

Christian's Against Poverty



Impact Report 2021

christians
against
poverty

CAP



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A note from our Board

Meet Bosco! We were honoured this year to ask Bosco Tung to join our Board. Bosco serves as the Regional Relationship Manager (ON South) on the Partner Relations team at Compassion Canada. Compassion, like CAP, works to enable churches, as well as individuals and businesses to release children from poverty in Jesus' name. He brings a deep level of understanding and experience working with the most vulnerable to be released from poverty. He has already made an incredible impact on the Board with his insight and his excitement for CAP's future.

"I was excited to join the Board of CAP. I had heard about the organization and did some of my own investigation, I mean, an organization that helped you get out of debt, for free, no strings attached? It was unheard of. But once I joined the Board I saw why and how it works. Because this organization really cares about helping people - and they actually can.

What is most exciting is that CAP is still relatively young in Canada but are carving out a space where no other organizations have the resources or community support at the same level. This is exciting. There is so much potential. We are not at full max capacity yet and there is room to grow.

2021 was an impactful year. Although Canada is just beginning a recovery phase in many ways, CAP is putting down strong roots in the communities we operate in and continued to make an impact in our clients lives, and just like Canada we see hope in the future.

Debt is so real. I personally experienced debt in my family when I was younger, and the shame people feel is real, even though most debt is by no circumstance of their own. I have friends and family currently in debt and when I tell them about CAP it didn't even cross their minds that there is a service out there that is willing to help them, step by step, to get out of their debt. All while providing a supporting community around them. And there are more of them out there in Canada, yearning for help.

Building an organization and getting reach to those in need can take time, but I have full confidence that CAP is on the right path. And I feel blessed to be a part of their story."

I agree with Bosco. The energy and excitement at CAP is palpable. And it continues to be an honour to work alongside this team. A team that to the core believes that we are called to love our neighbours and to demonstrate and live our lives the way Jesus did.

I see this everyday in how passionate each and every team member is about releasing people from the circumstances that can find them feeling poor in body, mind and soul. They understand how crippling debt can feel, debt that I experienced growing up, and don't I wish CAP was around then! But importantly, they also understand the impact that freedom from debt has. They understand this is not just a throw your money at the problem but is the opportunity to provide so much more to those who need more than just freedom from debt, but also a supportive community around them and education that helps them to become confident in their financial future. Thank you to our supporters who are partners with us in this journey. The Board and I are confident and excited for what's ahead. And you should be too. God Bless,



ALISON WILLIAMS
BOARD CHAIR



Alison Williams
Board Chair



Bosco Tung,
Board Member, 2021

Your donations at work

At Christians Against Poverty Canada we take our responsibility of financial stewardship seriously. We value your support and partnership with us, and strive to ensure that as much of your investment as possible goes towards bringing hope and a solution to those we serve.

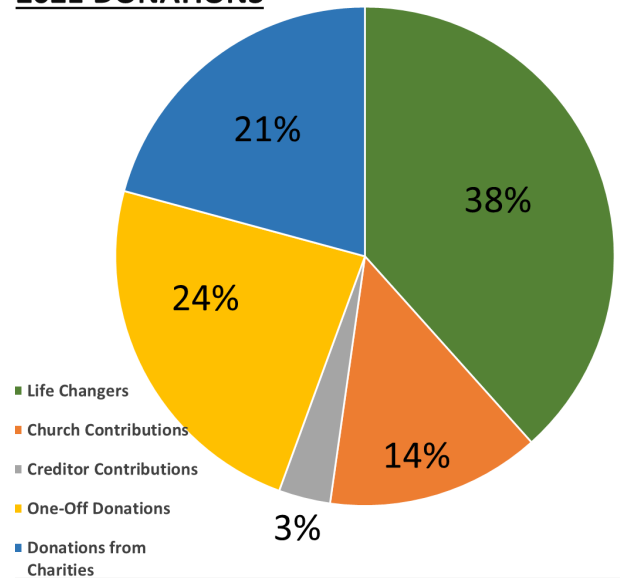
In 2021, you entrusted us with \$858,876.49 to transform the lives of those facing financial crisis. In a time of increased pressure on household finances, it is both humbling and heartwarming to recognize the incredible generosity you have shown to us, and to those we serve.

