

Your 2024 Impact Report

A look back at 2023



Page 6

“I feel like myself again.”

Read how you've given a fresh start to Anthony & his whānau



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Financially resilient whānau

How “everything flipped” for Andre & Wai



Page 8

Breaking cycles

“It's never too late” says Tina



Page 11

Ensuring fairness

See how many thousands your support saved Lucy & Thomas



As I look through your Impact Report and see the many people you have helped across 2023, a scripture in Matthew 11 comes to mind:

“Come to me, all who labour and are heavy laden and I will give you rest.”

Matthew 11:28

Because of you, CAP clients once burdened with debt and living with chaos, receive the support that they need, and have the opportunity to move closer to Jesus.

At every opportunity I ask clients what they’d say to you. Many pause dramatically, then express that the words ‘thank you’ just don’t seem enough. Tears often follow, as they articulate the transformation that you’ve enabled. This was definitely the case for Tina, whose story features in page 8 and 9 of your *Impact Report*:

“If hugs could be put into words, then that's what I'd want to say to supporters. I just want to wrap them with my aroha. May God bless them abundantly.”

Tina goes on to say "your support is changing lives, for future generations to come." I can't say it any better than that!

Ultimately your generosity means Tina and her family – and hundreds of others – are pointed to the one who, in His great love for us, carries our burdens and gives us rest.

Thank you for extending the love of Christ to people each and every day. He is the one who calms the chaos, and in whom true rest is found.

Sam Garaway

CEO, CAP New Zealand



**Read more
of Tina's story
on page 8–9**



A snapshot of your 2023 impact

"My family can participate in gatherings without shame."
2023 client



742
households visited by a CAP Debt Coach



133
people, like Gabrielle, went completely debt free!

Debt Coach Lynette (left) with Gabrielle, debt free Jan 2023



156
churches reaching their communities with practical help and the love of Jesus

"I have someone in my corner who cares about my well-being."
2023 client

Sarah (left) with support worker Trish

Over **1,260**
people blessed by emergency practical support or Christmas box

99%
of clients said CAP was either a help or life-transforming
2023 CAP Client Survey

"We [now] firmly believe the Lord provides in our darkest hour – and that was with CAP."
2023 client



4,721+ people helped, and the love of Jesus shared

CAP client camp, Tasman, November 2023

“We jumped on that waka together.”



Wai and Andre felt paralysed by their debt, but your generosity helped them forge a way forward – in terms of faith and finances. Now filled with ‘hope, belief and relief’ Wai shares, in her own words, how their realities shifted, and why her ‘gratitude keeps flowing.’

“**Before CAP, I couldn't see us moving forward, and I was scared.** I could see everything crashing before my eyes. It makes me teary, but that's how it was looking.

We were living day-to-day... always in need. **Our bills were going out, but then we were left with nothing – zero for food, zero for petrol.** So, we never got a bad name for all our debt, but we made things so hard for ourselves.

The pou of the whare (pillar of the house) for us was *me*. The burden of, ‘*How am I going to pay this? Can't even get bread and milk...*’ would make me feel useless and bad, and **my mind started playing depressing games with me.**

Being unstable myself meant my household wasn't stable either. You'd see it in Andre... upset, angry. He couldn't even get something simple that he should be entitled to – **his wages were all gone on bills – so that caused a rift between us.**

I was at a reception desk somewhere and a CAP brochure caught my eye. It said, 'Are you struggling with debt?' I was like, 'I'm taking that!' Calling CAP, I was nervous, worried, scared... Excited, too, because I felt, 'Right, I'm making a change.'

When [Debt Coach] Stephanie and the support worker arrived, they said everything I needed and wanted to hear. And we had a prayer.

We'd forgotten that feeling – the feeling of God, the presence of God, prayer itself. It just felt so good. It was probably our first karakia in years... decades.

Where was God? We'd forgotten. We just wish we had Him in our lives all those years.

I want to go back to that initial meeting and do it again. It was awesome. I got every single bill I could, and it was a huge load off my shoulders, knowing that it was going to get taken care of.

Getting the budget was one of my favorite days. Everything made sense. Every bill was on there. It didn't break the bank, and we had money left for kai and petrol. It flipped everything around, even my relationship with my husband.

We got to know our Debt Coach Stephanie and her husband Murray. They were there for us and didn't force anything, they were just, 'God loves you.' And Andre and I were like, 'This is so nice. How can we keep this going?' We found a local church and started attending. We still do to this day.

We gave our hearts back to the Lord. It was a mutual decision; we jumped on that waka together.

We wanted this for so long, just didn't know how to reach out.

