

Annual Review

9th Sep 2016 to 30th Sep 2017



CHAIR'S REPORT

September 9th 2016. Not the date that Reach Community Projects (REACH) started, just the date that REACH began a new chapter. From 2005 REACH has been working in the local community to relieve poverty and all its effects. We started as a project group within River of Live Community Church (ROLCC) and grew from there. I have personally been involved in ROLCC since 2004, and a trustee since 2014.

Early in 2016 a board of trustees for REACH was appointed, to start the transition into a designated Charitable Incorporated Organisation. As we have separated from ROLCC we have seen REACH thrive and reach further. At the time we had 3 employees. We are now employing 7 people, and seeing more work arriving all the time.

The Resource Centre is our hub of operations, giving a public face to the work we do. However more of our staff are employed behind the scenes. Food is stored and packaged in the warehouse. The Community Outreach Advisers are taking our reach further, going to visit the people who are struggling to get to the centre.

The journey to this point has been exciting. Many people that were helped by REACH in its earliest days are now volunteering or employed with us to continue providing for those in need.

Our newly appointed board of trustees¹ began meeting in 2016 to prepare for the REACH new chapter. One of the first actions was the appointment of Netta Record to oversee the transition that was to be completed by the 31st March 2017. (Our first year ran from 9th September 2016 to 30th September 2017, and our accounts up to the end of March 2017 are within shown within ROLCC², Charity No: 1115810)

Thank you for your support.

Breaking News!

On the 9th June 2018, Henry Wilson was awarded an MBE (the Most Excellent Order of the British Empire) for his services to the community in Haverhill, Suffolk.



ROY GRAHAM
Chair of Trustees

¹ https://www.reachhaverhill.org.uk/Articles/496381/Board_of_Trustees.aspx

² <http://bit.ly/CharityCommission1115810>



CONTENTS

Chair's report.....	2
Contents.....	3
Project Directors report.....	4-6
Timeline.....	7-8
Projects report.....	9-19
Financial report.....	20-22
Charity information.....	23



DIRECTOR'S REPORT

A Year of Change

Well one thing is for sure – change is here to stay! We shouldn't be surprised by change, as changing lives is essentially what we are about and it has been another year of some great stories of change including that of Mark and Liz who are now totally debt free! (See their story on page 12). We too have also been experiencing a few changes within REACH over the last year and in all honesty, it has been a year of mixed emotions as we've said goodbye to staff members and welcomed new. But the biggest change took place on September 9th 2016 when Reach Community Projects came of age and became a Charitable Incorporated Organisation in its own right.

I first launched a debt counselling project in 2005 within the River of Life Community Church charity¹ (ROLCC). In 2008 we opened the Haverhill Foodbank² before adopting the name 'Reach Community Projects' in 2010 as a constituted group within ROLCC to bring all our projects together into one organisation and that's how we stayed until September 2016. It took a further 6 months to transition completely before we were ready to launch the new re-branded Reach Community Projects on 1st April 2017. To celebrate the occasion the new trustees hosted an 'afternoon tea' party for all the team at Haverhill Arts Centre with around 60 people attending. The highlight of the day had to be when Janet told her story of hope and how she became debt free with help from REACH (see Janet's story on page 14).

I am firm believer in the old adage that it's not how you start that's important, but how you finish. So, as our direct link within ROLCC ended, we were thrilled to win the High Sheriff's award for Community Group of the year at the annual awards ceremony in March; a real highlight of the year.

Another big change was the ending of the Furniture Bank project in October. This project started in 2009 and grew out of donations and requests for furniture not long after we began the foodbank. In its day we were recycling around 500 items of furniture per year, but with the growth of social media selling sites, we began to see donations drop off and it became no longer viable. It wasn't our plan to close the project in October, but following the project supervisor moving onto full time work (see Ray's story on page 17) we brought the closure forward and began using alternative means to source the furniture such as purchasing the goods and having them delivered directly through funding from Acts 435³.



