# Keeping it simple:

14 recipes for healthy food and healthy finances.



**NOAH'S ARK MONEY ADVICE SERVICE** 

### **FOREWORD**

Noah's Ark was established in 2000 to serve the locality of Ovenden, expanding over recent years to cover the whole of Calderdale.
It was built by the community, for the community, with the aim of improving user's mental, emotional and financial wellbeing.

We exist as a place of welcome where clients may find the support to harness their inner resources to overcome the problems they may face; providing counselling, a money advice service and various other resources to support our clients.

Through the recipes and tips in this booklet we hope to show you how healthy food can lead to healthy finances. We are here to help you take back control of your finances through our support and guidance.

During the COVID19 pandemic we have worked closely with the Community Foundation for Calderdale, Wm Morrison Supermarkets plc, Fareshare Yorkshire and Calderdale Council.

Funding for this recipe booklet and much of the food we have distributed during the pandemic has been kindly provided by these organisations.

Our grateful thanks are offered to these organisations for their funding, advice and guidance: without it we would have been unable to support the thousands of individuals we have provided food and advice to during this difficult year (2020).















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<sup>\*</sup> No video available for this recipe

You can see the videos of how to make these delicious meals on:-



If you search for "Noahs Ark Centre, Halifax YouTube" on your internet browser https://www.youtube.com/channel/UCvrxkkpKQkWowdnsilgacYA

### NOAH'S ARK MONEY ADVICE SERVICE

Our expert money advisers (Andrew, Lesley & Kelly) provide FREE, IMPARTIAL & UNBIASED DEBT ADVICE and understand that money worries add up to more than just numbers. Our support and advice can help you answer your questions by providing you with free, high quality, unbiased advice, tailored to your needs.

At Noah's Ark we have a decade of experience providing money and debt advice: you can be confident that our advice is always based on what's best for you.

We deal with clients with a range of money and debt problems. Your first step should always be to get support that is appropriate for your personal circumstances. Our advice services include:

- Debt Relief Orders
- 2. Bankruptcy
- 3. Individual Voluntary Arrangements
- 4. Debt Management Plans
- 5. Full and Final Settlements
- 6. Budgeting and Money Management support
- 7. Temporary Food Support

Since March 2020 we have been running a food bank principally to support the people of North Halifax (although in practice we have been providing support across Calderdale). If you are struggling, whether as a result of the COVID19 crisis or otherwise, please get in touch and we'll do what we can to help you with provision of food and essentials items.



T: 01422 364664

E: debt@noahsarkcentre.org.uk

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Authorised and regulated by the Financial Conduct Authority (618810)

# THIS RECIPE BOOK HAS BEEN CREATED USING THE MEALS PROVIDED AS PART OF THE HOLIDAY HUNGER PROJECT 2020.

### THE AIM HAS BEEN TO MAKE MEALS THAT COST

### APPROXIMATELY £1 PER HEAD.

The ingredients were all sourced from Morrisons, and there are some stock cupboard ingredients that have no cost allocated.

#### COSTS BASED ON MORRISON'S PRODUCTS SEPTEMBER 2020

MAIN INGREDIENTS		VEGETABLES	
	£1.79	1 fin condensed Mushroom soup	£1.00
	£1.50	750g Frozen mashed potato	75p
500g Quorn mince	£3.00	3 Mixed Peppers	95p
	£3.25	200g Frozen Peas	13p
	£2.25	1 tin Kidney Beans	35p
	£2.80	1 Aubergine	70p
	£1.00	2 Courgettes	80p
8 Thick Veggie Sausages	£2.00	6 Potatoes	25p
	£1.90	1 medium onion	10p
	£1.05	1 Leek	10p
	£1.05	1 carrots	10p
8 Hotdogs	55p	1/2 Swede	25p
500g Pasta	50p	Tin chopped tomatoes	28p
500g Basmati Rice	80p	8 Fresh Tomatoes	70p
125g grated cheese	75p	1 box Passatta	35p
150ml Sour Cream	70p	1 onion	10p
500ml Béchamel sauce	£1.00		
HERBS & SPICES		STOCK CUPBOARD	
1 stock cube	10p	Sunflower oil	
1 Cube frozen garlic	10p	Salt & Pepper	
1 Cube frozen ginger	10p	Gravy Granules	
1 tablespoon Mixed herbs	10p	Sugar	
1 Tablespoon Parsley	20p	Flour	
1 Tablespoon Paprika	10p		
1 Tablespoon Curry Powde			

TIP FOR COOKING ON A BUDGET

Shop based on which groceries are reduced or on sale.



