Annual Report 2025 – Suffolk Coastal Poverty Action

2025 was a landmark year for Suffolk Coastal Poverty Action. For one thing, we changed our name from the Suffolk Coastal Debt Centre reflecting a new strategy that places tackling poverty holistically for our service users at the centre of what we do, rather than having a primary focus on debt relief. As with all strategies, it will take some time to reach the objectives that we have set ourselves but we have made a very good start in a number of areas, as follows.

Suffolk Coastal Poverty Action
Churches working in partnership in East Suffolk

christians against poverty CAP

Leadership
We strengthened the leadership of the charity (which still remains under the umbrella of SKC Church) by enrolling a number of new people into the team, covering fundraising, employment support and strategy. We have sought to streamline our monthly PALM (Poverty Action Leaders' Meeting) to focus more on realising our medium-term goals and less on day-to-day casework. We now represent more churches and cover a wider range of functional areas as well as improving our succession planning.

Recruitment
At the end of 2025, our phenomenally loyal and compassionate debt coach, Chris Cotton, stepped back from his role, which he first took on when Kirsty went on maternity leave as long ago as 2019! Chris has been immensely supportive and generous with his time. He gave us plenty of notice of his intentions so we were able to plan his replacement.

During the year we recruited Helen Peats to lead our School-based work (in March), Rebecca Parkes to inaugurate our Employment Support activity – a key strategic objective to help overcome poverty (in September) and Simon Bowles (in October) to take the lead in our debt coaching, not only replacing Chris but also alleviating much of Laura's debt help workload. This has freed Laura up to take on the growing management responsibilities that the charity now has and also to pioneer our triage activity (how we work out with users what their poverty-related circumstances are – both cause and effect).

We have also continued to recruit volunteers from across our large catchment area (so it now feels SKC Church is under-represented in our wider team!).

Debt Help
Our core Debt Help service saw growing demand year-on-year, using up all our capacity for it. As in recent years, we have observed a steady deterioration in both the

levels of well-being (or lack of it) of newly taken-on clients as well as their budgetary circumstances. The struggles that those facing unmanageable debt bring to us have in large part been the catalyst for our changed strategy: often we can't help people with their debt until we have supported them in other problems in their lives (e.g. mental health, emergency needs) and once we have dealt with their debt, we are finding that many remain in serious poverty. Only a holistic approach – following a process of triage - addresses the person's entire experience of poverty.

Despite the ongoing cost-of-living crisis, we managed to limit our waiting list for appointments to manageable proportions. CAP has been very flexible in allowing us to vary the number of new client households per month we take on (for much of the year it has been three rather than two) and so we have been able to manage both demand and our capacity in tandem.

Debt First Responders

In 2023-24 we pioneered the concept of the DFR. A DFR is a volunteer who has been trained in a number of important areas to support debt help and other service users in a way that goes beyond the normal befriender role. These areas include: Money Coaching, mental health awareness and specific training on forms of emergency assistance available to those in poverty.

Where a new debt help client has a first appointment that is more than one month into the future, the Debt Coach handling the client will call upon the services of a DFR to intervene immediately. Given that most people who ring Bradford only do so when in dire distress, the need to provide an immediate response is vital. The DFR may be able to sit alongside the client to help organize emergency financial support (e.g. a Discretionary Housing Payment) or simply to hear their story. The DFR is able to help the client collate financial information speeding the process of Debt Coach meetings when the appointments start and is likely to get a sense as to the ability of the client to complete the CAP process (by no means a certainty!).

Although the early response role of the DFR explains why we designed the concept originally, our deployment of DFRs is increasingly associated with supporting those in poverty who do not have excessive debt (about half of all DFR cases). Such people do not fit into the CAP model (which is primarily about getting people out of debt) but constitute a very large proportion of those experiencing poverty. CAP nationally has shown great interest in the concept (meeting both of the above objectives) and is now committed to working with us to roll out the concept nationally. We continue very much to appreciate and enjoy our bilateral relationship with CAP.

In recognition of the more generic nature of the role carried out by DFRs, we have offered them the opportunity to enhance their skills by becoming triage agents alongside Laura. During Q1 2026, we have comprehensively retrained and up-skilled our existing and potential DFRs. We continue to seek new volunteers.

Employment Support
The recruitment of Rebecca Parkes in September was specifically focussed on creating this function. Whilst it is possible to survive on benefits, it does not appear to be possible to escape poverty without paid employment and so supporting people into work is vital to addressing service users' experience of poverty, where their circumstances allow.

Autumn 2025 was a time for training and course development and so Rebecca, who brings employment-focussed volunteering experience, has only been offering the service in 2026, working closely with the Job Centre+. Initial results are positive and I am optimistic they will improve further as the methodology evolves over time.

CAP Money Coaching
CAP Money comes in adult, youth and children's formats.
The recruitment of Helen Peats, whose salary was funded by a grant from the MSE Charity, has reinvigorated our schools work enabling us to take the children's material into 15 schools (more than 20 classes) during 2025 and we are optimistic about further funding from a different source to take this into 2026.