¹ www.rolcc.org.uk

² <https://haverhill.foodbank.org.uk/>

³ www.acts435.org.uk

DIRECTOR'S REPORT

A Year of Change

Continuing the change theme, January was no exception. I really can't stress enough how important it is for me to see people lifted out of poverty! We were becoming aware from as early as 2015 that there were barriers to people receiving our service, whether it was ill health, geographical reasons or just pride. Therefore, coupled with anecdotal evidence and the launch of Suffolk Community Foundation's 'Hidden Needs Report'⁴ in September 2016, we began a 6 month pilot project called 'Reach into the Community's. This was partly funded by ONE Haverhill Partnership⁶ whereby we take all of Reach resources into homes and rural communities – see project report on page 16. In the same month, the trustees appointed a part time administrator on a short-term contract to ensure the charity transition was completed by the 31st March. Such was Netta Record's impact that she is now the Office Manager on a permanent contract.

We always knew that our debt manager and outreach worker Lesley Ashford-Smith would be leaving at the end of June. We therefore began recruiting for a full-time replacement in April. We received more than 50 applications for the post and one lady – Tina Rice stood out. She only required part-time hours. In addition, she lived and socialised in South Cambridgeshire, an area that we wanted to expand into in the future. Seeing this as an opportunity not to be missed the trustees agreed to pilot the 'Reach into the Community' project in South Cambs along with a full time person to cover Haverhill and the surrounding Suffolk villages. Unfortunately, this person did not work out and left in August leaving quite a big hole to fill. However, we were pleased to re-appoint in September with Jo Goodhall taking this role in a part-time capacity.

In August our Operations Manager Ann Allen took a 3 month sabbatical and we appointed Maxine Watson as the Resource Centre Supervisor and Andy Bennett as the Foodbank Warehouse Supervisor. Maxine was always planning to start a university degree in October and moved on whilst we secured additional funding to retain Andy at the warehouse. He not only looks after the food boxes but also supervises our growing team of supported volunteers; these include children with learning difficulties and young people volunteering as part of their commitment to their Duke of Edinburgh awards.

⁴ <http://suffolkcf.org.uk/publications/hidden-needs-2016/>

⁵ https://www.reachhaverhill.org.uk/Groups/292442/Reach_into_the.aspx

⁶ <http://www.onehaverhill.co.uk/>



DIRECTOR'S REPORT

Change is never very easy and 'parting' from ROLCC was a lot harder than I ever anticipated, certainly emotionally. It was quite a tough year but we learned a lot, especially during the summer months when we were effectively 2 people down, but the team rallied and temporary procedures we were forced to put in place have been adopted and are now the norm. Morale is incredibly high, we have a sense of expectation that anything is possible and have immersed strong and ready to continue our mission.

This report would not be complete without a massive thank you to all the people who enable this project to become a reality. So many to thank; our wonderful team of committed volunteers, our growing number of regular givers whether it's food or finances. Thank you to Suffolk Community Foundation and our other funders, The Henry Smith Charity, St Edmundsbury Borough Council, Haverhill Town Council to name but a few, thank you for investing in the people of Haverhill. But lastly I want to thank the Royce Group who continue to host us pro-bono as they have done so since 2005 – what can I say, your amazing generosity is the embodiment of what REACH is all about! Together we continue to lift people out of poverty in the hope of better things to come.



Henry Wilson

HENRY WILSON MBE
REACH Founder and Projects Director



TIMELINE



December

Our Projects Director attended a reception for voluntary groups at Downing Street

Fantastic support from the community
-Tesco food collection
-Stour Valley School
-Kedington Butchers provided another 10 turkey joints

REACH hosted a Boxing Day Christmas lunch



February

The 'Saturday Crew' volunteering project commenced



October

We said goodbye to Ray and closure of the Furniture Bank



January

Reach into the Community launches following funding support from ONE Haverhill Partnership

Netta Record joined REACH to oversee the transition from River of Life to REACH



March

REACH wins 'Voluntary Group of the Year'



May

We invited local business to celebrate the new look REACH with wine tasting at Baythorne Hall, sponsored by LMK Thermosafe

Geoffrey Probert the High Sheriff of Suffolk 2017 visits and becomes the first patron of REACH



June

Our Projects Director (along with his wife) went to tea at Buckingham Palace

August

What a month for support from local business!

