

Impact Report 2024



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 2024 to 31 December 2024. 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

PO Box 298, Hunter Region MC NSW 2310
ACN: 104471516

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CAP's Vision and Mission



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

In 2024, you invested in:



Increasing the awareness of issues faced by people in financial distress and inspiring Christians in Australia to be part of the solution.



Training and supporting church-based staff and volunteers to confidently and competently walk alongside people in their community as Money Mentors.



Partnering with local churches to serve and support them in connecting with their community and bringing the hope of Jesus to those in distress.



Together, we were able to achieve the following:

The Church

137
church partners

71
now implementing Money Mentoring

Our church partners are spread across a wide range of denominations, including:

137

- | | |
|---|---|
| 2 Acts 2 Alliance (A2A) | 1 Independent - Evangelical |
| 19 Australian Christian Churches (ACC) | 11 Independent - Other |
| 8 Anglican | 10 Independent - Pentecostal |
| 2 Apostolic | 6 International Network of Churches (INC) |
| 32 Baptist | 1 Lutheran |
| 12 C3 | 2 Orthodox |
| 1 Catholic | 2 Presbyterian |
| 4 Christian Community Churches | 3 Seventh-Day Adventist (SDA) |
| 8 Christian Reformed Churches of Australia (CRCA) | 3 Uniting Church |
| 5 Churches of Christ | 2 Vineyard Church |
| 1 Foursquare Gospel Church | 2 Wesleyan Methodist |

We are proud to partner with churches right across Australia.



In 2024...

19 new church partners chose to adopt Money Mentoring for the benefit of their community.

7 CAP Money churches transitioned to Money Mentoring, meaning that more congregations have the opportunity to help those in financial distress.

20 CAP Sundays were held, raising awareness of the issue of financial distress in Australia while inviting Christians to be part of the solution.

Money Mentors

236
trained Money Mentors

209
active Money Mentors

There are 3 Money Mentors per church on average that are committed to supporting those who are struggling in their communities.

Money Mentors come from a variety of denominations, including:

236

- | | |
|--|-------------------------------|
| 17 Anglican | 11 Independent |
| 39 Australian Christian Churches (ACC) | 4 Presbyterian |
| 65 Baptist | 5 Uniting |
| 3 C3 | 2 Seventh-Day Adventist (SDA) |
| 5 Catholic | 64 Other |
| 21 Churches of Christ | |

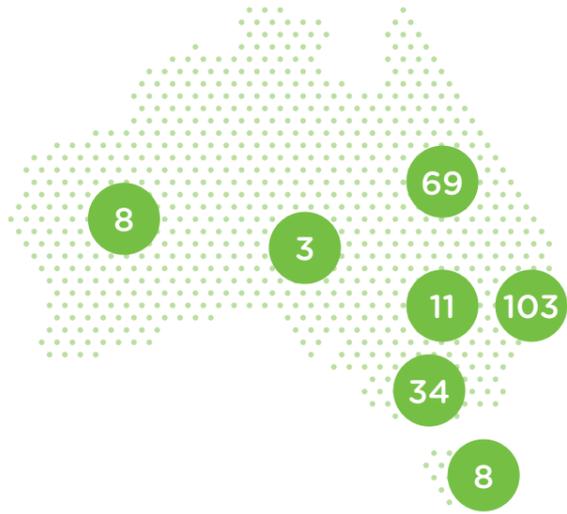
In 2024...

66 new trainees were enrolled in Money Mentor Training, moving towards helping people in financial distress.

56 trainees completed Money Mentor Training and are now equipped to walk alongside people who are struggling in their communities while sharing the love of Jesus. This equates to an **85% completion rate**.

9/10 was the average score Money Mentor trainees gave to the quality of the training course.

Money Mentors from across Australia have been equipped to walk alongside people in financial distress.



Participants

300*

approx. participants

were walked alongside by a Money Mentor in 2024 to overcome financial distress.

