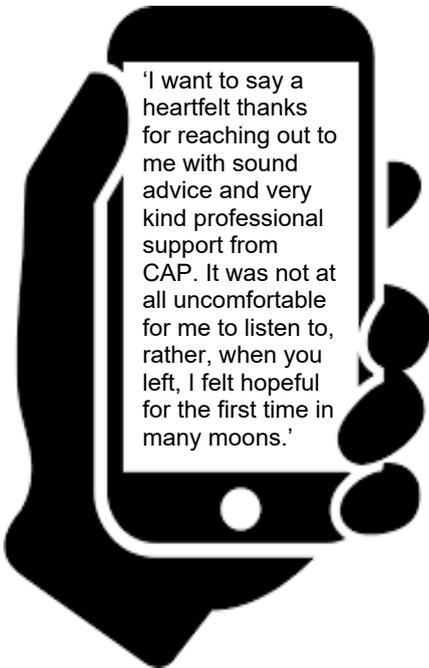




# Suffolk Coastal Debt Centre

Newsletter Autumn 2022



'I want to say a heartfelt thanks for reaching out to me with sound advice and very kind professional support from CAP. It was not at all uncomfortable for me to listen to, rather, when you left, I felt hopeful for the first time in many moons.'

## *Laura's update:*

As you can imagine, the debt centre is very busy. We have had 4 new clients in one week, meaning that we have only one appointment left this year. In one way this is great as it means that people who need us are hearing about us. On the other hand, it leaves us with challenges, especially the need for more volunteers. We have more than double the number of clients that we had this time last year; the complexity of the cases and the needs of the clients increase all the time and we are constantly trying to find new and better ways to support them. However, texts like the one above help to remind us that we are making a difference in the lives of individuals. Indeed, we have seen 3 clients go debt free since the summer.

Because we visit clients in their homes, we are often able to support them, as a team, in a whole range of ways. So they might come to us for debt help, but also be offered friendship, a Life Skills course or a CAP Money course. We are also able to refer them to outside agencies that can help them with other problems. For example, last

month we were able to get one client an oven and another some counselling.

I started by saying that the needs of our clients and the complexity of their cases is growing, and this is true. However we can thank God for the continued way that our ability to support them grows with it. Nationally, CAP is expanding and developing all the time to create better outcomes for our clients. Locally we have a wonderful, ever growing team of befrienders and supporters, so that alongside professional advice, we are always able to offer friendship, church community and prayer. Our prayer is that God will continue to increase our capacity and resources so that we can continue to support all the clients who come to us. So far, this prayer has always been answered, thank you for your support in that.

## **Befrienders**

As a result of the increase in the number of new clients, we desperately need more Befrienders.

The role of a Befriender is to support the debt coaches (Chris or Laura) on their visits to a client and also to try and create a supportive relationship with the client, offering additional help where needed. For example taking them to a Parent and Toddler group at your church; supporting them in a visit to a foodbank or simply just meeting them for coffee. We always try to make sure that our Befrienders are the same gender as our clients and they are an invaluable way for the church to show that we care about the client as an individual. Some clients don't want or need that support, others form really great friendships with their Befrienders. Befrienders receive training for the role - usually a 2-hour session, in-person or online.



We are finding that demand for our money management courses is increasing in these difficult times.



Laura and Julia have just finished running a course for some parents in a primary school near Saxmundham. They gave very positive feedback, including “It’s a wonderful service and I really feel most people can benefit from it”.

The Year 5/6 teacher at the school is in discussion over dates for them to run a CAP Money Kids course, and another head teacher is really interested in this being delivered in her school.

Julia is to run a one-to-one money course with a current debt centre client in October/November.

Bob Huddleston is to train as a CAP Money Coach in November –thank you, Bob!- and will support Julia in delivering a course in Leiston Family Hub (Children’s Centre) later this Autumn.

We also need more **CAP Money Coaches**. CAP Money is a short, 3 session course that helps people from all backgrounds and any economic demographic, learn how to be in control of their money and to budget. Sessions are always led by 2 coaches and can be 1:1 or, more often with small groups. The training for a CAP Money Coach is usually one Saturday morning.

If you feel that you might be able to help in either of these areas (or in any other way), please contact one of the team.



