

EXETER FOODBANK

Spring 2016

Exeter Foodbank

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T 07818 226 524

Vouchers can be exchanged at:

Monday 1.00pm – 3.00pm

Tuesday 2.00pm - 4.00pm

Thursday 2.00pm - 4.00pm

A project seeded by The Trussell Trust.

Exeter Foodbank is a Christian charity, motivated by the loving, giving example of Jesus.



Emergency food for local people in crisis

The Big Picture:

A Message from the EFB Management Team

Exeter Foodbank is unique in the way in which it channels the generosity of people from all sections of the local community. As a Management Team, we are probably best placed to see the big picture of how the foodbank functions – how lots of different strands work together to make up the whole.

Volunteers – 109 all told - work in teams to collect donated food and deliver it to our warehouse, where more teams sort it by date and type. Other teams of volunteers then transfer it to our distribution centre, where people in desperate situations are referred to receive food. Without these incredible volunteers, who tirelessly give their time, physical effort and generous compassion, the Foodbank wouldn't exist.

In addition, our thanks goes to the hundreds of local people who regularly donate food; to the supermarkets hosting our donation boxes; the organisations that raise funds; schools and churches who involve us in their Harvest Festivals and all the folk who support us financially.

Your support has an impact that is far wider and deeper than you might imagine. As one of our referring agencies said: *'You'll probably never know just how many jobs you've helped sustain for people, or how many times young people have gone into college... because they haven't had to worry about how they're going to feed themselves... You'll never know how many people you've helped, but you've helped a lot.'*

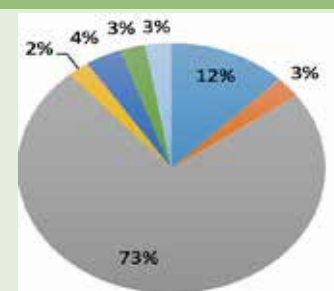
Please keep on supporting in whatever way you can – food is great but finance is needed, too. We have hidden costs to be met each month, including rentals, insurances, fuel for the vans and two part-time staff salaries. Regular giving (Gift Aided where possible) helps us plan ahead and steward our resources well.

Thank you, thank you, thank you!

**Exeter Foodbank
Management Team**

Jay Pete Laura Ann John

Sources of food: 2015



In 2015, local people donated an incredible 50 000kg + of food

Proud Finalist of



**Exeter Living
AWARDS 2016**

Stop Press!

Whilst writing this, we've heard that Exeter Foodbank has been shortlisted for **the Exeter Living Awards**. We'd be thrilled to win; it would help us to raise further awareness of food poverty, and to honour the many faithful, unrecognised local people who support us so generously. We'll find out who's won on April 14th!

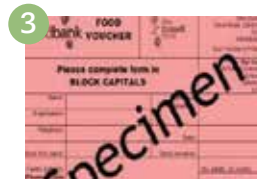
HOW FOODBANK WORKS



Non-perishable food is donated by the public at supermarket points, churches and schools.



Volunteers collect and sort the food at our storage unit just outside Exeter.



Doctors, social workers and charities give Foodbank vouchers to people in crisis.



Vouchers are exchanged for 3 days' worth of food at the Foodbank centre.



Foodbank volunteers take time to listen and signpost clients to further support.

Poverty Watch: *The Poverty Premium*

In the first of a series of articles examining some of the causes of food poverty, we look at the so-called 'Poverty Premium.'

In 2015, **low income** was cited as the primary cause of crisis for **22%** of referrals to EFB. Here's one story in our client's own words:

"It's Christmas – December 21st. My partner and I both work and we have 3 young girls aged 10, 7 and 5. We live in social housing and our rent is very high – over £700. My partner works for the NHS and I for our local school. We qualify for child tax credit (a very small amount) and housing benefit, which has been suspended. Our wages just cover our rent and bills, although some are outstanding. We have no money for food. Without the foodbank my family would have been in a terrible state over Christmas. I feel worthless at the moment and even though I'm working I can't buy my children food at Christmas – so thank you so much for your help."

Evidence from Save the Children* suggests that households with low incomes can end up paying more for essential goods and services. In other words, it costs more to be poor – meaning you're more likely to stay that way. Credit, energy, phone costs and insurance are some of the components that make up this 'Poverty Premium.'

Credit and Borrowing: People on low incomes, perhaps without bank accounts and with poor credit ratings, often turn to "sub-prime" credit shops and doorstep lenders. Such services have high annual percentage rates (APR) and mark-ups on retail goods. Costly cheque-cashing services, pawnbrokers and buy-back shops are also used.

Energy: People on low incomes are also at risk of fuel poverty and more likely to live in an energy inefficient home. If they opt for a pre-payment meter – in order to budget – they will also pay more than if they paid by direct debit.

