



Christians Against Poverty



IMPACT REPORT

- 2022 -

equipping and empowering the church across Canada to release people from the grip of poverty and demonstrate the gospel of Jesus

289-684-9191

www.capcanada.org

Psalm 27:13-14

"Yet I am confident I will see the Lord's goodness while I am here in the land of the living. Wait patiently for the Lord. Be strong and courageous. Yes, wait patiently for the Lord."



As I reflect once again on the goodness of God, the commitment of the local church, the tireless efforts of our volunteers and team, and the generosity of our supporters—I have the privilege of seeing that partnership at work in the lives of those we serve. I hear stories of miracles, of our clients overcoming great obstacles, and I know it wouldn't be possible without you.

2022 was another year of seeing that incredible partnership at work. As we focused on delivering the very best service to our clients and the churches we partner with.

In our debt network, and in our CAP Money course, we are committed to continually listening and learning as we grow. We heard from Pastors, supporters, foundations, churches, students, clients - all eager to see this service become all it can be! It is so exciting to see where this is heading.

2022 saw more churches eager to run the CAP Money Course and have CAP Debt Centres in their community. What a blessing to see faith-filled churches partnering with us, and together, we have the honour of walking alongside many who are desperate for hope.

I am confident that we are seeing the Lord's goodness at work, and I'm excited to see what He will do through CAP and our partner churches in the future.



Will MacLaughlin
CEO

CAP Debt Help



In 2022 we opened a new debt centre in St. Catharines, ON., through Northend church.

Through the partnership of CAP and Northend church, we can finally say yes to clients when they call from the city.

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

The Debt Network saw 101 new cases in 2022 as services re-opened and referrals regained momentum.

We also received more than 50 calls from areas where we didn't have a Debt Centre - the need is great, and that's why we want to launch more Debt Centres to expand the network and support more people in our communities around Canada.

Areas served with CAP Debt Help

ST. CATHARINES

HAMILTON

**TORONTO
(DOWNTOWN)**

BRAMPTON

OAKVILLE

SASKATOON

HUNTSVILLE

101

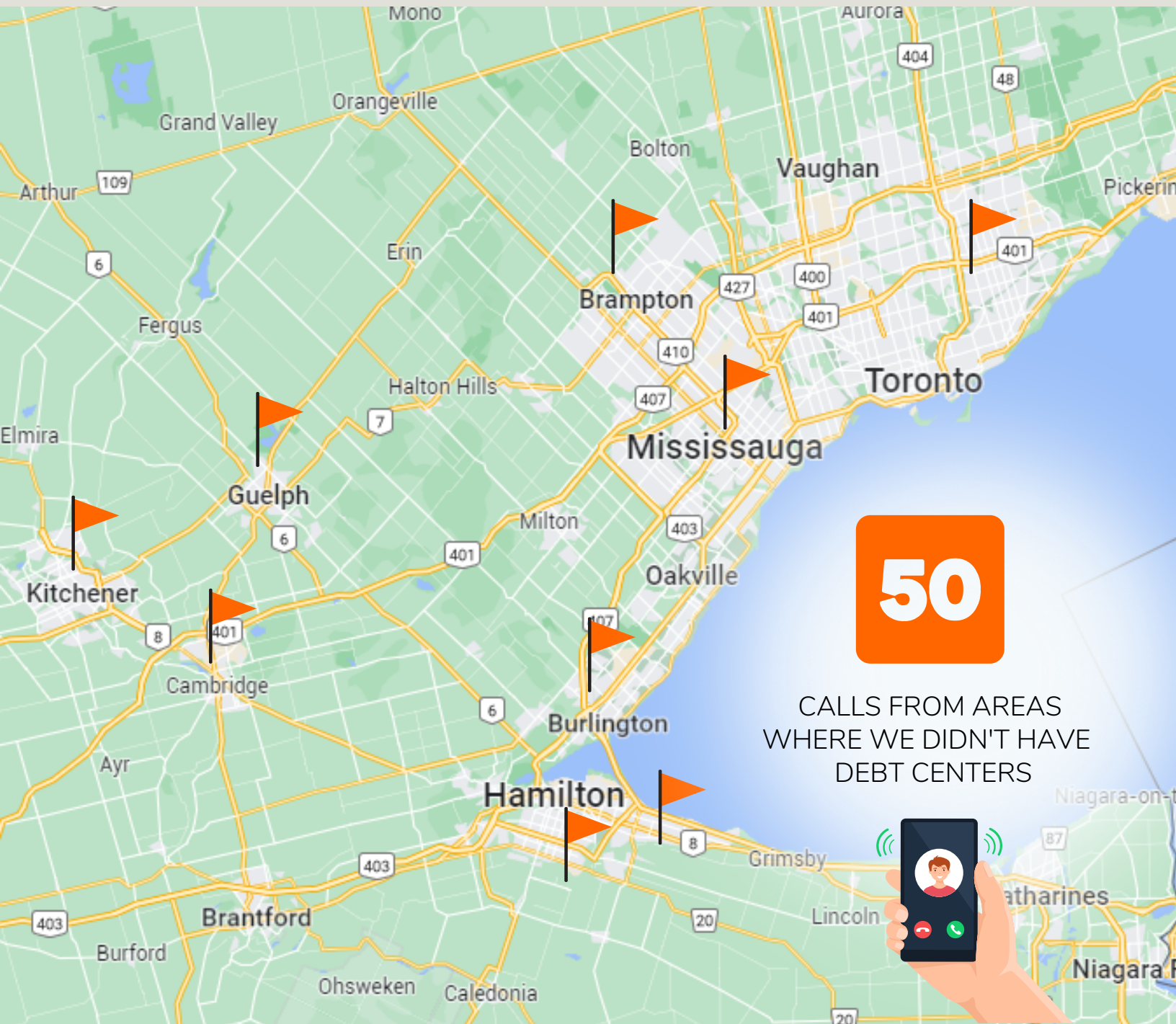
**New
individuals/families
receiving debt help**

