Heartfelt thanks

Together, we helped this happy client (right) to find a new affordable home – she and Jo from REACH (left) are celebrating with a mug of tea!

Reach 1

Community Projects

for helping **2,171 local people** in need in 2021

- Can challenge the injustice that causes poverty

- Will help prevent hardship for more people



It's because of you...

... that a record 2,171 people who faced financial crisis and hardship during 2021 didn't have to go cold or hungry and were able to rediscover hope for the future.

Last year was really challenging for many low income families, particularly following the end of the £20 a week Universal Credit top up in October. At the same time, the cost of living was - and still is - really sky-rocketing, leaving vulnerable families struggling to afford even life's basic necessities such as food to eat, school uniforms and gas or electricity to cook food and heat their homes

But you stepped into the gap and you rose to the challenge.

You donated an astonishing amount of food, 4.6 tonnes in December alone!

You gave more money than ever, enabling us to get alongside people in need and help them with debt, benefits, advocacy and other practical support. You gave your time and skills to volunteer in our Resource Centre and foodbank, including helping us to move warehouse for the second time in three years!

You've prayed for people and situations where we needed a breakthrough.

And we're so grateful to you!

That gap between income and cost of living is just one reason that people are being pushed into financial crisis.

On the following pages, we share four more important reasons and how they affected Betty, Sheila, Tony and Dan.

We also outline how together we can challenge some of the causes of hardship so that fewer people face difficulties in the first place.

Thank you all, for your gifts, your time and your prayers. You have helped to throw a lifeline to people who had nowhere else to turn. Please continue to stand with us in the year ahead and help give more people that same hope.



Henry Wilson MBE

CEO, REACH Community Projects



Ann from REACH

Some people face hardship because: They don't realise that they qualify for benefits

This is why we recently appointed Ann to be a dedicated Benefits Advisor. During 2021 she helped dozens of people access benefits they didn't know about. One such benefit is Attendance Allowance, aimed at helping vulnerable older people like Betty pay for a bit of help round the house. It means that they don't have to worry about losing their home and their independence, as Ann explains.

Priceless peace of mind for Betty

"Betty was referred to us by Number 72, a partner charity in Sudbury. For some years she had been living off her very modest pension supplemented by a legacy from her father. But that money was running out and she was really worried about the future.

"Betty lived alone; she had never married and had no family to support her. Her health had caught up with her; a former nurse, she had injured her back when helping to lift patients on an osteopathy ward. Now she had to pay people to help her with her gardening and household chores.

When her money ran out, she would not be able to afford that help any more. Would that also mean she would have to give up her home?

"In November 2021, I applied for housing and council tax benefit for her. But I also discovered that Betty didn't know about Attendance Allowance. We did an application and sent it in. "In January, Betty rang me – she was over the moon and so grateful! She had been awarded the housing and council tax benefits and Attendance Allowance too. She was around £700 a month better off. But the peace of mind it gave her was priceless"

"Betty lived alone; she had never married and had no family to support her. Her health had caught up with her."



N.B. In all the stories, we have changed client names, photos and minor details to

Jo from REACH



Some people face hardship because: Their benefits payments have been denied or delayed

Week in, week out, our advisors meet clients whose benefit applications have been turned down. Yet when we help clients challenge those rulings, they are often overturned. The Department of Work and Pensions (DWP) also seems to lose client applications with alarming frequency, and then there is the money that has been awarded but just doesn't turn up for ages afterwards.

Meanwhile, how are the people who are relying on these benefits supposed to live?

Sheila's story gives a real insight into this woeful process. It took eleven months and some persistent chasing from us before she got her first UC50 payment. But thanks to you, in all that time we were able to ensure that she didn't go hungry. Community Outreach Advisor Jo shares Sheila's story.



Helping Sheila to fight her corner

"Sheila needed a double knee replacement but there was a four-year waiting list. In spite of the pain, she continued working part time as a cleaner until her employer, faced with staff shortages, demanded she go full time or leave. Sheila had no choice but to give up work.