The majority of operating expenses are allocated to staff wages and benefits which we ensure are fair and competitive within the non-profit sector.

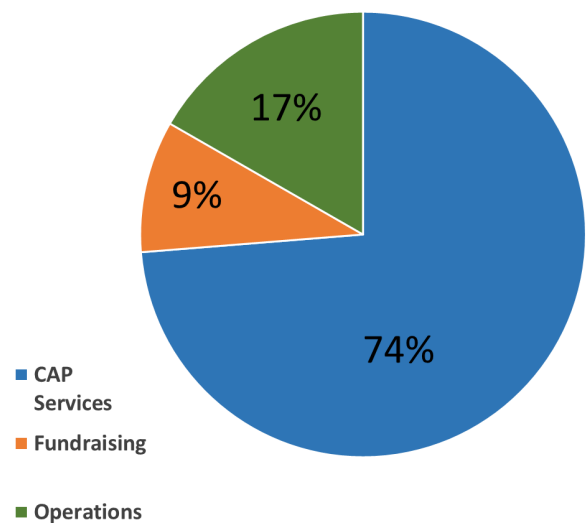
The CAP services allotment allows us to provide comprehensive support and solutions for our clients. We walk them through changes in their budgets should life circumstances change, contact creditors and speak up on their behalf when our clients need a voice. In turn, we are their advocates throughout their debt free journey. As well, we offer training and support to all of our CAP Money coaches as we continue to build out the CAP money program.

Through this range of expert services that tackle debt and the key causes of poverty, in partnership with other organizations, we're helping people find far more than a practical solution to their financial difficulties. Through the support and care of local churches, and individuals, those we have the privilege of working with are finding community and compassion - restoring a sense of dignity and self worth.

2021 DONATIONS



2021 EXPENSES



CAP Money

63

Churches have been trained

45

participants

31

NEW churches have been trained

60

coaches were activated



Ruby's story

When my husband passed away my income was cut right in half, because all we had was our pensions. And I thought, there is just no way, there is no way I can manage this. My husband took care of all the finances, and when he passed away I was petrified, I had visions of being out on the street, the bills were piling up and I had no idea how to pay. There were also some debts I was unaware of.

I went into panic mode.

I was talking to my friend at church and she told me about the CAP money and I decided to take it. And it was the best thing I have ever done.

I was actually amazed how generous people were, and how kind and willing they were to help me out and straighten out my debt. Number one was to get over my fear of managing money and second was to focus on getting out of debt.

By sticking to the budgeting plan, within in a year and a half I was free from debt, and my mortgage was covered.

I would suggest anyone taking the CAP money course, no matter your age. It's a life changer, it's a life saver.

Message from our CEO

As we stepped into 2021 the Board and I knew this would be a year where we needed to regroup, refocus and embrace the exciting challenge laid out in Isaiah 43:18-19, "Forget the former things; do not dwell on the past. See, I am doing a new thing! Now it springs up; do you not perceive it? I am making a way in the wilderness and streams in the wasteland."

2020 saw significant shifts, for churches, for communities, for those in need – and we were there to ensure that our service was ready to support hundreds and thousands of Canadians overwhelmed by debt - to support those who have and will call our toll free number, book an appointment with a local Debt Centre and have the opportunity to have their lives radically transformed.

In 2021, we saw a 50% increase in the number of clients reaching out to us for help - despite many referral groups not being open or having face to face sessions - those facing difficulties are searching for help and support.

