



Suffolk Coastal Debt Centre

Newsletter Summer 2023

Laura's update:

Client Update

This has been a busy time at the Debt Centre, with an increasing number of clients meaning that we are always full and often have a waiting list. The cases that we are working on are becoming more complex as many of our clients face what is called a 'Broken Budget'. A Broken Budget is when a client's income is not enough to cover their basic needs of rent, food and bills, even after they have become debt free. Broken budgets are increasingly frequent as basic Universal Credit is no longer enough to sustain these basic needs. The consequences of households living like this are often quite severe and so we are increasingly having to deal with other issues and refer clients to other agencies in order to support them. Examples of this are referring to Food Banks, applying for grants or emergency aid funds in order to help with things like broken household goods, school uniform etc.

Despite these challenges, we have currently got 4 Debt Relief Orders and 3 going through bankruptcy – which means that soon we will have 8 more debt free clients. In addition to this, we have 5 clients on Debt Management plans and 3 who have recently gone debt free. 7 of our clients are in the initial stages, waiting for CAP Head Office to suggest a strategy.

Below is a message that I recently received from a past client. For all of you who support us through prayer, donations, volunteering, or any other way, please consider yourselves part of the 'Family' to which they refer.

'You guys have been instrumental in my path to being in a better place. I can't thank you enough for all your gentle support, understanding and encouragement as people and as the love of Jesus. I am so grateful that I have met you and the wonderful CAP family. I would not be this far ahead mentally if I hadn't of contacted CAP and had their wrap around and unconditional support for my future. Thank you all so much.'

Debt Relief Fund

It has been wonderful to have our own Relief Fund, which has enabled us to help clients in a myriad of ways over the winter and since (the cost of living crisis has not abated!). We have been able to give every client a monthly Tesco Voucher which they can use for food or petrol to get to work/school. In addition to this we have been able to support clients by helping with basic household items and school uniform. In addition we have paid the £90 Debt Relief Order fee for several clients, enabling them to go debt free sooner. When we give to clients from the relief fund we always say that this is from local churches and Christians, who want to help local people in need. So thank you to all of you who have contributed to this, it's a privilege to be able to give this help to people on behalf of local Christians and to be able to show God's love for them in this way.

Please contact Doug if you would like to contribute to the fund, either with a single donation or a regular standing order.



money: for Kids & for Youth

A team of five has delivered twenty two-session courses to Year 5 and 6 pupils in fifteen schools over the past six months. Topics covered were ...

- How people earn money
- Deciding between needs and wants for expenditure items, and being content
- How to reduce expenditure by cutting costs, cutting back and cutting out
- The benefits of saving and giving
- The benefits of creating a budget and how to do so, using a holiday scenario
- How easy it is to get into debt and where help may be found

... all delivered through team tasks, taste tests, question & answer, games, stories and drama, with a prize for the winning team.

Feedback received from teachers has been glowing! Children seem to have become much more aware of the need to save and how to spend less by buying cheaper and cutting down on luxuries.

We were able to let children take home both Adult Money Course leaflets and Debt Help leaflets.

We are hoping to run some more courses over the next year, so if your local primary school would like us in, please let us know.



The CAP Money Course has been updated and is now called 'Money Coaching'. It may be delivered to groups or one-to-one in either a full four-session course or a short format.

The new course is also suitable for students (age 18 upwards) and those of us who have done the transition training think it looks good and relevant.

Topics include Building a Budget, Balancing a Budget, Credit, Debt, Using a budget and a Three Bank Account System, Savings, Scams, Overcoming Temptation to spend. The online budgeting tool will also soon have an updated look, but essentially be the same and still do all the maths for you and update as you enter new figures.

We have a course planned for September/October in Leiston and anyone is welcome to book onto it.

The venue and link to register on the course is here URL: https://capmoney.org/en_GB/login

If you would like a money course in your church or community, or know someone who needs a one-to-one course, please contact me, Julia Rose, at julia79rose@gmail.com or email Doug in reply to this newsletter. Remember, it is not limited for people in debt, rather to help us all better control our money.

Ways to engage & help:

We are hoping to appoint a **3rd Debt Coach** to enable us to more effectively support our growing number of volunteers. This is a part time voluntary position with full training.

We are always on the lookout for **Befrienders** to support clients on their journey. **Befrienders** receive brief training and on-going support.

We will need volunteers as we bring in our **First Responder** strategy. They will be trained as **Money Coaches** and receive additional training to equip them for the task.

An essential role, available for all, is to support us in **prayer**. You can do this using the information contained here or, for on-going prayer requests and information, join the SCDC Whatsapp Prayer Group.

For more information on any of these opportunities, please contact Doug or Laura

Debt First Responders

With a limit on the number of new clients we can help each month, and recognising that some who wait for help then, for a variety of reasons, do not engage with CAP, we wanted to find a way to bring some immediate relief to those in need and identify those who might find more appropriate help elsewhere - a form of triaging process. We call it the Debt First Responder service.

It works like this - when we become aware of someone requiring debt help and no immediate CAP appointments are available, SCDC will send one of a group of CAP Money-trained volunteers to visit the client (accompanied by another volunteer) with a detailed list of questions and offers of assistance. Clients usually have multiple problems of which debt is but one: housing issues, food deficiency and mental health concerns are all common. The training that we are now offering to our "Money Coaches" will enable them to, for example, sit with the client to apply for a DHP (Discretionary Housing Payment – a form of emergency relief for those in danger of imminent eviction) or simply to reassure them that there is someone who cares about their plight. Being CAP Money-trained, they will also be able to start the process of financial education and inclusion that will better equip them for the Debt Help process when it is able to commence. As Money Coaches, our volunteers will be able to provide pre-visit insights that enable the Debt Coach to work with the client's matrix of needs more effectively somewhat in the way that a paramedic would pre-support an ambulance team in terms of physical health problems.

Suffolk Coastal Debt Centre

is managed by SKC Church, the Church of England in Saxmundham & Kelsale, and is supported financially by: local churches, individual Christians; via grants from the Suffolk Community Foundation and others.

To request financial advice call 0800 328 0006

SCDC Chair: Rev. Nic Stuchfield - nic@skc.church 01728 452423 & 07768 277559

SCDC Debt Coaches: Laura Knight - lauraknight@capuk.org 07942 359865
Chris Cotton - chrisotton@capuk.org 07497 423171.

CAP Money: Julia Rose - julia79rose@gmail.com 07930 197338

CAP Life Skills: Sue Rugg-Gunn - susanrugg-gunn@caplifeskills.org 07942 377087

General enquiries & offers of help: Doug Fletcher - dougfletcher@capuk.org 07714 213502

If you, or your church, would like to be involved please contact Laura in the first instance

Visit our web site for more information skc.church/cap