



Impact Report 2022

About this report

This report shows the activities and performance of Christians Against Poverty, Australia for the period 1 January 2022 to 31 December 2022. 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 registered under legislation as required in each State and Territory.

Christians Against Poverty, Australia

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CAP Believes



THE VISION

In Australia, no one will face financial distress alone

THE MISSION

To inspire and equip a movement of Australian churches to walk alongside those in financial distress, while sharing the love of Jesus.

CORE CONVICTIONS

In Australia, no one should face financial distress alone.

Financial distress is a lonely and isolating experience, it is a journey no one should walk alone.

Churches can be places of hope in their communities, where people have the opportunity for transformation.

The Church is best placed to offer safe spaces for whole-life transformation - providing people the opportunity to change their financial situation, become connected into community through building relationships, and to find hope by meeting Jesus.

Together, CAP and the Church will partner to bring whole-life transformation to individuals and communities in Australia.

By partnering with CAP, the Church will be inspired and equipped to take action to help struggling people in Australia - ensuring that no one is alone in financial distress, and everyone has the opportunity for transformation.



Letter from the CEO, Rosie Kendall

The year 2022 was a challenging year in many ways.

In Australia, many more people experienced financial distress, acutely feeling the effects of continuous interest rate increases and the rising cost of living. Alarming, research shows that over 2 million households in Australia have experienced severe food insecurity in the last 12 months*.

CAP also had a challenging 2022. It was a huge year of organisational change and transition for the ministry. But in light of the current cost-of-living crisis in Australia, it was also a huge year of revelation as to where God is leading CAP in the future. This came with a renewed vision and mission in inspiring and equipping a movement of Australian churches to walk alongside those in financial distress, while sharing the love of Jesus.

This involved an incredible amount of innovation from the team to act on our conviction of the Church being called into partnership for the sake of God's Kingdom - a partnership that offers hope for struggling people through providing opportunities to connect into community, find support, and transform their lives by meeting Jesus.

Practically, this required winding down the Debt Centre service model and empowering active clients to manage their financial situations themselves, or transitioning them to another free debt management service, WayForward. Locally based Financial Counsellors were also very supportive in helping transition clients who needed extra support. You can read more about this transition with Debt Centres on page 14.

We also piloted a new service model that is more accessible and cheaper for churches, and has the potential for a greater impact in transforming both the lives of individuals, and the Church. This new model is called Money Mentoring, and you can read more about this on page 20.

We have had to make difficult decisions as part of this transition to ensure that CAP can fulfill its mission and use the generous donations from CAP supporters most effectively for the greatest impact. I'm proud of the way the team has showed resilience in another year of challenge and I truly believe that God has assembled a wonderful team with the right skills for the task at hand.

My prayer as you read this report is that you are encouraged and inspired by what God is doing through this Kingdom partnership between the Church, supporters and CAP. Together, we all have a part to play in ensuring that no one in Australia faces financial distress alone, and everyone has the opportunity for transformation.

In friendship,

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

Rosie Kendall
CEO, CAP Australia

*Foodbank Hunger Report 2022. <https://reports.foodbank.org.au/foodbank-hunger-report-2022/>

What is Financial Distress?

Financial distress is a lonely and isolating experience, and everyone can be vulnerable to it in some form.

It could look like being unable to meet your current and future financial commitments, having no resilience to financial shocks or simply feeling insecure, uncomfortable, and discontent with your financial situation.

As only 1 in 5 Australians are currently feeling financially stable*, many are feeling burdened, lost and alone in their financial struggles. Some are more at risk of financial distress including single parents, the elderly, and people with disabilities.

The issue of financial distress is widespread and the effects can be devastating. In the last 12 months, 21 per cent of households in Australia have experienced severe food insecurity**.

That's more than 2 million households where people have skipped meals or went without food for days at a time simply because there was no money for it.

Parents are having difficulty feeding their children and as the cost of living continues to rise, the problem is only going to get worse.

But there is hope. Struggling people don't have to face financial distress alone. In partnership, the Church and CAP are focused on building financial resilience for struggling people through connection and relationship.

When the Church comes alongside those in financial distress, struggling people are given the time, space, and support to work through difficult times and can begin on the journey of building financial resilience.