* based on an average of 2 participants per Money Mentor.



“To come out of what I’d come out of, and to meet the church community and just have love and support and encouragement was so beautiful.

— Jade, participant

“ [Money Mentoring] has been a great support. I don’t think I could have done it by myself.

— Julia, participant



NOTE: CAP partners with churches to equip them to walk alongside people in financial distress. This is different to CAP providing a program direct to beneficiaries. As such, this data is a conservative approximation based on our communication with churches and Money Mentors.

From the CEO, Rosie Kendall



Thank you for being a part of the CAP movement.

Welcome to CAP Australia's 2024 Impact Report! I'm thankful for those who have invested and partnered with CAP for many years (some over 20!), and welcome those who are new to this transformational ministry.

In 2021, CAP Australia shared a renewed vision that in Australia, no one will face financial distress alone. I never could have foreseen the remarkable things that would unfold when we pursued this vision.

Money Mentoring has emerged as a highly impactful model for churches and participants. As you will see further in this report from our Head of Community and Services, Stuart, CAP has grown its effectiveness and capabilities in equipping church-based staff and volunteers to walk alongside people in financial distress, offering connection into church community and whole-life transformation through meeting Jesus.

But we also know Money Mentoring isn't the only solution. If we are truly going to see no one in Australia face financial distress alone, it's going to take all of us playing our part. During 2024, we have focused on building strategies which inspire and equip local churches to be responsive to the needs of their community. We want every Christian to feel equipped to support people facing the challenges of our time - financial distress and isolation.

To move towards this work, we have had to build new frameworks and write new content that encourages people to think and act differently with money. And as we move into 2025, we're in a position to create and share new resources. Three central themes have emerged from this content development: simplicity, generosity and hospitality. Through each of these disciplines, we find an invitation

to authentically create a future where no one in Australia faces financial distress alone. We look forward to unpacking these more with you and your church in 2025!

Together, we're working to support local churches in building their capacity to create authentic relationships with people in financial distress, ensuring they are set up to provide holistic care that integrates well with other services within the community. You'll hear more about this work from our Senior Leader of Church Partnerships, Hew, on the next page.

Last year, we spent significant time re-looking at our regular giving strategy and Life Changer product. We want to give everyone the opportunity to give generously to help those in financial distress with a product that attracts new audiences while continuing to inspire current regular givers. Watch this space as we prepare to roll out this product later in the year.

As you read this year's Impact Report, my prayer is that you will see the impact you are having in people's lives and the part you are playing in building a movement of churches across Australia who are equipped to confidently walk alongside those in financial distress while sharing the love of Jesus.

In friendship,

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

Rosie Kendall
CEO, CAP Australia

P.S. I recommend reading Jade's story on page 20. It's stories like Jade's that are why CAP exists, and I hope hers fills you with hope for this exciting work Jesus is inviting us into!

An Equipped Church



Hew Nunn
Senior Leader -
Church Partnerships

The year 2024 was a time of deepening engagement with our 137 church partners across Australia, as well as building relationships with many new potential partners.

We spent far more time than in recent years travelling across the country hearing leaders share their desire to respond to the financial crisis with the love of Jesus. I was genuinely moved and deeply encouraged by the commitment of volunteers and staff to sacrificially share the love of Jesus with those experiencing financial distress. We saw 19 new churches partner through Money Mentoring, bringing our total of Money Mentor partners to 71.

The CAP Money transition was a significant event across the year, and we are so grateful for all the amazing CAP Money Coaches we spoke to who have continued to serve faithfully over many years. Seven former CAP Money churches adopted Money Mentoring over the course of the year, while 66 continued to invest in the vision through ongoing financial support, as well as broader engagement with church partnership.