64

**Calls from areas
where we didn't
have a debt centres**



Need for new services





The CAP Money Course

Everyone could use simple tools for managing their money. Many have never been taught how to put together a simple budget, make it balance, or put away savings for a rainy day.

We hope that this course will be used to bring freedom to people trapped by fear or anxiety surrounding their finances - and prevent the need for our debt service.

From coast to coast, churches have been running courses.

We saw 333 people complete our CAP Money Course and take control of their finances.

64 Churches trained to provide this course for their communities.

They saw the need facing so many in this country and responded in a practical way.

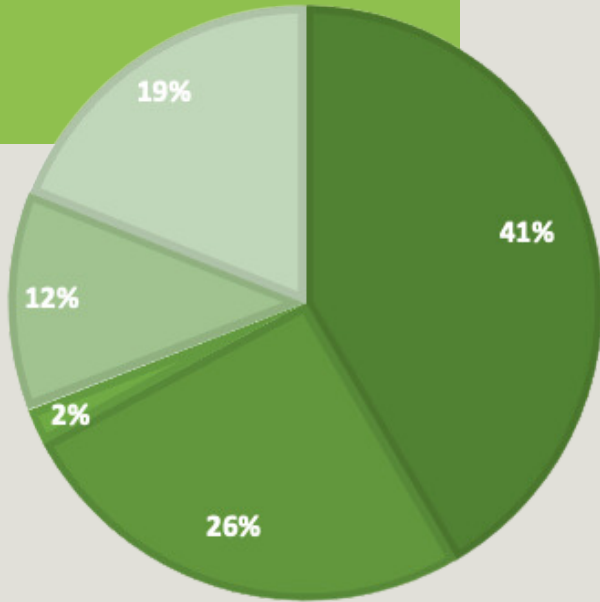
64

Churches trained

333

Course attendees

Your donations at work



^ Income

- Life Changer (41%)
- One Time Donations (26%)
- Charities & Churches (19%)
- Partner Churches (12%)
- Creditor Contributions (2%)

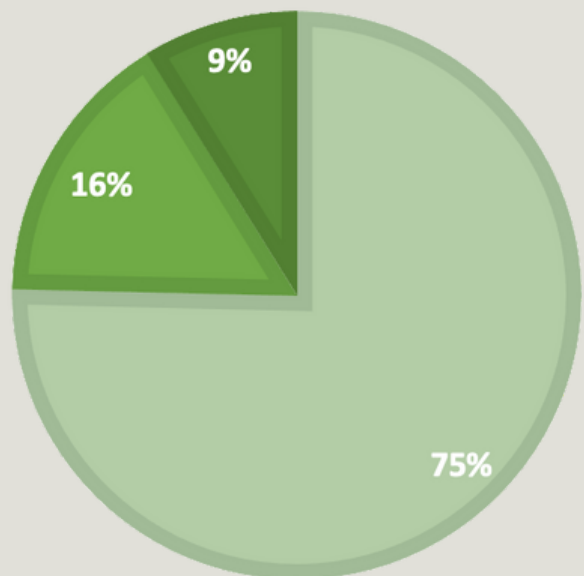
We are so thankful for all of our incredible supporters. We hope that you will see the fruit of your donations through the stories we share via our updates.

Take a look at our income and expenditure below. You'll see that the majority of our funding comes from individuals committed to giving each month, we call these people Life Changers--it is because of their commitment that we are able to offer our service for free to our clients.

Every donation received is life changing for the clients we serve. And we pray that you are encouraged by what the Lord is doing through this ministry.

Expenditure >

- Program (75%)
- Administration (16%)
- Fundraising (9%)



Change a life today by donating at
www.capcanada.org/donate



CLIENT STORY

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

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.



Message from our Board Chair



'It is such a privilege to serve on the board of Christians Against Poverty Canada. As a board, we get to witness, encourage, and support a team of individuals who are making a lasting impact in the lives of Canadians struggling with debt and poverty.

We understand that debt is often not the only problem that our clients face. That's why CAP Canada, the local church, our supporters, referral partners, and incredible prayer partners are seeing people's lives transformed. This is how we are better together, how our efforts as the body of Christ are amplified when we work together.

My prayer is that we will continue to see the Lord's favour and goodness as more churches engage with this work and our supporters and partners are inspired as they see more lives and communities transformed.'



A. Williams

Alison Williams
BOARD CHAIR

Philippians 1:3-4

I thank my God every time I remember you. In all my prayers for all of you, I always pray with joy.

Thank you

Thank you to our supporters who enable us to do this great work, to our board members who volunteer their time, to our partner churches for consistently serving those in need, and to our clients whose bravery is admirable.

Together we are Christians Against Poverty!

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Christians Against
Poverty Canada

