



Impact Report 2021

About this report

This report shows the activities and performance of Christians Against Poverty, Australia for the period 1 January 2021 to 31 December 2021. It has been prepared to comply with legal obligations and to support the ACNC objective to build greater accountability and trust in the Australian not-for-profit sector.

Providing information and transparency through this report is one of the ways CAP Australia seeks to build trust with partners and supporters. CAP Australia recognises the importance of the strength of these relationships for the charity's long-term growth and sustainability, and ultimately more beneficiaries being reached.

Charitable Status

Christians Against Poverty (CAP) is a Registered Charity with the Australian Charities and Not-for-profit Commission (ACNC).

Tax Concessions and Fundraising

CAP is a Public Benevolent Institution (PBI) and is endorsed by the Australian Taxation Office as a Deductible Gift Recipient (DGR).

CAP fundraises throughout Australia and is registered under legislation as required in each State and Territory.

Christians Against Poverty, Australia

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The Vision

In Australia, no one will face financial distress alone: a future where hope, community and generosity abound so that all will flourish.

CAP Believes

In Australia, no one should live in financial distress.

Isolation, relationship breakdown, anxiety, foregoing meals – these and other impacts are not acceptable.

Through a movement of churches, the problem can be addressed.

Long-term freedom from financial distress can occur, generosity can be cultivated and transformation towards wholeness (the fullness of life that God intends) can be seen within the community.

This can be achieved through partnership between CAP and the Church.

With training and support, churches can walk alongside people in financial distress, building meaningful relationships and providing quality biblical financial education.



The church offered a lot of food help and also emotional help, talking with me on the phone especially with the lockdown. That was really tough, but knowing that I could still talk to someone on the phone to get through it was really good.

— Janell, CAP Client

You made good things happen in 2021.

In 2021 you developed a new service model, transitioned 11 partner churches to this model, saw 16 churches total adopt the model, and trained 33 Money Mentors.

RAN THE CAP MONEY COURSE

181 courses were run
694 people attended

PROVIDED DEBT HELP

166 people & their families accessed debt help
114 people went debt free this year

PROPELLED A MOVEMENT

Partnered with 185 churches
Raised \$2,388,124 in income



Letter from the CEO, Rosie Kendall

The past two years have been very surprising for most of us.

No one expected two years ago that we would be heading into a pandemic, something completely out of our ordinary experience.

Each of us have seen friends, neighbours and family members who have suffered through some sort of financial crisis. COVID has taught us that no one is immune to financial distress.

If we're unable to meet our financial commitments, to put food on the table, to pay our mortgage or rent, we end up in complex and difficult situations, feeling alone and isolated.

What we need in these times is someone to walk with us through that journey to ensure that we are not alone or disconnected and that we receive the help that we need.

We need someone to mentor us through the complexity—to be our friend.

CAP has a mission to equip a movement of churches to walk alongside those in financial distress. For 21 years CAP Australia has been used mightily by God to work with churches to help people that are in overwhelming debt and educate individuals and families through the CAP Money course.

Debt Help partnerships and CAP Money have served the mission of CAP well and this report

will celebrate the amazing things that have been achieved through a difficult year. Throughout the numerous lockdowns that defined 2021, CAP church partners continued to work hard, and you will get a glimpse into what it looks like when God's people faithfully show up for their communities.

But we're facing a new day, and together it's time to try something new.

During this past season God has given CAP a vision to trial something new, a new partnership model, a renewed vision. And so, this report will also unpack some of what this renewed vision will look like, the work that has been done and some exciting early reports of what this means for the CAP church network and Australia more broadly.

My hope is that you can see a fresh vision for what might be possible in the years to come. I am looking forward to sharing the many more stories of people who are now flourishing thanks to the hope of Jesus and the work of His people.

In friendship,

A handwritten signature in dark ink that reads "Rosie".

Rosie Kendall
CEO, CAP Australia

The Innovation Story



Scan here to watch online

This animation is helpful in painting the vision of what this new service and partnership model looks like.