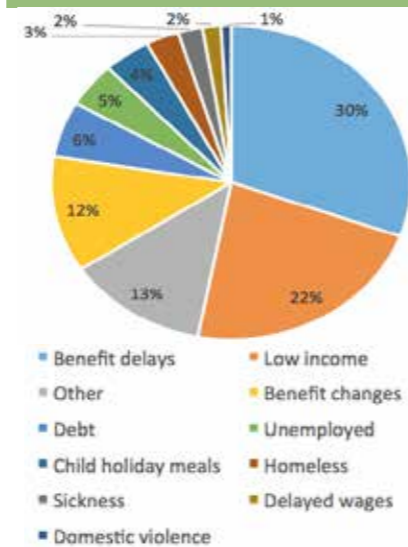
Telephones: Pre-payment mobiles do not require a credit check but have higher call costs than contract mobiles, whilst not having a landline can make connection to the internet more difficult. This in turn can make it difficult to shop around for bargains, including cheaper providers of services.

Insurance: People who live in areas with high property and car crime often face higher insurance premiums. Fewer than half of low-income households have home contents insurance and are therefore unable to reduce their greater risk of being victims of crime.

A low income household could pay a typical poverty premium of £1,000+ per year

	Typical cost	Cost to low income household
One essential consumer good (eg - oven)	£159.99 <i>Bought outright</i>	£405.00 <i>Bought on payment plan</i>
£500 loan	£539.00 <i>Typical credit card</i>	£825.00 <i>Sub-prime credit card</i>
3 x cashed £200 cheques	£0.00 <i>Paid into bank account</i>	£49.50 <i>Cashed at Cash Convertor</i>
Annual gas bill	£609.70 <i>Monthly direct debit</i>	£673.70 <i>Pre-payment meter</i>
Annual electricity bill	£339.30 <i>Monthly direct debit</i>	£368.20 <i>Pre-payment meter</i>
Annual mobile phone bill	£315.96 <i>Pay monthly contract</i>	£395.44 <i>Pay as you go</i>
Home contents insurance (per annum)	£465.85 <i>4 bed house, affluent area</i>	£618.80 <i>4 bed house, deprived area</i>
Car insurance (per annum)	£475.48 <i>Affluent area</i>	£571.55 <i>Deprived area</i>
Total	£2,905.28	£3,907.109

Key causes of referral: 2015



Win:Win

In October last year, **Exeter City FC** approached us about doing a collection for the Foodbank and on Saturday the 23rd of January a happy group of volunteers, led by John Vinall, gathered at the ground.

There were 14 of us - volunteers, wives, a son and one grandson... plus a member of Pinhoe Road Baptist Church, who was not even a Foodbank volunteer but heard we were looking for people to help and came along anyway. Wearing attractive tabards and clutching the buckets the club supplied we were all set to go. Volunteer Tom Hoile, a regular at City, knew the layout of the stadium and advised us where best to rattle our buckets. We collected before the match, during half time and at the end.

As a bonus we got to watch the match free of charge... and saw Exeter City win 2 -1. The game over, we piled the money, weighing 8 kg, into John's backpack and went home, happy and tired. We were even happier when John counted it and let everyone know we'd collected more than **£515**.

FAQ#4: Why is someone with a car / mobile phone receiving help from the Foodbank?

'If you can afford to run a car, you can afford to buy food.' The logic behind this commonplace assumption is clear: such people can't really need help and foodbanks are, unwittingly, helping them to sustain extravagant lifestyles. However, the reality of individuals' lives – and their finances – is rarely that straightforward.

It's important to remember that Exeter Foodbank is a **referral-only service**. Everyone who receives 3 days' worth of emergency food is referred by one of 110 professional frontline agencies, who are fully aware of clients' circumstances and work with them on an on-going basis. Referrers include Exeter City Council, the CAB, schools, healthcare professionals and social workers. Clients come from many different backgrounds but they are all assessed and found to *'have little or no food, or little or no money with which to buy food'* by the time they arrive at our door.

The **'crisis'** nature of our service is equally important. By definition, many crises occur without warning. The broken boiler, which stretches your already tight budget beyond breaking point. The unexpected redundancy, which leaves you struggling with the rent. The relationship breakdown, which halves your income overnight and leaves you to support three children alone. When all your income is tied up in basic living costs, it is virtually impossible to prepare for events like these.

It is clear, then, that not everyone referred to the foodbank has suffered extreme hardship long-term; **cars and mobile-phones are often legacies from (sometimes very recent) easier times**. Is it unreasonable to expect people to adjust and live within their (new) means? Sometimes the answer is no – and many agencies, by providing debt-counselling and budgeting advice - work with clients to achieve precisely that. However, many of the steps involved, such as paying off utility bill debts, selling your car or finding cheaper accommodation, are not instant – unlike hunger. Cancelling your mobile contract today may result in credit in your account at the end of the month, but it won't put food on the table for your kids tonight. EFB seeks to ease some of these immediate pressures while the underlying causes of a person's crisis are addressed.

