

“Thank you is not enough”

How you helped Iopu break
the “forever cycle” of debt



Iopu (pictured above and inset) serves in the worship team at his church

Iopu was working hard in his role in the public service sector. Devoted to his ageing parents and his family, he struggled to keep on top of significant monthly expenses. Iopu was stuck in a “forever” cycle of bills, debts and repayments... living from paycheck to paycheck.

He developed a simple and dangerous debt management plan:

“I found out about store cards and how easy it was to get a credit card. I was using one card to pay off another. But then it just got away on me. There was no exit plan.”

A committed Christian, Iopu serves in the worship team at his church. He worried about what people would think if they knew about his situation. His embarrassment kept him from sharing his struggle or reaching out for help. But the debt was mounting... and Iopu’s mental health began to suffer.

Like 8 out of 10 clients before CAP, Iopu became socially isolated. He couldn’t afford to travel to family events, or give gifts as he so loved to do. He also longed to give to charities that were meaningful to him. Iopu watched his peers reach their goals... and felt the full weight of his financial situation:

“Having to put aside my actual goals and visions for my life, because I was just engulfed in ‘OK, how am I going to pay this?’ And not ever finding a way out.”

Iopu finally got tired of the cycle, and reached out to CAP. He reflects –

“I’d wasted so many years. I just got over myself and said I didn’t care if my family or whoever found out that I was in this much debt. Better humble and debt free, than prideful and broke!”

Iopu still remembers his first meeting with Graham, his CAP Coach from a local church: “He was just a real positive person, just real encouraging. He said ‘Hey, yeah, there’s a lot [of debt], and it will take time, but you will get out of it.’”

It took two years of hard work, keeping to his CAP budget and making repayments, before Iopu received the news that he was debt free. “When I saw the email saying that I’d cleared my debt, I rang back to close my CAP account – and then I just bawled my eyes out.”

His hopes for the future had been on hold, but

Continued →

now Iopu could dream again. "Buying a house, travelling. Even just socialising!"

But the key positive outcome for Iopu? "It puts me in a better position to give."

Reflecting on his journey with CAP, Iopu said "I appreciated the phone calls, cheering me on. 'You're doing well. Keep going!' As it says in Proverbs, life and death are in the power of the

tongue, right? Those calls from CAP spoke life into my life!"

Iopu is so grateful for you:

"As a Christian, I'd always think 'yeah, God is going to help me,' forgetting that He uses people like you to help..."

Thank YOU is not enough!"

Life *before* CAP for people like Iopu

75% of clients felt ashamed in social situations, and it was hard to visit loved ones due to transport costs

9 out of 10 said being in debt affected their mental health

Once *with* CAP...

45% of clients say it was easier to afford transport to visit loved ones

7 out of 10 said their mental health was improving

*Stats from 2024 survey

Ensuring fairness

You're meeting a vital need...
ensuring families trapped by
unfair lending have a voice



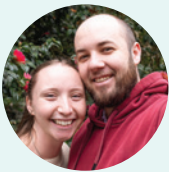
Your generosity brings relief for people struggling alone because of unjust lending practices, releasing them from crippling interest rates and add-ons. **And it's not just about the numbers – the real joy is how your giving changes lives in powerful, personal ways:**

- Client K received a refund of **\$6,540** after your support enabled CAP to advocate for her with a car finance company. The refund took **the pressure off providing for her everyday needs and covered much-needed car repairs.**
- Client B fell behind on rent due to prioritising loan repayments. After CAP disputed a loan, he received a **\$6,980** refund, which **covered his rent arrears. This meant he no longer needed CAP's support!**
- With CAP's intervention, Client L and his whānau had the interest and fees waived for two substantial, unaffordable loans, saving them a staggering **\$16,576!** L expressed profound gratitude to God for how doors had opened, and justice had prevailed. **The impact on their life means less crippling overtime for L, more time with his family, and more freedom to save and plan for the future!**

Celebrating steps closer to Jesus

God is at work in communities across New Zealand! CAP Coaches up and down Aotearoa have been celebrating when a client takes a step closer to Jesus. Why? Because the most significant step can often be the one that's right in front of us! When it comes to a faith journey every step matters – every prayer, the first visit to a church, an Alpha course... it's a reminder that God is moving ahead of CAP Coaches, always at work in people's lives.