1. The journey

Through:

- 20 years of grounded knowledge from CAP volunteers
- The emerging financial hardship sector
- Intentional research and consulting
- Lots of prayer and seeking God

We've learned the problem of financial distress in Australia is deeper and broader than what the debt centre model could address.

2. The solution

So in 2021 we built a new model that:

- Is based on a biblical approach to financial wellbeing
- Teaches mentoring and interpersonal relational skills
- Empowers a collective that builds knowledge over time
- Is easy for church volunteers to train with a self-paced online course

The feedback and early signs of progress is hugely encouraging — check out some of the impact stories later on in this report.

3. What's next?

- Debt centres will be transitioned to the new model
- Active clients will continue to be supported for as long as they need their debt management plan
- One more round of development for the new service, launching in 2022
- Raise the profile of this work in the wider sector

The Future: Exciting & Challenging

Any worthy goal needs a plan. The vision to see no one in Australia living in financial distress alone is a big one, and it won't be achieved overnight. So, here are some of the next steps CAP will take to work towards this goal.

3-YEAR OBJECTIVE:

2022 FOCUS:

Operating as an effective movement-building organisation

Create strategies & content that starts a movement of Christians who think and act differently about money, with the aim of scaling up in 2023.

Operating as an effective 'business to business' organisation

Consolidate CAP's new training and community of support for church volunteers (Money Mentors) and track their competence and confidence to walk alongside people in financial distress (Participants).

Individuals experiencing financial wellbeing & discipleship

Develop resources for Money Mentors to provide to Participants and collect feedback to track their wellbeing.

Healthy community of local church partners

Establish a clearer, more sustainable and empowering affiliation model for churches to partner with CAP.

Sector integrated and established participant referral pathways

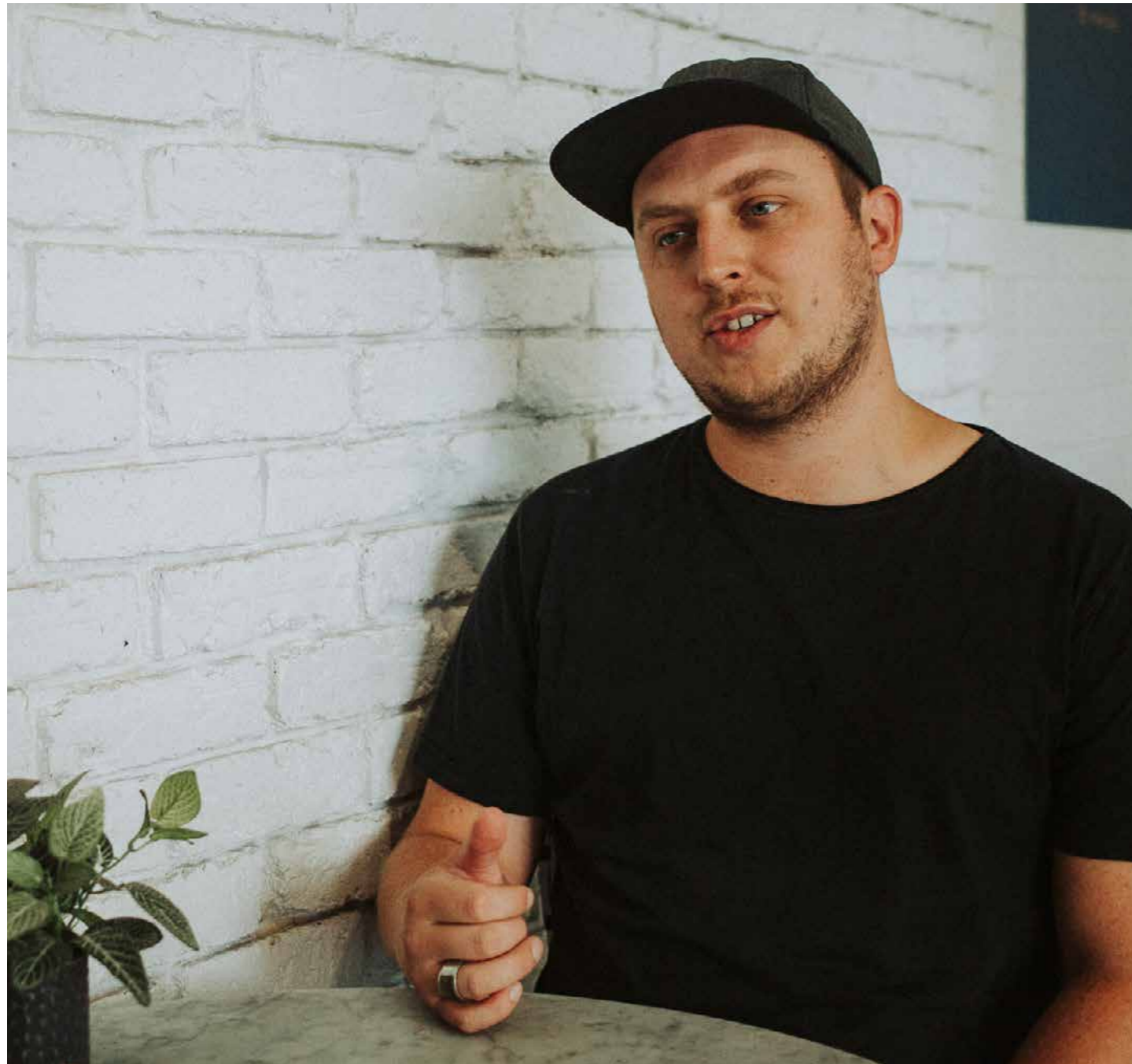
Nurture new 'community services sector' relationships to expand referral pathways for vulnerable participants.