"Because she had longstanding health conditions, that prevented her from working, the DWP invited her to complete a Universal Credit Capability for Work (UC50) questionnaire to assess whether they would give her additional benefit payments. She completed it in January 2021. Several months went by and Sheila heard nothing.

She chased up the DWP but she could only phone as she doesn't have internet and even phoning was tricky as many DWP staff were working from home at that point.

"Five months after she sent off the questionnaire, she discovered that they had lost it. She had to start all over again.

"Meanwhile she had so little to live on that she was having to choose between heating and eating, making a week's food last three weeks. She asked for our help.

"We persistently chased the DWP for the outcome of Sheila's application, taking food round to her so she could eat properly.

"Finally, in October 2021, nine months after she had originally applied, Sheila got her first UC50 payout. Sheila received nearly £4,000 of back pay and in addition now gets £669 a month to live on (after rent and council tax). That's about £175 a month more than she had before and it's made a massive difference."

Sheila says, "I found it really very hard to ask REACH for help. But without them, I really don't know where I'd be. I'd done everything I could but it had got to the stage where I felt ground down, hopeless and depressed, without the strength to fight any more. REACH have stood by me and helped me to fight my corner. With their support I now feel able to weather the storm rather than sink under the waves."

"I found it really very hard to ask REACH for help. But without them, I really don't know where I'd be. I'd done everything I could but it had got to the stage where I felt ground down, hopeless and depressed, without the strength to fight any more."

Gregor from REACH



Some people face hardship because: They don't know how to access help

Would you know where to turn and who to ask for help if the roof fell in on your life? Perhaps you'd think to start by trying your local council in the hope that, if they couldn't help, they could at least point you to someone who could.

Sadly, it's not that simple, particularly since the pandemic. A lot of systems and processes have changed and things still aren't back to 'normal'. You really need to have your finger on the pulse in terms of what support is currently available and from where.

Fortunately we do, because we work so closely with many other partner organisations.

So when Tony needed help and just couldn't access it, our Community Outreach Advisor Gregor (who joined REACH in September 2021) was able to point him in the right direction and help get him the support he needed. As Gregor explains, Tony's life changed for the better almost overnight.



Tony: A man on the way back up

"I actually met Tony in the back of a police car, just outside the Resource Centre on Haverhill's Leiston Estate. The council had called the police when Tony, on a visit to their offices, had become upset and frustrated at not getting the help he wanted, so the police brought him to us.

"I felt Tony was safe, so I invited him in. He shuffled, his head down, matted hair hidden by the hood of his old Parka. I asked him how we could help and he mumbled into his beard. He was scared. A recovering drug addict, he lived in shared accommodation where the other residents bullied him. He had no mobile – 'Whenever I get one, they steal it just because they know I need it.'

"As we chatted, it struck me that Tony was a decent chap with deeply held principles; he loathed the injustice in the world. He had mental health issues but said 'I can't get any support.'

"I contacted Cambridge Pringle who support and accommodate people with mental health needs. I knew they had a room coming up and explained that I felt Tony would really blossom and thrive with them. They were concerned that his needs might be too great but, because they know REACH, they agreed to meet him and get to know him better.

"They offered him the room.

"He moved in just before Christmas and I took him a hamper. I didn't recognize him. He stood tall, a big grin on his face, his hair and beard trimmed, his clothes clean and pressed. This was a man who had started to believe in himself again, a man on his way back up.

"Cambridge Pringle will help Tony to move forwards and decide what to do with the rest of his life, now he's got it back. He just needed someone to give him some support."

"As we chatted, it struck me that Tony was a decent chap with deeply held principles; he loathed the injustice in the world."

Diana from REACH



Some people face hardship because:

They need someone to walk with them

Imagine that you struggle with physical or mental health issues to the extent that just getting through the day is a struggle.

Now imagine that the support on which you rely is suddenly taken away. You're not well enough to sort things out. But if you don't, things just get worse.

You need someone to support you, but you also need that support to be at a pace you can cope with. However, many services are geared to only offer help to someone for so many weeks.

