

2020 IMPACT REPORT

christians
against
poverty



Original painting about growth, wisdom and being industrious - by Krystle



MEET KRYSTLE

Krystle first came to us as a Debt Centre client in 2018. She was overwhelmed and weighed down with the debt that she carried. Like many of our clients, she has had to overcome some incredible obstacles in her life. Krystle lives with Schizophrenia, and from time to time requires some additional support to manage this well. Despite this, she holds a part time job providing support to others who are enduring their own hardships. Our Debt Operations Team provided her with a set of recommendations, negotiated with her creditors and worked with her when she ran into unanticipated obstacles to her plan. The support of her Debt Coach and her own tenacity and creativity carried her across the finish line when she became Debt Free in the spring of 2020. When we celebrated her debt freedom with her, she said “I feel like I can finally dream again!”. And dream she did. Krystle is not only Debt Free, but she has returned to school to complete her post-secondary education and is creating beautiful artwork- as displayed on the report cover this year!

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INVITATION TO GET INVOLVED

MESSAGE FROM OUR BOARD CHAIR

As Board Chair at CAP Canada, I'm grateful and honoured to have the opportunity to work alongside a team that's passionate about releasing people from the circumstances that can find them feeling poor in body, mind and soul. As a young adult my family was crushed by debt when my mother had to leave an abusive marriage. Having to watch every penny, feeling ashamed to bring friends to our home and watching my mom's daily struggle was all part of my experience. I share this personal insight because I know first-hand what it's like to feel real fear when you're trapped by debt. I also know what it feels like to have hope, knowing that these circumstances don't have to define us and keep us trapped forever. My mother's faith never wavered through these times and with the support of our church family and sticking together we made it through. We didn't have a CAP, but I sure wish we did!

On a daily basis our team on the ground are walking out the second greatest commandment... Matthew 22:39 ... 'You shall love your neighbour as yourself.' The love that they show those that they interact with is the love commanded,

Your generous support, especially over the last year, when many of you were impacted by the ravages of the global pandemic, has helped individuals and families struggling under the burden of unmanageable debt.

As we head into 2021, the fall out of the not yet ended pandemic sadly promises to deepen the depths of despair for some and to drag others into that pit.



CAP is here to walk alongside those in need, partnering with churches to provide support, whether it be with a grocery hamper, a budget to help navigate through financial uncertainty or a plan to get out of debt. Just as important, we're here to share the news of freedom found in Jesus. Sharing comes in words and deeds, with deeds being a true expression of Jesus's love

I can't express how grateful I am that you're willing to walk alongside us as we walk with those who find themselves struggling at the moment and we offer them that ray of sunshine into a bright future.

God Bless,

ALISON WILLIAMS
BOARD CHAIR

WHO WE ARE:

Since 2013, CAP Canada has been working hard to provide hope and support for those struggling with debt. CAP's budgeting course, CAP Money, provides simple financial tools for those who are wanting to take control of their finances. For those struggling with unmanageable debt CAP provides **free** credit counselling. And in 2016 we launched CAP Job Clubs – a group service designed to help people back into employment – with fantastic results. Year after year we've reached more people, provided more support, and changed more lives.

OUR MISSION:

In short, we are Christians Against Poverty. We are passionate about releasing people from a life sentence of poverty, debt, unemployment, and hopelessness. Working with local churches, we bring hope, good news, and freedom to Canadians.

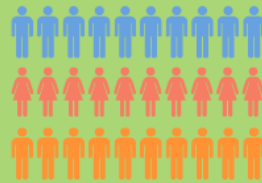


SINCE JANUARY 2020

20

FAMILIES

are celebrating a debt-free future- a new CAP Canada record!



CONFESSED FAITH



4 CLIENTS

Praise God for four celebrations for us on Earth and in Heaven!

54

NEW CLIENTS

We have had the pleasure of welcoming over fifty new clients into our system!



