



# UK NEWS



Welcome to UK News 21<sup>st</sup> March 2024  
your weekly update from around Cemex UK

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## HEALTH & SAFETY

### Latest Safety Alerts



The two latest Safety Alerts both relate to incidents in our operations last month, where drivers suffered injuries getting out of their vehicle cabs.

You can find the two Safety Alerts at the end of this document and on the UK News download page:  
[www.cemexuknews.co.uk](http://www.cemexuknews.co.uk)

When reviewing the Alerts with your teams, you may want to ask them how we can reduce the potential for these all-too-common types of incidents, typical answers may include:

- Reviewing systems of work to reduce the need for drivers to get in / out of their vehicles.
- Keeping vehicle steps clean and in good condition, reporting and repairing any defects.
- Parking in designated areas where possible, with good ground conditions, suitable lighting and drainage.
- Ensuring boots are properly laced, clean and with good tread.
- Highlighting and using the correct grab handles and footholds.
- Knowing the step configuration of the vehicle.
- “Get a Grip” and maintaining three points of contact.
- When stepping down to the ground, looking where you are putting your feet.
- STEP IN (Take 5 Together) if you see anyone jumping down from a vehicle or not maintaining 3 points of contact.

Please discuss the Alerts with your teams and display them on relevant notice boards.

### LOOK AFTER YOURSELF AND EACH OTHER.

Health & Safety information and resources can be found at the following location

<https://cemex.sharepoint.com/sites/UKHealthandSafety/SitePages/Safety-Alerts.aspx?web=1>



## London Materials Celebrate 16 Years LTI Free

Congratulations to the London Materials team who are celebrating 16 years LTI free! This is a fantastic achievement given the busy environment they operate in.

Thank you to the team for your commitment and focus on Health & Safety as our number one priority.

LTI and TRI milestones demonstrate that ZERO is possible, especially in challenging environments and working processes. With the right level of focus and attention to health & safety, our Zero4Life objective can be met and sustained.



## Halkyn Team Support Road Safety

Cemex's commitment to protecting vulnerable road users, drives our programme for Road Safety & Engagement in our schools.

Supporting this programme, a team from Halkyn quarry together with a team from Logistics, spent a day with the teachers and pupils at The Roots Day Care Centre based in Ysgol Y Fron, local to the quarry.

The team spent time with pupils aged 4 to 5 years, and some of the younger children aged 2 – 3 years. They talked to the children about road safety and the dangers of large vehicles in the community.



The children had a wonderful time and were presented with some Cemex gifts.

Thanks to the Cemex team for supporting our Road Safety & Engagement campaign – colleagues included: Les Grabarz – Northern Logistics Manager, Victoria Harrison – Assistant Manager Halkyn, Mel Williams – Logistics Supervisor, Angharad Williams – Driver Supervisor, Natham Adams – Driver, and apprentice, Chole Walker.

## 5S Improvements in Asphalt



Over the past few weeks we have been sharing some great examples of 5S improvements across some of our Cemex UK sites.

5S projects are a fantastic opportunity for sharing and learning across all sites in the UK.



This week are sharing some excellent 5S improvements made at some of our Asphalt Plants, and since photos are the best way to share these – please click [HERE](#) to see the great work our sites have done.



## FUTURE IN ACTION

### Lend a Hands Are Go Go!!



Volunteering is part of Cemex's commitment to sustainable development, and all employees are encouraged to actively engage in activities that contribute to improving the quality of life and well-being in cities and communities where we live and operate.

One of the first Lend a Hand activities for 2024 took place this week at the Historic Coventry Trust's Charter House in Coventry. Colleagues from our Communications, Marketing and Social Impact teams spent a fantastic day working together as a team to build picnic benches plus various gardening activities, contributing to the overall visitor experience when the house and gardens reopen to the public this weekend.

Four benches were donated by Cemex UK to commemorate International Volunteer Day.