Healthy, skilled people efficiently working together

Optimise staff welfare, engagement and operational alignment.

Financial sustainability

Predictably link Life Changer income projections to church network size, and fundraise sufficiently to meet short and long term organisational goals.



From the Field

It is a great joy to partner with churches across Australia as they see their communities transformed. There are churches in every state and territory from a diverse range of backgrounds that are part of this movement. Their commitment to walk alongside members of their community who are experiencing financial distress and ensure they do not face this battle alone is an act of great love and generosity that breaks the bonds of poverty. The stories they

share is what motivates us to continue believing for the miracles. Thank you for taking the heartbreaking calls for help, thank you for providing a safe place for those that are broken, thank you for seeing a brighter future and journeying with people, thank you for being the Church that Jesus envisioned. Below are a few examples of the many amazing churches CAP is fortunate enough to partner with.

Community

| **ANDREW HILL, COASTLANDS CHURCH, ADELAIDE SA**

Coastlands is a serving community in the beachside suburb of Brighton where there's a huge disparity of lifestyles and social challenges, as there are all over Australia. It's such a privilege to be part of the chosen people of God – his church, his family, his body, his army – that announces and demonstrates the good news of the relief, the refuge, and restoration that Jesus has secured for us.

CAP Money has been a really successful initiative over the last couple of years and with a team of CAP Money Coaches we have facilitated a gospel-centred CAP Money Course to small groups. We've seen individuals released from crippling debt, regret, and abuse, marriages saved, those soon to be married set up foundations for the future, and people join our church through the CAP Money programme. Now that we've completed Money Mentoring training I think it's really been the link that's been missing for our team. The training has given us confidence and skills in communicating with those that we're mentoring, the ability to really listen and support people in discovering their goals and desires, and helping them to identify thoughts & mindsets that are contributing to anxiety or creating an obstacle to breaking the debt

cycle. The new programme still has the same great money strategies as CAP Money but most importantly for us as a church it happens in community. It's Christ-centred and it points towards a relationship with God and the empowerment by his spirit to walk it out.