CAP Head Office is constantly looking at ways that we can support our clients, especially as they are seeing a huge wave of very complex cases. Improving our referral system is one of them and consequently they are hoping to launch a service called Triaging. It is hoped that this triaging service will launch in 2023 and we are one of 12 centres piloting this at the moment. Triage is simply a conversation (face to face or over the phone), using an online, interactive questionnaire which has been designed to sensitively explore all the areas that a client might need support.

Here is an example from the questionnaire

**I have the money management skills and confidence to make the most of my income**

- Not like me
- Rarely like me
- A bit like me
- A lot like me

**Would you be interested in additional support to help you feel more confident in making the most of your income?**

- Yes
- No

If the question is answered ‘not like me, rarely like me or a bit like me’ then the second question will pop up. Then, after about 15 questions like this, we can see where they need help and a Support Plan is digitally created, with a list of referral agencies. In this case I would ask them if they would like Julia (who runs CAP money courses) to call them. The questions are not just about finance, they are about a range of issues such as mental health, physical health, literacy, numeracy and relationships. The beauty of the system is that it is very flexible and that it can be used by anyone from the wider team, they don’t have to be a debt coach. As we get busier, so clients are having a longer wait until they can see us, this is a way of making contact and offering support straight away.



Please pray for our Debt Centre Manager, Laura Knight, and her family as husband Marcus goes to London to have a significant operation at the Royal Marsden Hospital. Please pray for God’s guidance for all the professionals to do the best op they can, for Marcus for a successful outcome and a speedy recovery (albeit over several months) and for Laura and their two children for God to assuage their fears at this difficult time.

## Suffolk Coastal Debt Centre Relief Fund

**Whether you need it or not, if you have a domestic electricity connection, from October you will have started to receive a rebate on your electricity bill totalling £400!!**

For many of us, this will be viewed as a nice little bonus but for many, it will go just a little way to help to make ends meet in these very challenging times.

The Suffolk Coastal Debt Centre is setting up a relief fund for clients who are really struggling to pay for the essentials in life and for whom the worry of even more demands on their budgets could drive them to breaking point.

If you would like to contribute to this fund and bring some relief to those who need it most, you can do so in a number of ways:

You can set up a standing order to match the monthly rebate (£66 in October 2022 & November 2022 & then £67 from December 2022 - March 2023)

Or, if you prefer, you are invited to make a single or regular donation of any amount - this will be welcomed at any time.

The account will be administered by St John's Church, Saxmundham and all donations will be used to directly help SCDC clients, managed by our Debt Advisors.

Please make sure that any standing orders or bank transfers are clearly marked

**"SCDC Relief Fund"**

The bank details are:

Parochial Church Council of Saxmundham

Sort code: 20 98 07

Acc no: 60694827

If you would prefer to send us a cheque, please make it payable to Parochial Church Council of Saxmundham and send to:

SCDC Relief Fund

The Treasurer

St John's Church

Church Hill

Saxmundham IP17 1ES

If you are a UK tax payer and would like us to claim Gift Aid on your donation(s), please send an email to [dougfletcher@capuk.org](mailto:dougfletcher@capuk.org) and we will send you a Gift Aid form.

## FINANCES

We have just finalised our 2023 budget for the Debt Centre at around £16,500. This is about 40% up on last year. As a REAL Living Wage employer, the cost of Laura's salary has just risen by a little over 10% but the rest of the increase is as a result of new services (like Life Skills) and greater numbers of and levels of support for clients. At the moment, we have committed support to cover a third of the year, with a grant application under consideration for another three months. That leaves about £7,000 yet to find! But we know that God is amazingly generous and has never failed to provide (although he usually does so through human agency!). *If you or your church are interested in ways to support our mission financially, please feel free to contact Nic Stuchfield, Chair.*

## Suffolk Coastal Debt Centre

is managed by St John the Baptist Church of England, Saxmundham and is supported financially by local churches and via grants from the Suffolk Community Foundation.



**SUFFOLK**  
Community  
Foundation

To request financial advice call  
**0800 328 0006**

## SCDC Debt Coaches:

Laura Knight on [lauraknight@capuk.org](mailto:lauraknight@capuk.org)  
or 07942 359865

Chris on [chriscotton@capuk.org](mailto:chriscotton@capuk.org) or  
07497423171.

## General enquiries & offers of help:

Doug on [dougfletcher@capuk.org](mailto:dougfletcher@capuk.org) or  
07714213502

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