

# “If it weren’t for CAP, I’d be in a gutter.”

**After years of working hard yet struggling to make ends meet, Helen, a Dunedin wife and mother of two, felt hopeless and alone.**

“All we had left in the house was some stale bread and jam, and that’s all I could put in [my kids’] lunch boxes.”

She cried, feeling like a failure, totally unable to provide for her kids.

Even worse: the financial stress was taking a toll on her marriage. “[Debt had a] horrendous effect,” Helen shares. “When you’re in financial struggles ... you just can’t cope with the hounding stress and oppression of being unable to pay your bills.”

When Helen didn’t know where to turn for help, a friend suggested she call CAP.

And as Helen and her husband Jon began to work with CAP, she realised what that meant: no more calls from creditors, and no more empty cupboards at home.

With CAP on their side and a solid repayment plan in place, Helen began to feel lighter.

“Knowing that the bills are being paid, I was able to get on with life, and really focus on living.



Having the [CAP] budget was a very secure feeling, I love it,” she enthuses.

Helen and Jon were able to talk honestly about their finances for the first time in years and work together to build a strong future for their family.

After 3.5 years of paying back their debts, Helen and John went debt free in 2018.

When CAP called to tell her the good news, she cried again – but this time, tears of joy! “It was so incredible [to be] set free!”

## How much has their life changed since that call?

In September 2018, Helen and Jon bought a house with Helen’s mother, which has been a dream-come-true.

“Thanks to CAP’s help, we have a clean slate in this lovely little home to start building our lives again. Thank you for saving us!”



### CAP Debt Help

Long-term debt counselling provided through community-based home visits and a team of Head Office caseworkers, in order to lift people out of debt and poverty.

**263**  
people went  
debt free  
in 2018

**30%**  
more than  
2017!

**1345**  
people have gone  
debt free since  
2008

# BEFORE CAP Debt Help

*A picture of poverty*

**Anxious, stressed out, overwhelmed, hopeless:** these are just a few of the words CAP clients use to describe being in debt.

That's because poverty is about so much more than money. It affects everything: relationships, mental health, self-esteem, and parenting. Behind every one of these numbers, is a mum or a dad, a child who sees her parent/s struggling, a neighbour, or someone you might see every day. This was the reality for the CAP clients you helped this year, and it is still the reality for far too many families in Aotearoa.

# AFTER CAP Debt Help

*Your 2018 impact*

**Happy, free, a weight lifted, peaceful, secure, life-changing:** these are the transformative words clients use after working with CAP.

And that's because CAP Debt Help works. Your giving helps people in practical, every day ways and in big, life-changing ways. Because of you, parents can provide more for their children, partners can build stronger relationships and entire church communities can support the people most in need – so that there is long-lasting, positive impact.

"We both felt useless & defeated & ashamed of having to constantly borrow to get us through some tough times."

"We felt like we were in a hole – it seemed like we would never be able to pay off the debt we had."

"I was highly stressed, we weren't eating well, and I was emotional and tired."

# 67%

of clients stayed away from people



35% have tried other budgeting agencies – and failed

# 4 out of 5

parents struggled to provide food or clothes for their kids



60% of clients with partners blamed debt for full relationship breakdown

# sixty-seven percent

skipped meals, many regularly

Nearly **1 in 3** contemplated – or attempted – suicide because of debt

"Our financial situation is the best it's ever been. We feel free from... debt and all the negative emotions that come with it."

"It's been life-changing! I'm completely debt free... a weight has been taken off my shoulders!"

"I feel like I can breathe! We can eat properly, and I'm no longer anxious our power will be cut off every other week."

# 3155

people helped – A 7% increase across all services on 2017

# \$12,700,000

of debt and bills repaid or written off (\$68,000,000 repaid or written off since 2008!)

# 962

 families visited in their homes

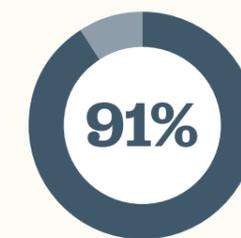
# 101

 emergency food shops

98% said the effect of CAP on their lives was a great help or life-transforming

# eighty-nine percent

more money for food per week, once families started with CAP



91% are still debt free & in control of their finances 2 years on

# 2022

people said 'yes!' to Jesus through all CAP services.

