**WINTER 2024** 



## **CHAT NEWS**

CHAT believes that everyone is entitled to have enough food to eat and decent, secure and affordable housing – somewhere to call home.

# TWENTY TWENTY THREE YEAR IN REVIEW





When we take a moment to look at these figures they are staggering, but each number here represents an individual who has needed our help. We recognise the ongoing challenges affect us all so thank you for being a part of bringing hope to each of these clients.

Alison Padfield, CEO

20% increase in housing cases









over £1,117,400 debt managed for clients in 2023 606
housing and tenancy support cases opened

18,728
tins of beans given out



We were thrilled to receive a visit from HRH The Duchess of Edinburgh. An extraordinary day for CHAT and our clients, and one we won't forget!

Thank you for supporting CHAT in 2023



Bringing Hope throughout Mid Devon

WINTER 2024 CHAT NEWS

#### A letter from the CEO

As you can see 2023 has been a busy year for us at CHAT and when we compare it to 2022 we have seen an increase across every area of our work - a trend that looks set to continue in 2024.



Since our formation in 1995, CHAT has always responded to the changing needs of the community and 2023 has been no different. But we are aware the landscape has changed again and so we reflect on what has happened, and look ahead to 2024.

Ongoing food insecurity is a worry for lots of our clients as they struggle on a regular basis to make ends meet. As I read the honest account on page three I was struck again by the dreadful reality some of our local families are living with - the choice of feeding yourself or your children is a decision no one should have to make.

The foodbank is a vital lifeline for our clients when they hit an unexpected 'bump', but for many their financial resilience is no longer there and they have no option but to visit the foodbank when they hit those bumps. We are spending some time at the beginning of 2024 to look at our foodbank, talk to the clients and community to see whether there are some different ways to provide our clients with the help they need to get them back on track to independence.

It is a harsh reality that during the winter we hear clients having to make the hard decision of whether to 'eat or heat'. That is why our Mid Devon Energy Partnership (MDEP), with ECOE is such meaningful work and in 2023 this helped 1,300 households with energy advice. In 2024 we will look to embed this energy advice into all of our interactions and help to improve living conditions and lower expenditure on energy bills.

We still have the challenge of a lack of affordable housing in Mid Devon and we continue to meet more people than ever before who are struggling to find suitable, affordable housing.

Often housing difficulties and foodbank use go hand in hand with money problems, so you can see on the back page we have started 2024 off with Money Mondays where clients can drop in for advice on 'all things money'.

Our team continues to grow and during 2023 we were delighted to welcome 20 new volunteers and we look forward to welcoming even more to the team this year. Since 2014 CHAT have held the Advice Quality Standard and during the year we will be continuing to make sure we are up to date with all the latest information, so we can be sure we are giving our clients the best advice and support available.

Ongoing food insecurity is a worry...clients struggle to make ends meet.

However, all our income has to be raised (approx £500,000) and we cannot do any of this without our partners. As I write this I am aware that we are all feeling the effects of the same issues that affect our clients, but without your help those who are most vulnerable will continue to suffer the most. If you are able to do so, can I ask you to consider becoming a Giver of Hope? (details on page 4) This commitment to give a regular amount makes it possible for us to plan for the year ahead. Could you encourage your workplace to have us as 'charity of the year' or to fundraise during the year? Holly (our fundraising manager) would love to hear from you - she has some exciting things planned for this year!

Finally, from all of us at CHAT we want to say a heartfelt thank you for your support in 2023 and for being part of CHAT's story for 2024.

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#### **Difficult Choices**

If I had to sum up CHAT in three words it would be, informative, compassionate and supportive.

Life became very difficult for our family with us ending up in a situation we never wanted to be in. With a sudden change in circumstances our bills started to mount up and finances not stretching far enough to put food on the table.

We prioritised feeding our children over ourselves which didn't help our own mental health and wellbeing. At this point we knew we needed help but were too embarrassed to ask and it was through word of mouth we heard of CHAT.

We felt lost, alone, embarrassed and confused, it was all overwhelming.

You never feel like it's going to happen to you until it does, through no fault of your own.

CHAT provided us with a lifeline and although we were initially embarrassed to be in this situation CHAT reassured us, made us feel welcome and that we mattered.

# ...We prioritised feeding our children over ourselves

The whole team have been amazing offering us help, support and advice and allowing us regular access to the foodbank. This has been a huge help in getting us back on our feet and helping to ease the stress and worry of feeding our family.

Thank you to the CHAT team.

#### **Tonnes of Food**

Last November, we took part in the Annual Fareshare Tesco Winter Food Collection 2023.

Our sincere gratitude to all the volunteers who contributed their time to help with the collection. Thanks also to Tiverton Tesco staff for their warm hospitality and the customers who generously donated food items. Throughout three very busy days, we were able to collect over two tonnes of food. *Thank You!* 





#### FOODBANK FRIDAY



Would you like to support the Foodbank and help us with our latest shortages?

Would you be interested in receiving a monthly email with our latest needs? You can then simply add them to your shopping and drop them off in one of our supermarket boxes.

To sign up and find out more visit our website <a href="https://www.chatmid.org/donate-items">www.chatmid.org/donate-items</a>

Want to help our foodbank receive the donations they actually need.



Download the free Bank the Food app and it will give your phone a helpful ping when you arrive at a local drop off point.

