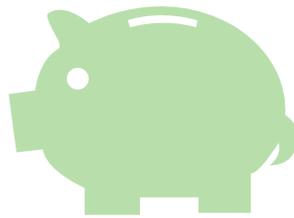




money:course



budget. save. spend.



All you need to know to
run the CAP Money Course

What is the CAP Money Course?

The CAP Money Course is a revolutionary money management course that gives delegates the opportunity to learn skills that have a lasting impact on their finances. It is easy to get started and runs with relatively small effort and cost. Hundreds of churches across New Zealand are currently using this course to reach people in their communities and are seeing thousands of households impacted with this simple but effective outreach tool.

During the course, delegates will learn:

1. **How to build a budget.** This is the cornerstone of managing money well.
2. **The CAP Money system.** This three-account system enables delegates to keep track of exactly where money is going and make sure that money goes toward the things they have planned.
3. **How to live from week-to-week using cash.** Cash brings the value back to what delegates are spending and means they know exactly where they're at with their money at all times.

The course is also designed to help delegates give more, save more and stay out of debt.

Who is the CAP Money Course for?

The CAP Money Course can help anyone, no matter what stage of life they are in, whether they're well off, financially stable, or need a little help with their finances. The course is designed to enable delegates to get more control over their finances, learn to live well within their means and make their money work for them.

“For some people, budgeting was a revelation and to see their excitement at getting control of their money was fantastic.”

What makes the CAP Money Course unique?

Equips local churches

One of CAP's core values is to partner with local churches to enable them to show God's love to their communities in a practical way.

Works as an outreach tool

CAP Money provides a great opportunity for you to get involved in the local community, meet a need for good money management and create a way to introduce people to Jesus.

Implements with ease

With just a one-day training, your church can simply and effectively start running these courses for your local community.

Comes with CAP's Debt Help

The CAP Money Course is the only money management course that offers an award-winning debt counselling service to any delegates who, having completed the course, find they are in unmanageable debt. This phone and email service, CAP Money Plus, is totally free for delegates.

Additional sessions

People from all walks of life will attend your courses. The CAP Money Course provides specially designed extra material to help people who find themselves in one of these areas or life stages:

- Low income
- Couples
- Families
- Self-employed
- Preparing for retirement

The **'Biblical session'** also gives Christians the opportunity to look at what the Bible has to say about money in a DVD and questions-based, Bible-study format.

To get your church running the course, follow the NEXT STEPS 

"We love getting people who are not church goers to come on a course in a church and see that the church is relevant to everyone."

Next Steps

For the Senior Church Leader

1. Sign the Church Partnership Agreement

Since Christians Against Poverty seeks to equip the local church to reach their communities, it's essential that the church agrees to support their Money Coaches in this ministry.

As a Senior Leader of the church, please read CAP's Statement of Faith (below), and sign the Partnership Form to confirm that you are happy for your church to partner with us to run the course.

We Believe

- In one eternal God who is the creator of all things. He exists in three persons: God the Father, God the Son and God the Holy Spirit. He is totally loving and completely holy.
- That sin has separated each of us from God and His purpose for our lives.
- That the Lord Jesus Christ as both God and man is the only one who can reconcile us to God. He lived a sinless and exemplary life, died on the cross in our place, and rose again to prove His victory and empower us for life.
- That in order to receive forgiveness and 'new birth' we must repent of our sins, believe in the Lord Jesus Christ, and submit to His will for our lives.
- That the Bible is God's word. It is accurate, authoritative & applicable to our everyday lives.
- That we are able to live the holy and fruitful lives that God intends for us, by the power and gifts of the Holy Spirit.
- That God has individually equipped us so that we can successfully achieve His purpose for our lives, which is to worship God, fulfil our role in the church and serve the community in which we live.
- That God wants to heal and transform us so that we can live healthy and generous lives in order to help others more effectively.
- That our eternal destination of either heaven or hell is determined by our response to the Lord Jesus Christ.
- That the Lord Jesus Christ will return in power and glory.

2. Recruit a Money Coach team

A great CAP Money Coach team helps facilitate the course and support the delegates as they go through it.

Money Coaches will:

- Be hospitable and welcoming
- Be comfortable and confident working with a wide variety of people
- Be happy to lead in an informal teaching environment
- Have a basic understanding of financial principles
- Be people who you are happy to represent your church to the local community
- Feel comfortable sharing their own faith
- Have a good grasp of their own finances
- Feel competent using IT
- Be of good character and integrity

Ideal team size

A team can be of any size, from one coach for smaller churches to three or more for larger churches. When choosing volunteers, it's worth recruiting people with a range of skills. For instance, one person may feel most comfortable presenting, while another may be great at making people feel at ease. A combination of skills will help the course run smoothly and effectively.