The Historic Coventry Trust is an entrepreneurial heritage development trust which aims to bring new life to the city's heritage, finding innovative ways to sustain historic places and to inspire, involve and connect people with the city's history.

If you are interested in taking your team for a Lend a Hand activity, the Charter House can be an option, or please contact Chiedza Mupfumira, Social Impact Specialist, to discuss opportunities in your local area.

### Recycled Sand Supporting our Circular Economy



The Cement and Concrete industries have a unique ability to transform many residues into useful materials. Our manufacturing processes allow us to become a waste consumer that can actively and simultaneously contribute to both reducing our CO<sub>2</sub> emissions and building a circular economy through partnerships with other industries, authorities, and communities. Our objective is to maximise the use of societies and other industries' non-recyclable waste and by-products.

Two of our sites in Cemex UK are positively contributing to the circular economy by using recycled sand, recovered from excavated waste. This is then reused, with our customer's permission, for road fill and other Concrete mixes.





Let's find out more about these two plants:

### **Hereford Readymix plant**

Hereford Readymix plant has been using recycled sand for several years and was at the forefront of this process. Hereford quarries, our landlord at Hereford Readymix plant, have a soil washing plant where they process excavated waste to recover the aggregate content – the recycled sand is then purchased by Cemex and reused, on the same site, requiring zero transportation by trucks and therefore reducing the overall output of CO<sub>2</sub> from the process.

Where customers consent, nominal mixes are produced using recycled sand, ranging from 100% usage to 50-50 with normal sand depending on mix and consistency. At Hereford Readymix plant, so far this year, approximately 600t of recycled sand has been used, equivalent to 25% of sand used on the plant to produce concrete mixes.

### **Builth Wells Readymix plant**

Builth Wells Readymix plant specialises in liquid screed and has been using recycled sand for almost 12 months. The plant recently supplied 200m<sup>3</sup> of Concrete for a road fill job – used to fill service trenches in the road. With the customer consent the plant were able to produce this product using 100% recycled sand. Due to the plant's location, it is more cost effective to import recycled sand as it comes from half the distance of that from the normal Sand quarry. Not only does Cemex make an increased margin over the use of the normal sand, by only requiring half the haulage by trucks but this also results in 50% less trucks on the road, and 50% less CO<sub>2</sub> being produced.

By growing the use of recycled sand, both sites are positively contributing to Cemex's Future in Action goals to become net-zero CO<sub>2</sub> by 2050.

### **Cemex UK Install First Workplace Charge Point**

Cemex are pleased to announce the first installation of an electric vehicle charging point has taken place. Two wall box charge points have been installed at the Marine office in Southampton, with a special thank you to the management and local team for their support to commence the workplace charging infrastructure.

The local team managed the installation in coordination with preferred supplier Pod Point. They opted to use their existing local electrical contractor for preparation work rather than opting for a full installation from Pod Point and have been impressed with how professional and seamless the process has been.



The Marine team can now look forward to utilising the new charge points!



Further charge points are scheduled to be installed around the UK businesses during the coming months, if you would like any further information, please contact your local Operations Managers or Engineering team.

## Accelerating Decarbonisation Efforts in EMEA



Cemex has entered into a collaboration with specialised energy transition infrastructure investor and manager, White Summit Capital, to develop projects across its European operations that will contribute to Cemex's 2050 net-zero objectives.

The envisaged partnership will focus on two key pillars of Cemex's Future in Action strategy: Decarbonising our Operations (for instance by reducing clinker factor, optimising fuel mix, increasing clean electricity, reducing

transport emissions); and Circularity (re-incorporating Construction, Demolition and Excavation waste and transforming waste into energy).

Sergio Menendezna said: "We are pleased to have entered this collaboration with White Summit Capital and are excited to explore how together we can develop innovative solutions to decarbonise Cemex Europe operations and further strengthen our circularity positioning."

"White Summit Capital is the right partner to support our sustainability ambitions as they offer capabilities that match our own projects, including on-site generation and storage of renewable energy, green hydrogen production, fleet electrification, and carbon capture. I believe this collaboration will help Cemex accelerate the achievement of our climate action goals."

