on to other priorities and it gets forgotten etc.

As illustrated on the infographic above, there was a total financial gain (from benefits and private pensions) of £1,638,431 from a total of 249 successful outcomes by the end of the reporting period.



A lady of pensionable age said:

"you are a God send, we can't believe we have received Attendance Allowance it's amazing and can't believe it's real we are waiting for someone to say it's a joke and take it away, this is life changing for us it is truly amazing how you help people, you are on the top of our Christmas card list we can't thank you enough."

[5] 43 had a Debt Relief Order (DRO), a further 4 cleared their debts through a full and final payment/written off

Satellite Centres

Newmarket

Following on from our conversations with the local funder who secured the project until the end of September, they teamed up with more donors to secure the Newmarket project until 2028.

With the project based at the Racing Centre, and becoming more widely known, plus increased resource from Haverhill, our numbers for the Newmarket centre have risen sharply, especially our benefit work.

In total:

- There were **348 cases** (up from 218 for last year) with **603 beneficiaries** (up from 423). The sharpest rise is amongst adults being helped – 403 adults (up from 251) and 201 children (up from 172)

- The largest area of growth is with **debt help, up by 128%** from 39 cases last year **to 89 this year** This is closely followed by our **benefit/income maximisation work that has grown by 87%** – up from 87 last year **to 163 cases this year**

- The financial outcomes totalled **£559,089** (Benefits claims – £392,017; debt managed – £172,325; Client Aid given – £9,586 and pensions accessed – £25,161)

North Essex

We began this project in October 2024, and this ran for 12 months. The project was centred around Halstead in partnership with Braintree Foodbank. However, it was agreed not to pursue seeking additional funding mainly down to the lack of local support for families once we had helped them, and the lack of a partner to advocate on behalf of the families in the future. Basically, we were just providing a debt and benefit service with no follow-on support available post-REACH intervention, as there is in Haverhill and Newmarket. That said, the numbers were as follows:

- There were **97 cases** with **195 beneficiaries** of which 111 adults and 84 children. There were 48 benefits cases, 25 debt and 17 food cases
- The financial outcomes totalled **£347,814** (Benefit claims – £164,960; debt managed – £163,456; client aid – £5,310 and pensions accessed – £14,199)

A North Essex client wrote in on behalf of her whole family:
"Well where do I start, Justine has been amazing, she has helped us massively with advice and help with our finances, support that noone else has, and has also helped our 18 year old son who has ADHD"

Collecting impact

We have a few of methods for gaining feedback and measuring our impact; Text Magic, an impact consultant, David Simmons, and a shorter version of the Edinburgh Warwick scale.

Text Magic - We try where it's possible to send out a text to our clients. 1) to let them know where and when to collect their food box; 2) a simple survey asking recipients to rate our service and 3) to ask for any suggestions and if they would be willing to be contacted for further comment and feedback.

742 texts were sent out during the reporting period, 157 responded (21%). 120 included a score (1-5, where 5 is excellent). 111 gave a score of 5! (92%)

"Hi, I rate the service 5. I was really worried about food for the children. Your service really helped me tody. The volunteers were lovely; they made me feel at ease at a time when I was feeling really anxious. Thank you."

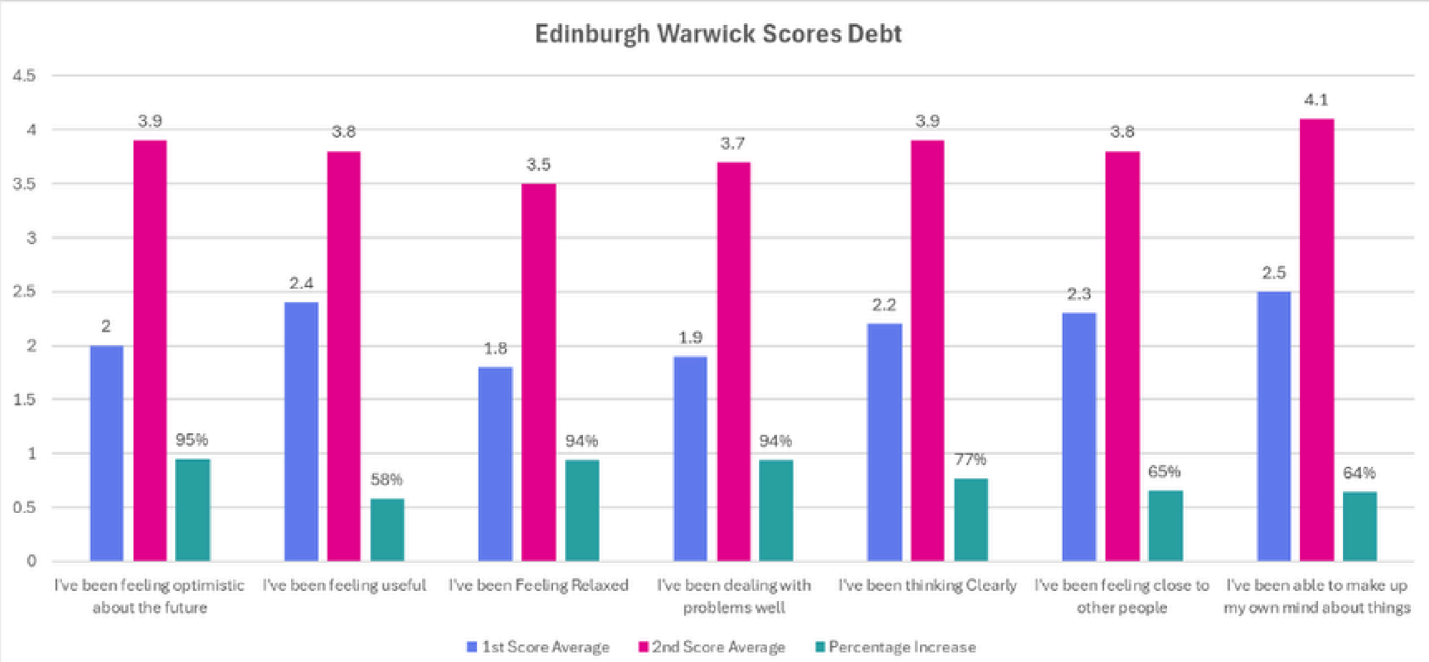
"I can't thank you enough, the staff were amazing, I did not feel judged in any way, this is the first time I have had to use the food bank and I am glad I swallowed my pride because I now can feed my children properly instead of scraping together bits."