Building financial resilience can lead to financial wellbeing, contributing to restored relationships with God, others, community, and self.

*ANZ (2022), The ANZ Roy Morgan Financial Wellbeing Indicator Quarterly Update, August 2022.

**Foodbank Hunger Report 2022. <https://reports.foodbank.org.au/foodbank-hunger-report-2022/>



The Big Change

The big change of 2022 for CAP was moving away from the Debt Centre service model to something new: Money Mentoring.

As CAP is committed to stewarding the generosity of supporters well, the ministry needed to innovate to ensure that the Church could be inspired and equipped to help more people in financial distress and see the transformation of individuals, communities and the Church as a whole.

CAP ceased Debt Centre operations in August 2022 after empowering active clients to manage their financial situations themselves, or transitioning them to another free debt management service, WayForward. Locally based Financial Counsellors were also very supportive in helping transition clients who needed extra support.

Money Mentoring was initially piloted in July 2021 and involves online, self-paced training for church-based staff and volunteers, focusing on building mentoring, interpersonal and financial capability skills to practically help those in financial distress.

Now, as CAP's resources are directed to developing and growing the Money Mentoring service model, more people in financial distress are having the opportunity to build a deep and long-term relationship with a Money Mentor - connecting them with a church community, referring them to other helpful services, and providing holistic care for their individual situation.

At the end of 2022, 52 Money Mentors had been trained from 26 churches.



Scan the QR code to hear from CEO Rosie Kendall on the big change of 2022.

On the Journey of Change: John & Sarah's Story

John and Sarah Wenham have been involved with CAP for many years.

In England - where they are both from and the place where CAP began - John and Sarah were involved in setting up a Debt Centre at their local church in Bolton, Lancashire.

"It was amazing for church members to witness the testimonies being shared from people who were impacted in their time of need; solutions to real financial debt and the solution to the debt of sin in Jesus," they say.

Then in 2012, John and Sarah were called by God to leave their home in England and move to Broken Hill, Australia. Their church in Broken Hill was looking for a way to impact the community, and after having experience in England with CAP's Debt Centre model, John and Sarah pitched it to church leadership. The church agreed to run the CAP Money Course as a first step and nearly all 30 members of the church completed it.

But then, as the church was seeking the right person to become the Debt Centre manager, the pastor needed to take some time away from ministry.

"We weren't sure if we had the resources to proceed," say John and Sarah.

"When we spoke with Rosie about the new Money Mentoring program, it made complete sense. We were very happy to become Seed Funders and invest significantly in CAP both in finance and prayer.

"We believe this ministry has positioned itself strongly in order to grow both its accessibility and relevance in the financially stressed Australian economic climate."



It has been such a blessing to me. I've had such a peaceful four years because of what [CAP] has been doing for me. I am grateful and I am thankful to God for this lovely ministry.

— CAP Client

Celebrating the Impact of Debt Centres



**Trixie & Family,
Debt Free 2020**

For 22 years, the generosity of supporters enabled CAP to partner with the Church to help people in financial distress through local Debt Centres.

While the Debt Help service ceased in August 2022, CAP celebrates the impact that faithful churches and supporters have had in the lives of people experiencing overwhelming debt.

THE IMPACT HAS BEEN INCREDIBLE...

\$125 million
of debt was cleared

12,951 families
found support through a Debt Centre Church

3,600+ families
became debt free

100 churches
established a CAP Debt Centre

170+ Debt Coaches
helped struggling people overcome debt

A big thank you to supporters and churches for partnering with CAP through the Debt Help service. Many lives were changed as people struggling with debt found the help and support they needed to become free from debt.

A Powerful Partnership: CAP and the Church

The Church is the Body of Christ – a unity between God and His people. As the Body of Christ, CAP believes that the Church is uniquely gifted and called to undertake the crucial work of walking alongside those in financial distress.

Through partnership with CAP, the Church can be inspired and equipped to offer struggling people safe spaces for whole life transformation – going beyond changing someone’s financial situation and connecting them into community through relationship.

The Church has several distinctives from other institutions in undertaking this important work, including:

- The Church can share the hope and redeeming love of Jesus to people who don’t yet know Him.
- The Church is already established in communities and can connect those who are lonely, disconnected, and isolated into community.