However, we will walk with our clients for as long as they need us. That approach made all the difference to Dan, as Diana, our new Community Outreach Advisor in Newmarket, explains.



Helping Dan get back in control

"When Dan was referred to me, I had to text him for three weeks before he responded. At that point he was having serious mental health problems and just couldn't cope with talking to a stranger.

"Eventually I did get hold of him and persuaded him to meet with me.

"When he arrived, he looked utterly defeated, like he was carrying the weight of the world on his young shoulders. His mental health means he can't work. He'd been on Personal Independence Payments (PIP) but in December 2020 he missed a phone call from the Department of Work and Pensions. That resulted in his PIP payments being stopped.

"He'd tried to complete a new application but didn't understand the questions and didn't know how to answer, so he had given up. But it left him with very little to live on, and now he was thousands of pounds in debt.

"In November, we persuaded him to let us help him complete another PIP application and sent it off.

"A few weeks later, I texted him to ask if he'd like to pop in to collect some Christmas treats.

"When he arrived, he was like a different person! He positively bounced into the office, all smiles, and announced: I've had a call, they'll give me PIP again and a back payment of £2,600.' It's also been decided that his mental health issues are such that they can increase other benefits and possibly cover his rent too.

"It's great news - he'll be able to manage financially again. But the thing he was happiest about was that he could start to pay off his debts. He could have had a Debt Relief Order (which effectively clears someone's debts), but he said, 'I want to pay everybody back even if it takes me a long time.'

"He wants me to teach him how to budget properly too. It's a really good sign that he's starting to look towards the future rather than just live day to day.

"When I first met Dan, he said to me, 'You're the first person that's really stuck with me – you kept texting me, you didn't give up on me.'
By walking with him, believing in him, now he's starting to believe in himself."

"It's great news - he'll be able to manage financially again. But the thing he was happiest about was that he could start to pay off his debts."

Where we work



REACH is still very much centred in Haverhill, but sometimes organisations further afield ask if we will partner with them to bridge the gap when the vulnerable families they are working with aren't able to get some of the help they need. Here are some of our current partnerships and locations:

Newmarket: In 2020 we set up a pilot project with Newmarket's Open Door foodbank and The Voluntary Network to offer debt and welfare advice to their clients. The demand was so great that, with help from Suffolk Community Foundation and a generous grant from James Hopkins through the Denbury Charitable Fund, we now have a permanent office in the town centre where our Community Outreach Advisor Diana is based.

Other areas: Thanks to various churches, we now have more food box collection points in and around Haverhill so that families needing foodboxes can get them more easily.

With your continued support, we will be ready to partner with organisations in other areas in future, so that more families facing hardship can get their lives back on track.

Sudbury: We've enabled charity Number 72 to be trained by Community Money Advice so they can offer debt advice; we provide the back-office services for this, and also help



How your help changed lives

Between January and December 2021, together we helped:



2,171

people in total, 37% of whom were children



164

people to tackle problem debt, including releasing them from £98,566 of debt



275

people to secure £77,188 of additional benefits



1,662 people with 819 foodboxes

In December 2021 alone we fed 99 children, over 4 times the number we fed in April



115 people at risk of homelessness

to keep a roof over their heads, move to cheaper housing or into social housing.

268

families helped with £38,382 of client aid (e.g. school uniforms, mobility aids, white goods)







The future:

Helping more people, challenging injustice, preventing poverty

Together, REACH donors, volunteers, staff and partner organisations have already helped thousands of local families survive the worst ravages of hardship, enabling them to get their lives back on track.

But wouldn't it be good if we could do more to prevent people from facing hardship in the first place?

That's a bold vision, and as a small organisation we know we have to be realistic about what we can achieve. But with your help, here are some of the ways in which we believe we can start to make that vision a reality.



"Speak up for those who cannot speak for themselves, for the rights of all who are destitute. Speak up and judge fairly; defend the rights of the poor and needy." (The Bible)

Be a voice for the voiceless

As the stories we've shared illustrate, people facing hardship often struggle to access the very systems that are supposed to help them. This adds to their stress and pulls them even further into crisis.

