


# Your 2025 Impact Report



**“My family’s complete now that we have all that knowledge – we are so grateful!”**

## How your generosity has made a huge difference for this young family

**Three years ago, Suliana, her husband Sione, and their three children were crowded into a small cabin on her parents’ property. They were both working full time, trying to manage a growing mountain of debt.**

“We were very desperate; the winter had been cold, the kids were often unwell... I felt drained and burdened.”

When she reflects about that time, Suliana shares that it was a combination of things that led to their debt. But the biggest issue was that she and her husband just didn’t know how to manage their money.

“Growing up, we never got education around finances. We were told to save, but didn’t know how to budget. So then we just went in blindly, getting married, having children, we went with the flow – not actually thinking towards our future.”

The growing debt was a huge strain on their marriage.

“There were things we wanted to do, but there was no money in the account. We had conversations, but those led to arguments, and we just ignored each other...”

**Sometimes, I was in tears behind closed doors because I didn’t know what to do.”**

In early 2022, Suliana put her foot down. “I saw the struggles we had at Christmas, even though my family provided everything for my kids. I just said ‘enough.’

A Google search led her to a video about CAP, and as that former client shared her story, Suliana saw herself in it. “Watching that video made me think: ‘Ok, this is a stepping stone to learn about budgeting. And if she could do it, I could do it.’”

After watching the video, Suliana made the first call to CAP, and she and Sione committed to becoming debt free.

**“Our Debt Coaches made us feel comfortable, no judgement. When we began sending our paperwork, bills, insurances to the CAP team, it was doing my head in! But I knew that if we did this it was going to get better.”**


One of the biggest benefits of the budget was realising how much they were spending.

“The CAP team let us know the goal was to cut the spending, to focus on what we need, not what we want – this is something I told our kids from the beginning!”

With a clear budget, Suliana and Sione began working as a team: “Our relationship started growing and we just became encouraging. When I’d get down, he’d say, ‘Let’s focus on the goal that we’re setting.’

**We knew we wanted to be financially free and get a house for our family – which we’ve now achieved.”**

In early 2024, after two years of hard work, the couple went completely debt free. **“It was amazing to get that call, to say ‘hip hip hooray, we did it!’”**

 **Suliana says along their CAP journey once ‘everything was in place’ it felt like their faith strengthened too: “I would say it’s 100% now with our faith.”**

She adds that having the skills to manage their money has given them freedom.

“My family’s complete now that we have all that knowledge. Thank you for making this service available – it gave me hope. It changed our lives, and we are so grateful!”



**Debt Coach Villette says:**

**“I’ve been amazed at Suliana and Sione’s determination! They worked so hard and became so focused on reaching their end goal. It’s just wonderful to see them pursuing their dreams and able to just enjoy family life. Super-special that they were my first debt free clients!”**

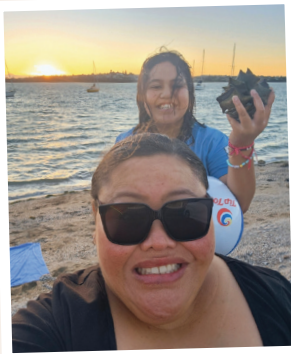
**Life before  
CAP** for families  
like Suliana  
and Sione’s...

**8 out of 10**  
can’t afford  
healthy food

**9 out of 10**  
said their  
mental health  
was affected

**8 out of 10**  
said their debt  
situation lowered  
self-confidence

# You're making a difference for thousands of New Zealanders!



*After CAP...*

*"I feel like I've broken that generational chain!"*

Winnie, debt free in 2024

In 2024

# 142

households completed the journey and are free from unmanageable debt.

**2613 since 2008!**

# 762

households first visited by a CAP Debt Coach to start the journey

# 1142

through a CAP Money course in 2024, nearly 20,000 since 2009

*"My son would go to school without lunch. I'd often hear his tummy rumbling at night. It would absolutely shatter me, but now on a Monday my son has a full lunch box."*

CAP client mum in 2024

*"My kids... It changed their lives forever too."*

Kiri, CAP Money participant



Debt and bills repaid or written off

# \$6 million

in 2024

# \$116 million

all-time

*"I got a food parcel more than once. So unexpected. I never felt forgotten... emotional support as well as financial."*

Robyn, free from unmanageable debt in 2024



# 1060+

people blessed with practical help – such as emergency food shop or a Christmas box

**Once with CAP...\***

\*Stats from 2024 survey

## 1 in 2

find it easier to afford healthy food

## 7 out of 10

said their mental health was improving

## 3 out of 5

feel more confident



# “I’m loving walking with Jesus now. It’s just amazing!”

Mark and Carol: A look back in time at one family who are forever changed by the love of Jesus



In early 2017, Mark and Carol called CAP for the first time. Mark recalls being in a very depressed, dark place, not

knowing how to get out of their debt spiral. He felt like a failure, unable to provide the basics for his kids. Carol struggled with her confidence, and their marriage was marked by arguments over money... and then silence.

