

# Your 2023 Impact Report

A look back at 2022

christians  
against  
poverty

CAP



Page 4

***“I couldn’t  
stop smiling”***

**Debt free, set free!**

Endless opportunities for Sarah



Page 3

**Full tummies and  
happy hearts**

A snapshot of your  
2022 impact



Page 6

**Roy shares his story**

From homeless  
to whole



Page 8

**Chain reactions**

How you’re investing  
in kids’ futures





## Taste and see that the Lord is good. (Psalm 34:8)

As I reflect on this favourite Psalm of mine, I can't help but think how you have answered the invitation to **demonstrate God's goodness to people with your faithful support**. *Thank you so much.* Each of these people are so grateful for the change you've brought to not only their lives, but to those of their children and wider whānau.

Inside your *Impact Report*, a few of these precious people share their incredible stories.

They're people who've been supported by their church community as they work to turn their lives around. They're parents who can now put food on the table and enjoy fun activities with their kids, because they're no longer restricted by debt. They've gained new financial literacy skills, and are sharing their knowledge with others.

**And they're people who have been shown God's love, who now have a deeper faith, or new life in Christ.**

They've all encountered God's goodness because of your choice to step in.

Debt free client Te Ana says it so well:

***"I've been in debt for 20 years and I've finally been able to change the trajectory for my son and the generations after. Now, generations are not going to be in poverty, and they'll have financial literacy because of your donations."***

***What you're doing is building God's kingdom... The impact that you're making is generational, and I'm truly, truly grateful."***

Once again thank you for all you give and for your belief that, together, we can reach this nation with God's goodness, one precious life at time.

**Sam Garaway**  
CEO, CAP New Zealand



**Read more of  
Te Ana's story  
on the back page**



# A snapshot of your 2022 impact



**746**

households visited  
by a CAP Debt Coach

*"From that first call,  
a weight was lifted  
off our shoulders...  
everything has just  
been improving so  
much each week."*

– Tayler, current CAP client

Families have

**\$74**

more money for food  
on average each week,  
once with CAP

– 2022 CAP Client Survey

**187**

people went  
completely  
debt free!



Delwyn and Alan,  
debt free May 2022

*"We can afford  
healthy meals every  
night! We know how  
to budget, we have  
a savings account...  
and we are stress  
free."* – Tayler



Debt Coach Raewyn with  
Alvan, debt free August 2022



**169**

churches reaching  
their communities  
with practical help and  
the love of Jesus

Over  
**1200**

people blessed  
by an emergency  
food shop or  
Christmas box



**95%**

said working with CAP  
helps them cope with the  
increased cost of living

– 2022 CAP Client Survey

More than

**3400**

people helped







## **“I couldn’t stop smiling”**

When you’re deeply in debt, being completely debt free can seem like an impossibility. But 187 people this past year, including Sarah, are now debt free and set free – thanks to you. Today they’re living with a fresh mindset – and in Sarah’s case, fresh faith!

It was the convenience of ‘ticking things up’, like her boys’ birthday parties, that initially landed Sarah, a hairdresser, in debt. But when she could no longer work due to an overuse injury, her finances became unmanageable.

***“I’d lost my passion, and it felt like my identity as well. I got really depressed. The debt felt inescapable. As I got worse, I got really anxious about contacting people for the money I owe. You feel like you can’t breathe and you can’t see any other direction but down. Things got really bad. I was actually thinking of taking my own life...”***

Sarah opened up to a friend who arranged for a family member to take care of her boys, so she

could receive the support she needed. A counsellor then suggested she call CAP.

***“I was thinking, I know it’s a Christian thing... Are they going to push it on me? But [Debt Coach] Dave came around and he was just so friendly, and real. We had a laugh.***

***He prayed for me to be strong and to be able to get the finances done. And prayed for the boys – for them to one day return into my care. So that was a cool vibe.”***

Once all her bills and debts were gathered up, the CAP Team tailor-made a budget for Sarah, prioritising her essentials. Sarah was incredibly relieved to no longer be dealing with her creditors. She was on a sickness benefit so her budget was tight, but *thanks to you*, she had support from the CAP Team to help her navigate the challenges.