There's three hooks, 3 biblical foundations in the training and they've been really helpful for us in re-framing people's perspective towards the eternal and the bigness of God. God's claim to be the creator, provider, and sustainer and the source of flourishing in life. The call and the charge to be the people who use the resources of God with wisdom for our own lives and to give generously to others when we have the opportunity. And the caution that the Bible gives us around the problem with money and its inability to fulfil our lives with the things that only a relationship with God can.

A couple of us have already begun working with people as Money Mentors in our community and we're looking forward to the upcoming opportunities that we have in using it as a hybrid in the small group format but also the one-on-one mentoring at the same time. ■

Hope

| **LEONIE MUIR, INGLEBURN BAPTIST CHURCH, NSW**

I trained as a Money Mentor in September 2021, and since I was open to doing it over Zoom and there were lockdowns going on, I got referrals pretty quickly. One was a doctor with both terminal and mental illness. He had about everything wrong that you can imagine in a person who is in financial distress – relationship breakdown, debt, addiction, illness, isolation, legal action. He was working with a financial counsellor as well, but I think he needed somebody who would be more relational, to help him through it.

Due to his treatment, we've actually only been able to correspond over email for the moment, but he is already so open to the gospel. He said when he was

doing well, faith was not a priority, but now recognises he is in need of divine intervention.

I still feel new at it, like I'm learning and still need to grow in confidence at what I'm doing. But I've been doing my best and we're starting to see some progress, which is encouraging. Some churches prefer to see only local clients, which I understand as you can connect more deeply, but it's nice to know I can be a stop gap for those who don't have anyone local to see. ■



**To anyone working
as a mentor I'd say
stay humble, keep
engaging and loving,
and don't give up. You
might never know
this side of heaven
just how much you've
helped change a
person's life or family.**

— Darren, CAP Money Mentor

Generosity

| **DARREN CHAPMAN, C3 VICTORY CHURCH, NEWCASTLE NSW**

I joined CAP through a combination of real-world impact and God's direction. I have seen over many years the impact CAP has had through our church's Debt Centre and it was the right time for me. I want to help people in this ultra-practical way move forwards in their lives.

One of my first clients I sat down with had bills of \$2500 overdue. Together we began calling all the billers one by one, and realised not one of the billers had his disability support pension status on record. For over four hours we worked with each biller to apply concession rates to his account. Each of them was able to back-date the concession rates by at least 12 months. The amount he owed afterwards had dropped to less than \$250, we couldn't believe it. Some hard work and lots of time and now, his entire financial future had changed. He attended our CAP Money Course soon afterwards.

Then I trained in the new service and quickly realised it crosses the perfect grey area between mentoring and a course format. It gives you the tools to ask the questions to go deeper, built on the back of strong relationships.

I started mentoring a newly married couple who realised that they were living beyond their means — they had bought a car (under finance) that was really more than they could afford but wanted that type of car because it was impressive. They learned that the car purchase was motivated by a lack of contentment and could bring them into financial trouble.

In response the couple decided to sell that car, pay out the finance, and buy a more modest and affordable car. They paid off debt and learned to be content with a more basic car! So, while the budgeting advice was very useful for them and taken up gladly, the real turning point was what they learnt about contentment.

Having mentored a couple times now, I've realised that helping someone do a deep dive into their finances from a mentoring perspective over many weeks is really powerful. The journey you get to take with someone as their eyes are opened and their education increases is awesome. It's extremely good, very comprehensive, I don't know how you could make it better!

To anyone working as a mentor I'd say stay humble, keep engaging and loving, and don't give up. You might never know this side of heaven just how much you've helped change a person's life or family. ■

Louise's Story

Louise is the kind of teacher you hope your kids will have.

Intelligent, hardworking, kind, upbeat and able to have a stern word. She loved teaching.

But the best thing about Louise is her willingness to continue growing, especially through adversity. Her experience of church had been witness to hypocrisy that caused her to want nothing to do with Christianity. But when CAP volunteers, Wayne and Lynn, from the local church entered her home, she was willing to give them a go.

