

**TRANSFORMING
PLYMOUTH
TOGETHER** 
CHURCH ACTION FOR A FAIRER CITY



Energy & Money Saving Ideas

With special thanks to Centrepont, Food is Fun CIC,
Plymouth Energy Community and the
Independent Food Aid Network

Contents

Page 4	Food is Fun - Shopping Tips
Page 5	Food is Fun - Cooking Tips
Page 6	Recipe - No Cook Breakfast Yogurt Pot
Page 7	Recipe - No Cook Overnight Oats
Page 8	Recipe - No Cook Tuna Bean Salad
Page 9	Recipe - No Cook Tomato Mackerel
Page 10	Recipe - Kettle Pasta
Page 11	Recipe - Kettle Couscous
Page 12	Recipe - Kettle Noodles
Page 13	Recipe - Microwave Scrambled Egg
Page 14	Recipe - Microwave Mash
Page 15	Recipe - Microwave Soup
Page 16	PEC - Energy Saving Tips
Page 18	IFAN - Worry About Money?
Page 20	Recipe - No Cook Tomato Mackerel
Page 22	Warm Welcome Spaces
Page 23	TPT - Further Support & Advice

Transforming Plymouth Together

Church Action For A Fairer City

Transforming Plymouth Together is a charity working with churches, faith communities and community support organisations to tackle poverty and inequality in Plymouth.

This fuel & money saving booklet has been created to help households with the cost of living increases, in particular food and energy prices.

For more energy and money saving tips, please visit www.transformingplymouthtogether.org.uk/whats-new/energy-money-saving-ideas



With special thanks to the following groups who gave permission for their resources to be included in this leaflet.

Centrepont

www.centrepont.org.uk

Food is Fun CIC

www.foodisfun.org.uk

Independent Food Aid Network (IFAN)

www.foodaidnetwork.org.uk

Plymouth Energy Community -

www.plymouthenergycommunity.com



Shopping Tips

- Get to know everything you already have in your cupboards. Try to get into the routine of using the oldest dates first. Herbs, spices, tinned pulses and a variety of stock cubes can all add flavour to simple meals.
- Check before you write your list to ensure you don't double or triple up on larger goods.
- Try to avoid shopping on an empty stomach or you'll be tempted to buy food you don't need.
- Don't be tempted with BOGOF offers unless it's on the list. It's only cheaper if you were planning on buying two of the items in the first place. Remember to check the sell-by dates though.
- Switch from branded foods to shop's own brands.
- Buy fruit and vegetables sold by weight, in smaller quantities. This means you'll have fresher produce and less waste.
- Try frozen fruit and vegetables. They come ready to use and are just as good for you as non-frozen food.
- Seasonal fruit and vegetables are usually much cheaper.
- Consider buying cheaper cuts of meat. These can take a little longer to cook but using a slow cooker can help. Buying a whole chicken and cutting into portions to freeze often works out cheaper than supermarket prepared smaller portions.
- Supermarkets often reduce fresh items towards the end of the day. Shopping at the right time can often save money, so keep a look out for yellow stickers or designated areas for reduced food.



Cooking Tips

- Try to cook from scratch and avoid processed ready cooked meals where possible, as this can offer a significant saving.
- Slow cookers start from around £15 and are great for stews and soups, saving preparation time and fuel costs. They're also great for cooking cheaper cuts of meat as slow cooking will help to increase the tenderness.
- By planning meals and ingredients you will have less leftover food.
- Taking turns to cook for a neighbour or friend is a good way to enjoy company whilst saving on energy costs.
- Some of the tastiest and quickest dishes can be from leftover foods. Don't be afraid to put odds and ends of leftover cooked vegetables into a pan with some olive oil and herbs to create a stir-fry. Serve with a cooked egg for some added protein.
- Having days in the week without meat or fish is a great way to save money.
- Pulses, beans, lentils and peas are healthy and packed with protein, fibre, vitamins and minerals. Use to bulk out meals.
- Bread is the most wasted household food so consider freezing whole loaves and just take out the slices you need for the next day. Frozen bread can be easily toasted too.
- There are lots of money saving groups online, including Food Buddies South West
www.facebook.com/groups/2900272496729153
and Jack Monroe's recipes on Cooking on a Bootstrap
www.cookingonabootstrap.com/category/recipes-food

