# Revised strategic orientation 2025

## Background and Context

In 2018, Suffolk Coastal Debt Centre (SCDC) was established by St John's Saxmundham as a Debt Centre, with the sole activity of Debt Help, the core function of Christians Against Poverty (CAP). Even at the outset, it sought to bring God's love to those experiencing poverty not just in Sax and Kelsale but across a large part of East Suffolk. Our guiding scripture was Isaiah 61, Luke 4:

*"The Spirit of the Lord is upon me,*
*because he has anointed me*
*to proclaim good news to the poor.*
*He has sent me to proclaim liberty to the captives*
*and recovering of sight to the blind,*
*to set at liberty those who are oppressed,*
*to proclaim the year of the Lord's favour."*

Over the ensuing six and a half years, the focus on relief from debt is one that we have retained through quieter times as well as times of volume exceeding capacity. However, during that period, we have steadily enlarged our range of activity and scope in ways which create synergies with our core debt help purpose.

So, for example, we have developed educational activities both for adults and children as a way of helping those who are not yet experiencing unmanageable debt to avoid falling into that state. We have offered group courses to increase people's life skills and combat social isolation. We have done a modest amount of prison-located work, where offering debt help is not allowed for regulatory reasons. We inaugurated the Relief Fund in the winter of 2022/23 to provide direct financial support to our Debt Help service users and others in times of their greatest need. We have sought to enhance the role of our many befrienders to increase service users' levels of community inclusion. Most recently, we have launched the Debt First Responder (DFR) scheme which is rapidly turning into a broader support and guidance service, often to those without unmanageable debt.

Where possible, we have conducted these activities using the excellent materials provided by CAP but we are increasingly finding (as with the Relief Fund and the DFR concept) that we need to create our own contextually appropriate processes and resources to meet the needs that we are identifying. Our relationship with CAP has supported this and we are grateful for the two-way dialogue that we have locally and nationally to address together these wider needs which both organisations feel so passionately about.

What differentiates SCDC (and other CAP Debt Centres) from other debt help services is that we do more than promote self-help: we walk with people through the difficulties of their lives to encourage and support them in their journey to fullness of life.

If the Nazareth Manifesto (quoted above from Luke 4) sets out God's plan for the disadvantaged then Matthew 25 highlights the need for our response:

> *Then the King will say to those on his right, 'Come, you who are blessed by my Father, inherit the kingdom prepared for you from the foundation of the world. For I was hungry and you gave me food, I was thirsty and you gave me drink, I was a stranger and you welcomed me, I was naked and you clothed me, I was sick and you visited me, I was in prison and you came to me.' Then the righteous will answer him, saying, 'Lord, when did we see you hungry and feed you, or thirsty and give you drink? And when did we see you a stranger and welcome you, or naked and clothe you? And when did we see you sick or in prison and visit you?' And the King will answer them, 'Truly, I say to you, as you did it to one of the least of these my brothers, you did it to me.'*

Jesus is spiritually present in the poor and disadvantaged and when we support the poor, the hungry, the sick, those in prison and so on, we are ministering his ministry to him.

Our referral agency partners understand that we offer a range of activities and have the ability to support wider needs than those associated with unmanageable debt in

isolation. However, further work is required on increasing their awareness of our model and services. Nevertheless, we have become, to some of them, the organisation to which they signpost their most problematic cases.

In summary, it would be fair to say that we have grown and evolved – very slowly and carefully - into a Debt Help organisation with a range of collateral activities that seek to alleviate poverty and help to increase wellbeing.

**Our Service Users**

At the outset, our typical service user would be an individual or household that had, through some significant life event, fallen into unmanageable debt and needed advice and support to lift themselves out of it. The majority of our service users were able to eliminate their debts through Debt Management Plans (DMPs) often over the full five-year period. Costs could be better managed, greater income could be sought and earned and the service user could overcome the problem. Whilst there were some more difficult cases, most people just needed help to get back on their feet.

Over the years before the pandemic, this steadily changed so that Debt Relief Orders (DROs – the write-off of debts below a changing Government limit, now £50,000) became more common and in time the majority outcome of the debt help process.

Then the pandemic hit. For us this was a quiet time. Not only was meeting clients rendered impossible by the lockdown restrictions but the copious amount of Government support masked the problems of indebtedness whilst it was available.