It all went from there – better and better and better... It didn't feel like a two-and-a-half-year journey. Right from the start it was, 'Let's follow this budget,' and things were smooth. There were little hiccups – car maintenance etc – but **thanks to the CAP budget we had savings, and we could cover those things.** We'd never had that before.

I won't forget that debt-free call – ever. I was in a carpark with my older two teenagers. It came out of nowhere, and I remember screaming, 'You're kidding me!' And then CAP said, 'You also have savings of XYZ.' I was like, 'This is amazing!' Andre was so excited and couldn't wait to tell Murray. It was going around like big news.

Since then, how's it changed? **I'm stronger, I'm disciplined, and priorities have changed.** No more hire-purchasing anything, or any of that. **We're working on getting our own home. That's our main focus. There's definitely room for giving.** We were always giving a small koha for church, but I want to do a bit more. I also want to help facilitate CAP courses. **I want to be able to show others that it's possible.** 'If I got through it, you definitely can...' kind of thing.

CAP supporters, I just want to tell you how thankful me and my family are for giving your love to those who need it and helping them get through. I will forever talk about you, and soon I hope to be you. Gratitude keeps flowing."



Andre & Wai: "Everything flipped."

Thank you for helping hundreds of people like Wai and Andre take steps closer to Jesus!

64% of clients neutral or positive towards God said since CAP they feel their connection to Him is closer

2023 CAP client survey

Since 2007
1,431 people said 'yes' to a relationship with Jesus

Before: **“Existing”**
After CAP: **“Enlightened
& free!”**



Before Anthony reached out to CAP in March 2022, his financial chaos was draining his energy.

He'd co-signed some loans in what seemed like an okay situation at the time – then all his debts “piled up” and the repayments started defaulting...

“Just dollar-to-dollar, day-by-day existing. Mentally, I was always worrying and stressing, and that made me not want to do anything physically.”

A paint colour technician and a single dad, Anthony was constantly calculating to ensure he had enough money to look after his kids. Unexpected expenses, including car troubles, or his sons' medical or schooling costs ‘just weren't viable’. He wished he'd followed good money principles earlier, but...

“You don't really find out about finances till you're in the middle of it...”

Anthony's parents had gone debt free with CAP in 2020, so encouraged him to ‘give CAP a shot.’

“The first step was having the confidence to reach out. That was one of the biggest. I was stressing [thinking] I'm going to be judged for the hole that I'm in.

I've been brought up knowing of God, but through my rough patch I'd neglected even acknowledging Him. The prayer [on the first phone call] was like a confidence builder, reminding me that I'm not alone in this – I'd been trying to fight the last few financial years on my own.”

CAP arranged for Anthony to meet up with Debt Coach Litea. She helped him compile his debts and expenses and also delivered a food package and fuel vouchers.

“Litea was warm and very, very welcoming. Talking to her, all my worries beforehand – about being judged, and pretty much my feeling of being at gunpoint, and being looked down on – I didn’t have that. It felt like genuine help.”

The team at CAP’s support office tailormade Anthony a budget which prioritised his needs. As soon as it was in place, day-to-day living became easier, and Anthony had the support of the CAP team alongside, to help him navigate any challenges.

“Even though I still had the same money coming in, it felt like I had more! I could actually go out and do a few things with my kids. I felt more joyful. Like myself again. I wasn’t having those gloomy, lazy days, where it was like – ‘I just don’t want to do anything, sorry kids.’”

After being affected by the North Island floods Anthony was able to replace some furniture thanks to the savings he’d accumulated in his CAP account. He also attended a CAP Money course in 2023, which he credits with giving him the resources to plan ahead.

“I can have money going into all the different savings accounts and payment accounts and still have a little bit of money left over. That’s never been able to happen.”

And in December 2023, Anthony went debt free!

“Just before Christmas it happened. What a blessing that was. Going into the new year, we’re starting off on a good note. With the savings I had returned from CAP I took my parents, Aunty, and my new partner out to a place where they could relax, have fun and eat – just as a little thank you gift for the support that they’ve given.”



Anthony celebrating his new financial freedom with Litea, December 2023

Debt Coach Litea reflects:

“Anthony was in pieces and God put the broken pieces together. Look at him now! I’m just amazed. It’s all God. I’m just His hands and feet.”

Anthony’s thanks to you:

“Thank you to all of you who have financially given and prayed for everyone during their walk. We couldn’t have done it without you, and we couldn’t have done it without the Lord. I’m not just financially in a better position, but also, through this journey, my faith in the Lord has brought me back to Him. I started relying on Him more and coming to Him, so it’s not just financial growth that I’m working in, but also relational growth with the Lord. Thank you for not giving up on us!”



In 2023

133

clients went debt free

plus another

32

left CAP able to manage their remaining debt on their own!

“You’re changing lives for generations to come.”