- The Church is a place that people can find grace and forgiveness – regardless of the context of how they became financially distressed.
- The Church is filled with volunteers ready to serve.
- The Church is where discipleship happens through building relationships.
- The Church is God’s Plan A – God established the Church as part of His creation and has a purpose for it in eternity. The Church is here for the long-term.


These distinctives underpin why CAP partners with the Church to help those in financial distress. It is a partnership based on the transformation of both individuals and the Church as a whole – seeing a deeper spirit of generosity, unity, hospitality, and prayer towards those experiencing financial distress.




“As a church we’ve been looking for ways that we can be more like Jesus. Jesus not only preached the Good News of God’s Kingdom, He was Good News for people who struggled with sickness, poverty and oppression. We want to be a church who not only tells people that in Jesus God loves them, we want to practically show God’s love to them. For years we’ve had a team of deacons who help people struggling financially in both our local church as well as our local community. But we wanted to be trained to help people not just in the short term but in the long term. We’re hoping that through the CAP Money Mentor training we will be better equipped as a church to walk alongside people in financial distress and better support them. We’re also hoping that

through our partnership with CAP we will come into contact with more people who are struggling in our community, and we’re hoping that we will not only show God’s love for these people, but we’ll be able to tell them about Jesus, that they might find spiritual freedom as well as financial freedom. We hope that through our partnership with CAP that our community will be blessed and that God will build His Kingdom. We’re really excited about our four church members who are starting the Money Mentoring training and what God might do through our partnership with CAP.”


— **Joshua Harthog,**
Westside Christian Church



At CAP, we have a deep biblical conviction about the unique role the Church has been called to play in walking alongside those facing financial distress.



We know the Church can be a community of hope and genuine transformation for people as they receive tangible, practical help and through that, encounter the redeeming love of Christ. This is why we are so committed to partnering with the Church – to equip, empower, and cultivate a spirit of generosity in the Body of Christ across our nation.



— Hew Nunn, CAP Senior Leader of Church Partnerships

The Future: Money Mentoring

Money Mentoring involves training church-based staff and volunteers in mentoring, interpersonal, and financial capability skills so churches can implement effective money mentoring ministries to best reach people in financial distress in their community.

Money Mentoring isn't just about helping someone out of financial distress. It provides opportunities for discipleship, for people to be connected into church community and to experience whole life transformation with support from their Money Mentors.

BY THE END OF 2022:

26 churches

had partnered with CAP to offer Money Mentoring to struggling people in their community.

52 Money Mentors

had been trained, 24 of these Money Mentors completed their training in 2022.

Churches that had Money Mentors trained in 2022:

- St Albans MBM Anglican
- C3 Toongabbie
- South Coast Life Church
- Bethel Family Church
- C3 CCA Toongabbie
- Elevation Church Gold Coast
- C3 Carlingford
- Catalyst Church
- Anglican Parish of Bulahdelah Tea Gardens & Karuah
- Life Adelaide
- The Red Door Community Church
- Hope Central

Is your church interested in partnering with CAP in Money Mentoring? Would you like to become a Money Mentor and walk alongside those in financial distress?

Email: churchpartnerships@capaust.org for more information. We'd love to chat with you.



A Supportive Partnership

Walking alongside people in financial distress can be challenging and is often complex. CAP is there to support every church and their Money Mentors over the long term – providing updated resources, expert advice, ongoing training and access to tools that maximise the impact of a Money Mentor.



Meet a Money Mentor

Elizabeth works part-time at a church-connected charity in her local community. Through her work, she was connecting with women who had left domestic violence situations. When she had the opportunity to be trained through CAP as a Money Mentor, Elizabeth knew it would equip her to connect more deeply with the women she'd been journeying with, as well as provide them with practical support.

One of these women was Sarah*. Sarah had accumulated major debt from a storage shed she'd used to move out of the domestic violence situation she was in.

"After I finished the Money Mentor training, I asked [Sarah] would she like to go on a journey to see what we could do with this, because I knew it was a big issue for her," says Elizabeth.