However, the pandemic, with its toll on the fragile mental health of those in relative poverty, ended and was quickly followed by the "cost-of-living crisis". It is still not well recognised in the corridors of power just how much more severely the cost-of-living crisis impacted those experiencing relative poverty. The overall inflation numbers are understandably weighted for the average population. However, the areas of highest inflation (utility costs, food and rent) are those which lower income groups have as a much higher proportion of their weekly outgoings: poorer people experienced higher rates of inflation than those on median incomes, simply because it was the absolute necessities of life whose prices were rising fastest. It is alarming

that in the latest inflation figures it is once again the essentials that are rising faster than average inflation (e.g. energy, rent, food and Council tax).

Increasingly, we are seeing service users for whom not only is a DMP not a realistic option (there is no reduction in expenditure/increase in income that can create savings sufficient to repay debts), but also the DRO route is not in their best interests either. A significant proportion of debt help users over the last two years have "broken budgets": a scenario in which maximal reductions in expenditure and increases in income still leave the former exceeding the latter, even after all debts have been written-off.

Whereas back in 2018, Debt Help was a sufficient solution to the problems experienced by the majority of those seeking our help, now Debt Help alone does not solve any of the wider constellation of challenges that most users face. This sea-change in the nature and experience of poverty requires us to change our way of supporting people and, of course, this is a change that we have been making steadily over the last six years with the widened range of services we provide.

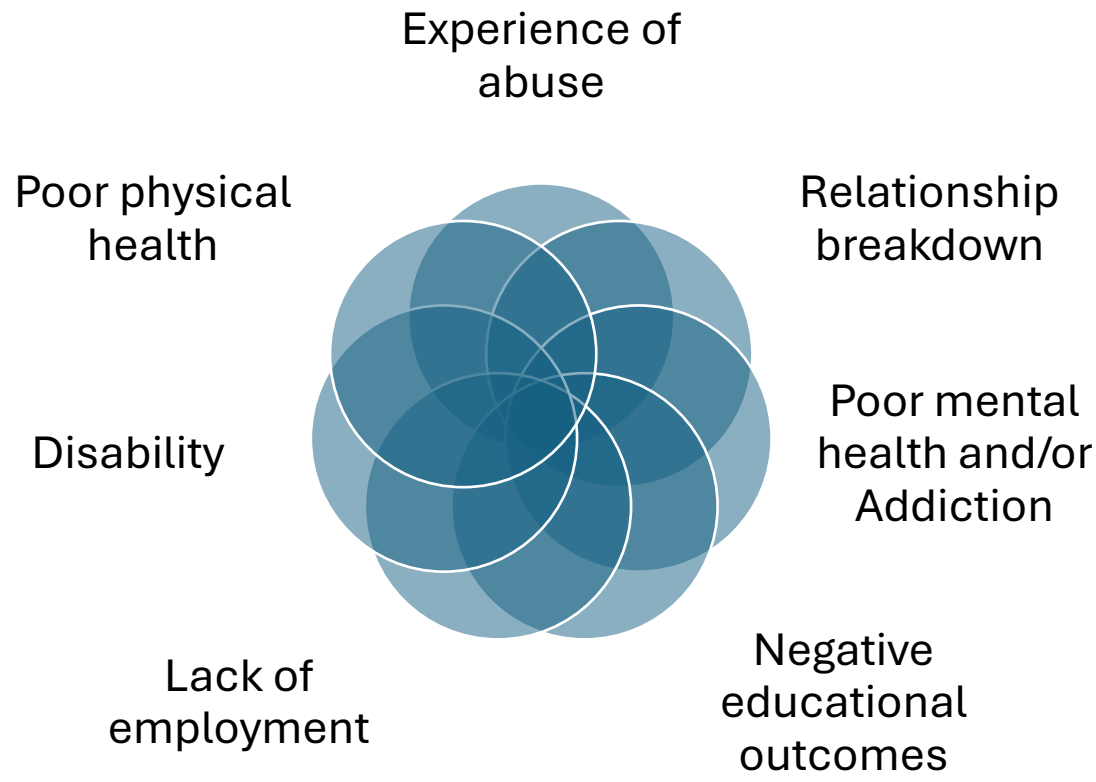
**Causes of poverty**

Relative poverty has always been a complex matter with multiple interacting causal factors. However, the scope and gravity of these causes has increased and the intersectional effects between them have also rocketed.

What follows (Diagram 1) is by no means a comprehensive or scientific list of causes of poverty but we have observed all these elements in our service users and in most cases a combination of them.