She was open, and Wayne and Lynn's prayers touched her.

"Afterwards I thought to myself, it's nice how they have that kind of faith, and how their prayers were so meaningful, I kind of miss that about Christianity actually."

It was cancer that drove Louise to financial crisis. She stuck with teaching as long as she could, but the cancer kept coming back and eventually the treatment made her too sick to manage the demands of teaching. So, she moved a few hours north of her Sydney home for a slower-paced lifestyle and to find new work that she could manage.

Things didn't go as planned. She couldn't find work, then the lockdowns hit and Louise found herself far away from her support system of family and friends, isolated and unable to afford her mortgage, except through the help of a credit card.

It was a painful time. The generally upbeat Louise was flat, there didn't seem to be a way out and she had no one to come alongside her.

"I met Lynn and Wayne and I was feeling really low about the whole thing. I was thinking, I don't know

how this is going to work because I've got that credit card debt and that's the thing that is really stopping me from moving forward."

As Louise's friendship was forming with Lynn, God was moving. Not only did Louise receive the community she so desperately needed, but their prayers were answered and the seemingly impossible happened - her creditor had compassion over Louise's situation and waived her entire debt.


"I had Lynn and Wayne over again for coffee and muffins after we found out and said to them I couldn't believe it. That's almost like a miracle, in my lifetime it is anyway!"

It was Lynn's friendship in particular that nudged Louise's heart towards Jesus and what her future could look like.

"I really want to get involved with church where I can give something back because I feel honestly like I've been given a second chance. I bet there are so many other people in the same situation as me and if I can do something to help other people I'm definitely going to do it."

Louise has learned so much and still has so much to give. She even took up painting recently and painted an image of archangel Michael for her CAP caseworker who put in many hours in negotiations with her creditor.

"It's very funny, when I first painted that painting, my ex-husband who I am still good friends with, he goes; "Oh, wow, what's that, surfing Jesus?". "I said no it's not actually, supposed to be Archangel Michael but whatever!" ■



I feel like I've been given a second chance... I bet there are so many other people in the same situation as me. And if I can do something to help them, I'm definitely going to do it.

— Louise, CAP Client



Letter from the Chairman, Paul Derham

What a privilege it has been to watch CAP tackle another year characterised by uncertainty with so much passion and faith.

The Board continues to fully support Rosie's visionary leadership, and is excited to see CAP adapt to a more empowering model to help people in financial distress. We feel grateful to be part of what's happening here at CAP Australia.

Hard work, strategy, deep listening to churches and those that need our services most, innovation and prayer are all crucial to CAP's culture and direction. But none of it works without you!

Without the faithfulness and dedication of CAP's supporters, we wouldn't be here now. So, thank you.

In the midst of uncertainty, CAP supporters have shone through in not only their regular support, but going above and beyond when asked to

invest in the CAP vision and future. This is a gift and not one taken for granted.

The other group I'd like to call out are the courageous church partners who have taken on the testing of CAP's new service model with such vigour. In a year when many churches are tired and worn out by the very act of keeping the wheels turning during lockdowns, 16 churches across the network said yes to trying something brand new in their community. Now that is faith. And, I know that the personal investment from each of the 33 new Money Mentors has been incredibly valuable — you are the trail blazers! Well done.

Thank you,

Paul Derham
Chairman of the Board

Leading the Way

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Staff Wellbeing



In 2021, CAP, like other organisations, continued adapting to the challenges of operating a business during a pandemic. Head Office staff needed to be able to switch to work from home easily — everything from taking calls from people needing help, liaising with creditors and other third parties, running training, supporting CAP partner churches, holding fundraising events and connecting with supporters. When you realise the scope of work, it's amazing that CAP was blessed with the technological capability to do this smoothly.

