Suffolk Coastal Debt Centre

Churches working in partnership in East Suffolk

Autumn 2024

Many local people struggle with not enough to live on – it's time for change

7% of UK adults couldn't pay all their bills and living costs without borrowing money
11 million people are living on a deficit budget

We've all felt the effects of recent rising inflation, but those in existing financial hardship have been affected the most. As a free debt charity, providing support in areas like Suffolk Coastal, we at Christians Against Poverty (CAP) have seen how devastating the combination of increased inflation and low wages have been for our clients.

Our latest report reveals that CAP clients have an average shortfall of £273 a month. These are what we refer to as deficit budgets. This means that despite having already cut back to the bare minimum, they would still need a further £273 a month just to pay for basic essentials such as food, energy and clothing. This isn't just affecting our CAP clients. In our report, we are also launching new polling insights from YouGov which reveal that over 11 million people in and across the UK are facing a deficit budget. For them, incomes simply haven't kept up with the soaring cost of living over the last few years.

The devastating effect of rising costs on low incomes

The impact of inflation on essential goods has been extremely harsh on low-income households, leading to levels of inequality not seen since the 1920s. Clients are in despair – being unable to afford food, or face the humiliation of sitting in cold and dark homes because they can't pay for utilities. Increasing their income is not always straightforward – they may be caring for a loved one, perhaps they're unwell and therefore unable to work, or there may not even be enough job opportunities available to them. These are not isolated incidents but a daily reality for many people in our community.

Churches stepping in to help

In many areas across the country statutory services are up to capacity, and some community agencies have had to reduce their support due to funding cuts, often leaving local churches and church-based services to step in and help. At our debt centre here in Suffolk, our Debt Coaches, Debt First Responders and befrienders visit people in their homes, offering a lifeline to those in poverty. Our teams help clients navigate their complex financial situations. Whether it's families, working individuals, or pensioners – many have depleted their savings and now rely on food banks or charity from friends and relatives to survive.

A broken system that needs fixing

Having a deficit budget and not being able to afford the basics is a stark indicator of a broken system, and the situation demands immediate action from policy-makers, creditors, charities, and individuals who all contribute to effecting positive change.

The local churches who partner with CAP have helped thousands of people out of debt and improve their financial situations, so we know that practical, face to face support makes a huge difference, playing a vital role in helping local communities to thrive.

We are confident that, together, we can tackle the root causes of poverty and low incomes but we need your support. Find out more and join the fight against poverty at: capuk.org/campaign.

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Client update

At SCDC, we are currently working with 17 clients. 7 clients are on a debt management plan; 4 are awaiting a DRO (Debt Relief Order) and 6 are still in the earlier stages of setting up their case, which involves gathering all the necessary paperwork so that Head Office can prepare their Financial Statement, Budget and Advice.

If things go smoothly, this initial stage can take less than a month, however many of our clients find that their situation changes during the initial stages. For example, they might lose their job or their house; have benefits reviewed or cut or take on a second job in order to cover their repayments. Changes such as this show how precarious life is for many people on low incomes. Any changes, however small, mean that more paperwork has to be gathered and the Financial Statement and advice updated accordingly.

This year 5 clients from across our services have either come to church, attended an Alpha/Christianity Explored course, asked for a Bible, asked to find out more about our faith or professed a desire to become a Christian.

These clients are from across a range of our services (Life Skills, Money Coaching and Debt Help) and represent many hours of chat, often over several years, with one or more of the team.

In addition to these 17 clients, we have another 5 who are being supported by Debt First Responders (DFRs). Some of these may become clients managed by CAP but, as a result of the excellent work being done by our DFRs, and by helping them to budget using the Money Course, some will be able move on without the need for a Debt Coach.

The Whatsapp prayer group has also been invaluable in praying for these clients throughout their journey. Clients will often ask if the prayer team will pray for them. As one of my clients said to me earlier this week, 'I've told everyone, just pray, it really works!'

If you would like to join us in praying for clients and other issues connected with our work, please send a text to Doug (07714213502) and he will add you to the group.

Laura

DEBT RELIEF FUND

With the news that the Winter Fuel Allowance for most pensioners is to be withdrawn, we are conscious that this may adversely affect the level of donations folk are able to make towards this extremely valuable fund. The fund is used exclusively to support clients and their families who are struggling to cope with the ever-increasing cost of living. The predicted increase in fuel costs will be yet another burden on their already stretched budgets, as made clear in CAP's report summarised on page 1 of the newsletter.

We distribute supermarket vouchers to those clients who are in most need, as well as providing other one off, occasional crisis support. Not only does this offer practical, much needed assistance, it also allows us to show our clients that they aren't alone and that we, the local church, care about them. We are immensely grateful to those who have given to support this fund (in most instances individuals). If you are able to make a donation specifically for this fund, please contact Doug

Over the past year we have run three Life Skills courses, of 8 weeks each, in Leiston and Saxmundham. With the help of some wonderful volunteers around 18 participants have been provided with not only the course, but also cakes, lunches, craft activities, cooking skills, people running a crèche for their children and some one-to-one sessions for some to address their specific needs.