Read the full press release: <https://www.cemex.co.uk/-/cemex-and-white-summit-capital-partner-to-accelerate-decarbonisation-efforts>

## Head Office Supports Comic Relief

Well done to colleagues at our Head Office in Coventry who got together to support Comic Relief. They raised a fantastic £149 for the charity.

[Comic Relief](#) is a major charity based in the UK, with a vision of a just world, free from poverty. The goal is to drive positive change through the power of entertainment.

To raise money colleagues bought Comic Relief red noses, played games and wore red clothing to raise money.



Congratulations to Gemma Jones, Senior Sales Administrator, who won an Amazon voucher for winning both Guess the Celebrity and Guess the number of red sweets in the jar.



## PROFITABILITY

### Increasing Sustainable Sand and Gravel Supply



Aggregates Business's journalist, Guy Woodford, recently paid a visit to Swinderby quarry to meet Vanessa Smithson - Quarry Manager, Kevin Cage - Head of Aggregates Operations, and Mark Brown, Midlands Aggregates Operations Manager.



Guy was there to find out more about Cemex UK's significant investment into our largest sand and gravel quarry, enabling the plant to grow production up to 700,000 tonnes a year.

Guy's article which was published in Aggregates Business is now available to read [HERE](#)



## EMPLOYEES

### Women's Health & Wellbeing

Our new Wellbeing focus for March and April is 'Women's Health & Wellbeing' and we have launched this new campaign with two new webinars in April.

#### Menopause Webinar

Menopause can be an incredibly difficult time for those experiencing it, putting great burden on both physical and mental health. This webinar looks at the effects menopause has on physical and mental health, as well as the best way that people experiencing menopause can support themselves. The session also looks at how those who aren't experiencing menopause (or won't) can offer support to family, friends and colleagues.

Menopause: 17<sup>th</sup> April 10am

Click here to register: <https://wellbeingbooking.co.uk/events/FIB7U2>



## Women's Health Webinar

Many aspects of women's health can be overlooked, which is why awareness is so important. This webinar offers helpful tips and awareness around various aspects of women's health, including:

- Prevalent cancers and screening services.
- Self-examination, signs, symptoms and early detection.
- Mental health, including post-natal depression.
- Menopause.
- Risks around diabetes, high blood pressure and heart disease.
- Plus much more.

Women's Health Webinar: 23<sup>rd</sup> April 2pm

Click here to register: <https://wellbeingbooking.co.uk/events/KYELBY>

## Further Resources

You can find lots of resources on our UK News Women's Health download page [HERE](#). Please these on your workplace notice boards and wellbeing notice boards.

- [Women's Health Resources 2024](#)
- [Women's health webinars](#)
- [Women's Health Webinar - Apr 24](#)
- [Menopause Webinar - Apr 24](#)
- [Menopause Myths poster](#)
- [Women's Health Materials Flyer](#)
- [Information Sheet about the Menopause](#)
- [Women's health fact sheet](#)
- [Menopause poster](#)

## Materials Roadshows Are Off and Running



This week the first of Lex Russell's Materials Roadshow for 2024 took place at our Head Office in Binley, Coventry.

Over 70 people, across two sessions, joined Lex for an update on health, safety and wellbeing, an overview of business performance, employee and customer engagement, digital strategy and Future In Action, plus a look ahead to 2024.

Colleagues also had the opportunity to ask Lex any questions they have about our business.

Commenting on the sessions Lex said: "Thank you to everyone who took the time to attend the Roadshows in Binley yesterday. I really appreciated your support and the questions were great. It is a real pleasure for me to share our achievements and our vision for the future."





If you haven't booked your space yet, click [HERE](#) to find the times and venues. Please contact the organiser to book a space.

### Latest Care First Seminars – March/April

Cemex offers all employees a free, confidential Employee Assistance Programme (EAP) called Lifestyle Support, operated by Care first.