COUNCIL TAX ARREARS THAT YOU CAN'T PAY?

We can help

Call Noah's Ark on: 01422 364664

# **COTTAGE PIE**

#### INGREDIENTS (for 4):

500 grams minced beef or vegan / vegetarian mince A 'glug' vegetable oil 2 medium onions 4 carrots 200 grams garden peas 750 grams mashed potato 1 beef stock cube salt & pepper to taste

#### INGREDIENTS (approx. 20):

2 – 2.5kg minced beef or vegetarian/ vegan mince A 'glug' of vegetable oil 10 medium onions 20 carrots 800 grams garden peas 3.75kg or 5 packs frozen mashed potato 5 beef stock cubes salt and pepper



#### METHOD

 Put a good glug of oil in to a hot pan and add the chopped onion.

Approximate cost

- Add a teaspoon of salt and a teaspoon of sugar.
- Cook the onions for 5 mins or so, until the onions have softened and taken on a bit of colour.
- Add the chopped carrots and cook for a few minutes.
- Add the minced beef and cook for a few minutes to brown the meat.
- Once the beef is brown add the stock cube and 500 mls of water. Simmer for 10-15 mins and check liquid (maybe add more water).
- Add the garden peas before transferring everything in to an ovenproof dish.
- Layer the frozen mash potato on top of the mince and vegetables. Bake in an oven at 190 degrees for 20 minutes.
- 9. Serve, Job done.



Buy big cuts or packages of meat and stretch it out for multiple meals



WATER, GAS OR ELECTRICITY ARREARS YOU CAN'T PAY?

We can help

# CHILLI CON CARNE

Approximate cost

#### INGREDIENTS (for 4):

250-300 grams minced beef/quorn

1 medium onion

1 tin chopped tomatoes

1 cube frozen garlic

1 tin kidney beans

1 sachet chilli seasoning

1 teaspoon sugar & salt

1 mug basmati rice

'glug' of Vegetable oil

### INGREDIENTS (approx. 20):

250-300 grams minced beef/quorn

1 medium onion

1 tin chopped tomatoes

1 cube frozen garlic

1 tin kidney beans 1 sachet chilli seasoning

1 teaspoon sugar & salt

1 mug basmati rice

'glug' of Vegetable oil



#### METHOD

- 1. Put a good glug of oil in to a hot pan and add the chopped onion.
- 2. Add a teaspoon of salt and a teaspoon of sugar.
- 3. Cook the onions for 5 mins or so, until the onions have softened and taken on a bit of colour.
- 4. Add the cube of garlic and stir for a minute or two before adding the mince.
- 5. Brown the mince for a couple of minutes before adding the chili seasoning mix.
- 6. Stir for a minute and then add the chopped tomatoes. Rinse the tin with 1/2 a tin of water and add to the pan. Cook for 8-10 minutes.
- 7. Meanwhile place the rice in a pan and wash under running water for 10 minutes. Add the tin of kidney beans to chilli.
- 8. Once washed add a kettle full of boiling water to the rice (plenty of water!) and place on the hob. Cook for 7-8 minutes and then drain in a sieve.
- 9. Serve, Job done.

TIP FOR COOKING ON A BUDGET

Make a list of what you need to buy (keep to the list).