They have also been on an outing to Sutton Hoo and had a party with their older children doing crafts and games.

The three courses have been funded by Suffolk County Council Public Health, the 'Your Needs Met' fund, which has a focus on improving wellbeing, addressing issues identified as needs in the East Suffolk area, such as sleep, security (including financial), control over lives, making community and food and drink. An ongoing relationship has developed not only between course members but also with the Debt Centre and many have also attended Money Coaching courses.

As a couple of course members said, '*The Life Skills group has given me so much confidence, courage and joy*' and '*I've been laughing again – I hadn't realised how low I had gone.*'

With Sue Rugg-Gunn now living in South London, I trained in the Spring and ran the last of the three courses, supported greatly by Sue, Peter and Carolyn, who are experienced in these courses.

Our next venture will be to deliver an adapted version of the Life Skills course for prisoners at Warren Hill who are due for release. We are consulting those with prison work experience, and would value your prayers for this.

Julia Rose

Money coaching courses are ongoing, with some one-to-one, others in small groups in venues such as Quay Church, Woodbridge, Beccles Volunteer Centre, St John's Saxmundham and several at Leiston Family Hub. The manager of the Hub has invited us again and a larger group will be doing the course in September/early October.

Keith Pickersgill has kindly offered to take over from me in Spring 2025 as Money Coaching lead, and will be helping at the Leiston course to gain some experience of delivering the new version. Keith will join our strategy team in this role.

Feedback from recent courses includes: '*I'm now more motivated to meet the issues head-on and be proactive in tackling problems*' (this from a participant in debt) and '*The money coaching has helped me to look at how and why I spend. I now have a savings account for future annual bills*', while another said '*I'm so thankful for this wonderful course and the other contacts supplied for extra help.*'

Julia Rose

After the many schools visited with the course by a team of five in 2023 using Suffolk CC Public Health funding for expenses, our team has diminished to two and they visited three schools at the request of the head teacher, funded by their local churches. Another Year 6 teacher has requested the course and we are now able to offer it to schools whose Years 5 and 6 children we had visited in summer 2023. Fran Raven and Geoffrey Boult are happy to continue the work in this academic year and we will be contacting schools shortly. Thanks to them for their hard work.

If your church would like to offer to fund the expenses of delivering the course for your local primary school, please contact me, Julia Rose, on juliarose@caplifeskills.org.

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Sponsorship of client services

We are often asked whether there is a costed service that individuals or Churches can support financially: "can I sponsor a Debt Client?", for example. In the past, we have limited this concept to the offer to enable Churches to sponsor their local school to receive CAP Money for kids but we would now like to broaden the concept.

We have therefore created a list of what are our realistic average unit costs (recognising that context might alter the time taken, the cost or the number of course sessions etc.). Each cost is the estimated direct cost (including direct expenses) without any additional amount for overhead costs.

Service	**Cost to sponsor**
Debt Help	£400 per client
Life Skills course	£150 per session
	£1,200 per course (8 sessions)
Adult Money Coaching	£70 per session
	£280 per course (4 sessions)
CAP Money for kids	£320 per class (2 lessons)
CAP Money for youth	£240 per class (1 lesson)
Clinic e.g. Job Centre+ Foodbank	£40 per session
Relief support for a client	£25 per month
	£75 for 3 months
Subscription to CAP services	£350 per month
Fee for bankruptcy	£690

If you would like to sponsor any service provision as listed above, please email debtcentreadmin@skc.church with details. Whilst for obvious reasons of confidentiality we are not able to share the client's (or clients') details with you and would not advise that your details are shared with our clients, we can make it to known to service users that "a Christian from x church has supported this service financially."

Prison Work

Work in Hollesley Bay and Warren Hill

At the start of this year we were approached by Warren Hill Prison to ask us if we could run one of our Life Skills courses for prisoners who were in 6 months of being released. After much consultation, we have agreed to pilot a Life Skills course in October and November. This will be led by Julia Rose and Peter Marrett. Obviously this will involve adapting the materials and teaching to reflect the very different circumstances of this group. Please pray for the team as they prepare and deliver this course in a very different environment to usual.

In March, we were asked to run a debt clinic in Hollesley Bay, as part of National Debt Week. Laura, Julia and Chris went one afternoon in March and between them saw and spoke with 8 prisoners who were concerned about the debts that they had. For many of them, the issue was that they had had finance on items like cars and personal loans, when an unexpected prison sentence had meant that they were unable to maintain their payments. Although we are unable to offer our full debt service to people who are in prison, we were able to talk through where they stood on issues such as this. Where there were questions that we didn't know the answer to, we were able to go away and ask Darren, our area manager, and then email the prison governor who passed on the response to the relevant inmate. The feedback was that these prisoners found the clinic very helpful and reassuring, so Laura and Julia returned to run another clinic in July and will be running one a term in future.

Laura

Suffolk Coastal Debt Centre

is sponsored 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 - chriscotton@capuk.org 07497 423171.

Money Coaching & Life Skills: Julia Rose - juliarose@caplifeskills.org 07930197338

Debt First Responders, 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

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Making Jesus visible through loving action

SUFFOLK Community Foundation