Breakfast Yoghurt Pot

✓ No cook



Equipment:

- Glass or jar per person
- Spoon

Ingredients for 1 portion:

- 2 handfuls of muesli or granola
- Plain low fat yoghurt (1 small pot or 4 tbsp)
- ½ tin of fruit e.g. berries or peaches
- Optional: drizzle of honey

✓ Halal

✓ Vegetarian

Steps:

1. Drain the juice out of the tin of fruit.
2. Layer the glass with yoghurt, muesli and tinned fruit
3. If using honey add a drizzle on top.
4. Keep in the fridge or eat straightaway.

Overnight oats

✓ No cook



Equipment:

- Glass, mug or jar (1 per person)
- Tablespoon

Ingredients for 1 portion:

- 5-6 tablespoons of oats
- ½ glass of milk (dairy or dairy-free)
- Small handful of raisins or other dried fruit
- Optional: cinnamon
- Top with tinned or fresh fruit

- ✓ Halal
- ✓ Gluten-free
- ✓ Dairy-free
- ✓ Vegan

Steps:

1. Tip the oats into the glass, add the milk and raisins and mix in. Add the cinnamon if using and mix in.
2. Put in the fridge and leave overnight or at least for 3 hours.
3. Top with fresh or tinned fruit if available.
4. Enjoy!

Tuna Bean Salad

✓ No cook



Equipment:

- 1 bowl
- 1 cup
- 1 tablespoon

Ingredients for 4 portions:

- 4 tsp olive or vegetable oil
- 4 tbsp lemon juice or vinegar (if available)
- 1 tin of sweetcorn
- 1 tin of beans (any)
- 2 x 160g cans of tuna
- Salt and pepper
- Optional: 4 tsp of mustard
- Optional: any fresh or dried herbs e.g. parsley, coriander

✓ Halal

✓ Gluten-free

✓ Dairy-free

Steps:

1. Drain the beans, sweetcorn and tuna and mix together in the bowl
2. Mix together the oil, lemon juice/vinegar, and mustard if using in a cup
3. Add a pinch of salt and pepper to the cup.
4. Pour this over the sweetcorn, beans and tuna and mix everything together
5. If you have herbs, add these and mix in.
6. Enjoy!

Tomato Mackerel

✓ No cook



Equipment:

- 4 plates or bowls
- Fork

Ingredients for 4 portions:

- 3 tins of mackerel in tomato sauce
- 2 pouches of microwavable grains e.g. rice or quinoa
- Optional: seasoning of your choice
- 1 tin of vegetables e.g. sweetcorn or spinach

Steps:

1. Open the pouches of grains and divide them between the plates or bowls. Break them up with the fork.
2. Open the tins of mackerel and divide over the grains.
3. Add the tinned vegetables on the side and any other seasonings if using.
4. Enjoy it cold, or microwave on high for 2 minutes if you want it hot.

- ✓ Halal
- ✓ No cook
- ✓ Dairy-free
- ✓ Gluten-free

No Pan Pasta

✓ Kettle only



Equipment:

- Kettle
- 1 mug per person
- Spoon
- Bowl
- Small plate

Ingredients for 1 portion:

- ½ a large mug of dried pasta (regular or gluten free)
- Toppings of your choice e.g. pasta sauce, pesto, sweetcorn, tinned tomato, cheese, tuna.
- Seasonings of your choice e.g. dried herbs, garlic, chilli, paprika

- ✓ Halal
- ✓ Gluten-free
- ✓ Vegetarian

Steps:

1. Put the pasta into the mug to fill it halfway.
2. Boil the kettle and pour the boiling water over the pasta in the mug and cover it with the small plate.
3. Leave for 20 - 22 minutes or until it has gone soft.
4. Drain away water when pasta is soft, and pour the pasta into the bowl.
5. Add toppings and seasonings of your choice.
6. Eat as it is, or keep in the fridge to enjoy later.