Time commitment

Each Money Coach is required to attend one day of training. Additional time commitments will include promoting and running the course. It is up to your church to decide how many courses to run each year.

Before the training day, all prospective Money Coaches are required to sign the Money Coach Agreement, copyright and data protection forms.

3. Invite a CAP Speaker to inspire your congregation and launch CAP Money.

This is the best way to get your congregation excited about CAP Money and encouraged to reach out to those living in poverty within your community. A CAP Speaker will travel to your church, share about God's heart for the poor, the work of CAP, and the role the church is playing in lifting people out of debt and into new life – all around New Zealand. The Speaker will also encourage people to sign up for the first CAP Money Courses, which means your coach gets valuable help right from the start!

“Catharine (CAP Speaker) was very genuine and had a genuine heart and passion for CAP, the local church and the community.”

4. Attend a training day

All CAP Money Coaches must attend a day's training in order to be equipped to run the course. Please visit www.capnz.org for all upcoming dates and venues.

A training day will typically start at 9:00 a.m. and be finish by 4:30 p.m. During the day, coaches will be taught how to run the course, organise effective promotion and use the CAP Money Online tools.

Once trained, Money Coaches are equipped to run the CAP Money Course whenever and wherever they like. All Money Coaches will receive regular e-newsletters and on-going access to help and support from the dedicated CAP Money Coach Team at Head Office.

“It was an excellent training day that sent us home excited and anticipating starting.”

A regular contribution of \$30 to \$100 per month gives you and your church:

- **One day's training** for unlimited CAP Money Coaches – including lunch and refreshments
- An **initial starter pack** of course materials at the training day, including:
 - 1 CAP Money Course DVD
 - 1 CAP Money Coach Guide
 - 5 CAP Money Delegate workbooks
 - Selection of publicity materials
- **Unlimited ongoing resources** including all CAP Money Delegate workbooks for each of your CAP Money courses
- **Unlimited CAP Money Youth materials** – including a CAP Money Youth DVD, Coach Guide, and student workbooks, perfect for use in your local school or with your youth group
- **Access to CAP Money Online** interactive budget tools, as well as other course administration tools
- **Ongoing help, support and advice** for your CAP Money Coaches from the CAP Money team via phone or email
- **Access to CAP Money Plus** debt counselling services for delegates who may need help managing their secondary debts. Note that this does not replace CAP Debt Help through local Debt Centres
- A **CAP Speaker** to inspire your congregation and get people involved in the CAP Money Course

Questions

Are there any extra costs associated with the CAP Money Course?

No! Your minimum, regular contribution of \$30 per month gives you and your church unlimited access to training, resources and ongoing support.

Is the CAP Money Course suitable for students and youth?

Initially, CAP Money Youth is a better introduction to money management for 13-17 year olds. This one-session course is designed to be run at your local school or with your youth group. For those students wanting additional practice/knowledge, the CAP Money Course would be a good add-on.

Why do we encourage Money Coaches to support CAP as Life Changers?

CAP is a rapidly growing charity that preaches good news to the poor and offers a range of free services to help people out of debt and into financial freedom. Because we do everything in partnership with the local church and believe that our work should help people both financially and spiritually, we rely on the support of individuals, giving what they can! CAP Money Coaches have the great opportunity to support the work of CAP, even if it's \$5 per month! They are a vital part of bringing hope to their communities, so we encourage them to invest in this way.

Checklist

-  Recruit a CAP Money Coach team.
-  Register to become a new CAP Money Church by filling out the enclosed application form and getting it signed by the church leader.
-  Choose provisional dates for a CAP Money launch talk.
-  Return your completed AP form or set up an AP to CAP before the training day.
-  Send the application form(s) back to CAP Head Office :
Attention: Church Partnership Team
PO Box 22246
Otahuhu, Auckland, 1640

Once we have received your partnership form and completed AP form, we will send each volunteer a Money Coach pack and further details about the training day that you would like to attend.

CAP Money Partnership Form

Church Details

Church name: _____

Denomination: _____

Typical Sunday congregation size: Adult: _____ Children: _____

Church address: _____

Postcode: _____ Telephone: _____

Church email: _____

Lead CAP Money Coach

Title: _____ First name: _____ Surname: _____

Address: _____

Town: _____ Postcode: _____

Telephone: _____ Mobile: _____

Email:(REQUIRED) _____

Training Day Date:

D	D	M	M	Y	Y
---	---	---	---	---	---

 Location: _____

Church Partnership Agreement (To be completed by the Church's Senior Leader)

Name: _____ Email: _____

- I confirm that this person/people attends our church regularly.
- I have read CAP's Statement of Faith and confirm that I am in agreement with it.
- Yes, I would like information about supporting CAP regularly by becoming a CAP Mission Partner.