The alarming thing about these causal factors is the extent to which they interact with other. Most of the linkages are obvious. Experience of abuse, whether in childhood or as an adult, often goes hand in hand and exacerbates relationship problems. It is also associated with low educational attainment, itself a major factor in issues with employment. That in turn can be the breaking point for a relationship. The *experience* of disability (much more widespread than profound physical impairment) is often caused by a combination of ill health and mental distress.

Diagram 1: Interacting causes of poverty




At the centre of the overlapping circles is poverty (more than simply unmanageable debt) which, rather like cancer in the lymphatic system then spreads the lack of well-being into other causal factors, creates a vicious circle.

We have observed that the incidence of what we might call multi-causal poverty has mushroomed since the pandemic and the extent to which these different aspects of impaired well-being undermine people's lives has increased dramatically. Put simply, some people – the majority of our service users – do not just have 'broken budgets", they live broken lives. When the King speaks in Matthew 25 of the hungry, thirsty, naked, sick and so on, we have traditionally viewed them as a variety of different people. Increasingly, we encounter individuals with multiple of these life problems.

Given this state of affairs, the elimination of debt, though the relief of a great burden, is simply not sufficient to restore fullness of life that these people crave and the rest of us regard as a human right. To address poverty, we need to extend our work to support people experiencing the causes of poverty in the diagram above. In some cases, this will be through close relationships with other help providers (e.g. NHS

primary care) but in many cases, especially where the statutory sector lacks either sufficient resources or holistic thinking we may be required to take the lead role.

Just as God's vision as revealed to Isaiah and cited by Jesus in Nazareth is holistic, so ought our vision to be for the whole person, simply because dealing effectively with one aspect doesn't result in fullness of life except in a few happy cases.

**The implications of this for our Strategy**

Despite our meticulously planned and executed efforts to combat not only the problem of debt but also to address these wider issues associated with poverty, we are simply failing to get to the heart of the problems in many instances. Debt has gone from being the problem our service users experience to being an effect of the multiple disadvantages they are facing and an aggravating factor to many of them.

We have therefore concluded that we need to have a much more holistic approach to the experience of poverty. Instead of being a Debt Centre offering ancillary services, we need to transform into an anti-poverty organisation that has a debt help offering where required. This is not simply a change of emphasis. It requires a restructuring of what we do and who we are. This is not a dramatic change in strategy but a recognition that the context SCDC operates in has changed materially and our former orientation – a debt centre with ancillary services – no longer *fully* enables the people whom we seek to serve to escape poverty and to enjoy fullness of life.

Such restructurings are necessarily complex organisational and functional challenges and it will neither be an easy nor a quick transition. Our approach will have to be one of adaptation and evolution: retaining all that is good about our current set-up (and so much of it is good) whilst at the same time proactively taking opportunities to expand the range and scope of our activities to move closer to our long-term goal.

The changes will need to be gradual and subject to regular review to check both whether the direction of travel continues to be the one we are called to go in as well as to understand the limits of our organisational capability (resources, finances, referral relationships etc.) and what steps we need to take next at any point in order to get closer to where we believe God wants us to be.

The ideas below may well take five years even to achieve partial fulfilment. Our progress will be constrained by funding, by the challenge of identifying people – paid or volunteer – with the requisite compassion, experience, talents and commitment and by our own innate desire to proceed slowly and carefully to get it right – or at least do it as well as we realistically can!

We will, at all times, need to balance capacity (both in terms of quality and quantity) with demand. Getting those out of kilter – having massive demand that we cannot satisfy or having huge capacity that our referral agents do not realise we have – would be frustrating or wasteful or demotivating for our people (or all three). Equally, we will need to balance the aspects of poverty that we can provide support for excellently with the ability to outsource and signpost to other organisations which are experts in a more limited field: the generalist-specialist conundrum (or support v signposting). However, the importance of relationships (and the difficulty of winning trust within them) suggests that the more holistic we are able to be, the better we will be able to support those in multiple and diverse disadvantage.

We would, with a little manipulation, suggest 7 Rs.

**Relationships**

CAP and therefore SCDC have always led on relationship. The CAP concept of the Befriender is the epitome of this. With a Debt Management Plan, the time taken to repay extensive debts can be a very tough experience and the presence of someone to walk alongside the service user, encouraging and exhorting them and being a friendly listening ear often makes the difference between perseverance and success on the one hand or failure on the other.