So, here are a few story snippets from Coaches, about clients taking steps closer to Jesus. **May they remind you that when you give, you sow into someone else's faith journey!**



Client P's wife E came to church on Sunday which was a big step as she previously said she had "given up on God". She also shared that she and her husband are starting to work on their marriage.



Client T had been investigating Christianity. He was invited to Alpha by his partner's family. So he went along... and really enjoyed it! He shared that part of the reason he decided to try Alpha was the fact that CAP was helping him. He said if he's going to be making changes with CAP, then "why not look at my whole life?"



During their budget visit a few months ago, CAP Coaches J and K invited Clients R & M along to church. Their whole whānau have been coming along to church for the past few months and after warm conversations, connections and listening to messages from the pastor, it was evident that God has been working on R's heart. So, at home, on his own – R committed his heart and life to Jesus. He has decided that he will get baptised. Praise God!

*Stock images used to protect clients' identities.



Sharing Jesus

Practical training
around sharing
the Gospel.



Your generosity means CAP Coaches sit with clients like R & M in homes all across New Zealand! They get to pray and share the goodness of God with them, in the midst of life's chaos.

Recently CAP Coaches reported having a hunger to share the Gospel with clients... but feeling equipped to do so was another matter! So, CAP introduced some new training called *Sharing Jesus*. Coaches say it has increased their confidence to have 'God conversations' with clients. One Coach said, **"writing parts of my story, and making God the focus, has helped me be prepared to share with clients. Realising that God has sent us to our clients has shifted something in me."**

And it's not just CAP Coaches and volunteers attending – congregation members are participating too, with one church having 50 members attend!

Isaac Graham (pictured) heads up the team who facilitates *Sharing Jesus*. He's passionate about the role that you, CAP Coaches and churches all play in people's journeys towards Jesus. If your church is interested in having the *Sharing Jesus* training available, please call him on 022 044 5274 or email isaac.graham@capnz.org

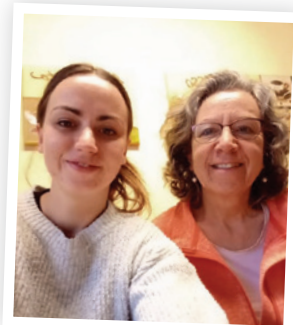
Free CAP Money courses

How you're helping New Zealanders learn how to budget, save and spend

Households across New Zealand are under increasing financial pressure, with unemployment on the rise and the growing cost of essentials like rent and groceries. Now more than ever, knowing how to manage money is a crucial life skill...

That's where you, local churches and CAP Money courses come in!

Christine (pictured, with her daughter) from Palmerston North is one of 1142 people last year who attended a FREE CAP Money course – made possible because of your support. Here, she shares the impact CAP Money has had on her family.



“How did I feel about money before the course? There was tension around money – we didn't have any set aside for unexpected costs. A trip to the supermarket was like playing roulette – ‘is there enough at the checkout?’ **Still, I didn't think our situation was that bad...**

Initially, I went with my daughter to the CAP Money course just to support her. The course was cool, it was run well.

Then we were asked to look through our recent bank statements. What an eye-opener!

Looking back, I realise how vulnerable and unsafe we were. **Now, since doing CAP Money, we**

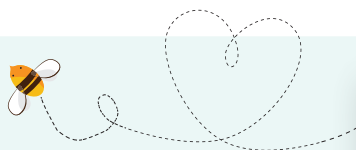
are in control; I know where every dollar goes. I have several accounts. Even the dog has an account!

We save for everything. \$10 a week for takeaways and when it builds up, we have fish and chips – it's part of our budget now. We needed new tyres – that was \$400 but the money was there.

I have peace of mind now. I'm so grateful to God, we know ultimately that He provides, but we need to be wise.

To the supporters who make CAP Money free and available: **thank you so much for caring enough to provide this course that is life-changing for families!"**

The buzz of giving



“Jesus went around doing good and meeting needs. He formed relationships where He could, then shared the truth with love. This is what we see CAP modelling – we love hearing families won for Jesus simply because a CAP worker stood beside them and introduced them to Jesus. We know this is a work that is dear to God's heart. And we would love others to experience the same blessing of being involved with CAP that we have. When we give to CAP, we feel like we are the winners!" – Pam and Clifford, CAP Life Changers

Keen to share your 'why' for giving too? Email supporters@capnz.org



♥ Thank you for bringing life-changing help and hope to people across New Zealand!

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