

Impact Report 2023



christians
against
poverty

CAP

About this report



This report shows the activities and performance of Christians Against Poverty (Australia) Ltd for the period 1 January 2023 to 31 December 2023. 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 people in financial distress 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) Ltd

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ACN: 104471516

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CAP Believes



The Vision

In Australia, no one will face financial distress alone.



The Mission

CAP's mission is to inspire and equip a movement of churches in Australia to walk alongside those in financial distress while sharing the love of Jesus.

Your Impact



Across Australia, you've helped equip and strengthen 55 local churches in bringing the light of Jesus to people trapped in the darkness of financial distress.



From the CEO, Rosie Kendall



In 2023, more and more people experienced financial distress in Australia – and many faced it alone.

Increases to costs of living continue to hurt our communities. For some people, they are experiencing financial distress for the first time – struggling to pay their mortgage or rent while also having enough for bills and groceries. For many who were already struggling, they've been pushed further into poverty, without any hope of their situation changing and nowhere to turn.

It's a confronting reality that 3.7 million households in Australia experienced food insecurity in the last 12 months. That's more than the number of households in Sydney and Melbourne combined (Foodbank, 2023).

The problem of financial distress in Australia feels overwhelming, and there is a lot of work to be done. But the good news is that we can all be part of the solution. Jesus invites us to join a community of people willing to walk alongside those facing financial distress alone.

I want to thank those of you who have already taken up this invitation – showing generosity in caring for one another's material needs, extending hospitality to the vulnerable and welcoming all people into God's community, His Church. As you read through CAP's 2023 Impact Report, my prayer is that you would be encouraged by what we are doing together as co-labourers in the work of Jesus' Kingdom.

In 2023, two significant transitions happened for CAP. After a few years of testing and winding down Debt Centres, Money Mentoring was officially launched in February 2023. God has been at work through this new service model, and we've seen shoots from the faithful seeds that your generosity planted. Throughout this report you'll read testimonies from Money Mentors, participants and a church pastor about the impact of Money Mentoring. We know that these stories are only possible because of God, and we praise Him for the transformation He's bringing through our partnership.

The other significant transition for CAP was on the Board of Directors. After serving on the CAP Australia Board for 10 years – six as Chairman – Paul Derham finished up and Matt Hunt was appointed as the new Chairman. Organisations can be vulnerable in significant leadership changes, so I am grateful for both Paul and Matt's steady leadership and the strength of the Board during this transition.

In the midst of these significant transitions, CAP's mission hasn't changed. At the heart of CAP, you'll still find a passionate group of people who believe that in partnership with God's Church, there is a solution to people experiencing financial distress alone.

With your continued support in 2024, we can work towards this solution. Together, we can continue strengthening and equipping God's Church to walk alongside vulnerable people – offering practical support, sharing friendship and hospitality, and providing the opportunity to meet Jesus.

Thank you for your partnership.

In friendship,

A handwritten signature in dark ink that reads "Rosie". The letter "R" is large and stylized, with the name "Rosie" written in a cursive script below it.

Rosie Kendall
CEO, CAP Australia

The Problem with Financial Distress

In Australia, financial distress impacts the wellbeing of individuals, families, and communities, and many are facing it alone.

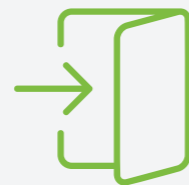


3.7 million

households in Australia experienced food insecurity in the last 12 months. (Foodbank, 2023)

Access

to services and opportunities is not evenly distributed across society, often meaning those with the greatest need face the most significant barriers to support. (ASIC and Beyond Blue, 2022)



37 %

of people living in Australia reported that cost of living pressures was the issue having the greatest negative impact on their mental health - more than any other issue. (Beyond Blue, 2023)

2.8 x

People with poorly met financial needs are 2.8 times more likely to be lonely. (Ending Loneliness Together, 2023)



Hope returned about five months into the process with CAP. I began to see light in the present and future again.

— Cheryl, CAP participant



The Solution: God's Church in Action



The solution to people in Australia facing financial distress alone is having a community of people – God's Church – willing to walk alongside them.



With a long history of caring for the most vulnerable, CAP believes that God's Church is uniquely gifted and called to undertake this crucial work.