Sarah gratefully agreed and has had Elizabeth by her side through each financial hurdle she's experienced since. When Sarah needed to make phone calls to set up a payment plan for the storage shed debt, Elizabeth sat with her and supported her through it. Elizabeth also helped Sarah work through managing bill payments and working her way out of arrears so she could regain control of her financial situation.

"I see the light at the end of the tunnel now," says Sarah.

"I can see that down the track, it's going to be better. It's going to be easier."

*Name changed for privacy.

Confidence and Competence

Money Mentor training aims to improve trainees' confidence and competence to walk alongside people experiencing financial distress, by providing mentoring and biblical financial education.

The three key learning domains in Money Mentor training are:

WORKING WITH VULNERABLE PEOPLE

Jesus calls us to care for the vulnerable. Someone can be vulnerable for many different reasons, which brings complexity. It's important that Money Mentors understand how to work through this complexity with confidence and competence.

FINANCIAL CAPABILITY SKILLS

Money Mentors provide general financial information and work with people to build their financial skills. Managing money is less about what we know and more about what we do – that's why Money Mentors focus on teaching people practical financial skills that they can apply to their real-life situation.

CHRISTIAN MENTORING SKILLS

Everything Money Mentors do happens in the context of an intentional relationship – it's in relationship that we change and grow. Christian mentoring skills equip Money Mentors to build trust and rapport quickly with people in their community.



CAP is committed to learning from churches and Money Mentors to improve the training and ensure Money Mentors can continue to build confidence and competence in walking alongside those in financial distress. Feedback from Money Mentors on the training is key, and it is exciting to see how they have grown in their confidence and competence.

Feedback

"I think [Money Mentoring] is great...I'm really impressed with how the emphasis is on building a relationship with somebody and listening to their story. In the old [CAP Money] course you wouldn't get an opportunity to do that. The opportunity to talk about Christ, and how the Bible talks about money...I think that is such a wonderful thing."

- Robert

"Overall, the training functions really well... it's very intuitive...I can see a lot of prayer, planning and work has been invested into this training. I have learnt a lot from it, improving my understanding as the course progressed."

- Billinda

85%

feel more confident and competent in working with vulnerable people.

92%

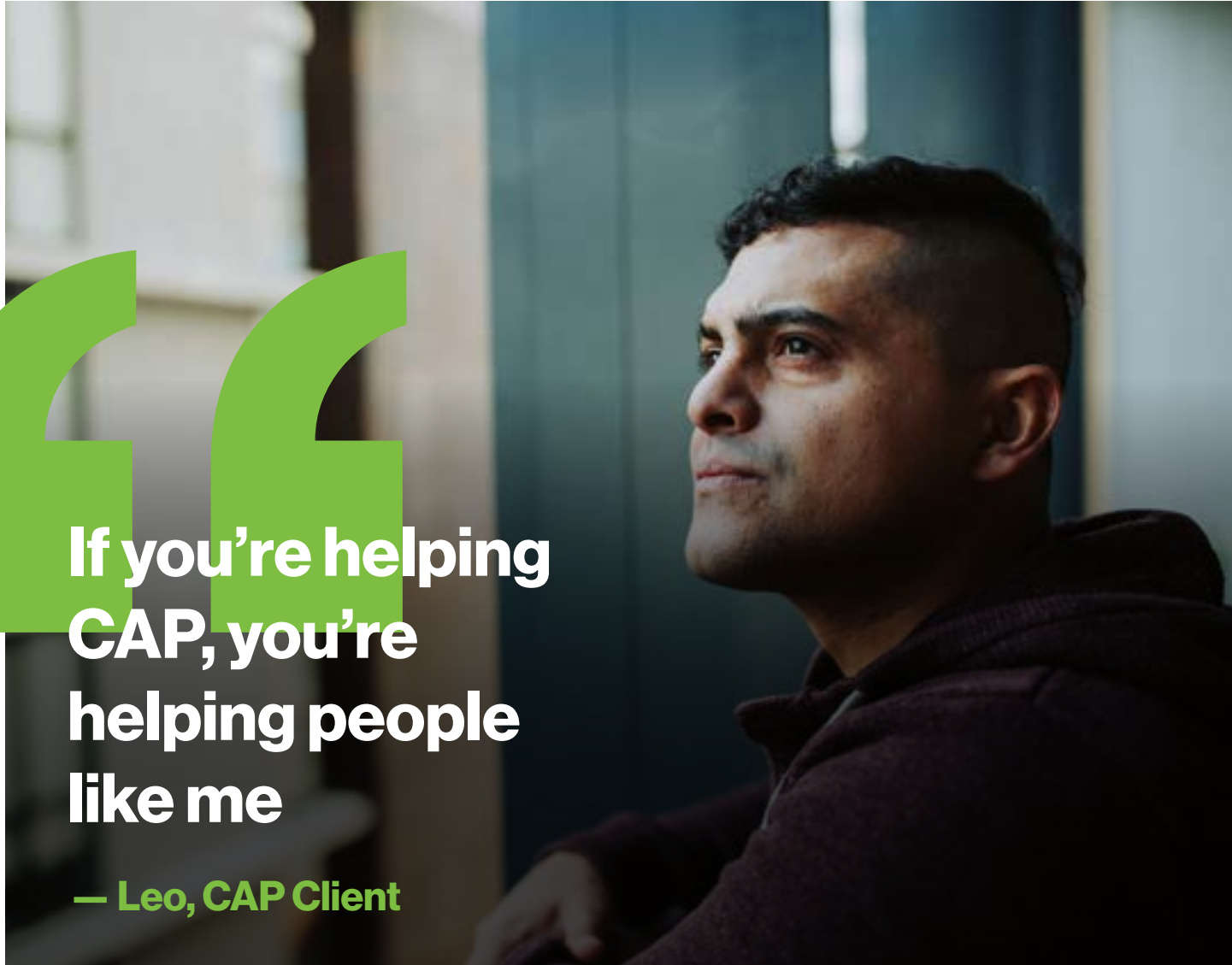
feel more confident and competent in financial capability skills

