

This is my story

Te Awhina, Mary and Delwyn & Alan share
their journeys of hope and transformation



christians
against
poverty

CAP



Te Awhina

Te Reo Māori teacher

Waikato-Tainui, Ngaati Maniapoto, Te Arawa

I was in a huge amount of debt, living pay cheque to pay cheque, feeling stressed and anxious about the phone calls that I was ignoring – **multiple calls a day from people wanting money that I didn't have.**

I couldn't dream in terms of my career. I was working in a job that was available instantly, rather than taking the time to do something that I love. **It impacted my mental health hugely.** We spend so much time at work, so I wasn't enjoying life.

I didn't know that I was hostage – it's all I'd ever known: "You go to school, you grow up, you get a job. That's you for the rest of your life; you just stay there." **I was like a hamster on a wheel.**

How did I get into debt? Poor financial decisions. I was young, getting vehicles on loan... not understanding interest, or debt as a whole – good debt, bad debt... A lot of drug use, to be honest, which fuelled a borrowing mentality.

Not having enough petrol to get to work – that was a huge thing I was constantly worried about. Food was a thing, but I would get food grants. **That was a huge blessing, but with that came a lot of shame and embarrassment.**

In winter I had power on because I'd ask my parents for money. We'd have a family meeting, and then they'd pay my power, rent, and missed car payments... They bailed me out on probably a three-monthly cycle.

I was scared to call CAP. Fearful of turning around and taking a look at the monster I had created. It really felt like it was chasing me. To stop and turn around and look at it – that was not a good feeling.

I'm an emotional girl. I cried straight away. **I remember thinking, "Why are they praying for me?" That was the point of difference... I felt like God was reaching out to me in that moment through those people.** I remember thinking, "Don't you

just give me my budget and I go on my merry way? Why do they care?" They made me feel like I wasn't a number, like I was the most important person in the organisation at the time. **It was a "let go and let God" moment throughout the whole process.**

At the first CAP visit I was like a scared little stray kitten, but my 'sister' Claudia, already debt free

through CAP, was with me. The Debt Coach was lovely. She shared a Pacific Island family's Debt Help story. I was like, "That's me. Those are my people. I resonate with that."

It was a simple process. It felt like, "All you have to focus on, Te Awhina, is one foot in front of the other, and we'll carry the rest." **I felt freedom instantly.**

The budget blew my mind. I remember CAP saying, "You pay yourself first, then you pay your bills..." whereas I'd always had the mindset "Pay all your bills, then good luck, pray for the rest of the fortnight."

"I was borrowing from tomorrow to pay for today. Now, I'm taking from today and giving to tomorrow."

I found that I had more than enough money, which reinforced my sense of freedom. What I saw in my bank account was mine to manage, and I only had to feed myself and get around.

The debt collectors stopped instantly. That was like, “Wow.” People who were actually trying to contact me were able to get through because I started answering the phone again. I settled down as a person. **I started to build more meaningful relationships because I could handle my own financial responsibility – I didn’t feel like I was a burden.** I have quality friendships now. Rather than 100 acquaintances, I’ve got 10 solid, amazing friends.

I remember the Debt Coach sending messages to say, “Congratulations. You’ve been making consistent payments...” She highlighted successes, celebrated me.

I was starting to get on solid ground. I left my job where I was unhappy. This was a God moment. The day that I resigned, a friend messaged: “What are you doing? I’ve got a job opening up. Can you start next week?” That job was teaching Te Reo Māori.

Fast-forward to last year... I am now teaching Te Reo Māori with Te Wānanga o Aotearoa and Kapa Haka to schools. **I spend all my waking hours working on my passion and being paid to do it. Living the dream, working in an industry with people who helped me to find a sense of who I am, both as a person and as a Māori.** June 10, 2023, I received my moko kauae (traditional tattoo). That was huge for me.

If I think about it, the ship started changing course way back when I started working with CAP, which is why I want to share this story.

On this journey I’ve found my relationship with God, and it’s a personal relationship for me. I may not go to church every Sunday, but I do believe that the way that I carry myself every day is a representation of God and what I believe in. I believe He is working through me to help others.

It may seem small to CAP supporters to give however many dollars that they’re giving, but they’re changing people’s lives – more specifically, my life.

I’d like to personally thank these people with my everything – and God. God brings people into your

life to make these changes and say, “I love you. These are people to remind you that I’m here for you.”