***"Knowing that it's my fault and my decisions, that kind of put shame on you. But there was no judgment. The moment that I signed up, knowing I'd started attacking the debt – that was a huge relief, emotionally and mentally."***

After five months with CAP, Sarah was stable enough to get her own place, and her boys were able to live with her again.

***"All my close friends were so happy for me, knowing how far I'd come. Dave would come around and drop off vegetables and things if people from church had bought stuff... and also some Warehouse vouchers over Covid. It was so kind."***

In November Sarah and her youngest son attended a CAP camp in Kaiteriteri, run by CAP staff and church volunteers. During a worship service the message really resonated with Sarah.

***"I got this feeling that was making me quite emotional... just a massive power over me that felt really good. I felt like that's a sign. I had a talk with the speaker and accepted the Lord into my life. And then I was just buzzing."***

***"There was never any pressure to become a Christian. It was just the fact that I was exposed to something that was amazing, that opened my heart and eyes to the Lord."***

Now Sarah attends church with her youngest son, and is growing in her faith.

***"I've prayed in the past, not really knowing if God's real. But in the Bible that I was given it has some notes on how Jesus prayed and Him teaching others how to do it. The more we do it the more I'm believing, and the more I'm feeling that He's there."***

Just two weeks after camp, Sarah went debt free!

***"I couldn't stop smiling. I just feel so light, especially bringing the Lord into my life as well. That's added another boost."***

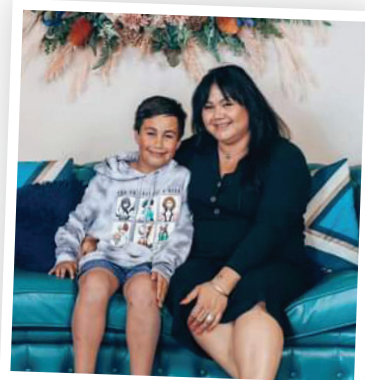
***I can think clearly now. And now I'm not worrying about bills, I'm thinking, 'What can I do now?' It just opened up endless possibilities..."***

***I want to have a car by the end of next year. I'd like to go away for a weekend with the kids. My youngest can do more activities."***

Sarah says that without your help, this wouldn't have been possible.

***"It's hard to describe how amazing the support has been, especially with having someone to advocate for you."***

***I'm really blessed and thankful."***



**Since 2007**

**Over \$100 million**  
of debt and bills repaid or written off

**1,416 precious people**  
like Sarah said 'yes' to Jesus

# From homeless to whole



The help you bring to people is more than just practical, it cares for the whole person. And the difference that makes can be miraculous – as debt free CAP client Roy shares.

“Before CAP it was a deep, dark state of depression and mind games in my own head. After my relationship breakup in 2005 I lost everything and was up to my eyes in debt. I was homeless for 12 and a half years... living in my deregistered car. Me and my dog, that’s how it pretty much started... living wherever I could sleep plus fighting against mental illness.

I had no friends and family. Debt weighed on my mind quite a lot. Living day-to-day was the hard thing. I tried employment but kept losing the plot, so I kept ending up in and out of mental institutions.

In 2011 I moved to Oxford, Canterbury, where I gave my heart to the Lord in 2017. In 2018, I came to Ashburton for relief milking. I started going to the Baptist Church community lunches and heard about what [CAP Debt Coach] Nicola did. **A major relief... It's like, yep, you're the person I need to talk to.** I was still in my car and she rang CAP because I was a bit shy. We prayed. That was more relief. Not long after getting help I ended up finding a house.

**If it wasn't for God's help, I'd be ruined.**

Having a budget – It was the hardest thing for me to follow. Perseverance, eh? I just keep reminding myself when I'm finished, I can do more. I actually started buying food more than alcohol.