Lifestyle Support offers a series of seminars free to access for all Cemex employees.



**Below you can find details of the seminars running for next several weeks.**

You can find links to all previous seminars on the weekly calendars at the end of this document and on the UK News download page [here](#).

**\*\*\*\*Remember!\*\*\* You can listen back to a recording of any past seminar by using the same link shared below:**

**[W/C 11th March 2024 – click for QR codes to register](#)**

#### **How Care first can support you**

Friday 15th March – @12pm

A webinar to raise awareness of the service and information on how to access the EAP support provided by Care first.

To register click [here](#)

**[W/C 18th March 2024 – click for QR codes to register](#)**

#### **Neurodiversity Celebration Week**

Monday 18th March – @12pm

This webinar is a light touch session on neurodiversity and the benefits of having diversity in the workplace.

To register click [here](#)

For more details click [here](#).

#### **How Care first can support you**

Wednesday 20th March – @12pm

To register click [here](#)

For more details click [here](#).

#### **Practical Information and Advice through Care first**

Friday 22nd March – @12pm





This webinar provides detail about who our Information Specialists are and their role as part of your EAP service.

To register click [here](#)

For more details click [here](#).

### **[W/C 25th March 2024 – click for QR codes to register](#)**

#### **Care first Critical Incident Support**

This webinar provides details of the support Care first can offer that might be relevant following a traumatic incident in the work place.

Monday 25th March - @12pm

To register click [here](#)

For more details click [here](#)

#### **How Care first can support you**

Wednesday 27th March - @12pm

A webinar to raise awareness of the service and information on how to access the EAP support provided by Care first.

To register click [here](#)

For more details click [here](#).

### **[W/C 1st April 2024 – click for QR codes to register](#)**

#### **How Care first can support you**

Wednesday 3rd April - @12pm

A webinar to raise awareness of the service and information on how to access the EAP support provided by Care first.

To register click [here](#)

For more details click [here](#).

#### **Managing your finances with PayPlan with guest speaker and finance expert Antony Price**

Friday 5th April - @12pm

A session with guest speaker, Antony Price, from PayPlan, the Finance and Debt Management Experts. This webinar aims to support listeners with tips to help manage their finances.

To register click [here](#)

For more details click [here](#).

### **[W/C 8th April 2024 – click for QR codes to register](#)**

#### **Understanding Care first cCBT**

Monday 8th April - @12pm

This webinar provides further information on Care first's own modular cCBT (computerised Cognitive Behavioural Therapy) course.



To register click [here](#)

### **How Care first can support you**

Wednesday 10th April – @12pm

To register click [here](#)

For more details click [here](#).

### **Stress Awareness Month**

Friday 12th April – @12pm

In line with Stress Awareness Month, this webinar looks at the impact stress can have on our day to day lives while detailing techniques and strategies for helping manage stress.

To register click [here](#)

**You can find full details about all the seminars [here](#).**

### **Easter Extravaganza – 11 Flash Offers for One Week Only!**



From 25<sup>th</sup> March – 1<sup>st</sup> April 2024 you can make egg-ceptional additional savings at 11 fabulous retailers via our benefits platform. You won't want to miss out on these cracking offers:

- Tesco eVoucher  
~~WAS 4%~~ NOW 5%
- Currys eVoucher  
~~WAS 6%~~ NOW 7%
- lastminute.com eVoucher  
~~WAS 6%~~ NOW 8%
- Wickes eVoucher  
~~WAS 6%~~ NOW 8%
- Halfords eVoucher  
~~WAS 6%~~ NOW 10%
- Costa eVoucher  
~~WAS 10%~~ NOW 14%
- Clarks eVoucher  
~~WAS 10%~~ NOW 14%
- PGL Promo Code  
~~WAS 15%~~ NOW 20%



- Pooch & Mutt Promo Code  
WAS 27% NOW 30%
- Beer52 Pre-discounted Website  
WAS 8 beers + postage NOW 10 beers + postage
- Buyagift eVoucher  
WAS 20% NOW 25%

Plus, a chance to WIN a £200 voucher, when you make an eligible Buyagift purchase between 25<sup>th</sup> March – 1<sup>st</sup> April 2024. Full Terms and Conditions apply.