**That's 41% more than in 2017!**

# Group Services

## COMMUNITY BELONGING SUPPORT

*What a difference it makes to be surrounded by people who care about each other, as they work through the problems they're facing.*

That's the power of each Group Service: members actually support each other as they look for jobs, work through life-controlling habits or discover how to thrive on a low income.

In 2018, local churches welcomed more than 291 people to a Group Service, some who had been struggling for years on their own. Here are just a few of the people you helped, practically, emotionally and spiritually.



**Please pray for everyone attending a Group Service, as they journey to find work, or to break free from life-controlling habits, or as they learn new skills to thrive in life.**



### CAP Job Clubs

A welcoming club that gives people practical help, personal coaching and a group of friends to support them back into work



**"I'm back on my feet again."**

After completing a farming course two years ago, Saman struggled to find work despite applying for jobs every day. He lost his home, gave away his dog and had to move into his car.

"Life was pitiful. I was so sick, and so tired. My life was kind of lost from there," Saman shares.

In the midst of this darkness, Saman's pastor mentioned the Job Club run at a local church – and there was a spark of hope!

As he began attending the weekly club, it made a huge difference: **"It was good to see people looking for jobs just like me,"** Saman explains.

Within just a few weeks, Saman had the opportunity to interview for a part-time role; he applied the interview skills he'd learned at the Club and got the job!

Today, he is a Community Connections Coordinator, facilitating benefits for people with disabilities. And, he's been able to pay off his credit card and help his mother out financially.

Saman is grateful he's able to help others through his work and to give back in his personal life: **"It's a good feeling,"** he says. **"I'm back on my feet again."**



### CAP Release Groups

A confidential, caring group that helps people find complete freedom from life-controlling habits



**"The Release Group was really eye-opening!"**

When Kerry joined the Release Group in Upper Hutt, she and her partner Ben had just become debt free through CAP Debt Help. After taking care of her debt, Kerry thought it was time to get help with her smoking.

The very first Release Group session, titled "Own It," was a major breakthrough for her. "I was always justifying my actions," she admits. "So accepting there was a problem and owning it for myself... basically turned my life around."

During the 14 weeks in the group, Kerry found the group support amazing, as well. **"We were really encouraging; and everyone just had each other's backs."**

Kerry has been able to reduce her smoking from 20 cigarettes a day to just 2. She knows she's on a journey and she's committed to a healthier lifestyle.

"I'm much more proactive and I'm less stressed; I've gotten the tools and information that I now need to do things better."

Finally, as she reflects on her time with CAP, she acknowledges God's faithfulness:

**"He's pulled me out of a dark place, He's fulfilled my every need, and He's blessed me in so many different ways!"**



### CAP Life Skills

A friendly, fun community group that empowers people to thrive on a low income



**"CAP just bring the rainbows back!"**

With a long-term injury that kept her out of work and mounting debts she'd struggled to pay off for years, Lynda couldn't see a way forward.

"I didn't know how I was going to make ends meet, [and] I went through depression; it felt like no light at the end of the tunnel."

Yet one phone call would change everything. After booking an appointment for CAP Debt Help, Lynda got plugged into her local church.

With the support of a Debt Coach, Lynda realised she could start paying off her debts on her own. And, she decided to go along to the first-ever Life Skills course in Christchurch.

Lynda loved the group aspect: **"Everyone was open, and they could share their stories, and I found that was more powerful than anything."**

She also picked up some life-long tips, like asking herself if something is a 'want' or a 'need' before buying.

But most of all, Life Skills gave Lynda her confidence back. **"My passion was starting to come back, I feel alive again,"** she shares.



# From Homeless to Hopeful

## How a local church and the Salvation Army are providing a hand-up for emergency housing families

In 2017, Hope Chapman, a Housing Social Worker for Royal Oak Salvation Army, noticed a pattern with homeless families in need of emergency housing in Auckland: "Debt was a huge factor for these families," she shares. "Either one person or both adults in the family are working, and they are homeless."

"Often, they're afraid of that debt, and there's no hope left."

So Hope began looking for a programme that would help families gain the financial literacy and life skills they needed to thrive in a permanent home.

Once she saw the CAP Life Skills material, Hope knew she'd found the perfect course: "I thought: 'CAP do it so well; let's partner with them!'"

She began chatting with the team at Greenlane Christian Centre, who run CAP Debt Help, Life Skills and Job Clubs. And in 2018, they ran four Life Skills groups for Salvation Army emergency housing families.

"It's amazing to see the transformation in the lives of the participants," says Litea Vadiga, CAP Life Skills Manager at Greenlane.