Kettle Couscous

✓ Kettle only



Equipment:

- Large bowl
- Plate
- Spoon
- Mug

Ingredients for 4 portions:

- 2 mugs of couscous
- 2 stock cubes OR 4 tbsp. soya sauce
- 6 tbsp. tinned vegetables e.g. sweetcorn, olives
- 2 handfuls of seeds or nuts
- Lemon juice if available
- Olive oil if available
- Seasonings of your choice e.g. dried herbs, spices

- ✓ Halal
- ✓ Dairy-free
- ✓ Vegan

Steps:

1. Boil the kettle.
2. Tip the couscous into the bowl. Cover with 4 mugs of boiling water and crumble in the stock cube – stir in.
3. Cover the bowl with a plate and leave for about 5 minutes or until the couscous is soft and has absorbed all the water.
4. Drain the tinned vegetables and add to the couscous along with any seasonings and nuts/seeds
5. Top with lemon and oil if available and enjoy!

No-Fry Noodles

✓ Kettle only



Equipment:

- 2 bowls
- Fork

Ingredients for 1 portion:

- 1 nest of dried rice noodles
- 1 handful of vegetables of your choice (tinned, frozen or fresh) e.g. broccoli
- Seasoning e.g. soya sauce, chilli sauce
- Optional: handful of nuts

- ✓ Halal
- ✓ Gluten-free
- ✓ Dairy-free
- ✓ Vegan

Steps:

1. Boil the kettle. Put the rice noodles into a bowl and cover with boiling water. Leave for 5 minutes
2. Put vegetables into another bowl and cover with boiling water to heat for 10 minutes
3. Drain the water from the noodles and the vegetables. Mix together.
4. Add the seasoning and mix well.
5. Top with nuts if using.

Scrambled Micro-eggs

✓ **Microwave only**



Equipment:

- Bowl or mug
- Fork
- Microwave

Ingredients for 1 portion:

- 1 tsp butter or oil for the dish
- 2 eggs per person
- 1 tbsp milk (optional) or water per person
- Seasoning of your choice

- ✓ **Gluten-free**
- ✓ **Dairy-free**
- ✓ **Vegetarian**
- ✓ **Halal**

Steps:

1. Coat the cup or bowl with oil or butter so the eggs don't stick.
2. Crack in the eggs and mix with the fork to combine.
3. Add the milk or water and whisk lightly with the fork. Season according to taste.
4. Microwave on high for 1 minute and then stir the eggs with the fork. If the egg is solid all the way through then stop cooking.
5. If not, heat for another 30 seconds then stir, repeat this until they are ready.

Microwave Mashed Potato

✓ **Microwave only**



Equipment:

- Bowl
- Fork
- Tin opener if not using ring pull tins

Ingredients for 1 portion:

- ½ small tin of potatoes
- A splash of milk (dairy or dairy-free)
- Optional: splash of oil or butter
- Seasoning of your choice
- e.g. salt, pepper, dried herbs

- ✓ **Halal**
- ✓ **Gluten-free**
- ✓ **Dairy-free**
- ✓ **Vegan**

Steps:

1. Open the tin and pour the potatoes and water into a bowl
2. Microwave on a high heat for 5 minutes
3. Carefully take the bowl out of the microwave, and tip out the water
4. Use the fork to mash the potatoes, then add a splash of milk and oil or butter if using
5. Add seasoning of your choice and enjoy!
6. Tip: goes well with baked beans

Microwave Vegetable Soup

✓ Microwave only



Equipment:

- Microwaveable bowl
- Spoon
- Tin opener if not using ring pull tins

Ingredients for 1 portion:

- 1 tin of beans (any) in water
- 1 tin of mixed vegetables
- 1 stock cube (any type)
- 1 small tin of potatoes – chopped into small pieces
- Seasonings of your choice e.g. dried herbs, pepper, garlic powder

- ✓ Halal
- ✓ Gluten-free
- ✓ Dairy-free
- ✓ Vegan

15

Steps:

1. Heat 250 ml of water using a kettle or by heating in the microwave in a bowl.
2. Crumble the stock cube into the hot water and stir until dissolved.
3. Drain the beans and tinned vegetables and add to the stock. Mix in.
4. Add any seasonings of your choice.
5. Microwave for a further 1 minute on high.
6. Stir well and enjoy!