After nearly 2 years of hard work they went debt-free in December 2018, and their lives have changed significantly. They remain debt-free, and the budgeting skills they learned while with CAP are still in place – for all the family! **Even better, since taking faith steps early in their CAP journey, Mark and Carol continue to walk with Jesus and serve in their local church.**

Late last year they sat down to share with us about their lives now... this is the kind of lasting change which your generosity makes possible!

## **Can you take us back and share about how you first came to church?**

**Carol:** Our CAP Debt Coach, Michella, openly shared her faith journey, she invited us to church,

and so we went! And she prayed with us, too, at the start. So that was awesome. And she's been a great friend.

## **Can you tell us about your faith journeys, where you started in 2017 and where you're at now?**

**Mark:** When I started going to church, I was very much on the fence, but one of our church ladies, she had a prophetic word, and it was like God was speaking directly to me. And, that's when I gave my heart to God. It was a rocky road for a wee bit, but we got there. I'm loving walking with Jesus now, it's just amazing!

**Carol:** My faith is deeper now; I've learned more about God and the things I knew previously.

**Mark:** We're a far cry from where we were back pre-2017!

## **How has community become part of your lives?**

**Mark:** I run a fortnightly men's group with another guy, and it's been great. Connecting with each other, praying together, being there for each other.

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Michella, Mark and Carol's Debt Coach, reflects:

**“I'm just amazed at God, how He uses each and every one of us. Like the volunteer at church who put CAP brochures in various places... including an op shop where Mark's mother happened to be volunteering. That's how Mark found out about CAP... and their family's life changed forever! Supporters, the people in my church who befriended Mark and Carol, prayer warriors, people who donate... each and every one of us played a part, no matter how big or small. All glory to God!”**

**Carol:** I'm helping run the CAP Money Course and supporting our CAP Debt Centre. It's also been such a blessing to have friends through church.

**Mark:** We've been surrounded with support, and it's just given us room to grow.

***"I'm a very different guy from back then. I'm a lot more trusting in the Lord now, and life is so much better, that's for sure."***

Mark and Carol



***'Since CAP,  
I feel a closer  
connection  
to Him'***

– reported by

**7 out of 10**

people 'open'  
towards God

## Celebrating steps closer to Jesus

How your giving is equipping Debt Coaches to share the Gospel

Over the last year, Debt Coaches up and down Aotearoa have shared when people take "steps closer to Jesus." Why? **Every step in the faith journey matters** – every prayer, the first visit to church, an Alpha course. It's special to celebrate these steps, because they are a reminder that God is at work in people's lives, that He is at work in our communities!

So, here are a couple of those stories to remind you that when you give, you become part of someone's faith journey – and that's pretty amazing!



During her initial conversation with her Debt Coach, Client B said that she felt very far away from God but wanted to connect with Him again. She and her partner accepted the invitation from their Debt Coach to come along to church.

They also signed up to an Alpha Course and after completing Alpha, Client B committed her life to following Jesus! In her words, B wants to seek God about some big decisions in her life, and make choices that are pleasing to Him. God is at work in her life!



Client G had many debts and reached out to CAP on the recommendation of her social worker.

G had been raised in a Christian home, and attended church with her family, but hasn't been back since.

Throughout her CAP journey she has been motivated to get all aspects of her life in order, and that has included going back to studying, reading her Bible again, and asking questions about life and faith in Jesus – she is taking steps closer to Jesus!

“...I felt like someone had come around to fight for me when I didn’t even know that I needed fighting for.”

### How your giving enabled a conversation – one which changed Sarah’s life

Sarah\* is a mother of two young children. She relies on a vehicle to get to her job as a case manager at a social service agency, and to get her children to school.

In a devastating turn of events, an ex-partner’s actions left her with a terrible credit score and in a huge amount of debt. She lost her much-needed car as a result, and was forced to use the one and only lender who agreed to finance another car for her.