- A 'food-drive' from Havebury Housing Partnership nets over 122kg of food
- A £3000 grant from Screwfix towards the Resource Centre refurbishment
- 1st Stop Recruitment host a breakfast event and collects food for the foodbank at the same time – great idea!
- Ipswich Building Society present us with a cheque for £100



September

Jo Goodhall joins the team to cover 'Reach into the Community' in the villages around Haverhill and Tina Rice launches the South Cambridgeshire pilot



PROJECTS REPORT

Restoring Dignity, Reviving Hope

About

Haverhill 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 lives to the full. However, poverty has 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.

The purpose of REACH is to tackle poverty in and around Haverhill, restoring people's dignity and reviving their hope.

To assist us with our mission we run a number of projects and activities aimed at uncovering and resolving the root issues that our clients are experiencing:

- **Resource Centre** – A drop-in centre and access point for all REACH resources, open weekdays, providing a warm welcome and practical help for people struggling with poverty, eg. housing, benefit, form completion, job searching and so much more
- **Money Advice** – Free face to face debt advice for people struggling with debt
- **Foodbank** – Emergency food for unexpected crises
- **Starter Packs** – Essential bedding and kitchenware when someone literally has nothing
- **Client Aid** – Financial assistance through donation based projects such as Acts 435 (www.acts435.org.uk) to provide essential items such as beds, white goods, gas and electricity
- **Reach into the Community** – All of the REACH resources taken out to those that cannot get in to see us whether it's because of ill health or geographical reasons

Our key values are:

- **Generosity** – If in doubt, we will always seek to be generous
- **Responsibility** – This has to be coupled with responsibility both from the people we are helping and how we distribute the resources entrusted to us
- **Believing for better** – Our current circumstances do not have to determine our future
- **Honesty** – Just as we need the people we are helping to be honest with us, we too need to be honest about what we can realistically do to help them



PROJECTS REPORT

Restoring Dignity, Reviving Hope

Governance

As a Charitable Incorporated Organisation (CIO) we have a board of trustees who meet on a regular basis. The board oversee and review 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.

Our Trustees are: Roy Graham (chair); David Howell; Ali Chorley; Gavin Rowden.

Staffing

We have 7 staff (equivalent of 5.2 FTE). Staff roles are the Projects Director, Operations Manager, Office Manager, 2 x Community Outreach Advisers, Projects Administrator and a Warehouse Supervisor.

We also have around 85 volunteers who help with all aspects with the charity, from administration to Chaperone to Foodbank to Resource Centre Advisers. We have a number of volunteers who require addition support this includes partnerships with Granta School, Castle Manor School and Broadland Hall School. There are 6 young people who have volunteered with us for their Duke of Edinburgh Award.

Tackling the impact of poverty

Until January all of our client-facing work took place at our Resource Centre, apart from the odd exception. It works as a drop-in centre from 2-5pm Monday to Friday plus mornings/evenings for appointments. It is the foodbank distribution centre, but we are so much more than a foodbank. We case note our client visits and work with our clients to uncover the reasons for the visit with the aim of resolving the underlying issues that caused them to come to us. Although there is no time restriction on how long a client can spend with us, we do tend to set up appointments for the more complex cases outside of drop-in hours.



PROJECTS REPORT

Restoring Dignity, Reviving Hope

Resource Centre

During the period from October 2016 – September 2017, we helped 568 clients at the Resource Centre. Of these, 239 were new cases and we had a total footfall of 1,959. Figure 1 shows the top five primary reason for client visits.