We have always spoken up for our clients on an individual basis. But we want to push for wider change in the systems that crush them and be a 'voice for the voiceless' so that families facing hardship can more easily access the vital services they need. We believe this will help them to recover more rapidly, or even avoid being pushed into poverty in the first place.

So we plan to:

Push for change locally: Recently, we successfully helped to petition Suffolk County Council to extend the Local Welfare Assistance Scheme which provides financial help to families in need. And in association with the Trussell Trust, we are launching a new project to help us improve our knowledge of the issues that local people in need face, to raise awareness of those issues and to mobilise our community to help provide solutions.

Play an active part in national campaigns:

We will support those people and organisations with influence to challenge unjust national systems. For example, in his capacity as Chair of the Work and Pensions Committee, Stephen Timms MP is lobbying for change in the disability benefits system. We have offered him evidence from our work that support the need for such change.

Provide more help before crisis hits

Develop a better understanding of the drivers of hardship: Sometimes financial crisis develops because people can't get help with another issue such as mental health or domestic abuse.

Our research project with the Trussell Trust (see previous section) will help us also identify what changes need to be made locally to help protect families from poverty and how best to work with other organisations and community groups to bring that change about.

Make it easier to get debt help at an early

stage: People with debt can be reluctant to ask for help until things are really bad because they don't want to 'go public'. So we've developed online Debt Tools which they can access anonymously for some practical help and signposting to useful information. But debt support is far better when it is geared to an individual's circumstances, so the ultimate goal of our Debt Tools website page is to encourage visitors to book an appointment. Its videos feature our Community Outreach Advisors and showcases their friendly expertise. We are also including a facility so page visitors 'chat' direct to our Advisors, ask questions and arrange to meet up with one of them.



Educate young people

Lots of young people volunteer at our foodbank, mainly through school or uniformed groups. We love having their help! We're also aware that it's a great opportunity to help them avoid financial hardship as they grow up.

Our new Volunteer Co-ordinator Elaine will be developing an educational angle to our youth volunteering programme. We want to remove the stigma of visiting a foodbank by helping young people to understand that hardship affects a real cross-section of people and that there is no shame in seeking help themselves, if ever they need it. We also want to encourage and equip them to speak up for those in need.

We are also in the process of developing fun and interactive sessions to take into local schools, helping students to learn to budget, deal with financial crisis and know where to turn for support.

Improve employment prospects for young people at risk

We want to support young people who are not in education, employment or training to get work, because that will much reduce the likelihood that they will end up as one of our clients!

So, we have been making use of Government schemes such as KickStart and apprenticeships to take on some local young people. Mollie, our first apprentice in 2019, is now our Debt Administrator and a permanent member of staff. More recently Dean has joined us at the Foodbank and Chloe helps us in the office. It's a great way to help them develop confidence, empower them and get a good start to their working lives.



Join with us And help more people in need!

Make a donation – turn someone else's life around

Give today and you could help to turn someone's life around just hours from now. It could mean that, after dreading the dawn of every day for months, they will be able to wake up tomorrow filled with hope instead of fear. As much as providing practical help, you'll be giving them the priceless gift of knowing that someone truly cares, that they are not on their own anymore.

Donate now at www.reachhaverhill.org.uk/donate

You can give a single gift or a monthly gift. Monthly gifts are particularly precious to us as they bring stability to our income, enable us to plan ahead better and ultimately enable your donations to help more people.

Volunteer

Find out how you can help by giving your time at 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.



About Reach

REACH Community Projects is often the first port of call for anyone in and around Haverhill who is facing financial crisis and hardship.

We offer practical help in an emergency - food, utility payments and aid (through partnerships with other organisations such as Acts435). We also offer holistic help with the underlying issues, such as debt and budgeting advice, help with accessing and applying for benefits, or writing job applications.

If our clients need additional support with, for example, mental health, bereavement, domestic abuse, housing, legal or tax issues, we can also connect them with others who can help.

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.



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































Website: www.reachhaverhill.org.uk Email: info@reachhaverhill.org.uk Phone: 01440 712950