Plymouth Energy Community

ENERGY SAVING TIPS

Reduce energy waste to lower your bills

Here are a few do-it-yourself ideas that can cost nothing...



Heat your home to meet your needs. 18 - 20 degrees is perfect for most. 20 - 22 degrees for people with health conditions, older occupants or young children. More than that is £65 per year, per degree!



Turn Thermostatic Radiator Valves (TRV) up and down according to your needs to save around £85 a year.



Make sure radiators are regularly "bled" - this helps them keep running at maximum efficiency.



Get to know your heating system - using the controls correctly and effectively will save money.



Open curtains in the day time to allow the heat from the sun in, and close them at dusk to retain the free heat (tuck them in behind any nearby radiators).



Make DIY draught excluders for front doors, using a pair of old tights and spare clothes or material.



Turn lights off when they are not needed could save around £20 a year.



Avoid overfilling your kettle - boiling only the amount of water you need could save £11 a year.



Shower for 4 minutes or less to save around £70 a year.



Dry clothes in fresh air or use an ailer to save around £60 a year.



Turning appliances off standby could save around £55 a year.



Microwaves are cheaper to use and faster than your oven.



Fill up your washing machine and you could do one load less a week.

Our Energy Team can provide general energy advice as well as basic measures, such as draught-proofing, LED light bulbs, hot water tank jackets and energy monitors.

✉ energyteam@plymouthenergycommunity.com

☎ 01752 477117

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Plymouth Energy
Community

Updated August 2022

...and some ideas that cost a bit



Replace old, inefficient lightbulbs with LEDs to save around £40 per year.



DIY draught proofing can be cheap and effective in reducing lost heat from gaps around doors, windows or floorboards - people who are happy to do basic DIY tasks might find this easy to do.



Best standard hot water cylinder jackets (80mm) help retain heat and save around £35 per year.



Thick, lined or thermal curtains help retain heat; a cheap way to reduce heat escaping through windows.



If you have an un-used chimney, fitting a "chimney sheep" will help prevent heat escaping up the chimney's flue.



Reflective radiator panels attached to walls behind radiators help to reflect the heat you're paying for back into the home rather than letting it escape through walls.



Slow cookers are much more energy efficient than electric ovens, using little more energy than running a traditional lightbulb.



...and some larger things you might do with some funding.



Energy efficiency measures and low-carbon heating include (but are not limited to):

- Wall insulation (cavity, external, internal),
- Loft insulation
- Floor insulation
- Heat pumps (air source, ground source)

Our Future Fit Team provide impartial advice about improved insulation or low-carbon heating specifically for your home. They can also let you know if there is any grant-funding available to you.

✉ futurefit@plymouthenergycommunity.com

☎ 01752 477990

**TRANSFORMING
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Worrying about money?

Support is available in Plymouth

Three steps to find options and places to get help

Step 1: What's the problem?

I suddenly have no money

- Lost job or reduced hours
- Money stopped
- Lost money
- Unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Sanctioned (see option: **5**)

See options **1 2 6**

My money doesn't stretch far enough

- Deciding between food, fuel, and mobile credit
- Low income
- Zero hours contract
- Statutory Sick Pay too low
- Facing redundancy
- Not sure if eligible for support
- Change of circumstance

See options **1 2**

I have debt

- Rent or Council Tax
- Gas and electricity
- Payday loans
- Owe friends or family
- Benefit repayments

See option **3**

I am waiting on a benefit payment or advance

- New claim for benefit
- Payment delayed
- Waiting for decision

See options **1 4**



Step 2: What are some options?