Opt in to the marketing emails to receive special offers, details of competitions and more. Simply log in, then go to 'My Account', 'Your Preferences' and click 'Yes' to be added to our mailing list!

Visit your platform from 25<sup>th</sup> March 2024 to find out more. Details can also be found on CEMEX Lifestyle platform: <https://cmx.employeebenefitsplatform.com/>

### Internal Vacancies

IVC Ref	Position	Company	Location	Closing date
51-03-2024	Distribution Coordinator	Customer Experience - DSM	Binley	25/03/2024
52-03-2024	Plant Manager	Materials - Readymix	Weeford	01/04/2024
53-03-2024	Operations Team Leader	Materials - Readymix	HS2/Midlands	01/04/2024
54-03-2024	Technician	Urbanisation Solutions – Building Products	Somercotes	01/04/2024
55-03-2024	Assistant Quarry Manager	Materials - Aggregates	Parkfield Road Quarry	02/04/2024
56-03-2024	Plant Supervisor	Urbanisation Solutions - DSM	Braintree	02/04/2024
57-03-2024	Operative	Urbanisation Solutions - Admixtures	Rugby Cement Plant	03/04/2024

**We would love to hear from you for the next edition**

To send us a story: either click on 'submit a story' on the UK News website or email [gb-communicationsandpublicaffairs@com](mailto:gb-communicationsandpublicaffairs@com)

If you can, please include a photo too (taken in super fine landscape setting and saved as a jpeg.) Thank you.

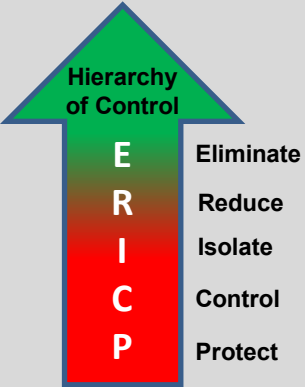


# SAFETY ALERT

## CONTRACT DRIVER FALLS FROM CAB – HEAD INJURY

UK SA05/2024 – 18.03.24

Display Until  
19.04.24



### DETAILS OF THE INCIDENT

A contract haulage driver parked on site in preparation for loading of material. On exiting his vehicle cab, he misjudged his footing and missed the bottom step. He fell, striking his head, right elbow and lower back on the concrete paving. He received first aid treatment on site and his condition was monitored. He reported feeling dizzy and sick and therefore the Emergency Services were called. An ambulance arrived and the driver was taken to hospital for assessment, accompanied by the Plant Manager. He was released later in the day having had stitches to close his head wound.

### KEY FINDINGS

Safe Systems/ Competence	It is accepted practice at the site for drivers to exit their vehicles and change into their Personal Protective Equipment (PPE) in the loading bay on the basis it is a safer than on the public road; however, this practice has not been considered within the site's Risk Assessment. The driver had received an induction and his training records include safe access and egress from vehicle cabs.
Vehicle	The driver was familiar with the cab step configuration, it being his regular vehicle.
Personal Protective Equipment	Although the driver was wearing boots they were not fastened correctly (see photo).
Housekeeping	Housekeeping in the area was exceptional, with steps / curbs clearly highlighted.

### HOW COULD THIS HAVE BEEN AVOIDED

- Eliminate / reduce the need for drivers to get out of their cabs.
- Driver concentration, ensure 3 points of contact are maintained when getting in / out of vehicles.
- Footwear should be in good condition and worn correctly, laces fully tied.

### KEY REVIEW POINTS

- Assess if we can reduce the need for drivers to get out of their cabs through systems and engineering improvements.
- Review Risk Assessments and Safe Systems of Work (SSOW) relating to drivers' PPE and ensure all drivers are aware of the PPE requirements.
- Confirm all drivers receive and understand the requirements of updated SSOW.