Of course, working from home has more challenges than simply getting work done! Staff also faced the challenges of being isolated from loved ones, home-schooling children and not being as connected to each other. We needed to look after our employees and their families and get through it together.

| CONNECTION

The team connected each day through prayer and worship, celebrating our clients' successes, and taking turns calling to thank amazing supporters.

| SURVEYS

We conducted quarterly wellbeing surveys - with our average staff well-being always above 7/10. These surveys ensured that our employees were able to confidentially let us know how they were doing and what challenges they were facing.

| FUN


We made sure that we were still having fun - celebrating birthdays, competing against each other in online trivia contests, and early finish social chats.

| UNITED

The staff team were able to implement a new strategy that focuses all the work we do around our mission and vision using a collaborative project management tool, helping us to be connected to each other and the work we do at a deeper level.

| 'NEW NORMAL'

Most employees have reported an overall increase in their wellbeing by being able to work from home, so 2022 will bring more permanent hybrid work solutions, as we continue to offer the option of working from home, while also looking forward to connecting back together in person.



Generosity: the heartbeat of CAP

At the centre of CAP's vision is a belief that as Christians, we're to receive with thanksgiving, share generously and consume justly — so that all may experience flourishing. No one embodies that more than you. 2021 was an exceptional year for generosity, with \$2,388,124 raised to make the mission of CAP possible.

| LIFE CHANGERS & VISION SPONSORS

Life Changers are a loyal group of close to **3,000 supporters** who give on a monthly basis, with 61 new Life Changers joining this year (**you can too!**).

Not only that, but Life Changers went above and beyond their monthly commitment, donating an **additional \$131,475** across the year in one off donations.

| VISION SPONSORS

A group of **181 monthly donors** whose investment of \$100 or more allows CAP to dream of what the future could look like and take bold steps to seeing that vision become a reality.

| GATHERINGS FOR GOOD

Across Australia, **185 supporters** invited their friends and family into their homes and shared a meal as they tuned into The Table, the second ever CAP Virtual Fundraising Dinner. Over the course of an hour, they listened to the renewed vision of CAP Australia, cooked along with 2021 MasterChef winner, Justin Narayan, and donated over **\$227,000**.

| SEED FUNDERS

Seed Funders believe deeply in the mission of CAP Australia and are backing the innovation work by covering some of the extra staffing costs of the newly created Service Design Team as they develop the service model. This group of **35 supporters** raised close to **\$75,000** in advance of the Virtual Fundraising Dinner, contributing to the total amount raised and planting the seed for other supporters to grow.

| CHANGE LIVES TOGETHER

393 donors decided they wanted to see the Church in Australia become known as a place of refuge for the vulnerable. They blew the goal out of the water, donating over **\$256,000** during the End of Financial Year Appeal to change lives together.

| MERRY FOR ALL

185 donors shared the true spirit of Christmas as they engaged in Acts of Kindness in their local community and raised almost **\$57,000** for Australians who were facing the festive season without any hope.

| ECSTRA FOUNDATION

CAP Australia strategically applies for grants from philanthropic organisations whose vision aligns with ours. Ecstra Foundation generously entrusted CAP with **\$94,000** to test the efficiency of the new service model in order to scale it up.

| THE LOCAL CHURCH

CAP Australia partners with incredibly generous and passionate churches dedicated to walking alongside those in financial distress. This year, **151 church partners** invested into their community by running a CAP service.

PEOPLE POWER

\$1.6m supplied the CAP engine room of 24 people through wages and salaries, the vehicle through which financial advocacy is made possible today and into the future.