David Simmons - David is the Director of Absolute Communications. We have worked with him for a number of years, setting a scope of work for ad-hoc impact reports. These reports come both in writing, and sometimes in video form.

Most recently, we asked David to interview and collate feedback from past clients. From September 2024 to February 2025, 27 clients agreed to a call back of which 23 participated in giving us feedback, the result of this research is published on our website below:

https://www.reachcp.org.uk/OtherReports

Edinburgh Warwick - We are using a version of the Edinburgh-Warwick scale to measure our impact. The team find that it is very easy to record the scores at the first visit, the problem lies with gaining the second score 3-6 months after the first. It has been slower to implement than hoped and the following figures are based on 32 debt cases. I am encouraged to see that 95% of the people surveyed said that they were feeling hopeful about the future (more optimistic - bar 1) - a key aim of REACH to 'give Hope'.



Other data – We are continually developing our data capturing in order for us to spot any trends and provide important information to us and to our colleagues in local government.

For example:

Age Range
20% of our clients helped were 65+
(Unfortunately, we are unable to compare this figure with any other years as we did not record that level of detail. Anecdotally, we know that this figure was much lower in previous years and believe that the growth in number is down to our 'Pounds in Pockets' campaign to de-stigmatise benefits, featuring pensioners who didn't realise they were entitled to Attendance Allowance, and encouraging other pensioners to get in touch.)
Our largest category is the 35-49's at 32%

Housing (all in line with previous years)
57% of our clients are Housing Association tenants
9% are either buying their own home (3%) or own outright (6%)
5% are homeless (2% rough sleeping and 3% 'sofa surfing')

Employment status
31% are registered unemployed (up from 29% on last year)
24% are 'unfit for work' (up from 22% on last year)

Future plans

Postscript – 1st October 2025 to 31st May 2026 (to date)

Year End Change – We have taken the decision to move our reporting cycle to the end of December, if we need to say why… this is simply because, our period between July to September are very lean months and prove quite a challenge to break even therefore the forthcoming year is a 15-month 'year'. (Honesty is one of our values!)

Wellbeing Centre – In October 2025, at a meeting with Haverhill Town Council and West Suffolk Council, we took the decision to become the first 'tenant' organisation to commit to taking a room at the Wellbeing Centre, and seconded our colleague, Justine, 2 days per week for a 6-month period to the project, to see if we, together with the Wellbeing Centre management board, could get the project 'over the line'. During that time, Justine managed to bring a host of organisations on board for it's grand opening on 15th May, including Suffolk Mind (mental health), Restore (domestic abuse), Norfolk and Suffolk Foundation Trust (statutory mental health services), Turning Point (substance abuse), a café run by Haverhill Community Care, and several other casual users.

This has meant that we now have a High Street presence every weekday for drop-in callers, and from mid-July we will be moving our 'Welcome Spaces' (food collection) to the centre too.

A possible food pantry – In early October, we were invited by West Suffolk Council to explore the possibility of opening a food pantry, with local partners, in Haverhill from 2026/27. The research has been completed, and we are now working with West Suffolk Council to bring willing partners around the table to take the project further.

Domestic Abuse – This has been identified by our advisors, that this is as an area of great concern for a number of our clients, with our advisors left powerless to do anything about this. In speaking with the Police, they have verified that this is an area of great concern across the town. Therefore, working with partners from many different agencies in the town, we are looking to create a town-wide network of people who are trained in identifying victims of domestic abuse, and knowing how to signpost safely and effectively.

June 2026 and beyond

Our key objectives include the following:

- Formalise the senior leadership team and create an operational team from the end of July
- Move our Welcome Spaces to the Wellbeing Centre from the end of July
- Double the number of people taking part in our Edinburgh Warwick scale by the end of December
- Expand our 'prison work' further to include the Probation Service – from October 2026
- Working with Suffolk County Council, we will look to deliver our schools work in other towns in West Suffolk, starting from October 2026
- Continue our client focus groups to inform service development
- Re-ignite the volunteer led Community Fundraising team from October (following the relocation of the team leader last year)

Our Thanks

We are indebted to all those who have assisted us in our mission to lift families out of financial crisis and hardship.

Thank you to our many volunteers who give their time on a regular basis. Thank you too to our partners who are listed below and overleaf, and of course, those that wish to remain anonymous. There are many more individual donors, businesses, community groups, churches and schools who have all contributed to make 2024-25 a much easier task than we could hoped for! Thank you.

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Our Thanks continued

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