TAX CREDIT OVERPAYMENT BEING DEDUCTED FROM YOUR BENEFITS? We can help

# MEATBALL PASTA

#### INGREDIENTS (for 4):

8 thick sausages (meat or vegetarian) 1/4 cup of vegetable oil 2 cubes frozen garlic 2 tins chopped tomatoes 1 tablespoon mixed herbs 1 teaspoon sugar 1 teaspoon salt 500 grams penne pasta (or any

#### INGREDIENTS (approx. 20):

4x8thicksausages (meatorvegetarian) 1 cup of vegetable oil

8 cubes frozen garlic

8 tins chopped tomatoes

4 tablespoon mixed herbs

1 teaspoon sugar

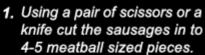
1 teaspoon salt

other you have)

2 Kilograms penne pasta (or any other you have)



#### METHOD



Approximate cost

- 2. Add a splash of oil to a frying pan and add the meatballs. Fry the meatballs until golden brown.
- 3. Fry for a couple of mins before adding the tins of chopped tomatoes. Rinse the tins in cold water add the liquid to the tomatoes.
- 4. Add the herbs, salt and sugar. Bring to the boil and simmer for 10-15 mins.
- 5. Meanwhile fill a large pan with water and bring to the boil. When the water is 'singing' add a little salt and the 500 grams of pasta. Cook for 10-12 minutes.
- 6. Just before the pasta is cooked, add the meatballs to the tomato sauce.
- 7. Then drain the pasta and add that to tomatoes and meatballs.Stir together.
- 8. Serve, Job done.

TIP FOR COOKING ON A BUDGET

Try to use foods in order of 'use by' & 'best before' dates: this helps reduce waste.



UNIVERSAL CREDIT ADVANCE PAYMENT COSTING YOU TOO MUCH? We can help

# CHICKEN & BACON PASTA BAKE

Approximate cost for 4

£5.05

#### INGREDIENTS (for 4):

Vegetable oil for frying
200g chicken breasts, chopped
6 slices smoked bacon,
chopped
1 medium onion
1 frozen garlic cube
250g Pasta
1 tin condensed mushroom
soup

#### INGREDIENTS (approx. 20):

A handful of grated cheese

Vegetable oil for frying
1Kg chicken breasts
30 slices smoked back bacon
5 medium onion
5 frozen garlic cube
1.5kg Pasta
5 tins condensed mushroom
soup
5 handfuls of grated cheese



#### METHOD

- Fill a very large pan with water and bring to the boil.
- 2. Put a large pan on the hob at a high heat. Add the vegetable oil and chopped onion and garlic. Fry for a couple of mins before adding the chicken and bacon, fry for a further 5 minutes stirring occasionally, ensuring the meat is cooked.
- 3. When the water is 'singing' add a little salt and the pasta. Cook for 6-7 minutes.
- Then drain the pasta and add that to chicken and bacon mix.
- 5. Stir together.
- 6. Pour the condensed soup over the pasta mix, run some with water into the can to get all the soup out and add to the pasta and mix together.
  - 7. Place in an oven dish
- 8. Sprinkle on the grated cheese
- Bake for approximately 15-20 minutes.
- 10. Gas 6 200 degrees C or 400 degrees F
- 11. Serve, Job done.

TIP FOR COOKING ON A BUDGET

#### Plan with the season.

Look at:- http://eatseasonably.co.uk it shows you what fruit and vegetables are in season by month.



UNIVERSAL CREDIT BUDGETING ADVANCE?

We can help

## PORK AND PEPPER GOULASH

Approximate cost for 4

#### INGREDIENTS (for 4):

400 grams diced pork shoulder

1 red onion chopped

1 tablespoon paprika

1 cube frozen garlic

3 peppers - thinly sliced

1 Tin of tomatoes

1 meat stock cube (1/2 pint water)

1 heaped tablespoon flour

150ml Sour Cream

Salt & Pepper to taste

A little vegetable oil

#### INGREDIENTS (approx. 20):

2kg diced pork shoulder

5 red onion chopped

5 tablespoon paprika 5 cube frozen garlic

15 peppers - thinly sliced

5 Tin of tomatoes

5 meat stock cube (2 ½ pint water)

