



“Today, we’re debt free, set free. Our first-born is at university – the first mokopuna of 60 grandchildren... never in our wildest dreams did we think our kids could reach that milestone.”

Kath and Malo

Before CAP

People who are drowning in debt are forced to make difficult choices – such as paying the power bill OR feeding the children – week after week.



2/3

skipped meals, often regularly



3/4

experienced anxiety or depression because of debt



7/10

stayed away from family, friends, community

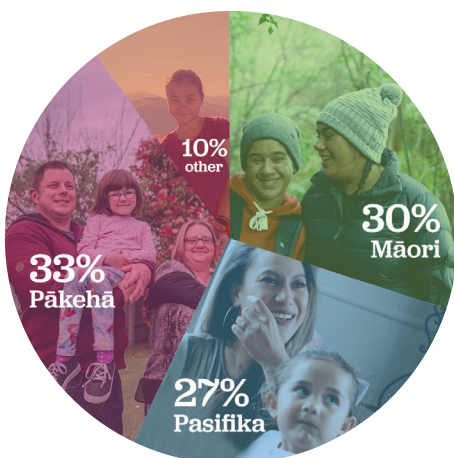


“The creditors were relentless. The kids needed various things like shoes and clothes... how could we prioritise the kids’ needs over these lenders’ needs. [I] couldn’t escape it, it was a noose around my neck.” Mark



“I was working holidays and midnight shifts, I hardly spent any time at home with my son. I fell into deep depression.” Gemma

About CAP clients



\$23,500 average amount of debt before calling CAP

3 years⁺ length of time 2/3 clients were in debt

7/10 clients’ main source of income is government support

“[CAP clients are] typically at a point of crisis. CAP Debt Help is their final recourse to try and achieve financial stability and normalcy in their lives.” Impact Lab (2020). CAP NZ SROI Review

CAP Debt Help

CAP works in partnership with local churches across Aotearoa to provide the free **holistic support people need to get out of debt** – and stay out of debt.



“CAP clients in hardship need financial expertise to advocate for them, and they equally need the support and care of the local church. When hope is restored, the whānau goes from strength to strength!”

Sam Garaway, CAP CEO



See how
CAP helps



“Our debt caused endless nights of worrying. We accepted the fact \$60 a week was normal to feed 5 kids.”

Unmanageable debt keeps New Zealanders stuck in a cycle of financial and material hardship.

It's detrimental to almost every aspect of a person's haora: physical, mental, spiritual and social/whānau.



How CAP Debt Help is unique

Centralised financial help

+

Local church support

=

Debt free, set free!

An expert budgeting team:

- **Builds a sustainable budget** – prioritising housing, essentials and savings for future needs
- **Provides ongoing support until debts repaid** – proactively adapting budgets with each life-change, helping clients grow financial capability
- **Negotiates/advocates with lenders** – for fair and affordable debt repayments, reduced debt settlements
- **Provides specialist advice** – extensive help with insolvency applications and dispute resolution

“ [With CAP] I’m actually able to start planning my life.” Emma

- **Visiting clients in their own home** – reaching families in the place they are comfortable
- **Connecting clients with other agencies** – identifying other needs in clients’ lives and supporting them to engage
- **Providing practical help** – alleviating other burdens to help families focus on their journey forward

“ It was the first time someone said I was doing well. I wasn’t alone anymore.” Emma



Watch the whole journey



After CAP

91% of debt-free clients steer clear of unmanageable debt

\$69 per week more money for food on average*

*CAP client surveys 2016 – 2020

I feel very or absolutely...

	Before CAP	After CAP ¹
hopeful for the future	10%	84%
supported and empowered to make good decisions with money	11%	82%
positive about how money impacts my relationships	11%	78%
confident I could achieve my money goals	11%	81%

¹Results from 2021 Client Survey using MSD Financial Wellbeing tool

Social impact Independently assessed by Impact Lab (2020)



↑ Improved physical health and food choices



↓ Reduced need for emergency benefits



↑ Improved mental health



↑ Increases financial resilience and savings



“ Our marriage has gone from strength-to-strength. And there's no greater feeling on earth than saying YES to your kids.” Mark and Carol



▶ Watch Mark's story



“ I have goals now about saving money and for my future, and what I learn, I pass onto my son. I know what true joy is now.” Gemma



▶ Watch Gemma's story

Motivated by Jesus' example, **CAP's mission is to support New Zealanders to be freed from poverty and empowered to thrive in life** – both now and in generations to come.

“I have come that they may have life, and life to the full. I haere mai ahau kia whiwhi ai ratou ki te ora, ina, tona nui noa atu.” John 10:10