Thank you isn’t enough. I would love supporters to know that they set me free from my cycle. It allowed me to dream, and to literally be living a life that I couldn’t even dream of. That was in only a few years – it’s unreal, the impact that had. **They really were the pebble in the lake – the ripple effect was possibly far beyond anything they could have imagined.**

Fast forward to the day I got that email to say “You’ve got less than \$500 left to pay” ... then getting the phone call to say, “You’ve paid everything except for this one debt, which we think you can manage yourself.” That was the freakout, pinch-myself moment.

The way that I manage finances is so different now. Pre-CAP, I was borrowing from tomorrow to pay for today. Now, I’m taking from today and giving to tomorrow.

I always wanted to travel, but I thought, “That’s not for you, girlfriend. Get back on your hamster wheel and get to work.” This year, though, my husband and I saved for our wedding in Fiji, so

I got to meet his family. We had a celebration there, and we had that all paid months before.

Since working with CAP, I’ve not asked Mum and Dad for a single dollar. **We’re thinking of others now, and blessing others financially** – because I remember what it feels like to come to Christmas and you’ve only got two dollars.

I think about Dad, because he kept saying, “Do you need money? We’re here if you need anything.” Now I’m like, “No, we’re good. Actually, let me get you two dinner. You’ve done so much for us.”



Te Awhina & Ilivasi’s wedding in Fiji.



Mary McNair

Teacher, organist & visionary

Ko wai au? Who am I? I am the sum total of my life experiences. The childhood learnings, the parental assumptions, and beliefs; the successes, joys, sorrows, traumas and dramas. **I'm a survivor of the best and worst life has to offer, that have all shaped me into the person you see today.**

Nō hea au? Where am I from? I grew up in Timaru in a house which revealed a visage of Mt Cook, now Aoraki, every morning when we opened the curtains. **Aoraki is my mountain. Aoraki is my home.**

My name is Mary, an ancient name going back to Old Testament times that I've always liked and respected. **A name tried and trusted over the centuries. Tried and trusted, like me.**

I got into debt by being a visionary and a dreamer. It was an online business that crashed and there was nobody that could help. And I was scammed on an online trading site. When the COVID pandemic struck, **income stopped from organ playing at church. Things started falling apart.**

I was having trouble with TIAs (mini strokes). The stress wasn't improving things. I did the best I could with prayer, with everything I could to keep myself in good health, but my mental health was suffering, and certainly, my physical health was.

For three or four years I existed from a foodbank, eating food that wasn't good for me, but **I was hungry, and that's all I had... I was trapped. There was no magic bullet. No way out.**

One day a helper at the community club at church handed me a CAP brochure.

I made the phone call, and I was met with complete and utter understanding, compassion. There was no judgment. Here was an organisation of people that were able to go through my debt and had systems and the means to help.

I came off the phone absolutely thanking the Lord for people who accepted me and all my faults. That was a huge learning curve in being grateful.

“The load was lifted off me. I can laugh again. I can see straight. I can think straight.”

They explained that there would be somebody that would come and see me in my home. That meant a lot. And then came this ray of sunshine – Debt Coach Vanessa. We had such a lovely time.

It dawned on me that I had been given an absolute gift. CAP worked out a budget for me and

things gradually started to change from there, from very early on. I was secure and calm in the face of rising costs, knowing that my basic needs were provided for.

I'm so thankful to CAP for their kindness, their wisdom, and

helping me to see things in a different light. **I now understand the biblical implications of debt – that I'm no less a person for having been there, and that I am forgiven and still loved.** Those are some of the biggest things for me. God still loves me. John Wesley preached lots about grace and forgiveness, and so many hymns are about these very things: hymns which mean so much to me and my Methodism.

The load was lifted off me. I can laugh again. I can see straight. I can think straight. And the thing I love most is going into the supermarket, getting the food that I need in my trolley. Now, I have the money to pay the extra for the dairy-free and gluten-free stuff. Amazing how a simple pleasure can restore one's confidence and self-esteem.

I've got my sanity. I've got my self-respect. I've got my life back. I see life as I used to see it. I enjoy reading, writing, walking and I started knitting again. **My money habits have also changed. The way I think about money, the way I handle it.** No more credit. If the money is not there, it doesn't get bought.

I've got three children, grandchildren and great grandchildren now. It's at least three years since I've seen my family, so I'm looking forward to visiting them. I pledged myself to saving \$100 every pay when my pension comes in. I've done well with no credit card to have saved the money to pay for the airfare and accommodation, which left not much for extras, so I'm playing the organ again for a month.