Broader engagement in church partnership is a vital part of our strategy, which was reflected in the 20 CAP Sundays we held across the country. We also defined what broader engagement can look like with our five pillars of partnership:

- 1. Prayer:** Reflecting our desire to pray for and with church partners.
- 2. Money Mentoring:** The practical tool to equip churches to engage with vulnerable people.
- 3. Financial contributions:** Churches can invest in raising awareness about the broader issue of financial distress in Australia.
- 4. Church network and support:** Helping churches connect and collaborate with one another.
- 5. Inspiration:** Motivating entire church congregations to think and act differently with money.

In 2025, we are looking forward to continued growth, not just in the number of church partners, but in the depth and impact these churches are having in their local communities. ■



Would you like to see your church partner with CAP?

See page 33 for details.





“
**Dealing with
 people’s finances
 fast-tracks heart
 connection.**”

**Hear from Senior Leader of Overflow Church
 Medowie, Brad Fewster, on his church’s partnership
 with CAP Australia and how Money Mentoring is
 making a difference in the communities they support.**

**Why did your church decide to
 partner with CAP Australia?**

“The thing that I appreciated about CAP was that they were strongly delivering services primarily in partnership with the Church. This gave our church some credible and practically useful services to offer to people in our community.”

**How do you think Money Mentoring
 impacts those in financial distress?**

“Money Mentoring gives them a hope and a pathway, with flexible, achievable steps to work towards financial freedom. Being able to be customised to people’s circumstances is really one of the brilliant aspects of the service.

The relational aspect of Money Mentoring also helps people realise that there’s not something wrong with them and that everyone goes through difficulties. And it really honours people in the process and celebrates their progress along the way.”

**How has partnering with CAP helped your
 church make a difference in the community?**

“The opportunity of dealing with people’s finances fast tracks heart-connection. You really get to see people’s lives and dreams and frustrations. And so, relationships are accelerated. And opportunities to bring our own experience of God’s goodness flow quite easily.”

137

total church partners

20

CAP Sundays held

66

churches invested financially in CAP Australia’s vision and broader church partnership engagement

19

new church partners in 2024

7

CAP Money churches transitioned to Money Mentoring in 2024

71

churches implemented Money Mentoring in their ministry context

An Empowered Community



Stuart Sampson
Head of Community
and Services

The Community and Services team is responsible for the church volunteer journey. Our focus is to equip church volunteers to walk alongside participants confidently and competently.

This involves facilitating training, providing ongoing support, and developing resources for the incredible Money Mentor community.

In 2024, the relatively new Community and Services team hit their stride, particularly when it came to facilitating training. In an era of change at CAP Australia, training Money Mentors has become a constant, and is something the team is incredibly proud to deliver.

We are particularly encouraged by the completion rate of Money Mentor Training. In 2024, 66 trainees took part, with 56 completing the three-week course. A completion rate of 85% is well above the industry averages (between 5%-15%) and speaks to the passion and skill of our trainers and the quality of the material, backed up by an average 9 out of 10 rating trainees give the quality of the course.

Engagement with Money Mentors post-training was a goal for 2024, and this built steadily. At the beginning of the year, 15% of trainees had a follow up one-on-one session with their trainer, which increased to over 65% by the year's end.

Building meaningful relationships early on in a Money Mentor's journey is a key part of our strategy to build engagement.

We continue to be amazed by the way Money Mentoring has been embraced by people from all walks of life. When on a trip visiting my CAP New Zealand counterparts, I casually mentioned that almost half of the Money Mentor community work full-time - they were dumbfounded. The common narrative around volunteerism is that only retirees have the time and willingness to get involved. Not for us! Money Mentoring has proved itself to be a flexible way to make a meaningful difference in the lives of others, no matter a volunteer's stage of life.

In 2025, we'll be continuing to engage, upskill and equip Money Mentors, and I can't wait to welcome new trainees to the Money Mentor community! ■



Interested in becoming a Money Mentor?

See page 33 for details.



Jo, Money Mentor



“

[Money Mentoring] is not a coaching process where it's one-sided, it's really a joint collaboration and relationship. And faith is a big part of that.

