



# Suffolk Coastal Debt Centre

Churches working in partnership in East Suffolk

Spring 2024

## DEBT FIRST RESPONDERS

You may recall that we have been working on the concept of a Debt First Responder (DFR) for over six months – we showcased it on one of our stands at the September Supporter Night. 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 will be able to help the client collate financial information speeding the process of the Fact Find and may be able to get a sense as to the ability of the client to complete the CAP process.

In these ways, the DFR is directly helping to meet two of our key strategic objectives:

- 1) to increase our ability to handle those who approach us with more speed and agility
- 2) to understand and address their needs better earlier in the process.

CAP nationally has shown great interest in the concept with a view to seeing whether it has national applicability.

Ten DFRs have been fully trained as of the early February and two of them went on our first DFR “call out” earlier this week. Please join me in praying for the whole team as they boldly go where no Debt Centre has gone before!

*Nic Stuchfield, SCDC Chairman*

## DEBT RELIEF FUND

This fund has been invaluable in supporting clients through the ongoing cost of living crisis. We have continued to distribute monthly supermarket vouchers to all our clients, as well as 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). We have enough funds, at the moment, to last through the Spring.

If you would like to make a donation towards this fund, please contact Doug Fletcher

## SAVE THE DATE

Wednesday, May 1st - a gathering with a special guest. Details to follow

christians  
against  
poverty

**CAP**  
life skills

## LIFE SKILLS IN LEISTON

Suffolk Coastal Debt Centre has been running its second CAP Life Skills Course in Leiston Baptist Church this year. We are grateful for funding from East Suffolk Council that has enabled us to fund this course. We have welcomed nine members to these sessions, who have enjoyed catching up over a tea and cakes and finishing with a meal after each session.

Course content has included budgeting and shopping economically; menu planning, using the contents of a food parcel; making nutritious meals using seasonal produce in our new slow cookers. This year we have an enhanced emphasis on physical and mental health. We have discussed how our mental health and



physical health are connected and discussed separate ways we can feel more positive in our daily lives, such as doing things we enjoy like going for a walk. We have looked at our sleep and ways to improve this through breathing techniques and better sleep routines. Across the course content, we have discussed different issues in a safe, warm and respectful environment, where our members have been happy to share their experiences in a self-help manner.

*CAP Life Skills group in Leiston, busy preparing a meal in their new slow cookers, donated by the Rural Coffee Caravan.*

As I write, we have two sessions left, one where we will be learning some basic First Aid, which is always a useful life skill and a final session where we will be going to visit the National Trust at Sutton Hoo for a tour of the site and to enjoy a picnic together as a celebration.



*Our finished meal, all ready to be taken home, plugged in and slow cooked before eating later that evening.*

We are looking forward to running our next course after Easter in St John's Church Hall, Saxmundham, if you would like more details, please call Sue on 07942 377087 or email [debtcentreadmin@skc.church](mailto:debtcentreadmin@skc.church)

Event financially supported by:



*Sue Rugg-Gunn, Life Skills Manager*

## ORGANISATION OF THE DEBT CENTRE

Sue & Mike Rugg-Gunn have informed us that they are moving to Bromley in Kent to be nearer their family. Sue (who is Life Skills Manager) and Mike (who works with me on Strategy) have played a key role as we have grown in scale and scope over the last two years and will be greatly missed on the Debt Centre leadership team.

The advanced notice of their departure has given us time to plan the transition, as follows:

- Laura will remain as Debt Centre Manager
- Chris will remain as Debt Coach
- Julia will now take the lead in Life Skills
- Doug will add DFR and Befriender co-ordination to his existing Admin brief
- I will continue with Strategy, finance and fundraising

We are, however, keenly looking for people to join us on the leadership team, with a particular focus on people who could:

- Lead our Money Coaching (the old CAP Money course, renamed)
- Lead our Schools work
- Lead Outreach and Communications into the wider Community

If you feel called to become involved in any of those roles (none of which would require more than a few hours per week), we can offer really fulfilling mission and participation in a great team!

*Nic Stuchfield, Chairman SCDC*

## Debt Support update

Although we are very busy with requests for our group services (Money Coaching, Life Skills and CAP Money Kids), this year has seen a quieter time for our debt support. We are still running at 100% capacity but currently we no longer have the waiting lists that we had last winter.

In the last six months we have taken on 12 new clients (2 per month). They are at various stages on their road to being debt free; some are on Debt Management plans, some have gone through, or are working towards an insolvency (bankruptcy or a Debt Relief Order), 1 is working on their own to manage the debt having been helped to understand the nature of their debt and being enabled to achieve a positive budget. This option is always offered to clients and occasionally seeing all their finances laid out on paper gives them the confidence to manage them themselves, especially if they only owe money to a few people.

One of the problems that we seem to be increasingly facing is the precarious nature of our clients' incomes.

For example, I have recently had 3 clients who have lost their jobs whilst Head Office are creating their budget and advice. This then holds up the process until their income is stabilised we can't give them a financial statement and advise them on the best route out of debt. This is always a very stressful time for our clients and we have to encourage them to keep going and support them whilst they get a new income or Universal Credit. The support we are able to offer is both emotional and practical, from chats on the phone, meeting with Befrienders for coffee, referral to food support and help applying for Local Welfare Assistance or other grants and our Befrienders are invaluable at helping our clients to feel less alone. Many of our clients also really appreciate our offers of prayer and some will text and ask for it when things are especially hard. One client phoned me in January to tell me that she could see that prayer worked and so she had made all her family pray before their meal on Christmas Day.

*Laura Knight, Debt Centre Manager*

## 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: Julia Rose - debtcentreadmin@skc.church

CAP Life Skills: Sue Rugg-Gunn - debtcentreadmin@skc.church 07942 377087

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](http://skc.church/cap)*