Through a collaborative partnership, CAP is committed to equipping and strengthening local churches across the nation to walk alongside those in financial distress in their communities. Going beyond changing financial situations, churches can connect people into God's community where they'll have the opportunity to meet Jesus.

We've loved seeing volunteer Money Mentors empowered to serve their local communities in a meaningful way, and watching the beginnings of a new ministry that we hope will bear fruit for years to come. We love that the first participants in our Money Mentoring are people from our community who have connected with us through other outreach ministries and are now able to build another key relationship with our church. Money Mentoring is a stepping stone into community, and we are praying, ultimately, towards faith in Jesus."

– Todd Darvas, Lead Pastor, H3O Church

2023: A Year of Growth

After a few years of testing, Money Mentoring was officially launched in February 2023.



132

church staff members and volunteers from across Australia participated in Money Mentor training.



10

CAP facilitated training for 10 cohorts of Money Mentor trainees.



80%

The completion rate for Money Mentor training was over 80 per cent.

“I like practical ministry. Managing finances is a universal reality, and we suck at talking about it or asking for help with it. I also like that there are mentors from a variety of churches in our area doing this, and that this is a ministry we can share in and step out from our silos. Meeting people in their vulnerability, sharing that space with them, and empowering them to work through it – sounds like something Jesus would do. I don’t know how God will impact our community through this, but I am expecting He will impact me.”

– Money Mentor trainee

Throughout the year, CAP continued to create and improve resources to support the Money Mentor community in walking alongside participants.

Financial Wellbeing Practices

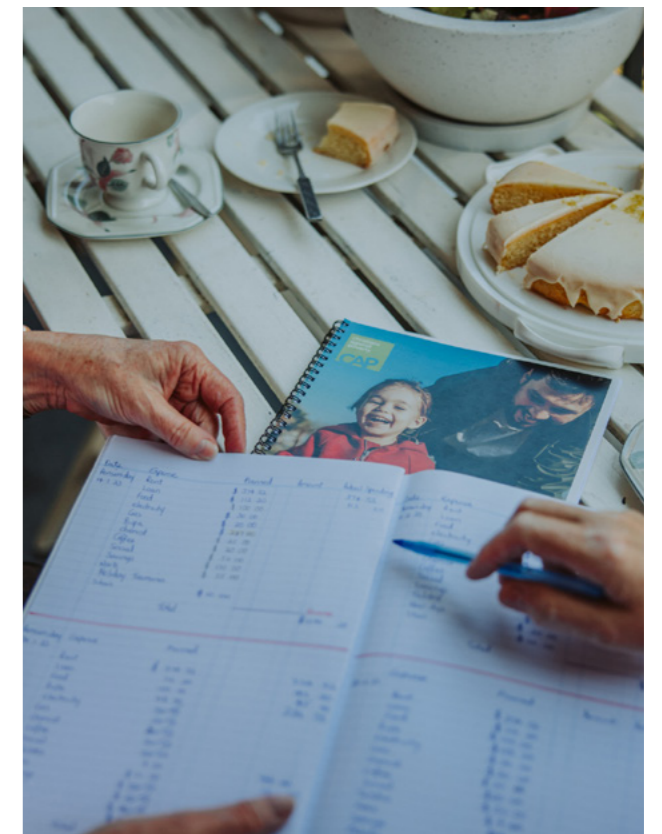
These nine practices are a Money Mentor’s primary toolkit, each focused on developing different financial capability knowledge and behaviours. They are designed to be conversational and practical, covering topics from understanding your money story, learning to have healthy conversations about money, building and balancing a budget, saving money, and getting out of debt.

Group Resources

In response to feedback from churches, CAP developed a suite of group workshop resources. These resources take the core concepts found in the nine financial wellbeing practices, with exercises tailored for groups. Money Mentors can run CAP’s suggested workshop outlines or choose resources to create their own workshops to suit the needs of their groups.

Working with a Translating and Interpreting Service

This short course was developed to upskill Money Mentors who are or would like to walk alongside people who benefit from the assistance of a translator. The course steps Money Mentors through how to identify when a translator would be helpful and how to use the Australian Government’s free phone-based translating and interpreting service.



CAP also developed a budgeting worksheet, Money Mentor guide and customisable flyer for Money Mentors to use.



In 2023, CAP partnered with more local churches across the country to strengthen and equip them to walk alongside people in financial distress.

55

churches from across Australia partnered with CAP in Money Mentoring.

