



“My debt shackled me – now I’m FREE!”

How your generosity helped restore faith, marriage and a family

Keralee (second from left), with family

Keralee, her husband and four children were living paycheck to paycheck, drowning under a mountain of debt.

“We were both working hard, but we were running at a deficit the entire time – robbing Peter to pay Paul.”

Keralee says their debt came about through a lack of knowledge about money – and some poor spending habits.

The debt cycle meant relentless calls, texts and emails from creditors.

“Mentally, it was a constant state of anxiety. Terrified to go to my mailbox, to answer my phone with an unknown number.”

For years, Keralee and her husband avoided the doctor and dentist. They were simply afraid of further expenses. **“The kids were always the priority. So our health deteriorated.”**

The family avoided social events with family and friends, and ignored notices about extra activities at the children’s schools. **“You start thinking, ‘I can’t’ – for everything.”**

All the stress took a toll on their marriage. **“Our communication stopped because of the negativity. It was all what you can and can’t afford. Nothing positive.”**

Then the whānau experienced a devastating series of events – including the death of a loved one and a redundancy. The tension led to a heartbreaking decision: Keralee and her husband separated.

Keralee hit “rock bottom”. It was at that point she found out about CAP.

“When I contacted CAP, they reached out their hands to me. In the same way I would have envisioned God to. It still makes me cry...”

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Your generosity means Coaches like Jacqui (pictured left) can bring much-needed practical help such as food parcels to families like Keralee's.

Keralee began to meet with CAP Coach Jacqui, who brought hope and relief.

"I bawled my eyes out at that first meeting – because I was able to be so honest about all the things that were failing for me."

Next, the specialist team at the CAP Support Office got to work. They created a livable budget for the family. They also took over negotiations with Keralee's creditors.

Thanks to your generosity, Keralee had vital support from the CAP team, as she made repayments on her debt.

And with her finances under control, she felt free to face other things in her life that needed healing.

Connecting with Coach Jacqui opened the door for Keralee to renew her faith:

"In the very first appointment, Jacqui said 'Do you mind if I pray for you?'

And I said 'I would love you to.'

Every interaction made me more comfortable to have a relationship with Him on my own.

Today I have a great personal relationship with God. He is behind me, beside me, above me. When people say 'Well done!', I'm like 'all glory to God' because He was there when it was dark."

In April 2025, after four years of hard work – always with the support you enable alongside her – Keralee was finally free from unmanageable debt.

"I cried – for about three days!

The debt shackled me. Now I'm free!"

Today, Keralee, her husband and their blended family of seven children have reunited!

"The kids are so happy that we're all together. The love never left.

We've both learnt about managing money. We've both continued to progress...and we see the stress starting to drop off.

I am just so grateful. It's not only a thank you from me, it's a thank you from my husband, from my children."



Jacqui, CAP Coach from Levin

Keralee's Coach Jacqui shares:

“*My heart was truly touched by my visits with Keralee. At first she was hurt, lost and struggling with the challenges of life, including in her finances. I admired her willingness to trust me with many thoughts and emotions. She is an amazing, loving person – always 'real'.*

The day she gave her heart back to God, she was refreshed, becoming a person with renewed hope.

One of her goals was to become debt free. She did that – not without setbacks, but with determination and the belief that God and his people had her back.

I am immensely proud of Keralee, who has faced her challenges with God by her side. She has a special place in my heart, and I have been blessed to be part of her journey."

Celebrating steps closer to Jesus

Your support means the love of Jesus is being shared in communities across NZ.

Within each story of a CAP client taking a step closer to Jesus, there are reminders of God's grace and generosity, that leave us in awe of His goodness. CAP Coach Donna, from the Henderson CAP Centre, shares the story of client couple L and T:

“At my first visit, both L and T were open to prayer. We invited the family to attend our church Community Days – they came every time. L had previously attended church, but T was very 'closed off.'

Soon after that first visit, L started attending a church with her sister and was baptised. Then, the whole family started attending the same church... and early in 2025, T and the three teenage children accepted Jesus and got baptised too!

The family is now serving in church and T is attending a men's group. There has been a total transformation in T... previously when attending our Community Days he would come in, grab

some food and then go sit in the car and wait for his family. This last time he stayed and engaged with many attendees.

One of the team members noticed, and asked T what had changed about him.

He shared that Jesus changed his life!

Praise the Lord for the many steps closer to Jesus this family have taken over the last few months!

Through your giving, people like L & T are experiencing the goodness of the Lord in their lives, maybe for the first time ever. Thank you for making this possible."



Donna, CAP Coach

Bringing practical help and spiritual hope: "We love being part of it."

Nigel and Jane, from Tasman, share their 'why' for being CAP supporters.



“We love that CAP clients are empowered to manage the money they have, rather than being given a handout. We like that those who are being unfairly burdened by things like exorbitant interest rates are advocated for.

Most of all, we love being part of demonstrating Christ's love by caring for those in financial hardship – as the gospel is woven in with practical support, introducing the Good News to those who may never have heard it. Clients are offered prayer, reminding them how much they are loved and that God has not abandoned them."

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

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

through free CAP Money courses



Sylvia, CAP Money Coach

Sylvia Bowden, from Papamoa, has been a CAP Money Coach for around 13 years!

Thanks to your generosity, over the years she's run many courses in her community, impacting hundreds of households.

Sylvia asks participants 'before and after' questions across the 3-session course, such as **'How do you feel about your finances right now?'**

At the start of the course people often say **"no clue, feel stressed, guilty, scared and ashamed."**

When asked how they are feeling just a couple of hours later in the same session they reply: **"Hopeful, excited, ok".**

Sylvia also asks participants if there's anything they will do differently now:

- **"Reduce buying a coffee each morning"**
- **"Start taking my lunch some days"**
- **"Talk to my spouse and kids about money"**

And she shares that over the 13 years, several participants have got in touch with her to say that because of CAP Money, they've been able to buy their own home!

Here are just a few of the positive responses to CAP Money which Sylvia has received:



"I am no longer in financial chaos. My physical and mental health has improved too. By using the CAP Money system I have been able to reach my dream goal of saving to visit my two daughters and granddaughter in Australia!" Debbie

"I am going to stop buying a coffee each day on the way to work after seeing how much it costs a week." Matthew

"After 30 years of marriage, we're finally on the same page financially." Jenine

"The online CAP Money tool takes all the hard work out." Sue



20,000+

households have
attended a CAP Money
course since 2009.



Thank you

for making a life-changing
difference for
New Zealanders!