[CAP Support Worker] Trevor was helping me. He made sure I was all right. Took me around all the historic places in Ashburton because every town I go to, I try and find its history. It was awesome.

**Ashburton Baptist were friendly and relaxed. I didn't feel so alone.** People have noticed how relaxed I am. And I've noticed how I help people – I helped out at the community lunch. I can identify with the people because I've been there. It's just saying, 'I know what it's like, man.' And then tell them my story and hopefully they go see Nicola for help... That's what it's about, isn't it? To pay it forward.

One day at the lunch Nicola called me to her office. I thought I was in trouble – but no, she told me I was debt-free!

I met my wife Nicki at the community lunch. We got engaged and married in May. I invited Nicola along and she was so rapt.

I've gone from absolutely nothing and feeling helpless and miserable to the opposite. Things are falling into place. I'm happy.

**I'm also on the worship team, so things are definitely on the up. I play bass and sing, and recently I've been worship leading.**





Wedding joy for Roy and Nicki, May 2022

Me and my wife are going to start saving and go on holiday... from Westport all the way down to Franz Josef... places she's never been to. She'll love it.

Miracles can happen. There is an angel out there for everybody. If it wasn't for Nicola helping me when I asked for help, I wouldn't be here today, that's for sure...

**And if it wasn't for you, people like me would still be struggling.**

You're not just a number. You actually get made to feel like a person, and that's the best feeling ever."

### Debt Coach Nicola shares...



**“ It's been such a privilege to journey with Roy.**

Seeing the distress and the lives that people have to live, that's very confronting. But God's coming into those situations with me, and He's got the power to transform. So that's the amazing part, isn't it?

One of my 'whys' is John 10:10. Jesus wants people to have fullness of life, and that's what I want as well. That's both spiritually and physically, and people being connected – all those things.

We were able to meet some of Roy's practical needs and build up that relationship. And then we could start to work on the financial things. Then you get that demonstration of what relationship is like with God as well. At the community lunch, they have a Bible study, looking at the basics of faith, and connecting with God in difficult times.

As Roy's become more confident, he's been able to share more of his culture and he's brought that into his worship. We had an outdoor carol service, and Roy did the karakia, and there was a huge crowd there. That was amazing.

Seeing the relationship develop with [his wife] Nicki and that love that they've got and going to their wedding was wonderful. I was quite teary. His dog was the ring bearer, which I thought was very brave!

**Supporters enable us to do what we are doing, so they're a really important part of the whole journey. Thank you for your prayers."**

# “It’s a chain reaction of life-changing proportions.” – Heather

Thanks to your support, the CAP Money course continues to run in communities across Aotearoa, bringing money management skills and new financial resilience to people. And this newfound knowledge is turning lives around!

**In 2022**



**178**

CAP Money  
courses run



**1,253**

CAP Money  
participants,

**18,968**

all-time



**122**

churches  
reaching their  
communities  
with  
CAP Money



Heather with her daughters

Before Heather took a CAP Money course in 2019, she and her then-husband were deeply in debt, and unable to keep on top of their monthly bills.

***"Neither of us had any financial education. It was a constant grey cloud that followed me...it affected my moods towards anyone wanting any expense, even down to buying new school shoes."***

After returning from a family holiday in a huge financial mess, Heather was at breaking point. **So when she saw a brochure about a free CAP Money course running at a local church, she knew she had to go along.**

When she arrived, Heather found the atmosphere warm and welcoming:

***"You were never pressured to share. No one knew if you had credit card debt... or even whether you had food in your pantry."***

Each week Heather learnt new skills to help her take control of her finances:

***"When I first typed in my budget, I was well and truly in the red... [but] after five weeks I was able to save \$5 a week. That was so empowering, it gave me the confidence I could do it."***



She was able to start giving her two daughters pocket money, and now they each have jars for saving, giving and spending. Heather really lives and breathes CAP Money – when her washing machine broke, she saw it as a teaching opportunity for her daughters.