5 heaped tablespoon flour

300 ml Sour Cream

Salt & Pepper to taste A little vegetable oil



#### METHOD

- Heat a large frying pan and add some oil.
- 2. Fry the onion for about 2 minutes.
- Add the sliced peppers and fry for a further 2 mins.
- Add the paprika to the pan and cook for about 30 secs
- Toss the diced pork in the flour and crumbled stock cubes. Add to the frying pan and brown.
- 6. When the pork is browned.
- 7. Add the stock and chopped tomatoes
- Keep stirring. When the pot begins to bubble turn the heat down and let it simmer for about 20 mins.
- Serve with a dollop of sour cream, Job done.

TIP FOR COOKING ON A BUDGET

Use your slow cooker - it cooks cheaper



PROVIDENT, NAYLOR'S, YOU'RE STRUGGLING TO PAY?

We can help

# CHICKPEA/CHICKEN CURRY

Approximate cost for 4

£1.98

#### INGREDIENTS (for 4):

250-300 grams diced chicken breast
Or 3 tins of chickpeas
1/4 cup of vegetable oil
2 medium onions
1 cube frozen garlic & 1 of ginger
1 tin chopped tomatoes
1 tablespoon curry powder
1 teaspoon sugar & 1 of salt
1 mug of basmati rice
Handful of coriander (optional)

#### INGREDIENTS (approx. 20):

1.2 – 1.5 Kg diced chicken breast or 10 tins of chickpeas
1 cup of vegetable oil
8 - 10 medium onions
5 cube frozen garlic & 5 of ginger
5 tin chopped tomatoes
or 25/30 fresh tomatoes
5 tablespoon curry powder
5 teaspoon sugar & 5 of salt
1 Kilogram basmati rice
A few handfuls coriander (optional)



#### METHOD

- Using a cheese grater, (or if you have a food processer use it) grate the onions and add to a pan with the tin of chopped tomatoes.
- Add the ginger, garlic, salt, sugar and curry powder. Bring to the boil.
- Add the chicken or chickpeas. Simmer for 10-15 minutes.
- 4. Meanwhile place the rice in a pan and wash under running water for 10 minutes. Once washed add a kettle full of boiling water to the rice and place on the hob.
- Then add the vegetable oil. Add more if you like a slightly oilier curry.
- Cook the rice for 7-8 mins until the grains are firm but not gritty.
- 7. Drain the rice in a sieve.
- Finally add the coriander if using.
- 9. Serve, Job done

TIP FOR COOKING ON A BUDGET

Plan your meals for the next few days



ARE BAILIFFS CAUSING YOU DISTRESS?

We can help

# Lesley's SAUSAGE CASSEROLE

Approximate cost

£2.83

#### INGREDIENTS (for 4-5 people):

Vegetable oil for frying

8 sausages (meat or vegetarian)

- 2 red onions
- 2 red peppers
- 1 cube frozen garlic
- 1 tin chopped tomatoes
- 1 carton pasatta
- 1 tablespoon mixed herbs

#### INGREDIENTS (approx. 20):

Vegetable oil for frying

40 sausages (meat or vegetarian)

10 red onions

10 red peppers

5 cube frozen garlic

5 tin chopped tomatoes

5 carton pasatta

5 tablespoon mixed herbs



#### METHOD

- Heat the vegetable oil in a wide, reasonably deep, pan for 1 minute. Add the sausages and fry over a medium-high heat for 5 minutes or until brown on most sides. Stir occasionally so the sausages get brown all over.
- Remove the sausages to a plate and add the sliced onions and peppers to the pan. Turn the heat down, cover with a lid and cook gently for 3-5 minutes until softened and just starting to go brown, stirring occasionally.
- Add the garlic and fry for 1 minute over a gentle heat with the lid off.
- 4. Add the tomatoes, passata and mixed herbs. Add the sausages back into the casserole, then tum the heat up and bring to the boil.
- 5. Reduce the heat so the casserole is simmering gently and cook for 15 minutes with the lid off until the sauce has thickened and reduced a little and the sausages are cooked all the way through.
- 6. Serve, Job done.