32

churches partnered with CAP in Money Mentoring for the first time in 2023.

While some church partners transitioned from CAP Money to Money Mentoring in 2023, others continued to run free CAP Money courses – helping groups of people to learn budgeting skills and a simple money system to help manage their money better.



48 churches
ran the CAP Money course.

Going forward, churches can be empowered to run group workshops through 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.

Finding Financial Freedom in Connection



I am feeling for the first time ever in my life true contentment of where I am at.

– Yvonne, CAP participant.

When Yvonne looked into bankruptcy, she knew she'd reached her lowest point. After accumulating debt and struggling to make ends meet, she felt like she had no other option. Yvonne's financial situation left her feeling like a failure, bringing a deep sense of shame.

"I kept thinking my parents would not be proud of me for getting into so much trouble financially," she says.

Yvonne's life began to change when she was able to receive a disability pension and NDIS support for health challenges she faced. But after years of struggling with financial distress, Yvonne still needed help in managing her finances so Yvonne's NDIS coordinator connected her with CAP.

As there was no local church in Yvonne's community offering Money Mentoring, Billinda – a CAP-trained Money Mentor at a church an hour and a half away – received an email from CAP asking her if she'd be willing to connect with Yvonne.

After prayerful consideration, Billinda began to catch up with Yvonne on the phone, helping her to learn the skills to manage her finances.

"Yvonne is a friend – taking calls with her is not a burden but a joy," says Billinda.

"It's been really wonderful to see her grow and take ownership. She's gotten through some debts and started saving and living life more."

Today, Yvonne feels in control of her finances and free from financial distress.

"My time with Billinda has been truly rewarding and I can never thank her enough for the support and guidance and her financial knowledge she has shared with me," says Yvonne.

"I am feeling for the first time ever in my life true contentment of where I am at."

Looking Ahead

My relationship with Cheryl is much more than Money Mentoring. I have been walking alongside Cheryl, disciplining her and helped her get connected into church.

– Ang, CAP-trained Money Mentor.

The next few years will be significant for CAP. The new Money Mentoring model will continue to evolve and develop as CAP innovates to help strengthen God's Church in walking alongside people in financial distress.

After the early fruit that came from the new model in 2023, CAP is building on its strategic goals in 2024, strengthening the foundations for a future focused on achieving the vision.

Engaged and growing church network

As partnership with God's Church is at the core of CAP's ministry, CAP is dedicated to building long-lasting relationships with local churches in Australia. In 2024, the CAP Church Partnerships team aims to connect with 50 new churches and develop new church resources. They will also continue to collaborate with existing church partners to support pastors in empowering their congregations to walk alongside those in financial distress in their communities.

Active and supported Money Mentor community

In 2024, CAP will run monthly Money Mentor training cohorts to equip 200 church volunteers as Money Mentors in their churches. The CAP Community and Services team will continue to provide ongoing education and support to the Money Mentor community, as well as update and create resources for Money Mentors to use as they walk alongside participants.

Mission-enabling systems

After significant work over 2021 to 2023 to build a new Customer Relationship Management system (CRM), CAP will launch the CRM in May 2024 and continue to develop and refine it to ensure it effectively serves the mission.

Thriving staff in a dynamic environment

CAP is committed to empowering and supporting staff to thrive in their work. This year CAP will focus on strengthening hybrid work arrangements and improving work tools to foster a culture of connection and collaboration.

Strengthen financial stability

God has always provided in miraculous ways to enable CAP to continue working on the mission. There are still breakthroughs needed for CAP's long-term sustainability, and CAP continues to believe that God will continue to provide through His people. Over the next 12 months, CAP will maintain a focus on deepening engagement with current supporters while inviting them to continue their regular giving. There will be specific activities targeted towards Major Donors, including fundraising dinners and a bequest invitation. CAP will also focus on engaging new supporters through digital and church channels, and work on creating a new regular giving program.

From the Chairperson, Matt Hunt



There is so much to be thankful to God for in 2023.



CAP has experienced significant change over the past few years, and 2023 was no different. Seasons of change are not without challenges, but they bring opportunities to trust in the Lord for his continued faithfulness and direction.

It has been exciting to see the growth of Money Mentoring since it was officially launched at the start of the year. Lives are being transformed as God's Church is walking alongside vulnerable people, working towards the vision that in Australia, no one will face financial distress alone.