This is why we have invested so much time and effort in our Befrienders and especially our Debt First Responders who are in a real sense our “super-befrienders”. For this larger strategy to be successful we need to continue this focus on enhancing the skills and experience of our volunteers but also, crucially, expanding their number. This is not a simple task but rather one which requires closer relationships with existing and potential church partners to identify new people of compassion.

As our model evolves, we will need to reevaluate what it is to be a befriender, a DFR, a Debt Coach or some other as yet unknown supportive model. Without becoming too hierarchic or overly structured, we need to assess our volunteers (in particular) with regard to their gifts, their available time commitment, their travel flexibility and other factors so that we can better match those reaching out to form relationships with actual and potential service users. In our present reality, there is clearly a difference between the level and nature of relationship support our volunteers offer, with only some providing transforming relationship.

**Resourcing**

At the moment, we have two Debt Coaches. Laura is our paid Debt Centre Manager – i.e. the lead Debt Coach in a debt-centric organisation. Chris is a volunteer Debt Coach. Whilst Chris could remain solely as a Debt Coach in the new model, Laura already has a much wider range of activity (e.g. group courses, referrer management etc.).

To increase our ability to combat more of the drivers of poverty, we will need to recruit additional people. Many of these will be volunteers but it seems very likely that we will need to employ more paid staff in specialist areas. We are already doing this in our schools work but other areas may require paid employees to support those experiencing poverty. One possible instance of this might be hiring a counsellor who could provide therapy support in the face of a number of causes of poverty.

In line with an increasing number of paid and voluntarily workers, we may need to flex our management structure. It is not axiomatic, for example, that the lead Debt Coach will be the "Debt Centre" manager where debt help is just one of many services offered. That said, the person filling the "Head Debt Coach" role (whether or not s/he is the Manager of the whole organisation) will always be the person with the closest relationship with the CAP structure from Area Manager upwards and will need to continue to feed into and benefit from the wider CAP organisation.

All this will need to paid for. We have been very successful in applying for grants since 2018 but the merry-go-round of grant applications, approval, expenditure and reporting can only be scaled up so far. What is required is a number of long-term

committed funding relationships: enough to avoid dependence on any single funder (especially from the statutory sector, where priorities change frequently). Churches and Christians clearly have a role to play here but the fact that we have never, over our seven years of operation, *actively* asked any church or Christian organisation or person for money recognises both that we seek to be a gift to churches as well as the fact that Christians are more valuable to us as volunteers than donors.

Getting resourcing right – the number, nature and training of our workers (paid or volunteer) as well as the financial resources to fund them – will continue to be a major and evolving challenge.

**Referrals**

As Debt Centre Manager, Laura has done an excellent job of building relationships with organisations within the statutory and third sectors so that they refer people to us. Historically, we have been instructed to tell referrers to get potential debt clients to contact CAP directly by phone or online so that appointments can be set up with our Debt Coaches.

However, in a model where service users may not have debt problems but may be struggling badly with other aspects of poverty, routing all users through Bradford would be most unhelpful: as things stand, they would be told they did not qualify for assistance if their debt was manageable (or they had other disqualifying characteristics). We therefore need (alongside the existing model) a second direct model of engagement:

**Client -> Referral partner -> SCDC -> CAP (if indebted)**

For this to work, the referrers need to know what aspects of poverty we help support (or at least that we are not limited to unmanageable debt) and to be informed that our process has changed. On first contact by a potential service user, immediate triage becomes vital so we can organise the aspects of our service which do most to support the service user and address his/her/their needs. Obviously, this is something that we have been working to refine with our DFRs over the last year. If unmanageable debt is a presenting issue, the triage agent (which might be a debt

coach just as much as a DFR) would then contact CAP in Bradford with the client to initiate that aspect of the service (even though the Debt Coach might be present with the client at the time). Some aspects of this already happen (e.g. Laura talking to potential service users in the Job Centre Plus) but direct referral to SCDC (rather than via CAP) would need to become the default process.

As our capacity to support more people increases (along with the level of training of our volunteers), it is possible to envisage many more "clinic-style" locations, in foodbanks, in GP surgeries with Social Prescribers and other places where those experiencing poverty go for help. On the spot triage – often in an informal way, listening to the story and the problems of the potential service user – would act as both an important relationship builder and add value to the "referral". To the extent that the SCDC volunteer were a member of the *local* Church and community, so much the better.