89%

feel more confident and competent in Christian mentoring skills

98%

were likely to recommend Money Mentor training to others.



If you're helping CAP, you're helping people like me

— Leo, CAP Client

What is happening with CAP Money?

The CAP Money Course is a free course that teaches budgeting skills and a simple money system to groups of people to help them manage their money better. While CAP has transitioned to the Money Mentoring model, CAP continues to support CAP Money Coaches who continue to faithfully run CAP Money courses in their communities.

| IN 2022:

45 churches ran the CAP Money Course

215 people attended a CAP Money Course

Going forward, churches can be empowered to run group workshops through the new Money Mentor training. Email churchpartnerships@capaust.org for more information about how you and your church can help people in financial distress in your community.



Letter from the Chairman, Paul Derham

What a huge year for Rosie and the team as they've navigated the challenges of a significant transition while showing resilience, growth, and faith in where the Lord is leading CAP into the future.

The Board has complete confidence in Rosie's leadership and the skills and experience of the CAP team. We fully supported the decision to cease Debt Centre operations in August 2022 and endorsed the investment of CAP's resources into the new Money Mentoring service model. We believe that this new model will have a greater impact in transforming the lives of people experiencing financial distress.

Of course, none of this would be possible without you. On behalf of the Board,

I want to thank you for your ongoing dedication, generosity, and trust in CAP.

Without your support, CAP wouldn't have been in a position to adapt and innovate to help reach more people in financial distress. Without your support, CAP wouldn't be able to fulfil its God-given mission. Thank you.

I also want to thank church partners and Money Mentors.

I'm incredibly encouraged that 26 churches and 54 Money Mentors have now come on board to walk alongside struggling people in their communities to offer practical support and the hope of Jesus. Your commitment to loving and caring for those in financial distress is inspiring.

As CAP moves into 2023 and the future, we are excited to see how the new service grows and develops and we look forward to the impact supporters, churches and Money Mentors will have across Australia.

Thank you,

Paul Derham
Chairman of the Board

Leading the Way

In 2022, CAP launched a three-year Strategic Plan to transition to a new service model.

BOARD OF DIRECTORS



Paul Derham
Chairman of the Board



Rob Fryer
Board Member



Matthew Hunt
Board Member



Karen Wilson
Board Member



Ben Stickland
Board Member



Drew Turner
Company Secretary

LEADERSHIP TEAM



Rosie Kendall
Chief Executive



Phill Pickering
Senior Leader - Mission Development



Sally Evans
Senior Leader - People & Culture



Drew Turner
Senior Leader - Corporate Services



Hew Nunn
Senior Leader - Church Partnership

In response to this transition, it was necessary for us to review our current organisational structure and realign our people towards working in a new model and in new ways.