Keith Pickersgill took on the management of our adult Money Coaching work in early 2025, releasing Julia Rose to focus on Life Skills. It continues to be both an integral part of our DFR programme enabling it to be used flexibly to support the needs of DFR service users as well as a standalone course activity.

CAP Life Skills
The Life Skills course is designed for up to 10 people to learn, amongst other things, how to deal with the pressure to spend, cooking cheap but healthy meals, spotting a good deal, improving relationships and a number of other essential life skills. Aside from the coaching, the key benefit of the course has been the opportunity to combat social isolation: startlingly in our technologically-networked society, large numbers of people lack opportunities for social interaction. Those who attended the courses have felt loved by the team, by Christ and by each other by the end of the eight-week course, which we run twice a year in different locations across East Suffolk. Julia Rose has been able to focus fully on this since Keith took on leadership of Money Coaching (although she continues to help out in lots of different areas of our work!). Our next Life Skills course will begin in Framlingham after Easter.

Other activities
We continue to seek to expand our church partnerships (done by John Anthony, Laura and Nic). It really feels like many more churches in East Suffolk are recognising not only the need to support social justice ministry but also that we have a major role to play in that field. Doug Fletcher has carried on doing our general administration and (working with Julia Kinsey) our safeguarding administration.

Halcyon Meldrum, a professional safeguarding lead, has offered to help with case work. Grant Masom has joined the team and supports Nic on strategy-related matters and Martin Lynas manages our newsletters and helps Nic with the ongoing task of fundraising. Our need for funding continues to be blessed by God (but we have never yet turned away humanly-initiated gifts!) so that we are currently funded until the Summer. Our 2026 budget is now about 80% of the size of the church part of SKC Church!

2026 will continue to be a year of great change as we roll out our triage process in a more structured way. We (Keith and Nic) are working with CAP on ways to capture more information about our client's journeys with us beyond the voluminous but basic debt-related information currently held. Laura continues to develop excellent relationships with referrers so that the issue we face is more about avoiding excessive demand for our services than going in search of those in need. As Jesus said: "*For you always have the poor with you*" (Matthew 26:11).

I am privileged to be able to be part of such a gifted and committed team, leading a mission that is manifestly dear to God's heart of covenant love and compassion.

Rev. Nic Stuchfield (Chair, Suffolk Coastal Poverty Action)

Suffolk Coastal Poverty Action Report

2025 was a year of strategic change for SCPA. Changing its name from the Suffolk Coastal Debt Centre to reflect its wider strategy of tackling poverty holistically, SCPA recruited three additional staff to:

- Strengthen its core Debt Help function
- Renew its work in the schools of East Suffolk and
- Launch its Employment Support function.

The first and third elements of this were generously funded for a total of two years by Valhalla Ventures, the trading arm of the O'Hare family, whilst the Schools work was supported by the MSE Charity. During the year, grants were also gratefully received from the Suffolk Community Foundation, the Rope Trust, the Belstead-Ganzoni Trust and the Adnams Community Trust. Moreover, an increasing number of Churches and Christians contributed to SCPA's funds.

During the year, and in response to the growing strategic breadth of the work, the leadership team was enlarged to provide greater scrutiny and oversight, especially in the fundraising and strategy areas.
The net result was that more service users were supported across a wider range of services in a more holistic fashion. Poverty-related issues remain intractable in rural East Suffolk but by the grace of God and with the inspiration of Jesus, we press on.

Rev Nic Stuchfield
Chair

SCPA only - statement of financial affairs

	Unrestricted Funds	Designated funds	Restricted Funds	Total funds	Total funds. 2024
Income from					
Donations and legacies	-	30,709	37,492	68,201	26,705
Charitable activities	-	586	-	586	-
Investments	-	404	-	404	35
Total Income	**-**	**31,699**	**37,492**	**69,161**	**26,740**
Expenditure on:					
Raising funds	-	1,133	-	1,133	1,020
Charitable Activities	-	26,840	29,589	56,430	25,916
Total expenditure	**-**	**27,973**	**29,589**	**57,563**	**26,936**
Net surplus for period	**-**	**3,726**	**7,903**	**11,629**	**(196)**
Transfers in	-	200	-	200	600
Transfers out	-	(-)	(200)	(200)	(600)
Net movement in funds	**-**	**3,926**	**7,703**	**11,629**	**(196)**
Funds brought forward	-	9,433	8,511	17,944	18,140
Funds carried forward	**-**	**13,359**	**16,214**	**29,573**	**17,944**

SCPA Balance Sheet

	As at 31st December 2025	As at 31st December 2024
Fixed Assets		
Current Assets		
Bank Current accounts	3,815	17,945
Bank deposit accounts	26,693	-
Total current Assets	**30,508**	**17,945**
Less		
Current liabilities	**934**	**-**
Net assets	**29,574**	**17,945**
Represented by:-		
Unrestricted funds	-	-
Designated funds	13,359	9,433
Restricted funds	16,215	8,512
Total funds	**29,574**	**17,945**