



CHRISTIANS AGAINST POVERTY

At CAP, we're passionate about working with local churches across the nation to lift Kiwis out of debt, poverty and its causes — into a life filled with hope and freedom. So have a look around, capture the vision, and find out how you can change lives!

The CAP story: How it all started

In 1996, with just a small donation and a big faith, John Kirkby left his career in finance and started Christians Against Poverty in Bradford, England. His faith adventure led him to people crippled by debt; and he used his expertise to negotiate with creditors, set up budgeting systems and offer a lifeline to those trapped in debt.

John knew that people all over the country were struggling in the same way and he began looking to replicate the work across the UK. He found the answer in the local church, and through this partnership, began opening Debt Help Centres.

Today, CAP's holistic debt counselling service is run in partnership with hundreds of churches throughout the UK and provides the best debt help service to those with the very least. CAP started running CAP Money Courses in partnership with local churches to help people budget, save and prevent debt, and now offers Job Clubs to help people back into employment.

CAP Services include:

- CAP Debt Counselling Centre
- CAP Job Clubs
- CAP Release Groups
- CAP Money Course

CAP Debt Counselling Centre

Debt can happen to anyone, for a variety of reasons. Every year, together with local churches, CAP helps hundreds of families get back on their feet and work their way out of debt. Our free, one-of-a-kind debt counselling service works with each unique client to create a budget that prioritizes food and rent, negotiate with creditors and establish a long-term repayment plan—so that people become completely debt free!

Are you struggling in debt? Call us on (09) 278 7786 or Email kelley.tams@capnz.org

CAP Job Clubs

Job Clubs helps and supports you through an eight-week course meeting with others and one-on-one coaching sessions. There are 3 components to the Club:

1. Community – It can be hard to stay motivated when you're searching for work, especially when you're on your own. At a CAP Job Club, you will meet other job seekers and you'll support and encourage each other along the way.
2. Course – The eight-session 'Steps To Employment' course takes you through each step of the job-hunting process. Doing the course equips you with essential tools such as how to apply for jobs, how to write a great CV and how to have confidence in interviews. It's also an opportunity to have a look at your strengths and identify your hidden talents!
3. Coach – CAP Job Club Coaches provide one-on-one support and mentoring, and will help you until you find work! Coaches spend time helping you set your own goals and identifying how you can overcome the challenges you may be facing.

To find out more about free CAP Job Clubs, contact Richard Newson at richard.newson@capnz.org

CAP Release Groups

A confidential, caring group that helps bring complete freedom from life-controlling habits. Are you struggling to kick a habit that just seems to control your life? Do you find your life negatively impacted by a dependence on anything from smoking to shopping?

Regardless of habit, a Release Group in your community offers you a support group of like-minded people, and one to one coaching in a confidential environment.

A Release Group helps and supports you through

- a confidential and safe community with others
 - an eight-week course
 - one-on-one coaching sessions.
1. Community – The power of Release Groups is in the confidential community that provides a safe environment to help you break life-controlling habits. As a member, you'll have the opportunity to be supported, and support others, on every step of your journey.
 2. Course – The course provides 8 sessions of vital content designed to help you with each step to complete freedom. The course begins with helping you identify your stumbling blocks and setting healthy habits. Further topics cover how to set goals, dealing with anger and anxiety, forgiveness, and how to go forward in life with freedom. The final session is a party to celebrate the victories of your Release Group so far!
 3. Coaching – Your Release Group coach will ensure you receive the support and advice you need throughout your journey. A Release Group coach offers friendship and one-to-one personalised support that gives you confidence to set goals, make changes and experience the joy of success.

To find out more about the free 8-week CAP Release Group Courses, contact Richard Newson at richard.newson@capnz.org

CAP Money Course

The CAP Money Course is a free, revolutionary money management course that teaches people budgeting skills and a simple, cash-based system that really works. This course will help you prioritise the things that are important to you, manage any debt that you have, live well within your means and save for your future – just as it has for thousands of New Zealanders!

This CAP Money Course is simple, flexible and effective; the three-session course, complete with DVD tutorials, includes:

1. Building a budget using our online tool: You'll take a good look at where your finances are right now and use this information to build your own balanced, sustainable budget. Our free, online tool makes the process simple and gives you clarity around your budget immediately!
2. Implementing the CAP Money system: This system will simplify your accounting and help make your budget work day-to-day. It operates using three accounts for your money: a regular payments account, a cash account and a savings account.
3. Learning to live on cash: By putting away the credit cards and spending only the cash you have budgeted for week-to-week, you'll see how you really can get your finances under control.
4. Ongoing support: Each session is facilitated by trained CAP Money Coaches who are there to answer your questions, help you build your budget and brainstorm ways to earn more, spend less and save for the future!

To find out more about the free CAP Money Course, talk to Brigitte Bagg at brigitte@papsda.co.nz