Head wound



Boots



Vehicle steps

### Get a grip

Hold handrails on stairways and use three points of contact when getting into/out of vehicles.

### Personal Protective Equipment

Always wear the correct PPE.

### Safe Systems

Follow safe systems of work, site rules, signage and traffic signals.



STOP THINK ACT



UK SA06/2024 – 18.03.24

# SAFETY ALERT

## EMPLOYEE DRIVER FALLS EXITING CAB

### DETAILS OF THE INCIDENT

An employee cement tanker night driver loaded his vehicle and proceeded to the weighbridge. He stopped the vehicle too close to the weighbridge platform and, as a result, the cab door wouldn't open fully as the underside was catching on the platform. Rather than repositioning the vehicle, he attempted to exit the cab forwards and fell / slipped onto the gantry, causing a graze to his leg. The Driver continued with his night shift, not reporting the incident until he arrived at the customer's site. Unfortunately, the driver was absent from work as a result of his injury.

### KEY FINDINGS

Workplace Layout	The cabs of the new fleet of Volvos are lower, to aid better vision of vulnerable road users, and therefore the doors were catching on the walkway platform.
Safe System of Work	Drivers were informed to position their vehicles slightly further away from the platform so the doors wouldn't catch and they could safely access / egress.
Get A Grip	Due to the cab door hitting the platform, the driver could not exit the vehicle backwards holding onto the grab handles and chose to step out forwards.
Incident Reporting	The driver should have reported the incident immediately to the Weighbridge or Night Shift Manager in accordance with the reporting protocol.

### HOW COULD THIS HAVE BEEN AVOIDED

- Review processes to eliminate or reduce the need for drivers to leave their cabs; in this case the site is in a port and port security require the despatch ticket to be stamped with a pass in the weighbridge office.
- As previously instructed, the driver should have repositioned the vehicle when he realised he couldn't open the door fully, enabling him to get out backwards, using both grabrails, giving him 3 points of contact.
- Assess whether any modifications could have been carried out to the platform to overcome the restriction with the doors on the new vehicles.

### KEY REVIEW POINTS

- Can systems be revised to minimise the need for drivers to get in / out of their vehicles?
- Where there is a significant change to people, plant or processes, do we have a management of change procedure to reassess the risks and controls?
- Are incident reporting protocols periodically reinforced?

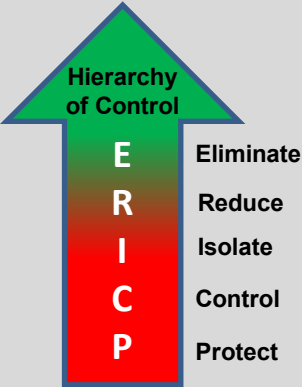
Slight graze to shin



Weighbridge platform



Display Until  
19.04.24



### Get a grip

Hold handrails on stairways and use three points of contact when getting into/out of vehicles.

### Driving

Drive safely, ensure you are authorised and that vehicles/mobile plant are well maintained.

### Safe Systems

Follow safe systems of work, site rules, signage and traffic signals.



STOP THINK ACT

# Care first Weekly Publicity Calendar

Care first  
Part of **PRIORITY**

Day/date/time	Daily Theme	Article	Webinar	Join
<b>Monday</b> April 1 <sup>st</sup> , 2024 12pm-12.30pm	BANK HOLIDAY	BANK HOLIDAY	BANK HOLIDAY	BANK HOLIDAY
<b>Wednesday</b> April 3 <sup>rd</sup> , 2024 12pm-12.30pm	Care first Awareness	How Care first can support you	<b>LINK:</b> <a href="https://attendee.gotowebinar.com/register/1463060087630665567">https://attendee.gotowebinar.com/register/1463060087630665567</a> A webinar to raise awareness of the service and information on how to access the EAP support provided by Care first.	
<b>Friday</b> April 5 <sup>th</sup> , 2024 12pm - 12:30pm	Financial Wellbeing	Managing your Finances with PayPlan	<b>LINK:</b> <a href="https://attendee.gotowebinar.com/register/9215077757720357720">https://attendee.gotowebinar.com/register/9215077757720357720</a> A session with guest speaker, Antony Price, from PayPlan, the Finance and Debt Management Experts. This webinar aims to support listeners with tips to help manage their finances.	