Tina, a mother of three, says life was a mess when she called CAP in early 2021. But by 2023 she was debt free and had a job with a charitable trust working to alleviate poverty in the upper South Island. Now, she’s living with “freedom, stability, joy and hope” and is saving for her grandchildren’s futures. **This is the impact of your giving.**

What was life like before CAP?

I was in huge debt and it was stressful. I felt like I wasn't going to be able to get out of it... and like a failure as a person and as a mum. I didn't want my kids to take on board that load that I created.

It's an emotional roller coaster because you just want to make sure your kids are fed before anything. I'd go without to feed my children. There were times when I didn't have power... I remember feeling ashamed not being able to provide, then trying to sell something off to get some.

There were a lot of phone calls. There'd be emails, letters, then people knocking at the door. Some calls made me feel even more belittled. I'd try and tell them my situation – ‘currently not working and only can pay such and such.’ They'd say, "That's not good enough. We need at least \$50 a week." I'd ignore it, but just like any issues in life, it doesn't go away until you face it head on.

What caused the debt?

It started when I turned 18, wanting to hire purchase a car then household stuff.

I wasn't taught how to manage money growing up. I was in debt for a very long time.

How was your first call to CAP? And the first visit from your Debt Coach?

Very warm and comfortable. I was able to be honest. Having prayer over the phone made me feel valued. The relief kicked in straight away and gave me hope for a better future. The first visit, Dave – the Debt Coach from the local church – was very compassionate. He'd go over and above – biked 12, 13 kilometres to give me a food voucher!

Once your budget was in place, how did things change for you?

It was a bit of a struggle getting used to new ways of managing money, but the more I did it, I felt more secure in myself, and it didn't seem like life was a mess. My stress levels were dropping significantly, and that's continued. I thank God every day because it's gotten better and better, and I'm financially stable.

What was it like going debt free? And how's life been since then?

It was so amazing. The kids were very proud. Now, there's always food. I've got prepaid power that's always topped up. Never behind on the rent, never had to spend the rent to buy food.

My boys work. They know how to save. They don't go crazy with spending.

They're 22 and 18 and they don't believe in Afterpay, Laybuy, anything of the sort. They don't even want to finance a car. Their upbringing has made them very appreciative. Not everything's handed out on a silver platter.

When there's something coming up, I'll save. And I've got a savings account for my mokopuna (grandchildren)... two of them now. I put a little bit in each week.

What are your hopes for the future?

I've got a secure job and I'm out of debt – my long-term goal is to purchase a home and I'm getting there. My kids may be grown up, but now I've got mokopuna.

How does what you've learnt through your CAP journey help you now?

CAP has grown my faith. Anything to do with money I used to worry, but now I'm like, "If God can do that, He can do this." But I've also got to be wise and do the mahi (work).

I work for a charitable trust, helping people with their financial situations. The things I've gone through helps me understand where people are at and come up with solutions. I don't have all the qualifications, but I have life experience. I get so much joy from seeing people one step closer to achieving their dreams and coming out of debt. I don't regret my past. God knew I was strong enough to get through it so I can help the next person. They can have support from someone that truly understands.

What would you say to CAP supporters?

Say? It's more, what would I do?! If hugs could be put into words, then that's what I'd want to say to them. I just want to wrap them with my aroha and my arms. May God bless them abundantly.

Their support is changing lives – changing lives for good, for future generations to come. Breaking the cycles, breaking those bad habits. It's giving people hope – it surely gave me hope. And it's never too late.



9/10

people stay clear of unmanageable debt, a year or more after leaving CAP debt-free

3/4

said their relationship with money is now better or much better

“They did the advocating for me.”

Thanks to your support, CAP can now assess the rights of every client and have their loans analysed for fairness. Here’s how you’ve made a difference for Malia and her children – in so many ways.

Malia's story

When Malia’s marriage ended suddenly, so much in her everyday life changed.

“I’d gone from a two-parent married household to a solo parent. It all just changed overnight.”

With four children to care for on her own, she needed to purchase a car.

“I needed to get to work. The kids needed to get to school and everything else, it was that simple.”

Due to a low credit score from unpaid joint loans during her marriage, Malia was unable to get a loan from a bank. She had no choice but to go with a third-tier lender who charged 29.95% in interest each year. In the pressure of signing up...

“I said yes to a few things I didn’t know I was saying yes to, including some insurances and stuff I just wasn’t aware of.”

With the lender’s high interest rate, Malia’s debt soon spiralled. She found herself unable to pay for basics, including her kids’ school lunches and doctors’ visits. At one point the family’s power got disconnected. It was then Malia started taking out loans for everyday essentials.



“I didn’t feel like I had a choice, the last thing I wanted was to lose my car.”