CAP enlisted the support of external consultants, YouWho, to assist us in identifying a new structure that will provide a new 'stable state' to position the organisation for future needs, while supported by a culture and ways of working that provide the necessary transition as our strategic plan continues to unfold.

The new structure was embedded in October and November 2022. With new roles and teams being formed, CAP leadership underwent an extensive consultation process with staff with new position descriptions developed and distributed. New roles were advertised internally with all staff having time to review these and consider their place in the new structure.

Design principles that guided this new structure included:

- Our theory of change and mission is dependent on relationship building, account management and community building to create influence, action, and change. It is a people intensive operating model.
- The model needs to consider absorbing growth over the coming three to five years in its capabilities and functions to deliver on CAP's mission. This is to be funded by associated income growth to support this as we invest in the right fundraising strategy, skills, technology and campaigns.
- We want to retain and build on our strong people and Christ-centred culture, and on our strengths of collaboration with even stronger interdependency.
- We anticipate an increase over time of capability in key areas such as high touch/influence account management, advocacy/influence and fundraising, program design and delivery.

As a Senior Leadership team, we will continue to monitor and review this structure so we are not limited in what God is calling us to achieve here in Australia.

In summary, our new structure looks like this:



Looking Ahead



After the year of transition in 2022, 2023 is envisioned to be an exciting year of growth and development in seeing the Church have a powerful impact for people in financial distress.

A lot of work has gone into building a robust strategy for how CAP is going to achieve its vision. Over the next 12 months five key goals have been identified.

Engaged and growing church network

CAP is committed to building deep and long-lasting partnerships with churches. A newly formed Church Partnerships team will be investing in deepening relationships with existing and new churches to support churches walking alongside those in their community experiencing financial distress. The team will be looking to form both national and local partnerships to strengthen the work the Church is already doing in sharing the love of Jesus to the most vulnerable in our communities.

Active and supported Money Mentor community

CAP will be working hard to train and equip many more Money Mentors as well as support existing Money Mentors. The Community and Services team are ready to run multiple training cohorts and are looking forward to supporting Money Mentors as they walk alongside those in financial distress.

Thriving staff in a dynamic environment

CAP has a big vision, and we want to ensure we are looking after CAP employees well. This year we will be investing in ensuring all staff are supported and released to work well in a collaborative, innovative work environment.

Mission-enabling systems

Many of CAP's IT systems need developing to ensure that CAP's key stake holders are being supported in their roles. CAP is excited about launching a new Customer Relationship Management (CRM) in 2023. This will include a portal for churches, donors and Money Mentors to ensure that we are all working together effectively and efficiently. The ability for Money Mentors to access their resource toolkit and communicate together online in a shared space will enable CAP's mission to flourish.

Establish a scalable revenue model

God has always been very faithful in providing everything CAP needs to achieve it's mission, and it is a privilege to serve a mission that is so well supported by generous donors giving faithfully. However, to continue growing confidently we know that CAP needs to increase its regular monthly income. Over the next 12 months we aim to deepen the engagement of current supporters and invite them to continue giving monthly. We will also be exploring new ways to invite new donors into giving monthly.

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 transformation through Jesus. No one embodies that more than you. In the challenging economic climate of 2022, CAP supporters continued to give faithfully, with **\$1,791,192** raised to make the mission of CAP possible.

Life Changers

Life Changers are a loyal group of **2,670 supporters** who give on a monthly basis, **(you can too!)***, totalling over \$1 million of regular annual income. Not only that, but Life Changers went above and beyond their monthly commitment, donating an **additional \$164,560** across the year in one off donations.

Vision Sponsors

A group of **165 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.

Events – Light up the Night

During the Light up the Night virtual event, **\$30,511 was donated** by 50 CAP supporters. Sixteen of these supporters donated for the first time ever.