1 Council Support Schemes

People on low incomes may be able to access housing benefit, council tax support and discretionary housing payment from the council. You may also be eligible for a support grant to help you stay in the community and an exceptional hardship payment if already accessing council tax support. This will depend on your current circumstances. You can find out more at: www.plymouth.gov.uk/benefitsandgrants

2 Maximise Your Income

Anyone who is struggling financially can get a benefit check and speak to an advisor for free and confidential advice. A benefit check can ensure that you are receiving all the money you're entitled to, especially if your circumstances have changed recently. Speaking to an advisor could also help you find cheaper deals on things like gas and electricity and make sure you're not missing out on things like school clothing grants or free school meals.

3 Debt Advice

Debt can happen to anyone. Free advice and support can help you find ways to manage your debts and reduce how much you pay each month.

Step 3: Where can I get help?

CITIZENS ADVICE PLYMOUTH

Provide advice on benefits, debt, housing and more
0808 278 7910 (advice queries)
01752 982 880 (debt telephone drop in)
www.citizensadviceplymouth.org.uk

Help with options: 1 2 3 4 5 6

MONEY ADVICE PLYMOUTH

Debt advice charity offering benefits and debt advice
01752 208 126
www.moneyadviceplymouth.org.uk
Help with options: 1 2 3

PATH (PLYMOUTH ACCESS TO HOUSING)

Housing and renting support for those vulnerable to homelessness
01752 255 889
www.pathdevon.org

Help with options: 2 3

SALVATION ARMY

Debt advice service covering all of Plymouth
01752 643 955
plymouthdas@salvationarmy.org.uk
Help with options: 3

PLYMOUTH FOCUS ADVICE CENTRE

Independent debt advice, dealing with creditors, help with form filling, benefits and tax credits
01752 669 785
www.plymouthfocus.co.uk
Help with options: 1 2 3

CHRISTIANS AGAINST POVERTY

Debt counselling charity with two centres in Plymouth
0800 328 0006 (freephone)
www.capuk.org
Help with options: 3

4 Benefit Advance

If you have made a new claim for benefit and are in financial hardship while you wait for your first payment, you may be able to get an advance to afford things like rent or food. It's important to get advice before taking out an advance. Benefit advances must be paid back, and the money will be taken from your future benefit payments (a loan).

5 Hardship Payment

If you have been sanctioned, you may be able to request a hardship payment from the Jobcentre. Hardship payments are not always paid immediately, and they're not available to everyone. Hardship payments of Universal Credit need to be paid back (a loan), but hardship payments of Job Seekers Allowance or Employment Support Allowance do not (not a loan).

6 Challenge a Decision

You can challenge a benefit decision if your benefit has been stopped/sanctioned/reduced/refused or you have been overpaid. Most benefit decisions need to be challenged within one month.

Other Support

SHEKINAH

Drop-in centre for homeless & vulnerable people helping with housing and benefit support

01752 203 480
www.shekinah.co.uk

PLYMOUTH ENERGY COMMUNITY

Advice and practical support on energy bills, financial savings and more

01752 477 117
www.plymouthenergycommunity.com

STEP CHANGE

Expert debt advice and money guidance

0800 138 1111 (freephone)
www.stepchange.org

TURN2US

Information & financial support to get back on track, including benefits calculator and available grants

0800 802 2000 (freephone) |
www.turn2us.org.uk benefits-calculator-2.turn2us.org.uk

DEBT ADVICE FOUNDATION

Specialist debt charity offering advice on any aspect of debt

0800 043 4050 (freephone)
www.debtadvicefoundation.org

NATIONAL DEBT LINE

Free and independent debt advice over the phone and online

0808 808 4000 (freephone)
www.nationaldebtline.org

MONEY HELPER

Advice to help improve your finances

0800 138 7777 (freephone)
www.moneyhelper.org.uk

LIVWELL SOUTHWEST FIRST RESPONSE

24 hour helpline for anyone in Plymouth experiencing a mental health crisis

0800 923 9323
www.livewellsouthwest.co.uk/inpatient-mental-health-neurology/first-response-24-7-helpline

Other Support

Age UK Plymouth

Support and advice for older people, their families, and carers
01752 256 020
www.ageuk.org.uk/plymouth