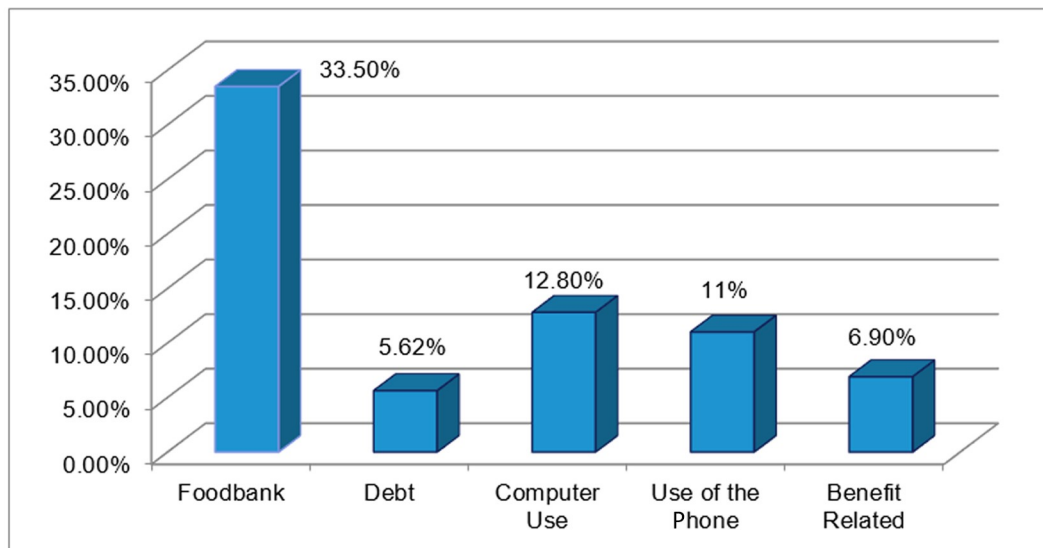


Figure 1



PROJECTS REPORT

Restoring Dignity, Reviving Hope

This is the story of one such couple.

Mark and Liz's Story

We first met Mark and Liz in February 2016. They were struggling to repay an Individual Voluntary Arrangement (IVA). Mark had to give up work due to a break down; their rent was £700 p/m and they were struggling big time. Along with emotional support, we helped them begin winding down their IVA into a bankruptcy but all this took time, approx. 15 months. Unfortunately, we tried, but they were not successful with a Personal Independent Payment (PIP) claim, nor were they entitled to housing benefit as their grown up children were working. This meant that the children effectively 'kept their parents'. This put a huge strain on the relationship and their depression spiralled downwards.

During their time with us we helped them with food from the foodbank, gas and electricity via the Warm Homes Healthy People grants, and a little monetary gift from Acts 435 so that they could get a tiny bit of respite during the process. They were so despondent, but there wasn't much else we could do for them apart from emotional support.

Things began to get better when in November they were awarded a one bedroom house of their own, but they didn't have any furniture or any money to make the purchases.

We did help them with their essential items through Acts 435 and Suffolk County Council's Local Welfare Assistance fund.

Their debt situation began to change around March/April when their (IVA) creditors met and agreed that they were happy to accept the payments that had already been made via the IVA and agreed to wipe the slate for them meaning that they became completely debt free on the 7th June! We invited them in to see us, but didn't tell them why we needed to see them... When we told them, they just melted with tears streaming down their face. Their relief was palpable!



Liz said *"I didn't think that we would get any help... Eventually when we couldn't take anymore we tried and you guys were so friendly... we felt like we could talk to you and everybody went over and beyond the duty of care. We really, really appreciate it... There is nothing we can do or say to say thank you because we don't know in words how to say it. You have done so much for us and we just didn't expect it"*



PROJECTS REPORT

Restoring Dignity, Reviving Hope

Reach Money Advice

We are part of the national network of money advice centres offering free face to face money advice - Community Money Advice (www.communitymoneyadvice.com).

We have 6 trained advisors on the team. Throughout the year we worked upon 55 cases; 41 were new cases plus 14 from the previous year.

- Of these 55 cases:
 - 6 had a Debt Relief Order
 - 1 had a Bankruptcy
 - 1 paid off their debts in full (full & final settlement)
 - 13 cases were completed (ie. a 1 item issue or something 'simple' to deal with)
 - 15 are paying off their debts through a payment plan
 - 6 felt able to deal with it themselves after initial debt help
 - 11 just stopped engaging
 - 2 are ongoing cases
- 49% (27) of all cases had rent arrears and we went to court 5 times with clients to help save their homes from repossession
- 112 beneficiaries (72 adults and 40 children)



PROJECTS REPORT

Restoring Dignity, Reviving Hope

Janet's Story

"I recently turned 75 and a few years ago I got myself into a situation of hardly having any money or food because I had got into debt with loans and credit cards. I just didn't know what to do; there were many tears and sleepless nights.