Hope agrees: "[Families are learning the] importance of budgeting and saving; tips like making a shopping list and meal planning; prioritizing bills over credit card spending."

"[And] when we they come to the course, families start to help each other out, pop around for a cup of tea, families become really good friends."

"When people move into a permanent home, the learning they gain from Life Skills...it will serve them for the rest of their lives."



Maria\* and her family landed in emergency housing after the roof came off the rental home they'd lived in for 14 years.

Overnight, they were homeless. With 3 young children and so much uncertainty, Maria was so stressed she couldn't sleep at night.

Once they were settled in an emergency home, Maria began to attend the Life Skills group – and she learned so much! "The best things I learned – save money! Ask: 'what do you want? What do you need?' Buy what you need."

She loves saving so much that her family stopped using the credit card and saved \$700 while on the course – by planning meals, walking instead of driving and using less power.

"We really loved to meet new friends," Maria adds. "We encourage each other. [There's] less stress, [we] really enjoy laughing with each other."

**Maria and her family are doing so well, and they're grateful for the perfect 'hand up' they needed, at just the right time in their lives.**

\*Name changed by request

"There's something that grabs the heart of the whole church; we've had 400+ people now involved in one of the CAP ministries, and 72 people have come to know Jesus, so they've been released from bondage in a whole lot of different ways."



**Jonathan Dove, Senior Pastor**

**Greenlane Christian Centre**

"The skills that the parents learn, our hope and our dream is that they are then passed on to the children and they don't end up in the same position ... because they can have those skills from an early age."



**Glen Marsden, CAP Centre Manager**

**Elim Christchurch**

"I have really realised just how important it is to go to their homes and sit at their kitchen table and be on their ground ... Over 25, 30 years of ministry in this area, we have not seen anything reach into the homes like CAP has."

**Murray & Jen Henderson, Senior Pastors**

**Huntly Baptist**

"So many people are waiting for someone just to come along and tell them that Jesus is there and that he can make a difference for them in their lives."



**Benita Robinson, CAP Centre Manager**

**Victory Christian Centre**



Check out an inside look at **Victory Christian Centre's Debt Centre** at [www.capnz.org/onechurchjourney](http://www.capnz.org/onechurchjourney)



total CAP Centres in local churches

- 5 Job Clubs
- 8 Release Groups
- 16 Life Skills Groups
- 46 Debt Centres

# 22

— new CAP —  
Centres opened in 2018

# 149

churches came along to a CAP event

# 100

church talks  
= the CAP team shared the message of help and hope in front of 6800+ people

# A home restored through new faith in Christ.



Pam and Richard's finances were a mess, and their marriage was in tatters. Pam contemplated leaving, but she had no money, and no place to go. The kids were afraid of their dad, never knowing what kind of mood he'd be in.

After beginning their journey with CAP Debt Help, their Centre Manager invited the family to a 'CAP Discovery Break.' As well as being a much-needed four-day holiday, the family attended workshops dealing with big issues in life, like unforgiveness and anger...and at the second session the whole family gave their lives to Christ!

Pam recalls looking over at Richard – whose anger at their financial situation was actually aimed at himself - *"it looked like he had just changed, a whole new person in front of me...it was like wow!"*

The family have become regulars at their local church and they've even done an 'Alpha' course. Pam says the kids now joke around with their dad and tease him!

*"After coming from a home that's like you got no food, you got nothing, and [now] they're doing so well...and they love going to school, and to church."*

## Check out this feedback from one happy CAP Money delegate:

"Before the CAP Money course started I was doubtful it would be much use to me because I thought I had a decent enough budget.

But in reality, I lived week-to-week, had no savings, and if there was an emergency me and my kids were in trouble.

By the end of the 3-week course, I had an in-depth budget set up which included accounts for long and short term goals, emergencies, Christmas, birthdays, holidays and every other thing I need to pay throughout the year.

I encourage you to do this incredible free course and learn how to make a positive and lasting impact on your finances and to be able to live your life to the full."

# 1083

people have said 'yes' to Jesus since 2008.



## CAP Money Course

A 3-session, interactive course that encourages people to budget, save and spend wisely

# 1500+

course attendees in 2018

# 55

new churches are running CAP Money

175 new coaches trained

To find out how you can run a CAP ministry in your church, call **0508 422 769** or email [partnership@capnz.org](mailto:partnership@capnz.org)