**Regulation**

Debt Help is an activity that is tightly regulated by the Financial Conduct Authority for obvious and good reasons. However, most other services potentially provided by a more holistic poverty support organisation (or indeed a full service Debt Centre as today) do not need to be regulated. Our own, as yet unpiloted, use of StepChange falls into the non-regulated category so long as the DFR involved is merely offering support and presence rather than advice (which comes direct from StepChange to the client). CAP's recent pilot of non-regulated financial guidance with the Coventry debt centre not only recognises the challenge here but also offers a pathway to resolution.

It remains the case, though, that Debt Help is a regulated activity and that regulated activity can only be carried out by regulated persons (i.e. our Debt Coaches). We will need to continue to ring-fence this activity to remain compliant in regulatory terms.

To the extent that only regulated persons may offer Debt Help and we only have two Debt Coaches, Debt Help needs to be the priority use of their time. The recruitment and training of a third Debt Coach would, however, create much greater flexibility for Laura, in particular, to be able to use her finite time commitment more widely.

**Recognition**

There are a number of issues clustered in this area.

Firstly, we need to gain greater recognition within the Church communities of East Suffolk. We already work hard to maximise our church relationships across our large catchment area but a relaunch of SCDC would give us another excellent opportunity to attempt to build relationships with our support base and potential volunteer pool.

Secondly, although we have been successful in enabling our many partner churches to feel at least to some extent invested in SCDC (rather than seeing it as a ministry of SKC Church, which in formal terms CAP does), we need to continue to tread the fine line between recognising our origin within SKC Church and its steadfast support and at the same time proclaiming SCDC as "East Suffolk churches working in partnership" as our strap-line says.

Thirdly, we need to become recognised by the wider community in general and our referral and grant-making stakeholders in particular as a wider anti-poverty and wellbeing charity. This will involve a considerable investment in time and energy to convey a significantly different strategic vision to what they currently understand.

That will, fourthly, require us to assert our own identity more effectively, stepping out from under the shade of the CAP brand. Whilst as a Debt Centre working within the structure of a debt-help Charity (CAP could just as easily be called CAD) the brand alignment with its associated goodwill worked very well, if we are to become a more holistic anti-poverty charity as this revised strategy suggests, *too close* an alignment with CAP becomes a limiter. Although we will continue to treasure our relationship with CAP and we will continue to access many of its services and products as we support our service users through their own individual experience of poverty, it remains true today that many of our local partners know us as "CAP". CAP is viewed (very positively) as a debt help charity. To the extent that our local partners know us as "CAP", their view will be that we are first and foremost a Debt Help organisation rather than a wider anti-poverty support agency. To disentangle this understanding by our partners without foregoing the real goodwill that many of them have for CAP (from which we would, of course, like to continue to benefit) will

require subtlety. The objective is to be known as a holistic poverty action charity that works closely in partnership with CAP when debt is amongst the issues encountered.

It will also, fifthly and finally, require us to change our name. The Suffolk Coastal Debt Centre speaks of being a debt help organisation. As it happens, although we have generally prioritised the SCDC name for a number of years, even some of our closest partners and supporters still call us "CAP". So there is not a huge amount of vested goodwill in SCDC as a name (not to say the same about our people, especially Laura, Chris and Julia). In that sense, moving away from the SCDC name will not be too problematic. Establishing a new reputation under a new name will, on the basis of recent experience, be much more difficult, however. A new name would ideally be positive in nature (what are we for?) rather than negative (e.g. Christians *Against* Poverty) and encapsulate the much wider scope of vision that we are considering (so any reference to Debt is doubly unhelpful). One possible option might refer to "Social Justice". Another option, which has much to commend it, is Suffolk Coastal Poverty Action. The team has a variety of views on this topic and further thought and creativity is required to get this important aspect right.

**Registration**

The annual budget of SCDC in 2025 is £38,100. This does not take into account the large amount of volunteer time offered to SCDC which we estimate at around 120 hours per week (at the REAL Living Wage of £12.60 per hour, that amounts to an additional £78,000 per annum of activity). This compares to the budget for the rest of SKC Church of £155,000 per annum. Together, the two entities combine to a budget somewhat below the critically important £250,000 level at which charities have to be audited.

However, an increase in SCDC activity and commensurate funding would have the effect that not only would the combined budget begin to approach the £250,000 threshold but also the SCDC tail would risk wagging the SKC dog.