***"What are our options? What's 'After Pay'? If we were to use the laundromat, how much would that cost per week?' The kids would make decisions alongside us."***

Now that Heather is on top of her finances she is a huge CAP Money advocate, and often promotes the 'CAP Money lifestyle.' She even runs a budgeting club with her girlfriends! Heather has

also shared practical tips from CAP Money with her whānau and colleagues, which has helped them remain secure through turbulent times. Some have gone on to purchase their own home!

When Heather was asked what she'd say to **you**, she was full of emotion:

***"CAP Money has changed my life! It has allowed my children to be educated and to break generations of trauma. You're investing in kids' dreams and futures."***

***"You don't know where your pebble's going to ripple. It's a chain reaction of life-changing proportions."***

### More CAP Money joy

In 2022, hundreds of people attended a CAP Money course, either at a local church, or online. Chelsea and Marama each attended at local churches. Here, they share their thanks:



***"I put myself in debt and I just don't want my children to do the same. A few months ago I got my \$20,000 debt down to nothing. I smashed it all out. I've been able to take my kids out to places where I've never been as a child and do things with them that I've never experienced. I'm able to do that because I cracked down on my finances and started it all through CAP Money."***

***"Now, I can put my kids into after-school activities, which I never thought I would ever be able to do."***



***"The course taught us to be more switched on with the coming-ins and going-outs."***

***"We have one account which we call Don't Touch Me – that's our main savings. Then an emergency account for rainy days. And then, there's one for all our bills. It felt good not having to worry where the next dollar is going to come from. Just peace."***

***"I'd like to thank supporters for providing this opportunity for people to get their feet back on the ground. I'd give them a big hug if I could! Thank you so much for the guidance."***

CAP Debt Help clients also build financial resilience as they journey with CAP – since they usually receive CAP's help for two to four years, they learn first-hand the importance of keeping to a budget and saving, acquiring skills which last a lifetime! In fact, 91% of Debt Help clients stay clear of unmanageable debt once leaving CAP debt free. **Read how you've helped former Debt Help client**

**Te Ana grow in financial resilience, on the back page. →**

**“I appreciate  
all the help  
from the  
bottom of  
my heart.”**



As well as providing vital support as clients repay debt, your generosity means CAP is able to analyse loans and investigate unfair situations for precious people like Soana.

### Soana's story

Up until 2020 Soana worked full-time as an on-call mental health assistant. For over 30 years she was out and about in the community, helping others. She had debt, but it was manageable.

Suddenly, in a freak medical event, something Soana ate triggered paralysis. Confined to a wheelchair, she was now dependent on everyone else. She struggled to live on the sickness benefit, let alone keep on top of her debt.

***“My finance, all kaput... [The debt] it made me worry, which made me worse... depressed. But I keep praying... I believe what I believe and no doubt with that.”***

Returning home after four months in the Spinal Unit, Soana found the courage to call CAP.

***“That's a wonderful person that saved me on the phone. She prayed for me... she said, ‘The***

***good Lord is there for us and that's why we are here, to help people.”***

Debt coach Lemau visited her in her home to help compile her debts, and CAP's Head Office team crafted her a personalised budget.

***“At the time of lockdown Lemau sent me a food parcel. It was a big help for me.***

***After I joined CAP I learned how to relax. I can sleep at night.”***

In September 2022, after two and a half years, Soana went debt free.

