

Help generations of New Zealanders with a gift in your Will A gift to CAP in your Will is a way to bring lasting hope and help to communities – and make a difference for generations of New Zealanders tomorrow.

"We believe CAP is showing Jesus' heart for those in need. This has inspired us to leave a gift to CAP in our Will."



Rose & Laurence CAP Tomorrow supporters

# <sup>66</sup>Now, we're hopeful for the future." Delwyn and Alan - debt free CAP clients **Ending** money

## Your Tomorrow gift will care for people beyond today

CAP's free services are run in partnership with local churches around the country, so a team is present in communities to walk alongside people.

Your 'Tomorrow' gift will change more lives like Alan and Delwyn's.

Every day, New Zealanders in hardship reach out for help. CAP answers their call by partnering with churches across Aotearoa, bringing the love of God in practical ways.

With the vital support and financial resilience you enable, people are released to focus on what's most important to them.

The path becomes clear for people to strengthen their relationships with money, themselves, others... and God.

CAP offers two free services – CAP Debt Help (for people in unmanageable debt) and CAP Money (a money management course).

CAP Debt Help starts with local CAP Debt Coaches visiting people in their homes.

The CAP Team then liaises with people's creditors, getting things like unfair interest written off. They create budgets prioritising essentials like food and rent, and including savings. CAP provides support on many levels... until people are ready to manage on their own – free from unmanageable debt and empowered with money skills.

Thousands of New Zealanders have now left CAP financially resilient and released to pursue their whānau goals for the future!

Importantly, through their CAP journey, all encounter the love of God; many take steps closer to Him.

**CAP Money** courses empower people with tools to help them spend, budget, and save wisely.

Even better, through CAP Money, people have the opportunity to walk through the doors of their local church.



#### Delwyn and Alan's story

Alan and Delwyn are now debt free... and their lives are turned around completely!

The parents of three children reflect that their money chaos 'cut across everything', including their relationship: "There was always something hanging over us." Delwyn called CAP after their card was declined at the supermarket...

Now that they're free from unmanageable debt, Alan shares:

"We're able to be the people we want to be.... And the kids have got savings, they understand the value of money."

The family is so grateful for all the ways the CAP journey helped, including for Delwyn, a deepening of her faith.

"It made me realise God's interested in the whole lot!"

Watch their video: capnz.org/tomorrow

#### Adding CAP to your Will

- If you already have a Will, you can easily add CAP to it by filling out a Codicil form. You can download one at capnz.org/tomorrow or simply email the Tomorrow Team at tomorrow@capnz.org
- talk to your lawyer. You can find more information on leaving a gift to CAP in your Will at capnz.org/tomorrow

  CAP's details as registered with the Charities Commission are: Christians

  Against Poverty New Zealand

  Reg Charity No: CC22349

If you don't yet have a Will, it's best to

- Remember to update your Will as your circumstances change to make sure it accurately reflects your wishes.
- We'd love to hear if you've chosen to include a gift to CAP in your Will.

  Please let us know so that we can thank you and keep in touch, by calling the Tomorrow Team on 09 399 2598 or emailing tomorrow@capnz.org

CAP recommends you seek legal advice from a solicitor to prepare your Will.

### You can help end money chaos for future generations, right here in Aotearoa New Zealand.

Once you have provided for your loved ones, your Tomorrow gift to CAP will make a practical and eternal difference, right here in your community.

Leaving a gift in your Will means not only peace of mind for you, it means peace of mind for future generations of New Zealanders, who may need CAP's help.

To talk to CAP's Tomorrow Team, please call 09 399 2598 or email tomorrow@capnz.org

Thank you! We would love to hear from you.



Scan this QR code to find out more information or visit capnz.org/tomorrow



#### CALL 09 399 2598

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Christians Against Poverty New Zealand is a registered charitable trust (CC22349)