Book a CAP Speaker

- I am happy to hold a CAP Money launch talk in the church by having a guest speaker come to inspire the congregation about God's heart for the poor and highlight CAP's work.

Our two suggested dates for a talk are:

Option 1:

D	D	M	M	Y	Y
---	---	---	---	---	---

Option 2:

D	D	M	M	Y	Y
---	---	---	---	---	---

(We will be in touch with you to confirm details)

Signature: _____ **Date:**

D	D	M	M	Y	Y
---	---	---	---	---	---

Please turn over to add additional Coaches and choose payment option. —>

Additional Volunteer Coach

Title: _____ First name: _____ Surname: _____

Address: _____

Town: _____ Postcode: _____

Telephone: _____ Mobile: _____

Email:(REQUIRED) _____

Additional Volunteer Coach

Title: _____ First name: _____ Surname: _____

Address: _____

Town: _____ Postcode: _____

Telephone: _____ Mobile: _____

Email:(REQUIRED) _____

Payment

I have completed the Automatic Payment form and posted to CAP Head Office.

OR

I have set up a monthly Automatic Payment for

\$30 \$50 \$100 or \$ _____

Account Name: Christians Against Poverty

Account Number: 03-0195-0610289-000

Your Reference: Your Church Name + CAPMP

Returning this form

Please return this form and payment (if applicable) to:

Church Partnership Team, Freepost PO Box 22246, Otahuhu, Auckland 1640



P 0508 422 769 **E** partnership@capnz.org **W** www.capnz.org

f facebook.com/capnewzealand **t** [@capnewzealand](https://twitter.com/capnewzealand)



CAP Money Automatic Payment Details

Church name _____

Name on the account:

First name _____ Surname _____

Street address _____

Suburb _____ City _____ Postcode _____

Office number _____ Mobile number _____

Please set up a regular contribution of
(please tick amount & frequency, and sign at the bottom)

\$30 \$50 \$100 or \$ _____

Monthly Starting from _____

Automatic Payment Authority

Bank _____ Name on the account _____

Account number - - -

Please pay **Christians Against Poverty**, account number **03-0195-0610289-000**,
quoting ref LC _____ (office only) according to the specified amount and date above.

I give permission for CAP to send this to my bank to pay the amount specified above by AP.

I have read the bank automatic payment conditions on the back.

Signature/s _____ **Date** _____



“I had desperate thoughts because of my debts and not being able to provide for my kids. But CAP gave me hope and provided a way out. And it’s made me believe in a loving Father who does everything in His time.”

– Natalia, CAP client and mother of 3

Bank Automatic Payment Conditions

1. The Bank will use reasonable care and skill to give effect to the directions given to it in this authority.
2. Where the directions given in this authority have been given by me/us for the purpose of a business, the Bank accepts those directions without any responsibility or liability for any refusal or omission to make all or any of the payments or for late payment or for any omission to follow such directions.
3. The Bank accepts no responsibility or liability for the accuracy of the information contained in the payment information fields on this authority.
4. I/We undertake to advise the Bank immediately of any information about payments shown on bank statements which is incorrect.
5. This authority is subject to any arrangement now or hereafter subsisting between myself/ourselves and the Bank in relation to my/our account.
6. The Bank may in its absolute discretion conclusively determine the order or priority of payment by it of any monies pursuant to this or any other authority or cheque which I/We may now or hereafter give to the Bank or draw on my/our account.
7. The Bank may in its absolute discretion refuse to make any one or more payments pursuant to this authority where there are insufficient funds available in my/our account.
8. This authority may be terminated or reduced by the Bank or the payee without notice to me/us in respect of the payments detailed above.
9. This authority will remain in force and effect in respect of all payments made in good faith notwithstanding my/our death or bankruptcy or any revocation of this authority until notice of my/our death or bankruptcy or other revocation is received by the Bank.
10. All current Bank and Government charges for this service in force from time to time are to be debited to my/our account.

NOTES OFFICE USE ONLY

BEST TIME TO CALL MORNING AFTERNOON EVENING

Please return to Christians Against Poverty,
Freepost 217984 PO Box 22246, Otahuhu, Auckland, 1640

Donations over \$5
are tax deductible.

christians
against
poverty

CAP