TIP FOR COOKING ON A BUDGET

Shop later in the evening, when stores try to get rid of perishable foods



DEDUCTIONS FROM UNIVERSAL CREDIT THAT YOU CAN'T AFFORD?

We can help

# CHICKPEA / CHICKEN RICE

Approximate cost

£3.45

#### INGREDIENTS (for 4):

500 grams diced chicken breast or 2-3 tins of chickpeas 1/4 cup of vegetable oil 3 medium onions 3 cube frozen garlic & 2 of ginger 2 teaspoons of curry powder 1 teaspoon sugar & 1 of salt 500 grams of rice Handful of coriander (optional)

#### INGREDIENTS (approx. 20):

12 tins chopped tomatoes
1.5 kilograms of diced chicken
breast or 8 tins of chickpeas
1 cup of vegetable oil
9 medium onions
9 cubes frozen garlic & 6 of ginger
2 tablespoon curry powder
1 tablespoon sugar & 1 of salt
1.5 kilograms of rice
Handful of coriander (optional)



#### METHOD

- Put your oven on at 190 degrees and fill / boil a kettle full of water.
- Finely slice the onions and hard fry in ¼ cup of oil with a teaspoon each of salt and sugar.
- Cut the chicken breast in to a small dice and marinate in a glug of oil, 2 teaspoons of curry powder and one each of ginger and garlic.
- Put the chicken on a baking tray and put in the hot oven. Set a timer and bake for 8 minutes. Don't bake if using chickpeas.
- Wash the rice in running cold water for 5 minutes or until the rice water is no longer cloudy.
- When the onions are brown add a cube of ginger and one of garlic. Fry a little longer.
- 7. Add the washed rice to the boiling water and set a timer for 7 minutes. After 7 minutes drain the rice in a colander.
- Now time to bring everything together: add the cooked chicken to the onions with the last cube of garlic and chopped coriander is using.
- Mix together. Then add the cooked rice and fold everything together.
- 10. Serve, Job done.

TIP FOR COOKING ON A BUDGET

Plan your meals around food in your fridge / freezer.



DO YOU HAVE HOUSEHOLD ITEMS WITH BRIGHTHOUSE OR PERFECTHOMES ?
We can help

# Andy's FISH PIE

#### INGREDIENTS (for 4-5 people):

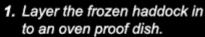
500 grams frozen haddock 500 mls béchamel sauce (jar or homemade) 200 grams garden peas 750 grams mashed potato 1 tablespoon dried parsley Salt & pepper 125 grams grated cheddar cheese

### INGREDIENTS (approx. 20):

2 – 2.5kg frozen haddock
2 2.5litre béchamel sauce (jars or homemade)
1 kg garden peas
5 x 750 grams mashed potato (frozen or fresh
5 tablespoon dried parsley or Bunch fresh parsley
Salt & pepper
750 grams grated cheddar cheese



#### METHOD



Approximate cost

- Tip the béchamel sauce in to a mixing bowl.
- Add the garden peas and parsley with a ½ teaspoon of salt and a ½ teaspoon of pepper.
- 4. Pour the mixture over the haddock
- 5. Sprinkle on top the grated cheddar cheese.
- Layer the frozen mash potato over the fish / béchamel mixture.
- Bake in an oven at 185 degrees for 40 minutes.
- 8. Serve, Job done.



Cook meals you've cooked before that the family enjoy.



WORRYING ABOUT YOUR FINANCES AND BALANCING PAYING YOUR BILLS?
We can help

# RATATOUILLE

#### INGREDIENTS (for 4):

- 3 tins chopped tomatoes
- 2 cubes garlic
- 3 mixed peppers
- 2 onions
- 2 courgettes
- 1 aubergine
- 1 tablespoon mixed herbs
- 1 teaspoon sugar & 1 of salt
- 1/4 cup vegetable oil

### INGREDIENTS (approx. 20):

- 12 tins chopped tomatoes
- 8 cubes garlic
- 12 mixed peppers
- 8 onions
- 8 courgettes
- 4 aubergines
- 4 tablespoon mixed herbs
- 1 tablespoon sugar & 1 of table salt
- 1/2 cup vegetable oil



#### METHOD

- Pre heat your oven to 190 degrees.
- Put a large pan on the hob at a high heat. Add the ¼ cup of vegetable oil and add the garlic.