My son said that I should contact REACH. They came out to see me at my home. I had loads of paperwork from companies that I owed money to. REACH helped me with food and took all my debts and worked out a plan to help me start paying it all back.

It took quite a bit of my pension, but I was able to eat, pay the water, gas and electricity. It was hard though, but I stuck to it. I'm pleased though to say that I received a call recently to tell me that I was now debt free and that I didn't have to pay them anymore! I could not believe that they were all gone, I am so relieved!

It means I can have my hair done whenever I want to now! What a place, where would I be without it and the people that work there. Not only have they helped me clear my debts but become my friends as well."



Operations Manager, Ann Allen (left) and Janet (right)



PROJECTS REPORT

Foodbank

Our foodbank is part of the national foodbank network run by the Trussell Trust (www.trusselltrust.org) providing emergency food for people in crisis.

- In total: 760 food boxes were distributed feeding 1,366 people (400 children, 184 young adults (16-24 year olds) and 782 adults)
- We have received 13,935.9kg of food in and given out 14,202.4kg
- Our main reasons for giving out food boxes is benefit related issues 41% (310 boxes), followed by Low Income 18% (138) and Debt 15% (116)

Figure 2 below shows the primary reasons cited for giving out food boxes.

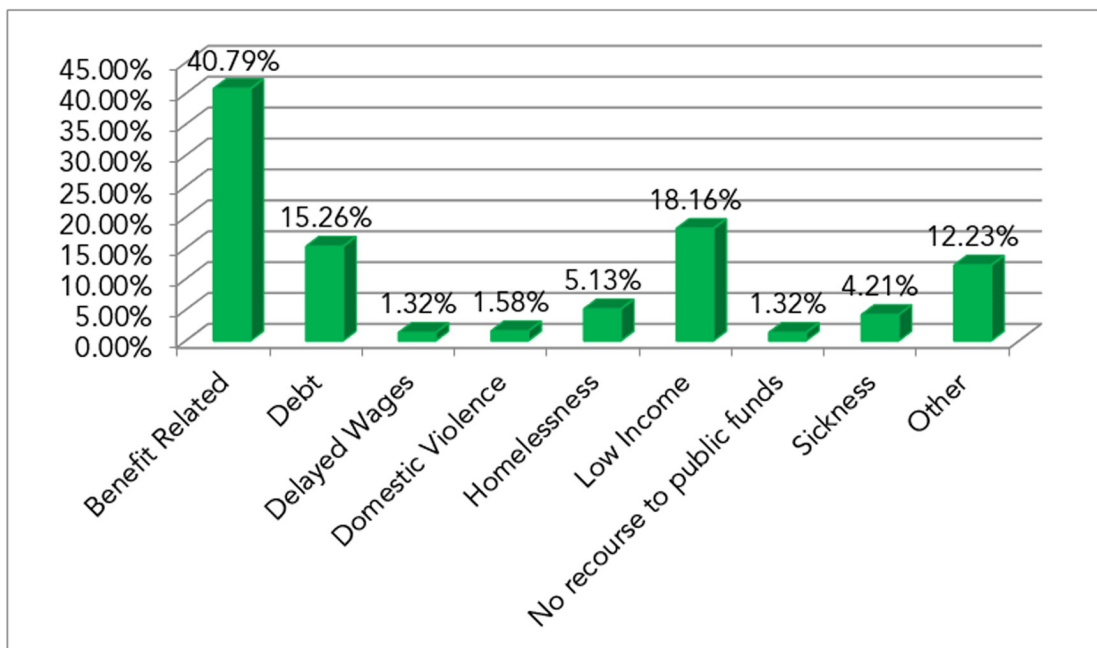


Figure 2



PROJECTS REPORT

Starter Packs

- 48 clients were helped with bedding and kitchenware kits providing a total of 712 items

Client Aid

We are pleased to partner with Acts 435 (www.acts435.org.uk) to provide financial assistance for client needs. Once we receive the 'gift' we purchase the item such as white goods, beds, gas and electric (i.e. the topping up of key meters).