Newcastle Key Supporter Dinner

At a special dinner, **60 key supporters** of CAP gathered and generously **donated \$53,450**. A friend of CAP provided a match fund for the event, bringing the **total raised in the evening to \$103,450**.

Seed Funders

Seed Funders believe deeply in the mission of CAP Australia and are backing the innovation work by sowing seeds fundamental to the development of the Money Mentoring model. This group of **13 donors raised close to \$26,900** in advance of the Virtual Fundraising Dinner, contributing to the total amount raised and planting the seed for other supporters to grow.

EOFY Appeal – Start the Conversation

At the end of the financial year, **330 donors generously gave \$258,944** to help start the conversation around financial distress, remove the stigma and shame, and help struggling people embark on a journey of whole-life transformation.

Christmas Appeal – Light the Way

116 donors helped light the way for Australians who were facing the festive season without any hope by **raising almost \$23,000**.

Ecstra Foundation

CAP Australia strategically applies for grants from philanthropic organisations whose vision aligns with ours. Ecstra Foundation generously **entrusted CAP with \$93,000** to invest in the efficacy and scalability of the training, resources, and support provided to churches and church volunteers.

* Donate at: <https://capaust.org/about-cap/>

Allocation of Funds

Your charitable giving deserves to be stewarded well.

PEOPLE POWER

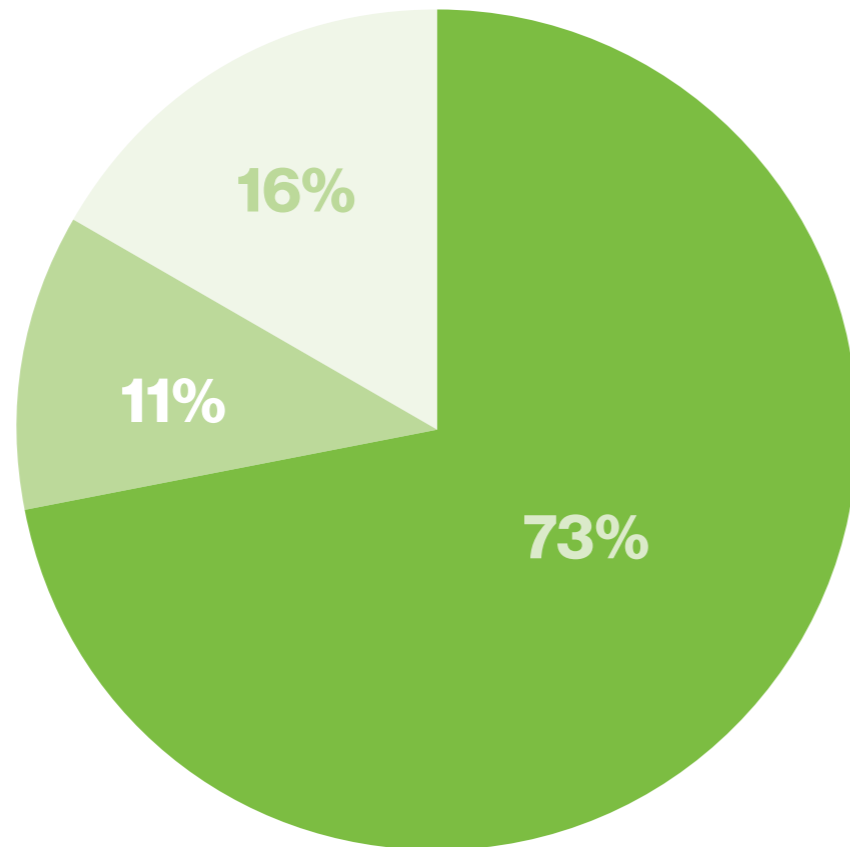
\$1.6m supplied the CAP engine room of 24 people through wages and salaries, the vehicle through which financial advocacy is made possible today and into the future.

OPERATIONAL COSTS

\$247k 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

\$358k spent on rent, utilities, insurance, and related costs.



Thank You



In a challenging year full of change, you had an incredible impact.

And your impact continues into 2023 and beyond as the Church is inspired and equipped to take action in helping more people in financial distress in Australia.

Thank you for your faithful generosity and prayers. Because of you, together we can help ensure no one in Australia has to face financial distress alone, and everyone has the opportunity for transformation.



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