Approximate cost

- Fry for a couple of mins before adding the tins of chopped tomatoes.
- Rinse the tins in cold water add the liquid to the tomatoes.
- Add the herbs, salt and sugar. Bring to the boil and simmer for 10-15 mins.
- Prepare your vegetables by chopping in to bite size pieces. Place on a baking tray and coat in a little oil.
- Bake for approx. 15 mins until the veggies are soft.
- Add all the veggies to the tomato sauce.
- Serve with pasta, pan fried chicken or salmon.
- 10. Job done.

TIP FOR COOKING ON A BUDGET

Freeze food that you'd otherwise throw away



CALDERDALE CREDIT UNION TAKING YOUR CHILD BENEFIT TO PAY DEBTS ?

We can help

## HOTDOG/VEGETARIAN PASTA BAKE

Approximate cost for 4

£2.79

#### INGREDIENTS (for 4):

8 hot dogs (meat or vegetarian) chopped in to bite size pieces 1/4 cup of vegetable oil 2 cubes frozen garlic 3 tins chopped tomatoes 1 tablespoon mixed herbs 1 teaspoon sugar & salt 500 grams pasta 125 grams of cheddar cheese

#### INGREDIENTS (approx. 20):

32-40 hot dogs (4 or 5 tins, meat or vegetarian) chopped in to bite size pieces

½ cup of vegetable oil

8 cubes frozen garlic 12 tins chopped tomatoes

4 tablespoon mixed herbs

1 tablespoon sugar & salt

2 kilos grams pasta

500 grams of cheddar cheese



#### METHOD

- Fill a very large pan with water and bring to the boil.
- 2. Put a large pan on the hob at a high heat. Add the ½ cup of vegetable oil and add the garlic. Fry for a couple of mins before adding the tins of chopped tomatoes. Rinse the tins in cold water add the liquid to the tomatoes.
- Add the herbs, salt and sugar. Bring to the boil and simmer for 20-25 mins. Add the chopped hotdogs.
- 4. When the water is 'singing' add a little salt and the 2
- kilos of pasta. Cook for 6-7 minutes.
   Then drain the pasta and
  - add that to tomatoes and hot dogs. Stir together.
- Layer the hotdog pasta bake in to individual foil containers and sprinkle with cheddar cheese. Freeze and use as needed.
- Bake from frozen for approximately 15-20 minutes.
- 8. Serve, Job done.

TIP FOR COOKING ON A BUDGET

Plan your meals around food in your cupboards.



IDEAL, CLC LOANS YOU'RE STRUGGLING TO PAY?

We can help

# CORNED BEEF HASH STEW (Approximate cost

#### INGREDIENTS (for 4):

- 1 large tin Corned Beef
- 2 medium onions

1/2 swede

- 4 carrots
- 4 large potatoes
- 1 beef stock cube
- 2 tablespoons Gravy Granules salt & pepper to taste

### INGREDIENTS (approx. 20):

- 4 large tins Corned Beef
- 8 medium onions
- 2 swede
- 16 carrots
- 16 large potatoes
- 4 beef stock cube
- 8 tablespoons Gravy Granules salt & pepper to taste



#### METHOD

- 1. Peel and finely chop the onions. Place them in a large pan and cover with water.
- 2. Peel and cut the carrots and swede into small cubes, add these to the pan and just cover with water.
- 3. Bring the water to a boil and then turn it down to simmer gently for 15 mins.
- 4. In the meantime cut the potato into medium sized cubes. Then add them to the pan, add a little more water to the pan and bring it back to the boil - turn it down to simmer for another 10 minutes.
- Add the stock cube
- 6. Cube the corned beef
- 7. Only add the corned beef once the vegetables are cooked and simmer for another 10 minutes
- 8. Add the gravy granules to the pan to thicken the stew.
- 9. Serve, Job done.