DEBT CLEARED

\$153,053.94



CAP has helped our clients clear over 150k in debt thus far this year!



CAP MONEY COURSE

Although it has been a difficult year, it has also been an incredible time to remind ourselves that our God is big enough! We were encouraged to see so many of our partner Churches continue to run the CAP Money course during the pandemic; providing the course virtually to help people prepare for the uncertainties of these trying times.

We were inspired by all of the Church volunteers who cozied up to an online training event this year so they could learn how to bring the CAP Money course to their community. Empowered by the online platform, it was the first time in our history that we were able to open up the training to all of the provinces across Canada, seeing representation from Vancouver to Halifax!

We are hopeful that as Churches continue to provide a response to the needs in their communities – even one as simple as budgeting – that we will see better ways to help our neighbours, wrap them in the loving arms of the Church, and introduce them to the God of whom our hope comes from.

44

CHURCHES TRAINED

561

COURSE ATTENDEES

2020 FOR OUR DEBT CENTRES

We are so proud of all our incredible Churches who have partnered with CAP to provide hope in their communities.

Covid lockdowns have greatly impacted our debt centres operations. Where the focus had always been on personal connection, usually taking place in the client's home or church, they have been unable to do so. However, this has NOT slowed them down. Our incredible debt centre managers and volunteers have persevered and found new, creative ways to connect to their communities.

We have the pleasure of having Lisa and Rachel on our CAP team as just two of our incredible debt centre managers. They have each provided a brief look into their debt centres in 2020, featured on the following pages.



LISA HRYCAN

Saskatoon Debt Centre Manager



RACHEL COOK

Hamilton Debt Centre Manager

MESSAGE FROM OUR SASKATOON DEBT CENTRE

WRITTEN BY LISA HRYCAN

Covid-19 changed so much about how we help our clients through CAP! And at the same time, it changed nothing at all. We still connect with new clients and get to know them, provide emergency help when it's needed, work with them to get an accurate picture of their situation and then provide professional advice and practical help to get them out of debt. Our clients still feel loved and supported, and people are still going debt free! While all of that is true, Covid-19 has required a new level of flexibility and innovation for us as Debt Centre Managers. As regulations changed, we needed to change the way we connected with people. This often meant meeting online with people who were not at all comfortable with using online meeting platforms. For some of us, it meant learning to be comfortable with those platforms ourselves for the sake of being 'face-to-face' when we meet. But even with the use of online meetings, relationship-building has been challenging! While we can see each other's faces, we usually can't see body language, which is a vital part of the nonjudgmental impression we work hard to make in our first visits. I found that clients tended not to trust as quickly, and that they were less able to retain the information we were providing. Whether this was due to the platform, or just the added stress that all of us are under, I definitely found myself answering the same questions from the same clients over and over again. Since it seemed difficult to build trust, our team worked hard to use other means to help our clients understand how much we care about them – not just about their finances, but about each person as an individual, created and loved by God. We planned several different 'gift drops' throughout the year, providing contact-free delivery of care-packages and other treats to all of our clients for Mother's Day, Christmas, and 'just because.' We also spent some time connecting with each of our active clients, learning the specific challenges they were facing and trying to address those with specific acts of kindness. For example, one family was moving to online schooling and were hoping to save for a second laptop to make this work better for their 3 children. CAP was able to provide a laptop for this family so they could start the school year well equipped. They were so excited and grateful! We also connected with groups of clients through online events. In the summer, we hosted an online Cooking Show/Dinner Party, providing the groceries and recipe earlier in the day, then joining together to follow along with a cooking demonstration and enjoying the meal together afterwards. At Christmas, we 'went carolling' in our clients' living rooms through Zoom and then enjoyed apple cider and baked treats that had been delivered earlier in the day. Through everything, we faithfully planted the seeds of the gospel in words and actions, and we eagerly await the harvest God will provide when the time is right.