Before that point was reached, it would be highly advisable for SCDC to register as a charity in its own right. Whilst this might seem a daunting prospect, the logistics of registration are relatively simple and the ongoing obligations quite manageable for as

long as the new charity (now on its own) had turnover below the threshold. Thanks to the way that the financial and accounting structure of SKC Church was organised at the time of its new governance structure in 2023, these two aspects will be very simple. We produce separate accounts today and an annual report.

There would need to be a Board of Trustees of a separate charity and we would seek external input into our board-level decision-making by having a small number of independent directors (to provide the type of challenge that Dave and the SKC Council provides today – only more so, I hope). Our funding model would remain structurally unchanged (albeit the proportions and the totals would need to have changed).

Recent conversations with CAP suggest that the previous requirement for a Debt Centre to be sponsored by (and under the charitable umbrella of) a single church (in our case SKC Church, notwithstanding our wide range of church partners) is likely to be relaxed if it has not already been. We would, of course, still wish to retain the support, goodwill and involvement of SKC Church in the affairs of SCDC, regardless of the legal structure.

On the basis of current estimates, such a registration might be necessary as early as 2026.

**Review**

All the above marks a major change from the activity of SCDC currently (let alone compared to at its establishment in 2018). As noted above, such change needs to be approached carefully and with proper planning and preparation. It also needs to be reviewed regularly and critically to identify what is making a positive difference and what requires improvement.

There are two core elements to this. The first is understanding what needs our service users present with and the extent to which our involvement in their lives makes a positive difference. This requires evaluation at the outset and after key episodes in the service user relationship. Some funders have historically asked us to conduct surveys (e.g. the Shorter Warwick-Edinburgh Mental Wellbeing Scale) but

we need to consider what evaluation model best suits SCDC's circumstances and then apply that model as consistently as funders allow. Although this might seem a significant amount of effort, we need to know what is working and the resultant analysis will be vital evidence for actual and potential funders.

Following on from this, we need to understand the extent to which our people (paid or volunteer) and our services are actively contributing to this improvement in well-being. The results of this might not be as obvious as they at first seem: when we began to offer Life Skills courses, we expected that the principal benefit would come in the form of improved life skills (not an unreasonable assumption!). In fact, the principal benefit was social inclusion, causing us to try (not entirely successfully thus far) to factor in ongoing group activity after the end of the Life Skills course per se.

How we can measure benefit (qualitatively and quantitatively) against resource use across our services will inevitably remain an art rather than a science (especially given the mutually interactive nature of the causes of poverty and their specificity in each individual's case) but making the effort will yield useful decision-making information.

**Actions to consider in pursuit of the revised strategy**

Assuming the revised strategy is adopted by the SCDC leadership, a number of actions will arise to move us in the direction of our new strategic goals.

These might include (in no particular order):

- Agree a change of name for SCDC to reflect the change in strategy;
- Conduct a needs analysis to understand which additional services are required (especially those not otherwise available or offered holistically) in East Suffolk by those experiencing poverty;
- Conduct a capability analysis to identify which additional services we could offer with our current people (paid or volunteer) and which we could recruit for cost-effectively;
- As a result of the above two items, draw up a route map to guide our development over the next three years, identifying resource needs (human and financial);

- Iteratively share this roadmap with our team (paid and volunteer) so as to engage them in the vision and identify where they might wish to be involved and what resource gaps we have. This will also involve bespoke training;
- Optimise our management structure to focus both on the ongoing service offering as well as the development of new complementary services;
- Conduct a briefing campaign with the churches of our catchment area both to share the revised strategy and also to engage those churches and their leaders who have not previously joined our network;
- Appoint a Church Links co-ordinator (paid or voluntary) to develop, maintain and enhance our church relationships with the aim of encouraging more volunteers without whom we would struggle to achieve our wider objectives;
- Discuss our revised strategy with our key stakeholders. This would include, firstly, CAP itself and then our funding partners such as the Suffolk Community Foundation, the Rope Trust and the District and County Councils;
- Undertake an awareness campaign with our referral partners (actual and potential) so that they understand us to be more than a debt help organisation (we already are but we need to enhance referrers' understanding of what we now do and how that might develop). Educating referrers on our new direct model of referral will be an important part of this;
- Develop our triage model to identify each service user's constellation of disadvantages more consistently than we do today and complement that with a feedback model (existing or bespoke) that enables us to understand the impact our services are having on the user's journey to fullness of life;
- Re-examine our concept of befriending in theory and reality so as to maximise the effectiveness of our front-line people in forming relationship and delivering diverse forms of support.

No doubt there are many more actions arising from the revised strategy not identified here. These are enough for now!