CAP supporters – I want to say a huge, huge thank you for the way you have changed my life. **You've helped me get out of enormous debt that was affecting my wellbeing and mental health to a life that is now worth living. Life can turn from trial to joy in such a short space of time.**

I'm not ready to sit here and do nothing. My mind is always thinking, "What can I do to better myself, to better society?" I'd like to keep in touch as a contributor of what I can towards on-going work so that CAP can continue to assist others to get the best outcome. **Brightest blessings and very best wishes to you all.**



Delwyn & Alan

Public servant

Software consultant



Delwyn: The cloud is never far away from you. Even in the happy moments, in the back of your head you're thinking, "Yes, but I've got to pay that. Tomorrow, I still owe this."

You owe someone something, and you're unable to give it – that's painful. The debt was about \$30,000, which may as well have been a million dollars.

Alan: We got into debt when I went home to Ireland to be with my ill mother. I was also made redundant from a good job and ended up

taking a minimum wage job at a supermarket driving a forklift.

And 'buy now, pay later' – it's like magic money, but it's fake. You have what you want now, but you pay for it in spades later on.

Our biggest debtor wanted thousands of dollars, there and then. They were very, very persistent. It was truly awful. **With constant phone calls and emails it becomes extremely noisy,** and it was causing a lot of friction between Alan and I.

We were paying people who were screaming the loudest. We struggled to talk about finances without it turning into an argument. We put off the conversation. **There was always something hanging over us. It was almost like we were on two different journeys.**

There were days that we wouldn't even talk to each other.

We're renting a 1920s home, and it can get quite cold. We'd get the kids to collect pinecones on the way home from school for the fireplace. We'd always be looking for free wood on the side of the road.

One day I was at the supermarket checkout with just the right amount of stuff. It was \$16.70 to cover us for two or three days. But our account was frozen, and we couldn't use the money. **It came into my head that I might not be able to provide as a dad – a real sense of dread and worry. A panic moment.**

I made the phone call to CAP's free number. I was super nervous, particularly admitting I'd made some stupid decisions. A very humbling moment. But they weren't judgmental at all, and ended by asking if he could pray for me and my family, which was lovely.

Even just having the conversation was weight lifting. **From those very first meetings, you're like, "Actually, there is a way out."**

I was pretty skeptical going in, because you don't get anything for free. There's a catch somewhere. But once we sat down with Debt Coach Emily, we went, "This is something we can do." The first week that we paid into that CAP account we were better off.

Savings made things like uniforms and laptops for school very manageable. CAP had the conversations with everyone that we needed to pay, we just needed to stick to it.

We'd go, "How is it possible?" But **the budget was masterful – the work of master accountants.** It really was everything down to the cent. Our best efforts could never come close to the way that CAP had done the budget.

And with the budget arriving, so did silence.

We paid off not just the debts, but things that would've crippled us at other times, because of the savings we had accumulated – a WOF with tyres, and we replaced our radiator.

The noise had stopped, and that was everything.

Quite miraculously, one debtor settled with several thousand that they forgave. And we had enough in the savings to cover two remaining payments. It was brilliant! We were 100% debt free!

It's a phenomenal feeling – relief, so much relief. After being told, “No need to pay anything else,” CAP returned \$800 of our savings.

Now, we're hopeful for the future. We can actually plan for the future. Not having to worry when we do the groceries.

We've involved the kids the whole way through – communicated that we wouldn't borrow now. We've had discussions about credit cards and EFTPOS cards, and the difference. They understand the value of money. They're all saving.

We can talk to each other about money these days, and it's not a point of stress. We're able to joke and laugh. **Able to be the people we wanna be – as opposed to the people we're forced to be when we're trying to survive.**

CAP supporters are a lifeline. They've taken a lot of weight.

Turned our lives around completely.

It's so much more than money. It's peace of mind, freedom to make decisions. It's everything, because money cuts across the whole lot. Now, we aren't having money arguments. The kids notice the difference.

For anyone thinking of calling CAP for help, trust the process. Have those frank discussions that are really hard to have. **CAP takes a topic that's seen as taboo, or shameful... and it makes you realise, “I'm not the only one that's struggling.”**

Start the CAP journey and you'll get there. It's a genuine empathising, and love that you can see straight away. The prayer comes from a place of love and compassion.

There was a deepening in my faith. It made me feel like **God's actually interested in all the details. Not just the big things, but actually all of it, the whole lot.**

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