MESSAGE FROM OUR HAMILTON DEBT CENTRE

WRITTEN BY RACHEL COOK

Before the pandemic moved things into lock down back in March, we would start the CAP debt counselling process with our clients by meeting them in their home. That visit would be with the client, a befriender, and myself (the debt centre manager). During that first visit, we'd offer the gift of a week of groceries to show God's love in a tangible way, and often the befriender would pick up the client and accompany them to the grocery store, where the client could choose their groceries, and the two of them could get to know each other as they shopped. We always invited clients to join us for our church services, and made sure that if they wanted to come, that they would be picked up by a member of the congregation and greeted as they came. We also invited clients to come to other events at our church, whether that be games nights, client events where clients and congregants shared a meal together and heard the gospel in some form, or other special events happening at the church. The pandemic has made many of the ways we do our CAP ministry unfeasible. Now, rather than meeting clients in their homes, we meet over Google Meet or over the phone. We're unable to take our clients shopping for groceries, but are still able to offer, pick up, and deliver groceries. The groceries have been really appreciated, especially by our single mom clients who struggle in new ways to go shopping with little ones during this pandemic! We can no longer invite our clients to worship with us at our church building, but we invite clients to join us for our online church services, and a few have taken us up on that invitation. We can no longer host client events at our church, but we got creative and have provided our clients with hampers; the first being Mothers Day baskets filled with kids activities and spa items for our seven clients who are single mothers and their children last May. Thanksgiving Day baskets filled with delicious cheeses and chocolates for all of our clients, and lastly Christmas hampers filled with all the food needed for a traditional Christmas meal, accompanied by an individualized gift from a person or family at our church. Overall, God's goodness is evident in the way that our CAP debt centre is still thriving. Every single client who has gone through the debt counselling process during the pandemic has signed on to our advice. Many of our clients have gone debt free over the course of the pandemic, and we've gotten to celebrate either by dropping off cards and a celebratory gift, or having take out with them in a park. It has been harder to wrap our clients into relationships with our congregation, but one surprising benefit is that our bendifenders and myself have been able to build deeper connections over the phone with our clients. It's been nice for both us and them to talk and have a listening ear and prayer in the midst of all of this social isolation! We thank God for this chance to deepen our relationship with our clients.



CHRISTMAS HAMPERS

Thanks to the support of our donors, we were so glad to continue the CAP tradition of handing out Christmas hampers to our clients. Each gift basket was hand-picked, by our debt coaches and volunteers, for the receiver and their family.

For many of our clients; it was the only gift they received during Christmas.

If you were able to watch our 'Time of Jubilee' event you would have heard Lisa and Michael, from Cornerstone Church in Saskatoon, describe how their youth love to get involved in these gift hampers. Here is an update from Lisa, proving that not even Covid will stop their Church's youth from lending a helping hand.

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CHRISTMAS
HAMPERS
GIVEN

I think my favourite part of the hamper deliveries this year was how much our youth still wanted to be involved, even though they couldn't do what they would normally do. So normally each small group within the youth group is assigned a family or two and they go out together and choose gifts and then my team wraps the gifts, writes the cards and prepares the hampers. And then the small groups take the hampers out to the families they bought gifts for. This year they gathered on Zoom, chose gifts online and then gave the info to Pastor Michael so he could purchase them and have them delivered to the church. The youth signed up for times to come and wrap the gifts and then I added the food and packaged the hampers up. But the DELIVERY is the part that they youth love best and they didn't want to miss out on that! So we opened it up to parents and families to take their kid, pick up a hamper from the church and deliver it to our client family. Seven families participated and it was awesome to see their excitement!