- 169 gifts have been given to 107 clients totalling £13,190
- As well as the Acts 435 gifts we were also able to give some client aid through the Warm Homes, Healthy People fund. During this period we gave out a total of £2,700 to 34 families and individuals to contribute towards their electric and/or gas

Reach into the Community

We launched a pilot project in October in partnership with Haverhill Job Centre. Unfortunately, the response was not very high and therefore we focussed more on home visiting. The aim of this project is to remove the barriers from anyone who requires our services within an approximate 10 mile radius of Haverhill.

- 90 home visits were made helping 53 families and individuals; this included debt help, form completion, benefit claims, food boxes and client aid
- 23 clients were helped through the Job Centre Plus partnership. Most of this help has been assisting with form filling in and letter writing

Our Impact

We know we are having an impact on our clients because they tell us so with many a card and letter as testament to the fact. However, we are working on how we can demonstrate our impact more effectively, and so we carried out a survey amongst 69 clients. This represents more than 12% of our clients during the year and here is what they said:

- 93% said that they found the service they had received excellent
- 88% said that they felt better as a result of receiving our services
- 90% said that they felt less anxious after contact with our services



PROJECTS REPORT

Ray's Story



"I first met Ann at the foodbank just before Christmas in 2008, I had to stop working at the time. Stopping work also meant I couldn't pay all my bills and I had debts! I met Henry shortly afterwards when he helped me get on top of my debts.

Not long after Henry asked if I could help him with collecting and delivering some furniture. That's pretty much how the 'Furniture Bank' project started in 2009 and I ran it, first as a volunteer then part time after REACH got some funding for me.

Three years later, the Church (that REACH was part of) offered to help me with learning to drive. I passed my driving test in 2012 which meant that I could do the driving for the Furniture Bank.

Things slowed down quite a bit in the Furniture Bank and I knew it was probably going to close and so I looked for a new job and started working for Asda as a delivery driver last October, I'm really enjoying it. I was sad to leave REACH but I'm happy that I'm moving on to the next stage of my life.

I've come a long way since I first had a food box, my head was in the ground, my pride was low and I didn't feel like a proper father, I wasn't providing properly! But now I can drive, and I've got a car! Life has changed. My head is not in the ground, I feel like a father, home life is better and I know it will continue to improve. Thank you to REACH for helping me and my family"



PROJECTS REPORT

Plans for 2018

We ended the year in a great deal of clarity in terms of personnel, systems and vision. Our immediate plans are the pilot project, 'Reach into the Community' in South Cambridgeshire as well as the following priorities:

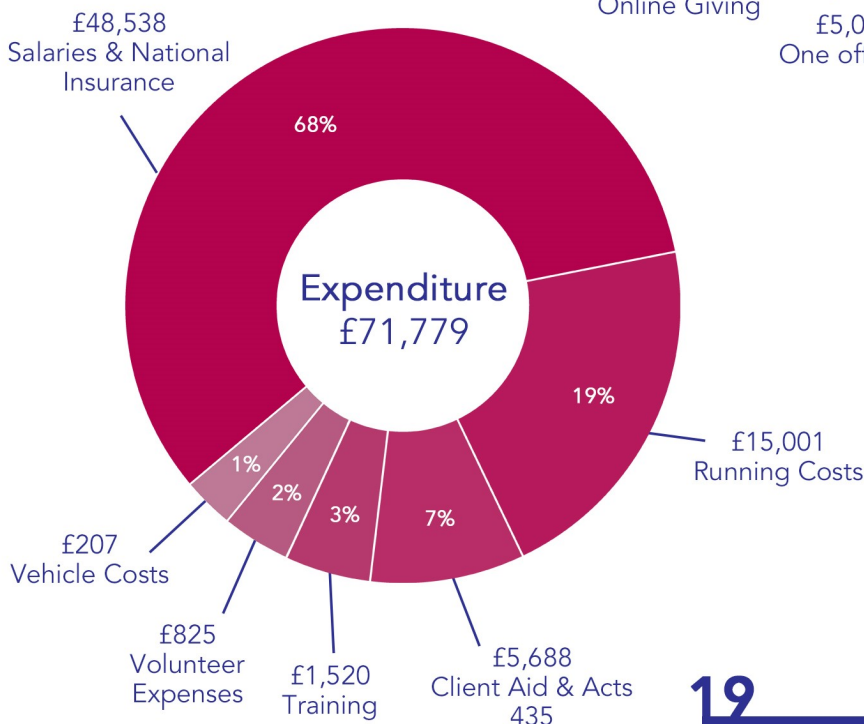
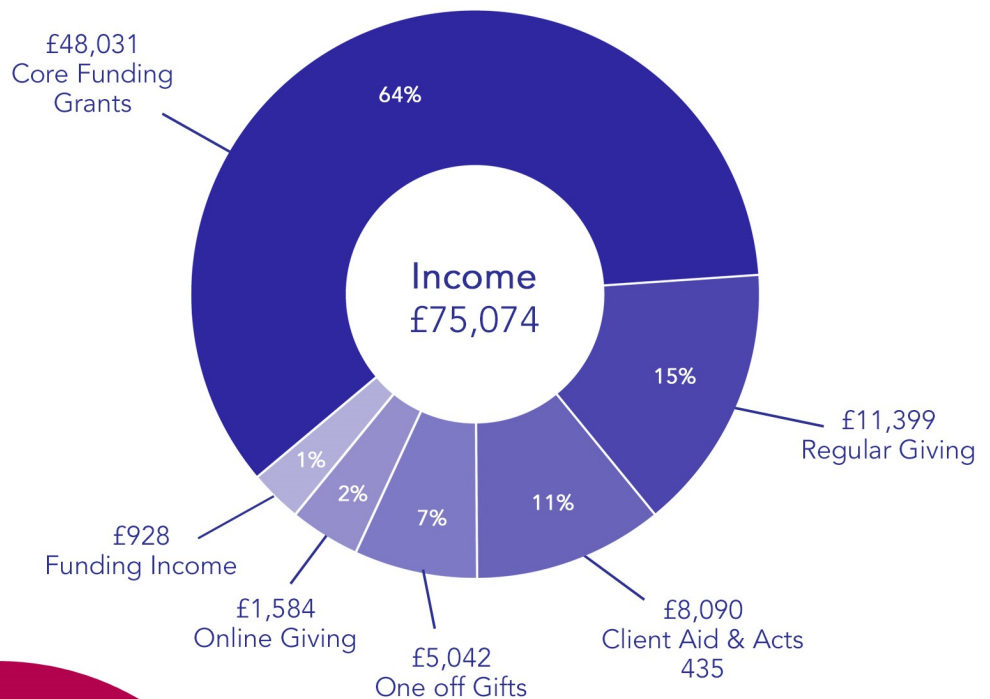
- Continue to focus on the root issues of our clients' problems at the Resource Centre so that more people can be lifted out of poverty
- Develop further our 'Reach into the Community' project so that we are giving more help to clients who live in villages surrounding Haverhill
- Fine-tune our measuring tools that will demonstrate clearly the impact our projects have on people's lives
- Develop our volunteer programme, especially for those who need additional support
- Increase our regular giving programme to become more sustainable into the future



PROJECTS REPORT

Finances at a glance

Until March 31st 2017 our accounts (although separate, including our bank account) are included within the River of Life Community Church's annual report and accounts. (Charity No: 1115810). Therefore, our accounts shown are for the remaining 6 months of the year (1st April 2017 to 30th September 2017). See below for a simple overview and pages 20 to 22 for the full audited set of accounts.



FINANCES

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF REACH COMMUNITY PROJECTS

I report to the Trustees on my examination of the financial statements of the Charity for the six months ended 30th September 2017.

This report is made solely to the Charity's Trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my work, for this report, or for the opinions I have formed.