I'm thankful for Rosie and the Senior Leadership Team in their dedication to CAP's mission. I am confident that God has assembled the right team for this time at CAP, working through the change from Debt Centres to Money Mentoring, setting the foundations for the future and building a new Customer Relationship Management system that will better serve the mission.

I'm also thankful for Paul Derham and his years of leadership as Chairman of the CAP Australia Board. I joined the Board in 2019 and it has been a privilege to work with Paul to provide strategic governance to CAP.

I'm also thankful for the role you, as a supporter of CAP, have had in equipping God's Church to walk alongside people in financial distress. Your faithful generosity is crucial to the sustainability of CAP and growth in our collaborative impact. On behalf of the Board, thank you.

Warm regards,

**Matt,
Board Chair**

Leading the Way

CAP Australia is led by CEO, Rosie Kendall, and a Senior Leadership Team of passionate individuals who each bring unique skills and experience to achieving CAP's mission. CAP is governed by a Board of Directors who volunteer their time and expertise to provide strategic insight and excellent governance to CAP Australia.

CAP Senior Leadership Team



Rosie Kendall
Chief Executive Officer



Sally Evans
Senior Leader - People & Culture



Hew Nunn
Senior Leader - Church Partnerships



Phill Pickering
Senior Leader - Mission Development



Drew Turner
Senior Leader - Finance & Corporate Services

CAP Board of Directors



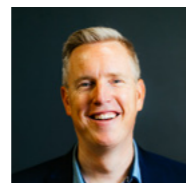
Matthew Hunt
Board Chair



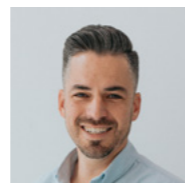
Peter Wilson
Board Secretary



Rob Fryer
Board Member



Ben Stickland
Board Member



Ben Wallis
Board Member



Karen Wilson
Board Member



Generosity: The Heartbeat of CAP



Increases to costs of living affected many in Australia in 2023, including CAP supporters. Yet, CAP supporters continued to show deep generosity, faithfully giving \$2,256,003 to make the mission of CAP possible.

Life Changers

Life Changers are a loyal group of 2483 supporters who give on a monthly basis, (you can too!)*, totalling almost \$1 million of regular annual income. Not only that, but Life Changers went above and beyond their monthly commitment, donating more than \$165,000 across the year in one-off donations.

Vision Sponsors

A group of 156 monthly donors whose monthly investment of \$100 or more allows CAP to invest in the future to see CAP's vision become a reality.

Light up the Nation Dinners

During three fundraising dinners in Perth, Newcastle and Brisbane, \$107,927 was donated by 85 CAP supporters. Friends of CAP provided a match fund for the Newcastle dinner, bringing the total raised across these events to \$132,925.

EOFY Appeal – Alone to Connected

At the end of the financial year, 347 supporters generously donated \$288,834 to help people in financial distress go from alone to connected – equipping God's Church with more CAP-trained Money Mentors to walk alongside them.

Christmas Appeal – Bring Joy to the Weary

119 supporters helped bring joy to those feeling weary in financial distress by raising \$50,913.

Ecstra Foundation

CAP Australia strategically applies for grants from philanthropic organisations whose vision aligns with ours. Ecstra Foundation generously entrusted CAP with \$336,638 for the period of 1 April 2023 to 31 March 2024 to invest in the efficacy and scalability of the training, resources, and support provided to churches and church volunteers.

***Donate at: capaust.org/donate**

Allocation of Funds

Your partnership is vital to CAP continuing to work towards the mission, and CAP is committed to stewarding your generous giving well.

Operational Costs

\$130K provided everything CAP needed to operate outside of people power – from fundraising events and marketing activities, to travel costs for staff engaging with churches.



People Power

\$1.67M supplied the wages and salaries of 25 people passionate about partnering with God's Church to serve the vulnerable in our communities.



Administrative Costs

\$271K was spent on rent of co-working spaces, utilities, insurance, and related costs. In June 2023, the Head Office in Newcastle closed, and staff moved to hybrid work arrangements saving approximately \$46K in administration costs.



Thank you

In 2023, your partnership helped equip and strengthen God's Church in bringing the light of Jesus to people trapped in the darkness of financial distress. Your faithful generosity and prayers are having a powerful impact. Thank you!



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