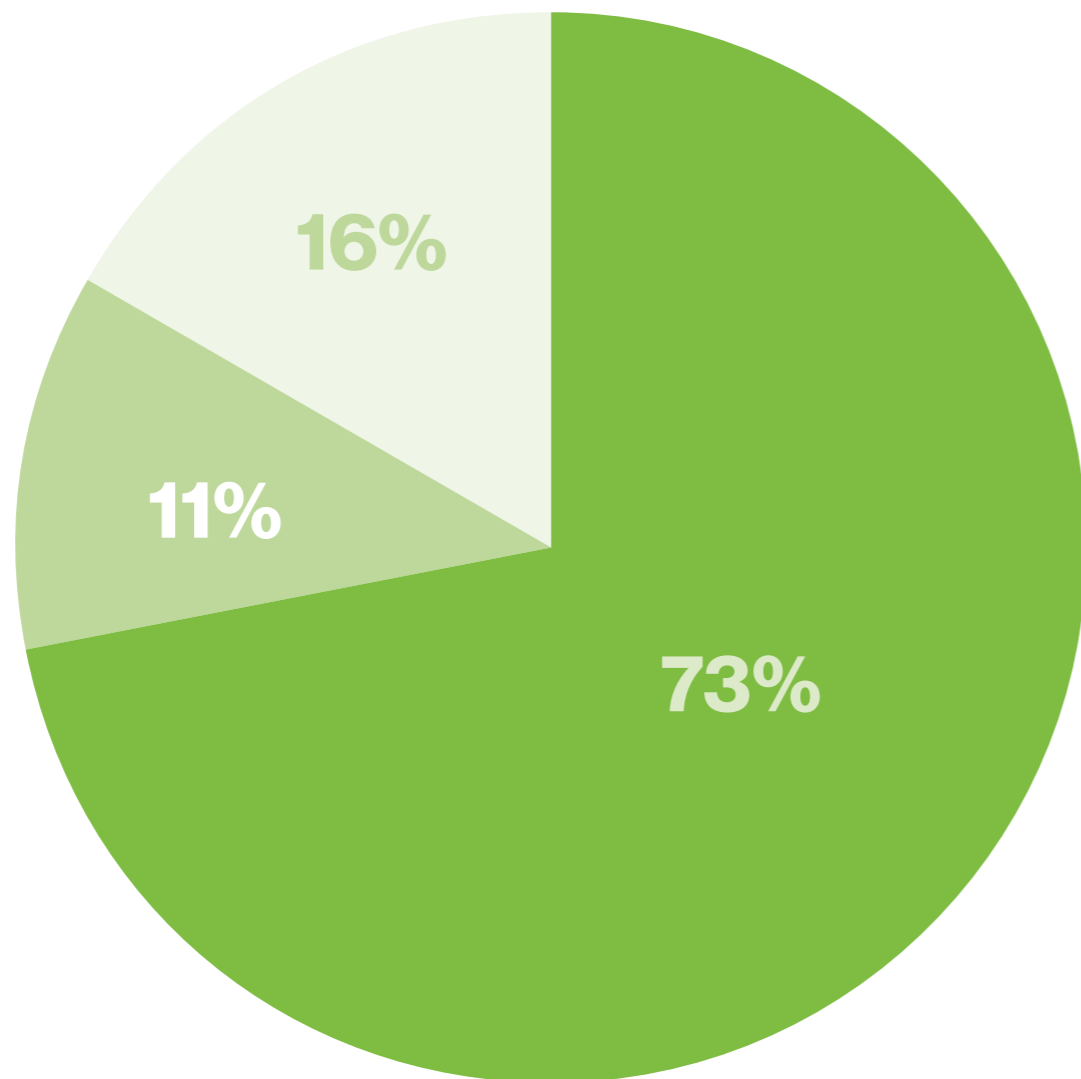
OPERATIONAL COSTS

\$250k provided all the bits and pieces besides people power required to operate, from fundraising events and marketing activity, to service subscriptions and ink toner.

ADMINISTRATIVE COSTS

\$370k spent on rent, utilities, insurance, and related costs.

Allocation of Funds



In the blur of 2021, you made more of a difference than you might realise.

You were — and continue to be — part of a growing movement of Christians who understand their relationship with money, who point towards Jesus as the ultimate source of hope, and who live generously for the benefit of those living in poverty.

That's no small thing! That's the power of your donation.

Thank you.

Thank You



Impact Report 2022

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