**'GoToWebinar' software is needed to join/view these webinars and may need to be downloaded – there could be restrictions through your organisation.**

Please be assured that registrant information is held confidentially and your organisation is not notified of your attendance/non-attendance to these webinars.

Note that these themes and events may be subject to change without notice.



# Care first Weekly Publicity Calendar

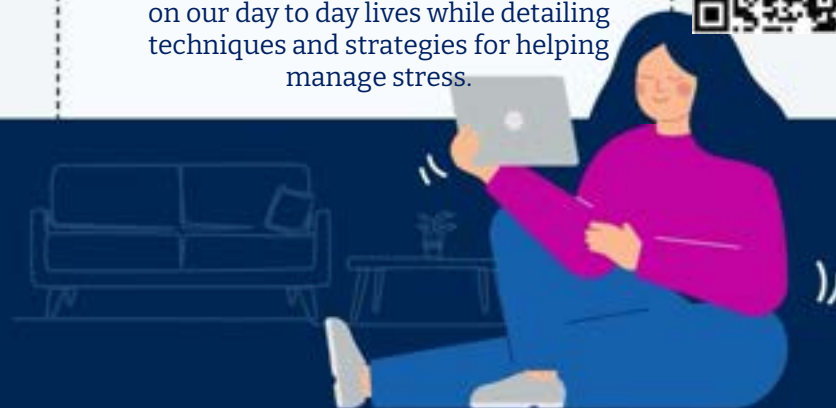
Care first  
Part of **PRIORITY**

Day/date/time	Daily Theme	Article	Webinar	Join
<b>Monday</b> April 8 <sup>th</sup> , 2024 12pm-12.30pm	Service Awareness	Understanding Care first cCBT	<b>LINK:</b> <a href="https://attendee.gotowebinar.com/register/5188136213480011605">https://attendee.gotowebinar.com/register/5188136213480011605</a> This webinar provides further information on Care first's own modular cCBT (computerised Cognitive Behavioural Therapy) course.	
<b>Wednesday</b> April 10 <sup>th</sup> , 2024 12pm-12.30pm	Care first Awareness	How Care first can support you	<b>LINK:</b> <a href="https://attendee.gotowebinar.com/register/4050961914406188634">https://attendee.gotowebinar.com/register/4050961914406188634</a> A webinar to raise awareness of the service and information on how to access the EAP support provided by Care first.	
<b>Friday</b> April 12 <sup>th</sup> , 2024 12pm - 12:30pm	Mental Wellbeing	Stress Awareness Month	<b>LINK:</b> <a href="https://attendee.gotowebinar.com/register/4854846751288112727">https://attendee.gotowebinar.com/register/4854846751288112727</a> In line with Stress Awareness Month, this webinar looks at the impact stress can have on our day to day lives while detailing techniques and strategies for helping manage stress.	

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# Managing your Finances with PayPlan

## Counselling Support

It's been an unprecedented few years, and economic instability looks set to continue for some time yet, impacting each and everyone of us to varying degrees. People's pockets have been hit hard recently with increasing energy bills and food.

Now, with inflation causing a large rise in everyday living costs, it's no surprise there's been a significant increase in people reaching out for help with their debts.

The figures speak for themselves – through 2021 PayPlan, one of the UK's leading free debt advice organisations, saw a 28% increase in people contacting for debt support compared to the same period for 2019. This increase in demand has continued to rise in 2022 with over 3000 clients requiring debt help each and every week.

