

Debt free and flourishing!

A new season for Clara

Clara at the Agrodome,
on Discovery Break

Before calling CAP, dairy farmer Clara was working to pay off nearly \$20,000 worth of debt – debt which was obtained with an ex-partner, *but taken out only in Clara's name*. Driven by creditors calling her constantly, Clara once worked 73 days straight.

"It was dire. My three days off, I'd contract to get extra cash."

Clara's employer supplied her with firewood, and she visited food banks to get by, but...

"It was food or bills. I was malnourished. ... I didn't eat to suit my allergies, just what I could afford."

When Clara finally realised this lifestyle was no longer sustainable, she reached out to CAP. CAP organised for Clara to meet up with Debt Help coach Clint, and support worker Gemma (who is also a debt-free CAP client!) They were able to support Clara, and once the CAP Team negotiated with her creditors and crafted a budget which prioritised her needs –

"My phone stopped ringing all the time. I could focus on my job, actually function!"

Clint and Gemma also prayed with her, which she says helped to 're-anchor' her spiritually.

Six months into her CAP journey, Clara attended CAP Discovery Break, an all-expenses paid retreat where she made lifelong friends. During one of the sessions, Clara reflected that she'd been looking for love and acceptance in the wrong places. She made a commitment and asked for prayer to find a place of belonging.

"I heard that God loves me, and that I needed to forgive myself. I knew I needed to come to Jesus."

A year and a half after calling CAP, Clara went debt free! During this time, she also embarked on a diploma in Forestry Management, and attended a CAP Money course. She's put to work all the skills she learnt through both CAP Money, and through receiving free CAP Debt Help.



"I got my budgeting tool through my CAP Money course and I can see what money is actually available. It's amazing!"

Now Clara has the resources to pursue activities she loves. She was able to have a personal trainer for a while, who she says was like having her own personal psychologist! And Clara has found the place of belonging she was searching for:

"Now I go to church... and actively partake in community, something I've never really done."

Clara says she's eternally grateful for CAP supporters who make the free CAP Debt Help service possible.

"I actually don't know if I would be alive today if I didn't get the help that I did... there were dark days. CAP's not just saving people out of financial predicaments, it's saving lives."

Since 2007...

1,400 precious people like Clara have said 'yes' to Jesus

2,156 debt free



Reaching more... to release more!



On 16 June 2022, CAP and Rhema Media joined together for a special day on the radio, with the goal of releasing 100 more precious people from poverty! A handful of debt free clients shared their CAP stories... some bravely shared LIVE on-air – on Radio Rhema, Life FM and Star radio stations.

Along with the clients, Rhema's announcers did an amazing job of inspiring listeners – incredibly 170 new people became CAP Life Changers, giving a monthly donation, and many more gave a one-off gift on the day.

Your giving reaches into others' lives, in so many ways – thank you!



Alan

"There's a lot of people out there that need the assistance. Delwyn and I are delighted to now be in a position to help other struggling families. Thank you for giving me the opportunity to express my gratitude for all you guys have done for us."



Debt free client Alan (centre) with Life FM announcers

You might remember some of these faces – and their stories which you've made possible:



Rose

"I know my teammates listened... and they'd never heard me speak so honestly, and they cried too... I'm forever grateful to you all for giving me and my kids a better life."



Lee

"I've never shared my CAP story before, and I felt prompted, the Holy Spirit said, 'share now because you can bridge the gap, you personally have benefitted from working with CAP...'"



Anna & Francis

"I find it so amazing how God has turned our past struggles and hardships into something that can now inspire and motivate people to help others."

Experience the joy of the day and the bravery of the clients who shared live on-air!



The buzz of giving

One Rhema listener was driving when she heard all about CAP, so she pulled over in her car to sign up to become a Life Changer. She said she just loves 'the buzz of giving' and couldn't wait to call!