When that car was involved in an accident, the same car lender coerced Sarah into a loan for an upgraded car... with repayments of \$260 per week, more than four times the repayments of her original car loan. **The loan also included charges for four different insurances – none of which Sarah was aware of, and none of which were necessary.**

Sarah struggled to make the repayments on top of the other debt repayments and day-to-day expenses.

“I’m thinking what can I sell... to be able to get the money?”

Sometimes Sarah would take her children to a relative’s house so they could eat. She would skip meals herself for two or three days on end.

Because of your generosity, CAP was able to investigate Sarah’s loan, and found significant issues with the lender’s affordability assessment. She had no idea until one of the CAP team called – and the conversation changed her life:

“I felt like someone had come around to fight for me when I didn’t even know that I needed fighting for. I still – to this day – would’ve been making that payment.”

**The lender agreed to write off 85% of the remaining balance, saving Sarah a minimum of \$26,830.**

"I don't think [the lender] would've offered me that option if I had fought it for myself."

Sarah worked hard to repay the remaining balance.

"Then I finally got my email to say, "Your car's paid off." I cried that day, and I went around the office showing everyone my email. I was like... It's my first 'something' that can go to my kids."

**Now, on weeks between pay cycles, Sarah has money in her bank account. She hopes to take her children on a holiday:**

"That wasn't possible for at least another five years. But now I'm really close to the goalpost."

And once she's paid off her remaining debts, she plans to save for a house deposit.

**Sarah now helps alert her own social service clients to potential loan issues.**

"The people that I deal with now benefit from my experiences ... because someone spoke up for me. It's all a big snowball."

\*Name changed and stock image used to protect client's identity

Because of your continued support, CAP's service now includes investigating every type of loan, for every client – **and raising disputes when necessary.**

Sarah's story is all-too common. More than half of the people who come to CAP have an unaffordable car loan. At the time of needing their car, most had been living week-to-week with little-to-no savings. If their credit scores are poor, options for loans are limited...

In 2024 90% of cases resulted in a 'win' for the client – a refund, waiver of fees and interest, or both:

- **One car lender** agreed to waive all interest and fees off client L's loan. This saves him approximately \$11,151 in future loan repayments.
- **The same car lender** agreed to waive all interest and fees off client R's loan. This waives the remaining loan balance with the client receiving a refund of \$9,137!
- **Another lender** agreed to waive ALL interest and fees on Client G's loan, saving her \$12,396 in interest and fees. They also agreed to a lower repayment rate on the remainder of her loan – which means Client G has more in her budget to go towards essentials for her young family.

**\$878,698**

saved in debt repayments  
(an average of \$16,646 per client)

**\$97,116** refunded  
to clients

 **52** successful cases

**Thanks to you, people in money chaos have help in situations of unfairness – as well as a voice at the highest level, as CAP continues to work with government agencies to help shape policies and lobby for change.**



# “Not just for me, but for all my siblings...”

Your giving is having a generational impact!



Faith was 12 years old when her parents, Kath and Malo, first called CAP for help with their unmanageable debt.

As they repaid their debts through CAP, Kath and Malo took Faith and her four siblings on the journey too. They've all learned to budget and save for what they need. As a family, they've served in church, including being involved in a range of ways with CAP.

Fast forward a decade or so... and **in 2024, Faith (pictured above) became the first on both sides of her family to graduate from university!** Her proud dad Malo said that before CAP “never in our wildest dreams did we think any of our kids would reach that milestone.” Here, Faith shares about her journey to get her double degree in Laws and Arts – and the impact CAP had on her whānau.



## ***What were the changes you saw in your whānau once your parents began working with CAP?***

The wairua (spirit) of our family lifted and my parents felt more happy, I think, because they were relieved. It's honestly because of God – once He entered that space in terms of finances and my parents' marriage, you could really tell the difference.

## ***What's it been like living at home, working part-time and studying?***

It's been a privilege to live with my family without having my own financial hardship because **they've allowed me to prioritise my part-time job earnings to go towards my study.** But if we'd still been in debt then obviously my mind would be elsewhere. So I'm really grateful for the timing of CAP – when they came into my family's life.

And I'm leaving uni debt free! It's crazy to think that we had such a huge amount of debt when I was like 12 and now fast forward 10+ years leaving university with no student debt.

## ***What do you want supporters to know about the importance of their giving?***

The tunnel was pretty dark for my parents before CAP, and now looking at it, it's so bright and the possibilities are endless. Not just for me, but for all my siblings. And then for the next generations to come as well.

I'm excited about the future; I can definitely see myself engaging with wāhine (women) using the leadership skills that God has given me.

♥ Thank you for making a difference... across the generations!