

“It’s like coming back into the light!”

Eunice and Mike

How your giving helped one couple
in their time of “darkness”



When Eunice reflects on life before *Christians Against Poverty*, she uses one word: *darkness*.

She and her husband Mike have worked hard all their lives. In fact, Eunice still works as a social worker, supporting vulnerable families. Mike served as a fireman at a busy inner-city station.

Together, they raised seven children in a busy household.

Over the years, small debts had built up, but the repayments were manageable while they were both working. Then Mike retired, and they moved to another city, which meant Eunice spent time out of work.

Suddenly, they were struggling with bills and repayments they couldn’t meet.

Eunice kept the money worries to herself, unwilling to burden her husband. **“I said to Mike, ‘You’ve taken care of me and our children for a long time; I want to take care of you.’”**

But the stress of their situation put extra pressure on Eunice, at the cost of her health. **“Sometimes you forget about yourself and keep on going until something happens.”**

In this case, that ‘something’ for Eunice was a serious heart condition.

With ongoing worries about Eunice’s health, the pressure of debt only added to the couple’s strain.

Thankfully, they found out about CAP, and reached out for the free help you make possible.

Soon after calling CAP’s free phone line, they met CAP Coaches Marcelle and Riki from a local church.

“They made us feel comfortable with them. We were able to open up and tell them everything.”

The couple handed over all the paperwork for their bills and debts, relieved that, because of you, CAP’s team would step in and negotiate with creditors.

Their CAP Financial Mentor then created a budget that prioritised the essentials, like food and power. Then Mike and Eunice got to work paying off their debt – always with the support of the CAP team alongside – vital support, which you make possible!

And when they had finally finished paying off the debt?

“It was like a week before Christmas, and we got the phone call. I tell you we

both cried, we were just so happy.”

Thanks to your caring support, instead of worrying about creditors and unpaid bills, Mike and Eunice can plan and enjoy life once more.

“Our long-term goal is to help our children pay off our family home and leave them with a good thing that they can manage.”

Eunice says the care they received along their journey strengthened their faith, too.

“CAP are always praying for you. They gave us a lot of faith.”

And their faith has withstood some hard trials. Late last year Mike had a serious stroke that affected his speech.

But because of you they are free to focus on what’s important right now – which is Mike’s health, as he recovers through daily rehabilitation.

Eunice says they have left the ‘darkness’ of debt and come “back into the light”. She’s so grateful to God, and thankful for where they are today, in their finances and in their marriage.

And she has these words of gratitude for you:

“Thank you for giving us this chance to repay debt and do it ourselves! We’re planning to give back too because somebody else needs the help, just like we did.”

Ensuring fairness

How your support brings relief for people affected by injustice.

Your generosity means the support people receive is **FREE** – from their first phone call for help, through to having their complex situations resolved.

And for people who are trapped by unfair lending practices, such as illegally issued loans or unnecessary insurance, it means someone is on their side. Client M's story is just one example of your impact:

Client M called the free phone line in great distress. She was struggling under the weight of a hefty car loan on her limited income. And at the time of purchasing the car, the dealer had convinced her to take out costly add-on insurance.

But the car had ongoing mechanical issues... and when Client M turned to the dealer to resolve those issues, the dealer's solution was *to finance a second car for her*.

Because of your support, the CAP Team could take the time needed to fully investigate M’s situation. They quickly found that the loan was issued illegally, because the dealer was not even registered to offer finance.

CAP then raised a complaint, and **the dealer agreed to waive the entire remaining loan balance... meaning Client M was released from unfair debt and able to keep her car!**

Most importantly, thanks to your kindness, Client M didn't have to face this situation alone.



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.

Former CAP Client Pearl* faced devastating personal loss, as well as health challenges. But thanks to you, she had the support she needed. Because of your generosity, Pearl not only became debt free, but she grew closer to Jesus – after one of the hardest seasons of her life.



“When you are in debt, it does affect a lot of things. I didn't go hungry, but I wasn't able to make choices. I was angry at myself for getting into that situation.

The first time I met my CAP Coaches, I just felt like **the Holy Spirit was there** and I actually broke down. I could feel the power of their prayer.

Even over the phone my CAP Financial Mentor would say, **"Could I pray for you?"** That was so very touching. And her prayers were never just about my finances.

I've always had a love for God. But because of my grief I felt that I was losing my spiritual connection, until CAP came along. My faith was strengthened. **It was so beautiful to see God through my journey.**

I was so shocked when I found out I was debt free! Today I am so much better – physically, emotionally, financially, mentally – compared to where I was before.

I will always be grateful to CAP's supporters,

*Client's name changed for privacy

Why I give to Christians Against Poverty

What's your 'why' for supporting Christians Against Poverty?

I was once 'there' myself. We were in despair. I had been crying out to God for help...

From the minute I rang CAP, I felt enveloped by love. We weren't made to feel embarrassed... just taken care of.

A cloak of prayerful and professional support was wrapped around our shoulders.

You've chosen to leave a gift to CAP in your Will – thank you! How did you come to that decision?

While we don't have a lot, God has supplied all our needs. We'd like others to be released from the web of debt that robs us of healthy relationships and joy!

So, by putting CAP in my Will, I feel I'm paying it forward and leaving a legacy that will help make a real positive change and offer freedom to other families as well.



From Janine –

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

"I'm so grateful to you..."

Your compassion means families don't have to face financial hardship alone. Former CAP Client Eden shares her thanks for the incredible difference you've made in her life – a difference which will also shape her daughter's future.



Eden and her little one

From: Eden
To: CAP and Supporters
Subject: My Testimony

Hello Everyone

I want to share my journey. **I'm so grateful to you for what you've helped me achieve.**

When I first came across Christians Against Poverty, I was at a hard point financially. Years of financial struggles had left me with so much debt, and **I was desperate to make a change.**

I found CAP online during a particularly stressful time, and reaching out to them turned out to be one of the best decisions I've ever made.

From the very start, they made me feel reassured. Their approach was judgment-free but also practical and simple.

My CAP Coach guided me through the process step-by-step. I always felt supported, and I appreciated how clear and manageable they made everything. Every time I called their financial mentor team, I was met with polite, friendly, and genuine people.

I went from being thousands of dollars in debt to having no debt in just over a year and a half! This was during a time of big life changes – I changed jobs and had a baby – but through you, **CAP gave me the support to make it all possible. It's been such a blessing in my life.**

Thank you again for all your encouragement, support, and assistance.

Warm regards, Eden.
 Mother of one, 26 years old, DEBT FREE!



Thank you
 for making a life-changing
 difference for
 New Zealand families!