— Jo, Money Mentor

66

trainees enrolled for Money Mentor Training in 2024

56

Money Mentor trainees completed the training

85%

Money Mentor Training completion rate

25

Money Mentor trainees in 2024 work full-time

A Life Transformed

Meet Jade – a participant who, through the support of Coast Community Church, was able to overcome bankruptcy following domestic violence and find financial independence and the love of Jesus.

When I first moved to the Central Coast, NSW, I was broken in so many ways. I'd escaped domestic violence and entered a refuge with my kids, and I had to leave everything else behind. I lost myself and I didn't know who I was.

It was so daunting moving to a new place and trying to heal, and my financial situation was just something extra that I had to deal with.

Within a month of moving, someone from a local church – Coast Community Church – who had trained with CAP came to visit me. His name was Warren.

Having Warren's support to relearn how to budget just helped me, because everything is lost when you've gone through that much trauma. To come out into the real world following domestic violence, I didn't know how to do anything. Before that relationship, I was an independent person. And then after I felt like I was in kindergarten again. I also had to go through bankruptcy, and Warren supported me through that.

Warren also gave me my very first Bible. I kept this Bible for four years and one night, in my deepest, darkest depression, I heard an audible voice telling me to open the Bible. I started reading it and for the next few days, I was like a washing machine bubbling over with the Holy Spirit!

I met Jesus in my despair. And when I gave everything to Him, that's when things started to change.

I started attending Coast Community Church and to come out of what I'd come out of, and to meet the church community and just have love, support and encouragement was so beautiful.

What you've done for me in my life as a supporter of CAP is not a small thing. It is a massive thing. I am proof that your support helps people. ■

To meet the church community and just have love, support and encouragement was so beautiful.

— Jade, participant



From the Chairperson, Matt Hunt



“ We come to every church open-handed, and we aim to do what we can to support them.

I love what CAP Australia does. Ultimately, I see it as supporting the Church in sharing the gospel through a practical, life-changing method. CAP's model easily links financial and spiritual freedom, and it's been exciting to see the impact of this in 2024.

In the past year, we've welcomed 19 new church partners, and seven CAP Money Churches transitioned to implementing Money Mentoring in their ministry contexts. Now, we have a total of 71 churches across Australia partnering with CAP to equip Money Mentors to walk alongside people in financial distress while sharing the love of Jesus. What an achievement!

I believe CAP Australia has a role to play as part of the body of Christ (1 Corinthians 12). I would love for us to partner with every church in Australia, because what we offer can help pastors, volunteers and those experiencing financial distress. We come to every church open-handed, and we aim to do what we can to support them.

Personally, I really enjoy working with the Board and Senior Leadership Team (SLT) at CAP Australia. They are not only a group of smart individuals, but they are a joy to collaborate with and I will continue to serve for as long as I can add value to the work of CAP.

Year on year, we are becoming better at what we do. Our systems, products and services are always expanding, and we strive to be more effective in meeting the needs of those in financial distress. It's our biblical mandate (James 2).

I'm also so impressed by the people who take up the call to walk alongside those who are struggling. They truly have a heart for people. I would love to encourage others to take up Money Mentor Training and see just how easy it is to engage and help people in their community.

I see 2024 as a season of laying down the foundation for new things to come. And I can't wait for what 2025 has in store for us.

Warm regards,

Matt Hunt
Board Chair

Looking Ahead



Over the last year, we've seen incredible transformation – churches stepping up, individuals finding hope, and communities rallying around those in need. As we move into 2025, we're pressing forward with a bold vision to expand our reach, strengthen our partnerships, and secure long-term sustainability so that more lives can be impacted.

Refreshing our brand and strengthening products

We're refreshing our brand and digital presence to better connect with new audiences.