We love hearing what prompts you to give to CAP! If you'd like to share why you donate, drop us a line at communications@capnz.org



"The understanding I gained was huge."

**How a CAP Money course gave
Christina back her freedom**



In 2021 Christina moved to beautiful Ohope, and a drier, healthier house. But her change in circumstances meant she struggled to make ends meet: half her income went on rent, she was more dependent on her car... and her Farmers card repayments had become unmanageable due to interest.

"It made me feel restricted. And I recognised... you can't live like this."

When Christina's brother recommended she seek help from a local social service, she initially felt a bit indignant.

"I've looked after myself for over 60 years!"

But it was here she got given a pamphlet for a CAP Money course, run by a local church – and Christina decided to go along. Once there, she was pleased to find people from all different walks of life.

"I found it very warm and welcoming."

Christina's CAP Money Coach, Jost, encouraged attendees to think through their finances and find alternative ways to do things where possible.

Christina adds, ***"he had a knack of bringing people together, not judging anybody."***

Having never budgeted, Christina admits CAP Money opened her eyes to how helpful budgeting can be! She now says, ***"I try to stick within the budget framework I have implemented. And before purchasing, I pause and think: One, do I need it? Two, can I afford it? Three, will I use it?"***

She also now endeavors to put \$20 a fortnight into her savings account for unexpected expenses. And as for her Farmers card, she has diligently paid it off, and hasn't used it again!

Christina hopes to be able to get back involved with mission work. She says she feels a lot happier and more in control.

"Before, I was frustrated... not being able to do the things you want to, but now I can. And I think that's the whole purpose."

Thank you for enabling people like Christina to attend free CAP Money courses and learn vital money management skills.

10 new churches
trained to run CAP Money so far this year!

16,452 people
have been through CAP Money since 2009!

“Free. I feel free. I can stand up straight again.”



Jesse shares how you've brought him out of a dark hole of debt, into a future that's bright!

Q *Jesse, what was life like before you called CAP?*

A I was in a relationship and it went sideways... and everything got left with me. The debt, around \$40,000, was both of ours, but all of it was under my name. Creditors kept ringing me on a daily basis asking for money. **It was like I was stuck in a hole and I didn't know where I was.** I was not in a good head space from the breakup and then all of that on top... I went downhill pretty fast. My mum was helping me with food, but other than that, I was just scraping by. Aside from my mum, I don't think I told anybody. It was pretty embarrassing.

Q *How did you hear about CAP?*

A I was a truck driver, and some deliveries were inside Westfield. I saw the flyer there and picked it up. It took me two weeks to build up the courage to call. I freaked out and hung up halfway through it ringing, and then tried again and then did the same! But when you start having a conversation, it all just comes naturally, everything's so much easier. **The Debt Coaches, Janine and Walter, came and walked me through everything, took the time to explain it. They made me feel comfortable and relaxed.**

Q *How did things change once you were receiving CAP's help and support?*

A I stopped getting [creditor] phone calls for a start. What I could eat changed from just basic, budget stuff to making some nice things... rather than processed food, actual food! Watching the [debt] balance go down was great. I was so proud of myself. **Every time I got off the phone from CAP I rang my mum, because she's really big in my life, she's my rock.** I'd be like, "this is what I'm doing." It was great.



Q *What was it like to go debt free?*

A You don't really realise how much the debt is weighing you down until you're actually debt free. **It really is like a weight getting lifted off your shoulders.** When I first became debt free, my biggest goal was to go out and join the boxing gym. I'm not unhealthy, but my weight keeps climbing, so I've been doing that for three days a week. The first week, I hated it, and now I can't imagine my day without it. I love it.

Q *Do you have a word for CAP supporters?*

A Thank you for everything that you do. **Thank you for helping fund a place that actually makes a difference to people's lives, it's making people's lives better.**

Once with CAP... People have on average
50% more money for food each week

Once with CAP... **84% of people**
feel very hopeful for the future!