I am delighted to share that we opened two new Debt Centres - an amazing achievement, and a huge testimony to the desire of the local church to serve it's community and respond to crisis with love, compassion and practical help. That's two new communities of Canadians that we are able to serve through our free credit counselling, in partnership with incredible faith filled churches.

As many services were closed or had reduced hours – the challenges facing our most vulnerable clients increased exponentially. The housing crisis, food insecurity, additional costs of being at home for extended periods, a lack of community from closed libraries, service supports etc. all meant, that for those we serve, the impact on mental, physical and emotional health has been massive.

With all these difficulties it would be understandable for the Debt Centre Managers and churches to have stepped away, but instead, they stepped forward - organizing food for clients, walking dogs for those who had injured themselves, helping clients move homes, caring for the vulnerable in beautiful and creative ways - with a personal favourite of mine being the online Christmas cooking courses hosted by one church - even if my request for cookies didn't materialize!

My highlight of the year, was seeing church after church beautifully demonstrating the love of Jesus in their communities. Truly it is amazing to see the church in action.

Your generosity and your willingness to serve have made all of this possible - thank you for you trusting us.

As we move forward into 2022 it is with a certainty that, as we continue to develop our voice and our services, the need is only growing - and we are ready and willing to respond, "Here am I! Send me!"



Will MacLaughlin, CEO

A message from Brandy

While waiting for an appointment, I was looking at the brochures and I came across one from CAP. I read it and thought a free debt solution service? Really? This is right up my alley! As someone who was in debt, I knew that I had to take action and call CAP. So, I made the call and was greeted by a warm and welcoming voice. That voice connected me with a volunteer Debt Coach who met me at my local library. The kind and patient volunteer Debt Coach was prepared with CAP reading material for us to go over together. I was treated with respect and felt motivated to continue with CAP's services. I never felt alone during my time with CAP and the awe-inspiring volunteer Debt Coach. Prior to the pandemic, I was invited to CAP events and was provided with gifts and gift cards when I needed them most to buy groceries and the like. It was so nice to receive gift cards where I used them to treat myself. Essentially, I felt cared for during a time in my life when I was struggling financially. I was also shown that I could put aside monthly savings with a low income. I started to feel like I was in control again. With the help of CAP and the volunteer Debt Coach, I am happy to say that I am debt-free and it feels awesome!

Brandy C.

To our supporters, thank you. You can see from Brandy's story the direct impact your donations make on the lives of Canadians. The staff and volunteers at Christians Against Poverty have thanked God for you and your generosity. Thank you for being a beacon of hope when times were especially hard. Times when our clients truly felt in despair and hopeless.

Thank you for giving them hope again.

Christians Against Poverty

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Canadian families
free from debt
because of you

Service Delivery Philosophy

Christians Against Poverty (CAP) Canada, through our core Purpose, mission and values, recognize all people as image bearers of God.

This guides our commitment to the following service delivery:

Inherent dignity:

Treating each client with respect and dignity, free from judgment or discrimination and listening to understand their values, needs, desires and hopes.

Wholistic approach:

We understand that debt is often not the only problem that our clients face. We are committed to building mutually supportive relationships with community care providers and connecting our clients with the most suitable providers for their situation.

Excellence:

We provide professional, accredited credit counselling and financial education for our clients. We are committed to continual learning from clients and industry.

Empowerment:

We believe that empowerment is only achievable through respect, collaboration, learning and listening. We are committed to empowering our clients, through education and encouragement with informed decision making. Clients will be active participants in determining the best routes forward for them.

Acting justly:

We speak up for our clients' needs and we will challenge systemic issues and work towards transformative action where needed.

Make an Impact



Donate:

Give a one-off or a monthly donation to start changing lives today.



Fundraise:

Fundraising for CAP can be fun and easy! Plus, it helps see more lives released from debt and poverty.



Pray:

Join us in prayer for our ministry. By doing so, you can bring immense blessing to CAP and our clients.

For more information visit - CAPCanada.org