Sustainable funding is key to keeping CAP's mission strong, so we remain focused on strengthening regular giving, deepening donor relationships, and creating more ways for people to journey with CAP. At the same time, we're preparing for future impact by laying the groundwork for major donor and bequest strategies. By nurturing generous, long-term partnerships, we can continue to bring hope to those in need.

Growing the Money Mentor community and enhancing support

Money Mentors are at the heart of CAP's work, walking alongside participants in financial distress and offering support, encouragement, and practical guidance. Over 2025, we're aiming to train 100 new mentors, bringing the total to over 300. With improved onboarding and better cohort support, we're making it easier for mentors to be equipped and empowered to make a real difference.

Updating the church product and deepening connections

This year, we're looking forward to welcoming 28 new church partners, taking the network to over 150. We're also refining resources for churches and rolling out an updated church product that will better equip local congregations to walk alongside those in financial distress. We're committed to equipping church leaders with the tools and resources they need to help their congregations grow in financial discipleship.

Investing in staff health and optimising systems

A healthy, skilled team, efficiently working together is essential for CAP's ministry. We'll continue to invest in staff development, and in optimising the new CRM (the Hive) and other internal systems. As we look ahead to the next five years, we're laying the foundations for CAP's 2026–2030 strategic plan to ensure even greater impact.

This next season for CAP is full of opportunity. As we step into 2025, we're excited for what's ahead – more people inspired and equipped, and more people finding hope. Thank you for being part of this journey. Together, we are inspiring and equipping a movement of churches in Australia to walk alongside those in financial distress while sharing the love of Jesus.

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 and Culture



Hew Nunn
Senior Leader – Church Partnerships



Phill Pickering
Senior Leader – Mission Development



Drew Turner
Senior Leader – Finance and Corporate Services

CAP Board of Directors



Matt Hunt
Board Chair

Matt is based in Melbourne and is the Board Chair. Matt has been the Executive Pastor at Vantage Point Church for 10 years. He is also on three other boards associated with his church.



Peter Wilson
Board Secretary

Peter is based in Sydney and is the Company Secretary. He worked as a lawyer and HR consultant at Prolegis. Peter sits on the Compliance subcommittee.



Rob Fryer
Board Member

Rob is based in Newcastle and is the General Manager and Regional Mining Australasia Manager for FUCHS Lubricants. Rob sits on the Finance subcommittee.



Ben Stickland
Board Member

Ben is based in Melbourne and has successfully founded and exited a series of IT startups. He is currently the co-founder and CEO of Instamove and sits on the IT subcommittee.



Ben Wallis
Board Member

Ben is based in Melbourne and is a Director and Principal Consultant at You Who Group. He sits on the Church Partnerships and Marketing subcommittee.



Maria Moriconi
Board Member

Maria Moriconi replaced Karen Wilson on the CAP Board on 25 July 2024. Maria is currently a Bible College Lecturer. She is on the People and Culture subcommittee.

Your generous donations

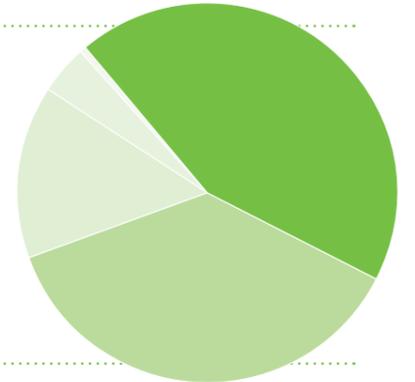
Faithful Giving



We're grateful for the immense generosity of supporters and partners who continue to give towards seeing the vision of CAP realised – an Australia where no one faces financial distress alone. Their faithful giving has totalled \$2,285,777 in 2024, which has had a significant impact on equipping the Church to help those in financial hardship.