Malia decided she needed to break the cycle, and she phoned CAP.

“I felt the shame that comes with asking for help. But it was definitely one of those moments when you finally get to it, you are wondering why the heck didn’t I do it earlier.”

As she began handing everything over, ***“the level of relief that I felt was massive! I didn’t realise how much of a weight it had been.”***

And then... the CAP Client Rights Advocacy (CRA) Team called. They’d noticed some concerning anomalies with two of Malia’s loans and asked her permission to investigate them further.

“All I had to do was answer their questions. They did the advocating and fighting for me.”

The CRA Team discovered that both loan companies had underestimated Malia’s expenses and incorrectly determined that the loans were affordable, putting Malia into financial hardship. This meant she was entitled to receive back the penalties and interest she’d paid.

So, across 2023 the CRA Team called Malia twice with exciting news... in total she was refunded close to \$22,000!

Malia’s response? ***“I don’t think I have the words... joy is probably the closest word. Because it was like inside-out, non-stop smiling and... yeah. I couldn’t stop saying thank you!”***

Malia can now cover the basics for her family with ease, and with all four kids being high achievers in sports and academics, she has the ability to send them on things like school trips or training camps.

“It’s made a difference in big ways, but also in little everyday ways.”

Malia is so grateful for you:

“Just a massive thank you for having a heart and for caring for others and allowing the team at CAP to do what they do.”



The CAP CRA Team in 2023 – thanks to your support the team could advocate for clients with unfair loans.

Lucy & Thomas' story



Lucy and Thomas migrated to New Zealand with the hopes of a fresh start. However, the costs associated with raising a family and setting up a house were high, and they soon found themselves in a

cycle of debt. Lucy disclosed feeling isolated and overwhelmed by their repayments, and felt guilty about not being able to afford to do things with their children.

Lucy and Thomas had one of their loans referred to the Client Rights Advocacy (CRA) Team, due to its high repayment and interest rate. Upon further investigation, the Team found that the

creditor neglected to accurately account for Lucy and Thomas’ previous loan commitments, and inadequately accounted for food costs and general household upkeep. The CRA Team disputed the loan on the basis that it was unaffordable right from the start.

After engaging in negotiations, the Team were able to get all interest and fees associated with the loan waived, and the repayment rate lowered to be more affordable for the remainder of the term. This meant \$7,074 was waived off Lucy and Thomas’ loan balance... saving them a total of \$22,193 in future loan repayments!

Thank you – this in-depth help was only possible because of you! Lucy and Thomas now feel less burdened and more motivated to continue in their journey out of debt!

*names changed and stock images used to protect clients' identities

\$431,000

saved in debt repayments
(an average of \$9,800 per client)

\$47,000

refunded
to clients

44 

successful
cases

“A mess, to now focusing... that’s the difference.”

Augustine, a gardening teacher and mother of four, attended a free CAP Money course at her local church in mid-2023. The kete (basket) of money tools she learned there is now helping her spend, budget and save well.



In 2023, 1048 people like Augustine took a free CAP Money course.

Why did you attend a CAP Money course?

Growing up, there wasn't an openness around dealing with finances, so when I got older, I was too scared to ask. When I worked in a bank we were taught, "Get a Visa, get an overdraft... It's all good because you work for the bank."

We'd started saving for a house deposit and it wasn't quite enough. I needed more information.

I'd been doing a lot of courses, but they weren't getting to the essence of the money issue. I had spending habits that needed addressing. My friend recommended CAP Money.

First impressions?

I felt comfortable. It was non-confrontational. It wasn't like we had to be any more than ourselves. [Coach] Robyn Fasi and her team allowed conversations to flow, and it was a nice environment. Each step in the video was engaging. It felt like they were talking to you.

How did CAP Money change your money mindset?

I was quite resistant, but it was about trusting the process. At first, I tried to avoid the online worksheet... but when I pushed through, I saw that I was actually in a good place... it was just how I was managing my emotions around money. I can pay my bills and have something left over, and then start the steps forward of saving, and paying off my debt. Out of five debts that I had, I'm down to two now.

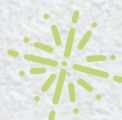
I now recognise my emotions around spending. Before, I used to set goals, fall short and give up. Now it's like, "I can reset the goals, I can do this." CAP Money opened up the abundance that God had for us as a family – it realigned and repositioned. And I'm very open about money with my kids.

What would you like to say to CAP supporters?

Thank God for you! I wouldn't mind donating too, as well as looking at training to be a CAP Money facilitator. CAP just needs to be everywhere!

179

CAP Money courses run online or in-person



109

churches reaching their communities with CAP Money

♥ Thank you for making a difference in 2023!