**TIP FOR** COOKING ON

Buy big cuts or packages of meat and stretch it out for multiple meals



**COUNCIL TAX ARREARS?** We can help

### SLOW COOKER DISHES

# Kelly's BEEF STEW

#### INGREDIENTS (for 4-5 people):

500 grams diced stewing beef
1 Leek or onion chopped
5 or 6 potatoes (chunked)
½ swede (bite sized pieces)
6 Carrots (bite sized pieces)
2 beef stock cubes
1 heaped tablespoon flour
Salt & Pepper to taste
A little vegetable oil



### PASTA BOLOGNESE

#### INGREDIENTS (for 4-5 people):

350 grams minced beef or quorn

1 tins chopped tomatoes

1 cubes garlic

1/₂ onion

1 tablespoon mixed herbs

1 teaspoon sugar & salt

Glug of vegetable oil

1/4 beef stockcube

500 grams of pasta



### **METHOD**

#### BEEF STEW

- Toss the diced beef in the flour and crumbled stock cubes.
- Add all the vegetables to the slow cooker along with the beef mix and stir
- Add water to the slow cooker to almost cover the contents and stir again
- Cook for 6 hours on the high heat setting.
- 5. Serve, Job done.

### PASTA BOLOGNESE

- Place all the ingredients in to a slow cooker.
- Rinse out the tinned tomatoes and add the residue to the pot.
- Cook for 4 hours on the high heat setting. Cook the pasta in a large pan of boiling
- water for 11-12 minutes, Drain and add to sauce & stir thoroughly.
- 5. Serve, Job done.

BENEFITS OVERPAYMENT CAUSING YOU ANXIETY?

We can help

Call Noah's Ark on: 01422 364664

### **KELLY'S STORY**

"My journey with Noah's Ark began in February 2019 when I finally plucked up the courage to address my issues around money and debt.

When I was younger my finances got out of control and I started getting into debt with things like mobile phones, catalogues, rent and worst of all council tax: I was just rubbish with money. I've always worked but things got worse when I moved on to Universal Credit and they overpaid me. They started to take money out of my benefits (nearly £200 a month) at the same as council tax started taking money (13% or £100 p/m) from my wages.

Losing £300 per month from my income just made my situation worse. I was stressed all the time, very low and anxious. I stopped opening my mail, answering the phone and I was dreading a knock on the door from the council's bailiffs. I couldn't see a way out and I ended up having to take a month off work because it was making me so ill.

A friend told me about Noah's Ark and I contacted them. I spoke with Andrew and he explained what they could do to help me work things out. Andrew made me feel that he understood and was on my side. He helped me through the debt advice process and arranged something for me called a Debt Relief Order (DRO) which I hadn't heard of even though I had engaged previously with another debt advice charity.

The DRO brought instant relief to me and it felt like a huge weight had been lifted from my shoulders. I was finally debt and stress free and could concentrate on my life and my young daughter. I told my family and friends all about Noah's Ark, and was able to introduce people to the centre who were in the same situation as I was.

In July 2019 I was interviewed on BBC Radio 4 and told the whole of the United Kingdom my story! Since I did the DRO in February 2019 I've managed to stay completely debt free and I've never missed a payment on any of my bills. I've finally started to save and I'm thinking towards the future and one day buying my own home. I finally bought myself a car a couple of months ago.

There are people out there who can help you. Noah's Ark have very experienced people who can guide you through the challenges that you face. And I know, as I am Kelly, now one of the qualified debt advisors at Noah's Ark and every day I take pride in knowing that I can do for others what Noah's Ark did for me."

The number one piece of advice I can give you is -



DON'T LET YOUR EMBARASSMENT STOP YOU LIKE IT DID ME

Although we are not all in the same boat, we are in the same storm.

Come to Noah's Ark for help and guidance.

