



Suffolk Coastal Debt Centre

Newsletter Spring 2023

Laura's update:

As you can imagine, we are busier than ever and finding that our clients are coming to us with increasingly complex issues and needs. We are so grateful for the support of local churches and Christians, many of whom have increased their giving in terms of time or money, to allow us to meet these needs. I asked one of our clients if they could give me a quote for a newsletter to our supporters. They sent me the following email:

"I had come to the end of my own resources and ability to deal with the pressing issue of debt. I found CAP, or maybe they found me, either way I'm glad to have them close. I am currently at the stage of navigating the path that has been set before me. I realise that this is not an escape route and will necessitate my commitment to abide by the rules to enable me to become debt free. Laura provides me with a step by step plan and allows me to work at my own pace. She never pushes me to do something, but gently nudges me towards the freedom I seek, whilst also giving me practical help in the form of sound advice, bags of groceries and a gift voucher for Tesco (that is so helpful as it provides me with petrol to get me to work and back). I want to say a huge thanks of gratitude to anyone who has been giving me this support, you are invisible to me but be assured I am so very grateful for your kindness. I am blessed that unknown faces and kind hearts have reached into my life and provided sustaining help and I sincerely appreciate this. One day, in the not too distant future, I will also step up to the task of helping someone else out, providing for them in the ways you have done for me. The word of God says 'What you do for the least of these you do for him'. I pray from my heart that he will bless you abundantly. Thank you"

I would just like to add my thanks to that. Thank you for all you do to support us to help our clients. I hope that you can see from this email that your support is appreciated. We always tell our clients that we are supported by local churches. It is comforting to many of them that there is a community of Christians who are prepared to support them and walk with them in their time of need.

You are invited to join us at the 2023 Regional United Conference

Date: 21st June 2023 **Location & Venue:** to be confirmed **Cost:** no charge - you just need to get there

We're believing that God will do amazing things through our time together as we celebrate what's going on in our region. There will be worship, prayer, seminar sessions and key notes to inspire you in your work.

United is for service managers and coaches, Community Links Coordinators, church leaders, volunteers and support staff.

Please let us know if you are interested in attending



money: for Kids & for Youth

CAP Money in Schools

CAP has designed two courses that fit the National Curriculum for Financial Capability, one for Year 5/6 pupils –**CAP Money Kids**- and one for Year 10/11 pupils and Youth Clubs –**CAP Money Youth**.

CAP Money Kids runs as two ninety minute sessions covering topics such as

- How people earn money
- What families spend their money on
- How to create a budget
- Why it's important to save and give
- The impact debt has on families

If you are a school governor or have any contact with a school in our area, please do pass on this information

The course uses fun activities, games and group discussions to contribute towards pupils' financial capability.

CAP Money Youth uses one hour-long session with topics

- The impact that being in debt can have and the importance of learning how to control your finances
- The importance of building a budget and sticking to it
- Techniques to make a budget balance

This course starts with a quiz, then pupils view a video about a young mother who has struggled with debt. Young people create their own budget for a fictional character, Sam, who has just left school and is starting to manage his own money and achieve certain goals in life, such as having his own car. It includes the value of saving and ways to cut costs, cut back and cut out in order to spend less.

Initial reactions from schools where it has been run have been very positive.

For more information, or if you would like be involved, contact Julia Rose or Laura Knight



Our first Life Skills course was run in Saxmundham last Autumn and this is what one of the attendees had to say about the course.

" I am very pleased that I attended The CAP Life Skills course. Not only did I make some good friends there but I also learnt a lot... things which I didn't know or hadn't thought about. Things re the use of electricity and which appliances to use or avoid, taste testing different foods to see if the expensive are better than cheaper brands. How to organize meals and make sure you take a list when shopping and only buy what you need, plus lots of other things. The people running the course were lovely and gave a great deal of help to lots of people and were genuinely interested in the people attending. Would recommend this course to anyone, especially at this time of rising costs."

Another attendee said "it helped my confidence meeting people"

We are thrilled to be running our current course in Quay Church, Woodbridge, on Tuesday mornings from 10 am to 1pm until Easter For more information contact Sue Rugg-Gunn

Debt Centre Relief Fund

Many of you will know that we launched the Relief Fund in the Autumn to provide aid to clients, especially Debt Help users, during the cold months as energy costs went through the roof.

A number of people generously responded, often redirecting the not needed grant they received towards their own fuel bills, and the total raised so far is nearly £2,500 (but the fund is still open).

Initially we sought to find a way to support utility bills directly but there was no method that was either appropriate or effective. Instead, we decided to distribute support via £30 monthly supermarket gifts cards (Tesco or the Co-op, whichever was closer to the recipient's home) to all debt clients.

These have been extremely well-received (see quote elsewhere in this newsletter). We have also been able to meet discretionary emergency needs through the fund (e.g. bicycle repair, ear-buds to improve a child's stress levels, bedding). Most of the money will be distributed by the Spring but emergencies happen throughout the year and any retained balance will be used next winter (when in all likelihood energy costs will once again be a major problem).

Opportunities to get involved:

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. No financial expertise required.

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.

CAP Life Skills Coaches: the course usually runs for 8 weeks and seeks to give people the confidence and decision-making skills to live well, look after themselves and feel positive, even if they are on a low income.

Debt Coach: we are hoping to train up a third debt coach later in the year, If you would like to register your interest in this opportunity or would like more information, please contact Nic or Laura.

If you feel that you might be able to help in any of these areas (or in any other way), please contact one of the team. Full training and on-going support provided

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.

If you would like to make a donation to the work of CAP, locally or nationally, please contact Doug for more information

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 or 07942 359865
Chris Cotton - chriscotton@capuk.org 07497423171.

CAP Money: Julia Rose - julia79rose@gmail.com 07930197338

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

General enquiries & offers of help: Doug Fletcher - dougfletcher@capuk.org 07714213502

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



If you would like join our Whatsapp Prayer Group, send a text to 07714213502 or e-mail Doug