

# “Everything is so much better now”

How you’ve helped Rose dream again



Behind Rose’s beautiful smile (and these gorgeous cupcakes!) is a journey of transformation... one that YOU have made possible.

But before finding CAP, being in unmanageable debt had put a lid on Rose’s dreams. Working 70-to-80-hour weeks, **“just to make sure my children had food on the table and bills were getting paid”** meant there was no time for her family. She missed out on many special moments with her kids.

So when her cousin told her about CAP, Rose bravely called for help. After receiving a visit from her CAP Debt Coach, Rose felt the burden lift: **“There was no more weight on my shoulders,”** she explains.

Rose says she felt so much warmth through the phone each time she called CAP for support with her situation – support which you enable! And she shares, she was **“humbled by all the prayers.”**

With a debt repayment plan from the CAP Team in place... **“I had savings, I had food on the table. I had happier children!”**

Every month as CAP sent financial statements, Rose could see her debt balance going down.

**So she started making some goals...** she’s now enrolled to study business, and soon she wants to open her own dessert shop. Her gorgeous cupcakes will be for sale!

And when Rose finally went debt free? **“A whole lot of joy came through that phone call... honestly, it was the best feeling ever to hear those words.”**

Rose is now saving hard for her future, and she’s loving making new memories with her children.

Rose’s words of gratitude belong to you: **“I have so many goals because of CAP. I have this financial freedom. Your generosity has helped me to have a better life.”**

You can learn more about how Rose went from ‘surviving to thriving’ in her blog on [capnz.org](http://capnz.org). Use your phone’s camera to scan this QR code and you’ll go straight there.



Before CAP **4** out of **5** clients felt they couldn’t be good parents

Once with CAP families have **\$69** more in their food budget each week (on average)

See inside for more stories...



# It's been amazing to get away, laugh and feel joy

– CAP family, Tāupo Discovery Break

When you've been struggling to pay for power, food and a roof over your head, an all-expenses-paid family holiday sounds like a dream, and too good to be true. But for hard-working CAP families, that's *exactly* what they need. **So it was an absolute privilege – thanks to you – to actually make it happen for eight CAP families!**

**The feedback from families who attended the recent North Island Discovery Break at Mii Camp in Tāupo sums up what it's all about:**



The camp was just a big get together of families who are facing similar issues, reminding us that we aren't alone.



Having people who really care and take time to know my children and I has made me feel comfortable, safe and worth helping.

A huge amount of stress has left.

I am feeling calm, getting a little taste of freedom and happiness.



There was ample opportunity to take part in all the classic camp experiences – Zumba, games extravaganzas, high-rope adventure courses, toasting marshmallows... and the getaway also included unforgettable off-site excursions – including DeBretts Hot Pools and a scenic boat tour on Lake Tāupo.

Separate 'discovery' sessions for adults and kids gave everyone a chance to hear about God's heart for them... and five precious people made

a commitment to Christ! As one of them so beautifully shared, **"it's like a dark cloud has lifted off me."**

Discovery Break finished with a *poroaki* (reflection time), where gratitude spilled over for what your support has enabled. The transformation in people's faces was visible – and you could hear it in their voices. Tammy, aged nine, summed it up: **"Thank you for doing this, just for us, from the bottom of our hearts. And thank you to the chefs!"**

# CAP Money: equipping people to manage their money well

Because of your support, people of all ages have attended CAP Money – a free money management course run in partnership with churches up and down the country.



\*Stock image used by request

**So far this year, the CAP Money Team have received a record number of enquiries from people wanting to attend a course.**

Jacinda, from Auckland, was one of these people. She went along to CAP Money earlier this year just to be a support for her daughter... or so she thought! **Jacinda shares how CAP Money has changed things for the whole household:**

**Q** *Jacinda, how did you find attending the CAP Money course?*

**A** It's a great course and I have recommended it to others! I was also completely comfortable having it run at a church.

**Q** *What made you decide to go on a CAP Money Course?*

**A** My eldest is 17 and in her last year of high school. She is looking to go away to university next year, and we wanted her to get a better grip on budgeting and spending, so she has the tools to better manage her finances in the future. **I attended the course to keep her company...but ended up learning a whole lot of helpful things for myself!**

**Q** *That's great! Can you tell us about some of the things you learned at CAP Money?*

**A** We lived comfortably, **but I really didn't pay close attention to exactly where our money went each week.** For example, my husband recently bought a new car to be paid off over three years. I took a closer look at our accounts... and realised that we might not actually be able to make the next payment.

The CAP Money online budgeting tool was what really surprised me – to finally see all our outgoings in one place, and realise that our income wasn't enough, was sobering. By having a lot of our bills on automatic payment, it had been too easy to forget about them.

**So now I am much more aware of where our money is spent and avoid the daily unnecessary spending** I used to do. I shop less. I plan more of our meals and shop to the meal plan. **It has totally changed the way I think about money!**

**Q** *How has doing CAP Money brought changes for the rest of your household?*

**A** My daughter says it will definitely benefit her when she's at university next year. And I now get my teenagers to earn their own money instead of paying for everything for them!

**Thank you** for enabling people like Jacinda and her daughter to attend CAP Money – improving not just their money management skills, but their overall wellbeing. As Jacinda shares, **"I feel more in control. I feel a level of reassurance that I didn't have before."**

# A second chance

How you've helped one family conquer mountains!

*Atop Mt Iron, Wanaka: Anna and Francis celebrated going debt free by taking their kids on a weekend adventure!*



Before Anna and Francis and their two children came to CAP, their bed was a pile of blankets on the cold, hard floor. Their only furniture was a table, until their rental agent offered to lend them a bed. They even got by without a fridge.

Anna had been affected by a mysterious paralysis, leaving Francis, a contractor, to work and look after the kids. The couple turned to short term loans to get by, but got caught in a cycle of debt that left them stressed and sleep deprived.

**Francis even stopped taking his blood pressure medication to save money. Besides, he no longer cared whether his health worsened.**

At a low point, Francis cried out to God, **"I surrender!"** It was then that he remembered... he'd found CAP when searching the internet one day. But, as he recalls, **"although I'd found CAP, it was really hard for me to call... 'cause I felt ashamed."**

Thankfully his wife Anna found the courage to call, and once their CAP Debt Coach Michella met with them, the pressure eased. And Francis had the headspace to properly take care of himself:

**"When CAP came, all the worries started to go away and I started to look after myself and my health."**

With a budget built by the specialist CAP Team which prioritised their food and rent, Francis and Anna no longer had to worry. Anna says the biggest change was **"having more peace of mind."**

**"CAP said 'this is your budget for groceries, and this is your budget for this'... so we didn't have that argument anymore. We learnt a lot from the budget, it taught us how to manage our money."**

With vital support from the CAP Team which you enable, Anna and Francis kept to the budget for three years and went debt free in April. They've slowly been able to furnish the rooms in their home... **and simply being able to provide properly for their kids fills them with joy!** The journey with CAP has strengthened their faith:

**"I have seen and realised more what a good provider God really is... He has led Francis to knowing about CAP. We are giving a much better life to our family."**

**I always think of it like... we made a mistake, but CAP helps you to get that second chance."**

**How wonderful! Thank you for giving Anna and Francis and their kids a second chance!**

Before CAP **1** out of **2** clients said they couldn't afford to pay for the doctor

Once with CAP **9** out of **10** say CAP has been life-transforming or a great help!

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