Income breakdown

- Donations 43.7% (\$998,692)
- Church Partnerships 4.2% (\$96,498)
- Regular gifts 37% (\$844,560)
- Interest 0.4% (\$9,027)
- Grants 14.7% (\$337,000)



Regular Givers

CAP is blessed by **2,177 regular donors** who generously donate on a monthly basis, totalling **\$844,560** of regular annual income. Regular donations are crucial for CAP because they provide a stable and predictable source of income, allowing us to plan and operate more effectively. Increasing the number of donors who give regularly will ensure the financial sustainability of CAP.

Fundraising Dinners

What a privilege it was to connect in person with supporters from Melbourne, Sydney and Newcastle in 2024. Connection at these events is essential, because it strengthens relationships, increases engagement, and boosts long-term support for CAP. Almost **\$130,000** was raised from these three events in 2024. We also trialled a Giving Day in connection with the Newcastle dinner which generated interest that carried well into Christmas, leading to us exceeding our target at the slowest time of the year for charitable giving.

EOFY Appeal - Debt is Only Part of the Story

347 supporters gave a total of **\$242,211** (including **\$80,000** towards a match fund) at the end of the financial year. This helped CAP to continue to partner with churches to equip more Money Mentors to see beyond debt in the lives of those facing financial distress, offering connection, community and the opportunity to meet Jesus.

Christmas Appeal - Preparing the Way

140 supporters generously gave at Christmas time to help prepare the way for more churches to walk alongside people in financial distress, raising a total of **\$42,182**. Combined with a match fund of **\$20,000**, this brought the final amount to **\$62,182**.

Ecstra Foundation

CAP Australia strategically applies for grants from philanthropic organisations whose vision aligns with ours. Ecstra Foundation generously entrusted CAP with **\$337,000 for the period of 1 January 2024 to 31 December 2024** to invest in the efficacy and scalability of the training, resources, and support provided to churches and church volunteers.

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

\$219k provided everything CAP needed to be able to execute important operational activities, from fundraising events and marketing outputs, to travel costs for staff engaging with churches.



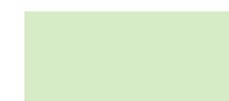
People Power

\$1.75M supplied the wages and salaries of 25 people passionate about partnering with God's Church to serve the vulnerable in our communities.



Administrative Costs

\$206k was spent on rent of co-working spaces, utilities, insurance, and related costs. Rent and outgoings were \$72k in 2023, and in 2024 they were \$8k, resulting in a reduction of **\$64k**.



CRM Investment

\$200k has been invested in optimising CAP Australia's internal systems through the development of a Customer Relationship Management system (CRM) known as 'The Hive'. The CRM has helped streamline processes and saved both time and money on administrative work. It will be a useful platform for us to build on in future.



We're grateful for the dedication and commitment of the CAP community in 2024. Whether you facilitated your church's partnership with CAP, walked alongside someone in financial distress as a Money Mentor or gave generously to support this work, you've made an incredible impact. Thank you!

Thank you



Here are some more ways to get involved with CAP Australia:

EOFY Appeal

This End of Financial Year, you will have the opportunity to equip more churches around Australia with trained Money Mentors to walk alongside those who are struggling in their communities.

Your tax-deductible donation can go a long way in helping to ensure that in Australia, no one is alone in financial distress. Keep an eye out on our website and social media for more details:

 capaust.org

 [capaust](https://www.instagram.com/capaust)

 [capaust](https://www.facebook.com/capaust)

Become a church partner

If you are a church leader and are interested in equipping your church to walk alongside those in financial distress in your local community, we would love to hear from you!

Visit capaust.org/church to find out more about partnering with CAP Australia and to express your interest.

Volunteer as a Money Mentor

Are you passionate about walking alongside someone in financial distress while helping them get connected into a church community and experience the love of Jesus?

If your church is partnered with CAP Australia, you may be able to train as a Money Mentor. Reach out to your church leader for more details and to express your interest.

If your church isn't partnered with CAP Australia, consider sharing about the work of CAP with your church leader.

christians
against
poverty

CAP

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