Plymouth Hope

Fostering social and community cohesion among different migrant communities through services that reduce isolation and improve mental and physical well-being
01752 289 071
info@plymouthhope.org.uk
www.plymouthhope.com

Shelter

Free housing advice
0808 800 4444 (freephone)
england.shelter.org.uk

Salvation Army Modern Slavery Help Line

Specialist support for all adult victims of modern slavery
0800 808 3733 (freephone)
www.salvationarmy.org.uk/modern-slavery

Healthy Start Vouchers

To help buy fruit, vegetables and milk if you're on a low income, pregnant or have a child under 4.
Apply online: www.healthystart.nhs.uk

For Migrants, Asylum Seekers and Refugees

British Red Cross Refugee Support

Emergency support and advice for refugees, asylum seekers and other vulnerable migrants
01752 831 619 (Plymouth)
plymouthrefugeesupport@redcross.org.uk
redcross.org.uk/get-help/get-help-as-a-refugee

Unity Project

Support to have NRPF condition removed if applicable and other support
www.unity-project.org.uk

Devon & Cornwall Refugee Support

Specialist, impartial advice to asylum seekers in Devon and Cornwall
0800 456 1210 (freephone) hub@dcrs-plymouth.org
dcrs-plymouth.org

Project 17

Advice on housing and financial options for families with children facing severe poverty/homelessness because they have No Recourse to Public Funds (NRPF)
07963 509 044 | www.project17.org.uk

About this leaflet

This leaflet is based on learning from Scotland's A Menu for Change project and has been developed with support from the organisations below. You can access the 'Worrying About Money?' leaflets online at www.foodaidnetwork.org.uk/cash-first-leaflets. The information on this leaflet was last updated on 14/03/22.

Feedback? What did you find useful about this guide? www.bit.ly/moneyadvicefeedback



Digital Version:
www.worryingaboutmoney.co.uk/plymouth



Places of Welcome is a network of safe places where people can **connect, belong and contribute.**



Plymouth



There are a growing number of churches and community groups across Plymouth opening up their buildings as Places of Welcome or Warm Welcome Spaces. Each offer a warm safe space with free hot drinks and a very friendly welcome.

To find your nearest Warm Winter Space or Place of Welcome, visit the websites below and search for Plymouth. You can also call Citizens Advice Plymouth for assistance on 0800 144 8 444.

www.warmwelcome.uk/#find-a-space

www.placesofwelcome.org.uk/locations

Further Support & Advice

Age UK Plymouth - Tel: 01752 256020
enquiries@ageukplymouth.org.uk

Citizens Advice - Tel: 0808 2787910
www.citizensadviceplymouth.org.uk

Elder Tree Befriending Service - Tel: 01752 227447
admin@eldertreebefriending.co.uk

Energy & Fuel Help - Tel: 01752 477117
www.plymouthenergycommunity.com

Government Benefit Calculator
www.gov.uk/benefits-calculators

Livewell Southwest First Response - Tel: 0800 9239323
24 hour helpline for mental health crisis

Money Saving Expert Cost of Living Survival Kit
<https://www.moneysavingexpert.com/family/cost-of-living-survival-kit/>

National Debt Line - Tel: 0808 8084000
Free independent debt advice

Plymouth Access To Housing - Tel: 01752 255889
<https://www.pathdevon.org/>

Plymouth City Council - Tel: 01752 668000
www.plymouth.gov.uk

Plymouth Food Aid Network
foodaid@foodplymouth.org
www.pfan.adoddle.org

Support with Illegal Money Lending - Tel: 0300 555 2222
<https://www.stoploansharks.co.uk/>



TRANSFORMING PLYMOUTH TOGETHER[⊕]

A close-up photograph showing a person's hand holding a lit lighter over a white mug. The mug is being held by a dog's paw, which has dark nail polish. The background is a colorful, patterned fabric. The image is overlaid with a large orange and yellow geometric shape on the left and bottom.

Transforming Plymouth Together
www.transformingplymouthtogether.org.uk
hello@transformingplymouthtogether.org.uk