***“I lost words. I was in tears. I feel like over the moon... When I pray, I always mention CAP team: ‘Lord, CAP team, how wonderful they are.”***



When CAP's Client Rights Advocate, Samuel Mani, saw the high level of debt on Soana's car, it raised concerns. **Because of your support, he could review her case fully.** He discovered her weekly repayments were unaffordable. They were the reason she fell behind in other payments, and the cause of her hardship. He advocated that all interest and fees be waived, backdated from the time her loan was active... **and the recent outcome is that soon Soana will be refunded ten thousand dollars!**

“

*It's been an honour to advocate for people like Soana. The refund will really help her as she can no longer work. By the end of 2022 CAP had 40 wins for clients including Soana, saving them \$358,393 in loan repayments! Thank you for ensuring the voices of people in hardship are heard, and that the rights of the vulnerable are upheld and protected.”*



CAP Client Rights Advocate,  
Samuel Mani

 **\$9,685** refunded on average per client advocated for

 **40** successful cases

### Violet's story



Violet had been receiving CAP's help for over two years when CAP Caseworkers noticed how slowly one of her loans was reducing – and saw that not only was the loan still accruing interest, but the rate had gone up to an

eye-watering 25.95% per annum. That's when they called on the CAP Client Rights Advocate, Samuel Mani, to step in...

Samuel began investigating Violet's case, and found that the affordability assessment of her loan was handled incorrectly. She should not have been loaned that sum in the first place.

The lender eventually agreed to waive the remainder of Violet's loan, and even refunded her a few hundred dollars!

This also meant Violet went debt free earlier – she got the phone call from CAP to say she was completely debt free in October, around eight months earlier than she was expecting:

*“When he rung me and told me, I cried... a happy cry. It was like, ‘Really? You are just kidding me, eh?’ I had to pinch myself.*

***All my life I've been working to pay my bills... now I know I've got money in my savings.”***

Violet has recently become a CAP Support Worker, going with Lynette, her local CAP Debt Coach, to visit new clients in Whanganui. She's able to share her CAP experience – and encourage new clients that their dream to be out of financial hardship can be a reality. Violet is so thrilled to be able to give back!

Violet's gratitude belongs to you:

***“CAP has been brilliant towards me, and I really appreciate everything CAP has done.”***

# “The impact you’re making is generational”

How you’ve empowered Te Ana to ‘change the trajectory’ for her family.



As a young teenager, Te Ana moved cities and ‘made friends with the wrong crowd.’ It was then a slippery slope to being involved with gangs and crime. Though living on a small income, Te Ana always made sure her young son Tama was provided for:

***“If we had hardly any food, then it always went to him... I’d go a couple of days without eating.”***

But she remembers her illusion of ‘having it all together’ took priority over paying for essentials like rent – and she ended up with mountains of debt and unpaid bills.

***“One time a debt collector turned up to take our furniture. My baby was only eight months old... and [the debt collector] was taking his cot, taking his toys, and I just burst into tears.”***

Sick of addictions and living pay cheque to pay cheque, one day Te Ana finally took up a cousin’s invite to church – where she made a commitment to Jesus! Her life turned around, but the financial chaos of her past was ever-present, and she felt powerless to get on top of it all:

***“For the last eight years I’ve been trying to clear up 20 years’ worth of mess! I was with Christ, but my financial literacy was very minimal – I wasn’t making the right decisions.”***

Te Ana kept coming across CAP brochures... so she bravely called for help. Debt Coach Benita from her Lower Hutt CAP Centre visited her and helped

her compile her debts. Then the expert CAP team negotiated with her creditors, and tailor-made her a budget.

***“Benita always made me feel valued...and would drop off food packages. If I stuffed up, she’s like, ‘Just get back up... you’re in control.’ She’s like a good big sister!”***

Thanks to you, Te Ana had CAP’s support for her entire debt-repayment journey. **She grew in financial literacy as she made repayments on her debt and learnt to save for future expenses.**

In August 2022, when she got the call that she was officially debt free, she burst into ‘joyful tears’.

Te Ana is now teaching her son about finances, and loves being able to take him out for lunch each week after church. **Thank you for the long-term change you’ve brought to Te Ana and her son!**

***“What you’re doing is building God’s kingdom... The impact that you’re making is generational, and I’m truly, truly grateful.”***