The app is linked to our food bank and knows our real time needs.

What could be more simple? www.bankthefood.org/downloadapp/

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#### I WOULD LIKE TO BECOME A GIVER OF HOPE



These regular donations provide us with a dependable base of support and allow us to plan for the future. The best way is to set up a standing order directly with your bank & email theoffice@chatmid.co.uk with the details, or complete the form and return to CHAT, Coggan's Well House, Phoenix Lane, Tiverton, EX16 6LU, or visit <a href="https://www.chatmid.org/donate">www.chatmid.org/donate</a> and click monthly option.

■ My Deta	ils
First Name :	
Surname :	
Address:	
Postcode :	
Tel. No. :	
Email :	
	ck the box if you're happy to start email updates about CHAT's news.

#### Gift Aid Declaration

#### Boost your donation by 25p of Gift Aid for every £1 you donate.

By becoming a Giver of Hope you are committing to give a regular monthly sum and partner with us in our vital work.

Gift Aid is reclaimed by the charity from the tax you pay for the current tax year.

Treat all donations I make or have made to Churches Housing Action Team (Mid Devon) Ltd. for the past 4 years as Gift Aid donations until further notice. I am a UK taxpayer and understand that if I pay less Income Tax and/or Capital Gains Tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any

difference. (Please tick box)

Please notify CHAT if you: want to cancel this declaration, change your name or home address or no longer pay sufficient tax on your Income and/or Capital Gains. The tax reclaimed will be used to help fund the whole of CHAT's work.

■ Standin	g Order Mandat	:e						
Name of Ban	k:							
Address of B	ank :							
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Account No.	:			Sor	t Code :			
Account Nar	ne :							
I would like to make a gift of £ and thereafter until further notice.		every month beginning on		on		(day/mon	th)	
	e above amount to :	The Co	operative Bes Housing Ande: 08-92-99	Action Te	•	,		
Signature:				Date :				

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#### **Christmas Gifts**

Mid Devon Community, continues to help the foodbank.

With your help we were able to provide over 150 households packs for the Christmas period and many of our our foodbank visitors and clients received Christmas bags and gifts for children. Many families, schools, community groups and workplaces took part in our reverse advent calendar and were busy collecting festive goodies and fundraising throughout December.

We couldn't have done it without you all, thank you!



Jill got the community of Butterleigh together and they collected food for the Reverse Advent.

## Prayer Support

We are grateful to many of you for remembering CHAT in your prayers.

Sometimes there is a need for additional or specific prayer and if you would like to be one of our prayer partners we would love to reach out to you to when that arises via email (everything would be confidential and anonymised).

If you would like to be a prayer partner please email theoffice@chatmid.co.uk

## **Collection Pot Co-Ordinator**

We are looking for a volunteer to co-ordinate, our collection pots in Mid Devon

What will the role involve?

- Researching and visiting possible locations—pubs, hotel receptions, shops, cafes, businesses etc and enquiring if interested in supporting CHAT
- Keeping accurate records of current and future allocations
- Regularly emptying collection pots and replacing, counting money.

How much time will I need to commit to?

 Flexible, but probably half a day per week initially, may reduce once established.

#### What next?

• To find out more email Helen.stone@chatmid.co.uk



#### **Homebank Thanks**

Here at CHAT, we also run a homebank, distributing small electricals, and household goods to people starting up home or struggling.

Recently the parishioners of St James and St Boniface Tiverton generously donated an amazing 54 items, including kettles, toasters, slow cookers and air fryers, all destined to those in Mid Devon!



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### **Money Mondays**

Our Support and Advice team are working with people advising them about all things money.

Many of us are struggling with higher bills leaving us short each month, so we have launched #MoneyMondays. Each week on Facebook and Instagram we'll be sharing tips and advice to help you.

If however you or someone you know requires more advice please get in touch with our office and you can meet with one of our Advisors. A member of our team can offer you advice, specific to your situation. We can help you to find a way to deal with your debt and money worries and will support you along the way.

No one plans to be in debt, but sometimes circumstances change quickly and CHAT are here to help. Below is how we were able to help Jim.

Jim has worked throughout the UK for most of his adult life. As a child he was in and out of foster care due to an abusive father, which led him to be introverted and distrustful of people.

A few years ago Jim took the brave step of launching out on his own and used a start-up loan to purchase his own tools, van and other equipment to become a self-employed builder. Unfortunately, he had an accident which left him unable to work and required him to have several operations and ongoing physio and medical treatment. Jim sold his personal assets to pay his way, but



when that was used up he had nothing left and his debts began to mount. He is a proud man and 'did not want to have help from the state' so was not claiming any benefits.

Understandably the pressure of the situation caused a significant decline in Jim's mental health and he attempted to take his own life several times.

Jim was referred to CHAT by the Job Centre and he met our advisor Sharon. Sharon and Jim worked out that there were some things he could do to maximise his income, and explained his options to deal with the debts that totalled 50,000. Jim chose to apply for bankruptcy with CHAT's support. When Sharon last saw Jim he said that he feels much better. He no longer feels unable to cope and can see a future ahead of him. As he will be unable to work in a physical job, he has started literacy classes and is committed to working with a budget and staying debt free.

#### **CHURCHES HOUSING ACTION TEAM (MID DEVON) LTD.**

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