Recent research laid bare the awful reality for many people in the UK today; PayPlan have spoken to parents who can't afford to put food on the table, families who've seen their household income disappear overnight and elderly people struggling to afford gas and electricity to heat their homes.

It's important for people to remember that no one is alone. Making that first step to reach out and get help can be a big one, but the results can be life changing. Clients have told PayPlan time and time again that just talking to someone about their debt worries helps ease the burden.

## Why is it important to reach out sooner rather than later?

The truth is, getting debt help can be daunting. Often people delay accessing debt advice in hope of their situation improving and not needing support. In fact, 88% of PayPlan clients have been struggling with their debts for over a year before reaching out for help, 21% struggling for over 4 years. Although the step to access debt support can feel challenging, the benefits are numerous and quickly experienced.

Money and mental health are closely connected. Each year PayPlan speak to thousands of people who are feeling the impact of their debts, often exacerbated having lived with the pressure of debt worries for longer than needed. One of the common things heard by debt advisers when they reach out for help is 'I wish I had contacted you a long time ago, I feel better already'. PayPlan research shows that over 93% of clients say their mental health and wellbeing improves once they reach out and start getting the support that's needed.

The best advice for people that have wider financial concerns, and that are struggling to make payments on other bills, is to seek free independent debt advice. Getting in touch with an adviser at PayPlan means you can look at all of your debts and work out the best solution for current circumstances.







## Care first Webinar Article

### How can I get free advice if I'm struggling to make my debt repayments?

If you have multiple debts and are worried about how you are going to afford to make these payments, or if you'd like some budgeting advice, whatever your concerns are when it comes to debt, PayPlan are there to help. Talk to a member of the PayPlan team or check out their helpful articles and guides online. PayPlan help with confidential advice and personalised debt solutions. PayPlan offers free, confidential advice and they will work with you to find a solution that is tailored towards your needs. The debt solutions PayPlan advise on include:

- Admin Order
- Repayment Arrangement
- Debt Settlement
- Trust Deed
- Minimal Asset Process
- Sequestration
- Debt Arrangement Scheme
- Individual Voluntary Arrangement (IVA)
- Self-Employed IVA
- Full & Final IVA
- Debt Management Plan (DMP)
- Bankruptcy

### More Information

If you are experiencing problems with finances or dealing with debt, you can also contact Care first. Care first are an independent, leading provider of professional employee support services. Care first employ professionally qualified Counsellors and Information Specialists, who are experienced in helping people to deal with all kinds of practical and emotional issues. We recognise that having money worries and/ or being in debt can make you feel isolated, scared and anxious. It has a negative effect on your work, your health and your family. Making that initial request for help is always the most difficult; once you have made that initial call you have taken the first step towards getting the right help to a better quality of life. Our Counsellors are available 24/7 to support you with the emotional impact of financial difficulties. If you wish to contact the Care first telephone counselling and information line then please don't hesitate to call the Freephone number provided by your organisation in confidence.

Most people delay dealing with their money problems longer than they should. Finances are a core part of our lives and can be the root of many issues. Asking for help early on may help prevent problems later down the line. A good starting point would be to talk it all through confidentially with an Information Specialist at Care first, who will help you make informed choices about what to do and how to do it. Care first Information Specialists are not Financial Advisors but are money trained experts, so whether you are at breaking point and need ongoing guidance to resolve debts, or just have a simple question –our Information Specialists are here to help with a range of issues, some of which include; debt, budgeting, rent/mortgage arrears, reduced income, tax, benefits and many more.

If you would like to learn more about: **'Managing your finances with PayPlan with guest speaker and finance expert Antony Price'** then please join our webinar on **Friday 5<sup>th</sup> April 2024 at 12pm** using the details below –

<https://attendee.gotowebinar.com/register/9215077757720357720>

If you are unable to join the webinar live, a recording of the session can be accessed using the same link above after the webinar has taken place.



Get access to the help you need **24/7** with Care first

Care first  
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