RESPONSIBILITIES AND BASIS OF REPORT

As the Trustees of the Charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's financial statements carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145 (5)(b) of the Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

INDEPENDENT EXAMINER'S STATEMENT

I have completed my examination, I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act;
or
- the financial statements do not accord with those records;
or
- the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



David Rinaldi
Independent examiner

Dated 4th May 2018



FINANCES

Reach Community Projects Income and Expenditure Account For the Period 1 April 2017 to 30 September 2017

Income	£	£
Acts 435	8,090.00	
Core Funding Grants	48,031.32	
Fundraising Income	927.55	
One Off Gifts	5,042.00	
Online Giving	1,584.01	
Regular Giving	11,399.12	
Total Income		75,074.00
Less Associated Costs		
Acts 435 expenditure	5,593.81	
Client Aid	93.96	
Display	53.49	
Events	90.04	
Fundraising Costs	1,350.00	
Pastoral Care	309.89	
Refreshments	137.17	
Total Associated Costs		7,628.36
Profit		67,445.64
Less Operating Expenses		
Advertising & Marketing	589.58	
Bookkeeping	1,291.50	
Caretaking Supplies	39.55	
Conferences	31.76	
Employers National Insurance	86.79	
Insurance	910.48	
IT Software and Consumables	2,819.21	
Light, Power, Heating	305.40	
Mobile phone	504.21	
Motor Vehicle Expenses	206.76	
Postage, Freight & Courier	347.28	
Printing & photocopying	582.85	
Rates	390.62	
Rent	3,213.00	
Repairs & Maintenance	170.36	
Salary, gross - Administrator	7,975.50	
Salary, gross - COA	9,800.59	
Salary, gross - Operations Manager	10,883.87	
Salary, gross - PA	4,750.00	
Salary, gross - Project Director	15,173.22	
Sale/Disposal of Assets	- 1,929.86	
Staff Training	1,520.00	
Stationery	356.53	
Subscriptions	1,559.00	
Telephone & Internet	762.71	
Travel Costs	984.52	
Volunteer Expenses	825.35	
Total Operating Expenses		64,150.78
Excess of Income over Expenditure		£ 3,294.86



FINANCES

Reach Community Projects Balance Sheet As at 30 September 2017

	£	£
Fixed Assets		
Office Equipment	21,063.24	
Less Accumulated Depreciation on Office Equipment	- 15,128.06	
Total Fixed Assets		5,935.18
Current Assets		
Cash at Bank		
Closed NW Account	18,822.81	
Haverhill Food Bank	14,872.49	
Reach Community	9,552.40	
Total Bank		43,247.70
Accounts Receivable	785.00	
Gift Aid recoverable	505.67	
Total Current Assets		1,290.67
Total Assets		<u>50,473.55</u>
Liabilities		
Current Liabilities		
Accounts Payable	1,883.52	
PAYE Payable	465.70	
Total Current Liabilities		2,349.22
Net Assets		<u>48,124.33</u>
Equity		
Current Year Earnings	3,294.86	
Retained Earnings	44,829.47	
Total Equity		<u>48,124.33</u>



CHARITY INFORMATION

Trustees

Roy Graham (Chairman)
Ali Chorley
David Howell
Gavin Rowden

Key Staff

Henry Wilson
Ann Allen
Lesley Ashford Smith (left June 2017)
Annetta Record (joined January 2017)
Tina Rice (joined May 2017)
Johanne Goodhall (joined September 2017)

Governing Document

Charitable Incorporated Organisation on 9th
September 2016

Charity Registration Number

1169108

Objects

For the benefit of people living in Haverhill and the surrounding area, in particular through the relief of those living in poverty or in need by reason of age, ill-health or other disadvantage, in such ways as the trustees may from time to time think fit.

Registered Office

8 Lime Grove Estate
Falconer Road
Haverhill
Suffolk
CB9 7XU

Independent Examiner

David Rinaldi
Rinaldi Financial Services Ltd
6c High Street, Haverhill, CB9 8AA

Bankers

National Westminster
31 High Street
Haverhill
Suffolk
CB9 8YY





Reach 
Community Projects

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