

“You are wonderful. Thank you!”

Because of you, Patsy found help in her time of need



Patsy – “absolute peace of mind” thanks to you!

Patsy was grieving the loss of her beloved husband Alan, after 45 years of marriage.

They’d raised three children together and worked hard as a couple. Then Patsy cared for Alan through his long illness.

While still feeling Alan’s loss, a relative came to her with a story of need. He began asking her for money. Patsy didn’t want to turn him away.

So, she gave him some money... and kept on giving. She even took out high-interest loans to contribute more to him.

Soon she was in serious debt - even forced to sell the home she had shared with Alan.

Basics she could once easily afford - like food, heating and a little petrol in her car - became a cause of stress and anxiety.

It’s heartbreaking to hear how Patsy was affected by her circumstances:

“I was depressed. I cried every night and woke up crying too. I just didn’t know how to overcome things.”

A friend at her church suggested she give CAP a call... **thanks to you, immediate and long-term help was available for Patsy.**

Patsy was “nervous” making that first call to CAP. But once she met her local CAP Coach she was overjoyed... at last she had a solution!

Her words to describe that first meeting?

“Wonderful. Absolute peace of mind.”

Patsy handed over her debts and bills, and the CAP Team began negotiating with her creditors. They created a working budget for her which prioritised the essentials she’d been struggling to pay for... **and Patsy repaid her debts, even setting aside some savings!**

After 4 ½ years of hard work keeping to her budget, Patsy finally went debt-free.

She is so grateful that, because of you, she can wake up each morning with “peace of mind” – and she can pay for those everyday essentials with ease!

When she recalls her time with CAP, it is the personal touches that moved her the most.

“They rang me, they prayed over the phone. They pulled me through.”

Continued →

This vital support is what you make possible with your generosity!

Patsy admits she wasn't raised with a good understanding about money. So, she has also completed a free CAP Money course – to add to the skills she learnt while receiving CAP Debt Help.

Today she says she can look after her own

finances well and save...she is so grateful for the turnaround in her life which you have made possible.

Patsy wants you to know that your support is so needed – and appreciated:

“You are wonderful! Thank you!”

Ensuring fairness

How your support brings relief for people affected by injustice.

Your generosity brings relief for people struggling alone because of unjust lending practices, releasing them from things like crippling interest rates and add-ons. Over the past 2 years this has resulted in

over \$1 million

in savings for clients and their families!

And it's not just about the numbers – the real joy is how your giving changes lives in powerful, personal ways:



Stock images used

A finance company **wrote off a loan balance in full** for Client CW, meaning she and her three children have **an additional \$20 per week for food.**



A vehicle finance company agreed to waive all interest and fees on Client KC's loan, **reducing her outstanding balance by thousands of dollars** – bringing significant relief.

KC shared that although she has never considered herself a praying person, **she had been praying nonstop this past week and was praising God for this outcome.**



One creditor acknowledged that they had provided an unaffordable loan and agreed to reverse all interest and fees for Client KH.

The refund of \$435 allowed KH to get new school uniforms for her children.



♥
♥ **Thank you for ensuring families trapped by unfair lending have a voice.**

Celebrating steps closer to Jesus

God is at work across New Zealand, and your generosity is part of that story. Your giving brings opportunities for clients to take meaningful steps closer to Jesus, whether it's with a prayer, a church visit, or a fresh start in faith.

CAP client Delilah shares what this means – for her:

“ When you're living in survival mode, you're freaking out. You're thinking, where am I going to get my next bread and milk from? That's all you're thinking about.

My mindset...I didn't think God wanted us to thrive. Ever.

Now, I feel secure in my situation and praise God, and thank CAP and everybody involved.

And it reminds me of that scripture, Psalm 23... He leads me beside still waters. I've still got a long way to go. But this is just the beginning, and I really do feel like I'm flourishing and have stability.

When you are at a place of peace... it's a surreal feeling.

You're not living worried about the day to day that takes it right out of you. It's like you feel very secure.

You feel very loved, and that's when you can really start to thrive.”



Delilah – thanks to you, "flourishing... secure"

Thank you for sowing into someone else's faith journey... just like Delilah.

Why I give to Christians Against Poverty

“ My heart broke as I listened in to Radio Rhema and heard stories from people trapped in a cycle of poverty within NZ.

But then I heard that by giving just a small amount regularly I could help make a difference in someone's life... to help them get out of the burden of debt. So I decided then and there to become a 'CAP Life Changer' – a monthly supporter.

It encourages me to know that people are receiving budget advice in their own home, that CAP advocates on behalf of their clients with unaffordable loans. And also CAP offers to give spiritual support to them.

Supporting CAP is so needed right now – with rapidly increasing costs, more and more Kiwis are finding themselves caught in money chaos.”



Jack – Central Otago, CAP Supporter

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

Jessica's story

“Debt felt suffocating...
Now, I can breathe.”



Jessica: "I can't thank you all enough."

“ Before CAP, I was struggling. I'd resigned from work and moved back home to take care of my mum, who had early-stage dementia.

My biggest debt was a loan to modify my mum's house as she needed rails up everywhere and other changes.

In winter, we'd only heat up Mum's room, because it was cheaper for the power. I started not being able to pay my bills because we needed petrol to take Mum to medical appointments or buy the special food she needed.

I got really depressed. I'd tell everyone I'd already eaten, to save money: **"I'm not hungry..."**

A relative suggested I call CAP. It took a while... I felt a bit awkward and nervous. But when I met my CAP Coach Alan and his support worker, they were great. They helped me figure out how much I owed and took all that paperwork off me. It was such a weight off my shoulders!

I met them at their church office. **I hadn't been to church in a long time, but I felt like I belonged...** I was invited to church events, and they had food deliveries if I wanted it.

Once I had my CAP budget, I had more money for food. Also, I want to say *thank you* – the Christmas boxes I received always brought

a smile to my face!

My mental health was better. I could answer any phone call confidently. If it was a debt collector, I would just refer them to CAP. I could focus on my mum more. **I had more freedom!**

It took three years of keeping to my budget and making repayments but finally the debt was gone! I was back at work by then. When payday came it was ... **'Wow, I've got money and I don't have any bills except for rent!'**

I feel like my faith has been renewed. I grew up with church, with prayer. But... I kind of lost it. **Going through the CAP journey, every time someone would pray for me, I slowly felt the connection coming back.**

Now, when I'm struggling, I'll just have a little karakia (prayer) for myself.

I want to buy a house, so that's my next journey. And thanks to the skills I learnt through CAP, I've been saving.

I know how suffocating debt feels, and the relief I have now...I can breathe.

✔ **Thank you, everyone, that supports and gives to CAP. It has helped me – and I feel amazing!**
I can't thank you all enough.”