I've been a CAP client for 4 years, but it won't take much longer for me to get out of debt now. CAP is helping me to get out and stay out of debt. No more creditor phone calls, no text messages, and no emails. I hope to be done paying my debt by December. Even though I had no desire to follow God when I started working with CAP, I realize now that God has me on a path and used CAP to show me how to be a Christian. A CAP employee saw good in me and, through his conversation and prayer, as well as becoming involved in my church, I am now living my life for God. A few months ago, I got baptized and I am learning what it means to follow God. He took me from a deep hole and lifted me out. I'm glad that God sent CAP to me.

—Ken

Thank you!

TO OUR SUPPORTERS,

Throughout 2020 the staff and volunteers at Christians Against Poverty have thanked God for you and your generosity. We've spoken to many of you on the phone, prayed with those of you who have told us the pandemic has changed a lot for you, and thanked you when you have given to CAP so that others can find freedom - and they have! We hope that you have seen throughout this report that your donations have made a huge impact on the lives of the vulnerable. We think of those clients whose Christmas was very different a year ago, who were worried and anxious but enjoyed Christmas 2020 free from the burden of unmanageable debt.

In speaking to our clients this year, we can tell you that your support has encouraged them and brought them hope, and all of them were beyond grateful.

It is our promise to you, that throughout 2021 Christians Against Poverty will continue to use your financial support faithfully and diligently. We thank you for that support and we remember to pray for you, and when we do, we do so with joy.

Thank you and may God bless you.

I thank my God every time I remember you.

**In all my prayers for all of you, I always
pray with joy. Philippians 1:3-4**

Notes to Financial Statements

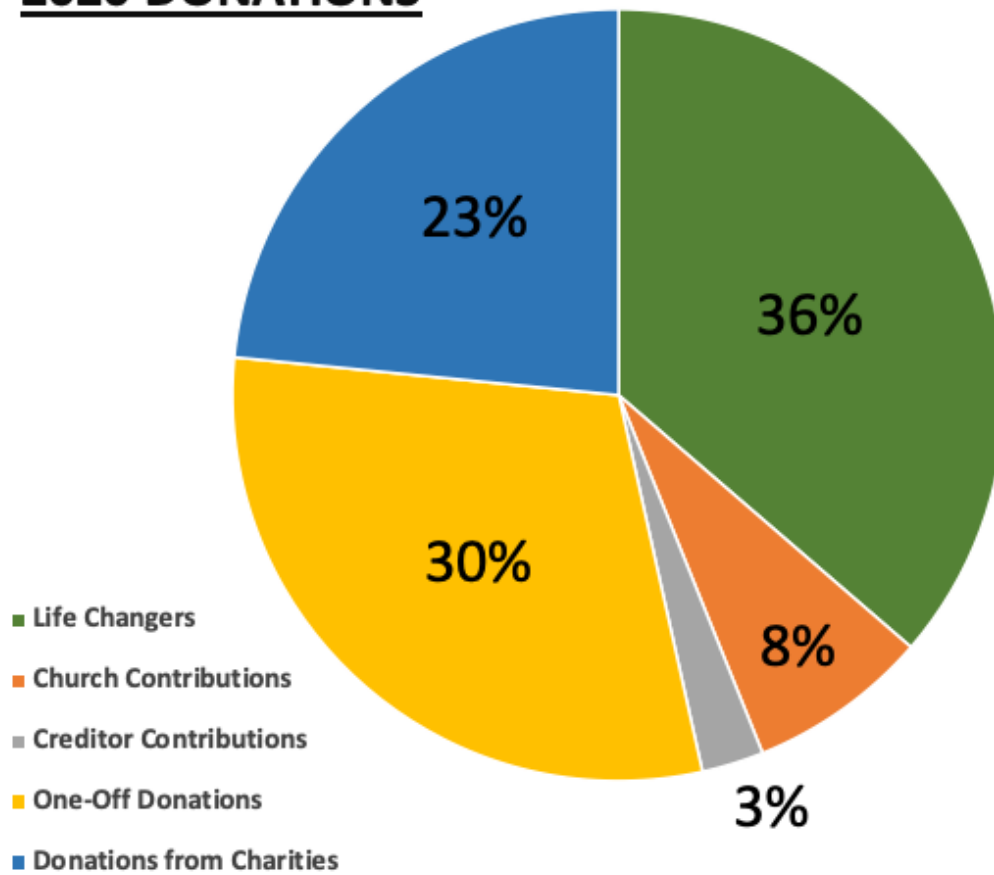
At Christians Against Poverty Canada we take our responsibility of financial stewardship seriously. We value your support and partnership with us, and strive to ensure that as much of your investment as possible goes towards bringing hope and a solution to those we serve.