Finally, **it is worth considering whether some of the items we consider to be luxuries are actually extravagant**. Running a car may be the only means a person has of keeping their job. For someone experiencing ill-health, a mobile phone may be the lifeline which enables them to maintain contact with support agencies and move towards recovery. If we can help prevent people from falling into total destitution in the first place, we are doing our job well; as our new 'poverty watch' series in this newsletter illustrates, when you're caught in 'the poverty trap', it can be very hard to break out.

Galaxy Stars!



When Foodbank Manager Joy Dunne heard about the **'The Galaxy Hot Chocolate Fund'**, she immediately thought of our 109 volunteers. The fund, which **'supports warm-hearted people and projects'** and seeks to identify groups of outstanding individuals who make a difference to their community, duly selected EFB (from among 1500 entries!) to win a Galaxy Hot Chocolate party.

The chocolate-filled celebration on Saturday 6th February was a very special way of thanking and celebrating our diverse teams. A big thank you to Galaxy for visiting us, supplying us with more chocolate than we'd ever dreamed of, and of, course, to all our amazing volunteers!

* The Poverty Premium, Save the Children http://www.savethechildren.org.uk/sites/default/files/docs/poverty_briefing_1.pdf

Meet the Foodbank Trustees



Trustees are the people who have overall control of a charity and are responsible for making sure it's doing what it was set up to do. They use their skills and experience to support the charity, helping it to achieve its aims and ensuring it complies with legal and financial obligations.

"We all share a common desire to restore dignity and revive hope."

Sarah Hornblower has been a Trustee of Exeter Foodbank for about a year and a half and for the last six months has been the Chair of the Trustees. "That's a grand title" she says "for chairing meetings, ensuring everyone has their say and that accurate minutes are kept."

Sarah first became involved in a foodbank when she was a student in France in 2002. As she explains, "I have a heart for helping those in poverty and I believe that God asks us to serve in this way." A barrister in her 'day-job', Sarah says she is able to use many of the skills God has given her in her work for EFB.

Her vision is that we will be able to shut up shop because the foodbank is no longer needed, and everyone has enough to eat. Until that time, she says "I will endeavour to ensure that Exeter Foodbank is as good as it can be in all that it does."

Pete Scott has been part of EFB pretty much since it opened in 2008. However, his role has evolved over the years and he's ended up with a foot in both camps, as both a Trustee and a member of the Management Team.

"You could call me a Food Logistics Manager", he says, "which involves making sure we have enough food coming in, overseeing the sorting operation and managing the food stocks at the store."

Pete says that as a Trustee he sees himself as a bit of a "trouble-shooter" for those times when something needs fixing or wheels

need oiling.

"I love the fact that I work alongside so many lovely people from all different walks of life but we all share the same heartbeat: a common desire to restore dignity and revive hope."

Gerry Hunt first became aware of EFB when he was working full-time as a money advisor, specialising in welfare benefits and housing, for an organisation that subsequently became a voucher distributor.

Gerry says that his "Christian faith combined with experience of working with clients who, for whatever reason, find it difficult to support themselves" has given him a concern for the disadvantaged. Redundancy in April 2011 enabled him to take up an offer to become more involved and he now acts as a team leader at both the sorting and distribution centres.

Gerry has been a Trustee for four years and brings experience of governance, having held a similar role within Exeter YMCA. He says he has an eye for detail, which, "if I'm not careful, winds up my fellow Trustees!"

The Trustee team is completed by **Graham Kirk** and **Dave Leeman**. **Graham**, who has drawn on his experience from his 'day job' as Director of Corporate Services at Devon Wildlife Trust, has served as Hon Treasurer for the Foodbank since 2011. **Dave**, who joined the Trustees in June 2014, works as a Community Development Manager at Addaction.

£

Donate

£

Foodbanks receive no government funding and are dependent on your support in order to keep going. We appreciate whatever you can give, big or small.

You can give gifts by:

Texting **EXFB12 £5** to **70070** to give a one-off gift of £5.

Sending cheques (made payable to Exeter Foodbank) to **PO Box 661, Exeter, Devon, EX4 6JP**.

Making an online bank transfer or setting up a standing order:

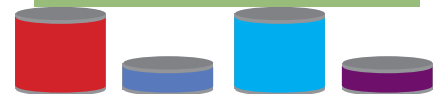
Sort code: 08-92-99

Account no: 65314566

To find out more about **regular giving**, leaving a **legacy gift** or helping your gift go further through **Gift Aid**, visit:

exeter.foodbank.org.uk/donate

Get involved



You can donate in-date non-perishable food from our shopping list at our Foodbank boxes, which are located at:

Sainsbury's - Pinhoe
Sainsbury's - Guildhall
Sainsbury's - Alphington
Tesco - Exe Vale
Co-operative - Cowick Street
Co-operative - Sidwell Street
Co-operative - Queen Street
Waitrose - Heavitree Road
Co-operative - Heavitree

Foodbank Shopping List

Fruit juice - 1l, long life

Toiletries

Noodle / pasta snacks

Sponge puds - tins

Milk - 1l UHT, semi-skimmed

Vegetables - tins