In 2020, you entrusted us with \$979,246.60 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.

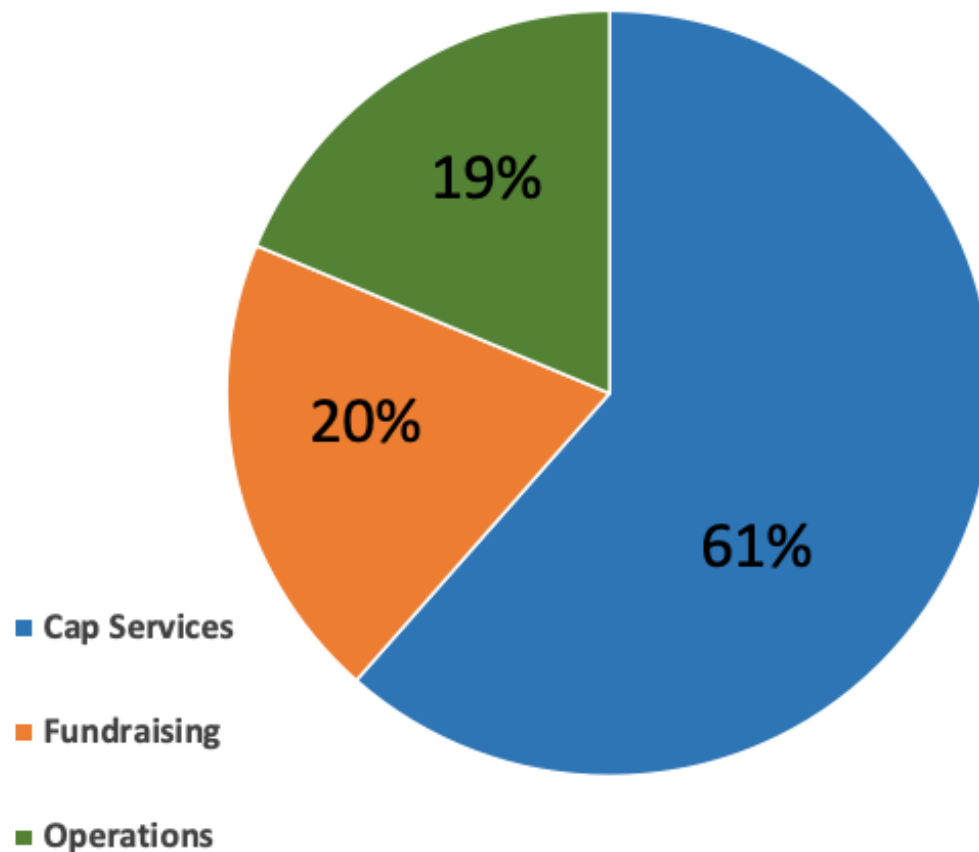
The majority of operating expenses are allocated to staff wages and benefits which we ensure are fair and competitive within the non-profit sector. This allows us to provide a comprehensive support and solution, being here for our clients, walking them through changes in their budgets after life circumstances alter, contacting creditors and speaking up when clients need a voice, and advocate, as well as offering training and support to all the awesome CAP Money coaches.

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.

2020 DONATIONS



2020 EXPENSES



HOW CAN YOU GET INVOLVED WITH CAP'S MISSION?



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**

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ANNUAL REPORT 2020