

# Impact Report 2025



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 2025 to 31 December 2025. 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

# In this report

<b>CAP's Vision and Mission</b>	<b>Page 4</b>
<b>Your Impact</b> 2025 highlights	<b>Page 6</b>
<b>From the CEO</b> Looking back on 2025	<b>Page 10</b>
<b>A Brand New Chapter</b> Church Partnerships reflection: Hew Nunn	<b>Page 12</b>
<b>A Year of Growth</b> Community and Services reflection: Stuart Sampson	<b>Page 16</b>
<b>A Story Redeemed</b> Impact story: Wendy	<b>Page 22</b>
<b>From the Chairperson</b> A message from Matt Hunt	<b>Page 24</b>
<b>Looking Ahead</b> The future of CAP	<b>Page 26</b>
<b>Leading the Way</b> Our Board and SLT	<b>Page 28</b>
<b>Faithful Giving</b> Your generous donations	<b>Page 30</b>
<b>Allocation of Funds</b> Finance overview	<b>Page 32</b>
<b>Thank You</b>	<b>Page 34</b>



# 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 2025, 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

**123**  
church partners

**77**  
now implementing  
Money Mentoring

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

123

- |   |   |
|---|---|
| 2 Acts 2 Alliance (A2A)                           | 7 Churches of Christ                      |
| 15 Australian Christian Churches (ACC)            | 14 Independent - Other                    |
| 9 Anglican  | 9 Independent - Pentecostal               |
| 2 Apostolic                                       | 5 International Network of Churches (INC) |
| 1 Associated Christian Ministries (ACM)           | 1 Lutheran                                |
| 30 Baptist  | 1 Orthodox                                |
| 11 C3   | 2 Presbyterian                            |
| 3 Christian Community Churches                    | 2 Uniting Church                          |
| 6 Christian Reformed Churches of Australia (CRCA) | 1 Vineyard Church                         |
|   | 2 Wesleyan Methodist                      |

We are proud to partner with churches right across Australia.



In 2025...

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

**23** 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

**305**  
trained Money Mentors

**235**  
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:**

235

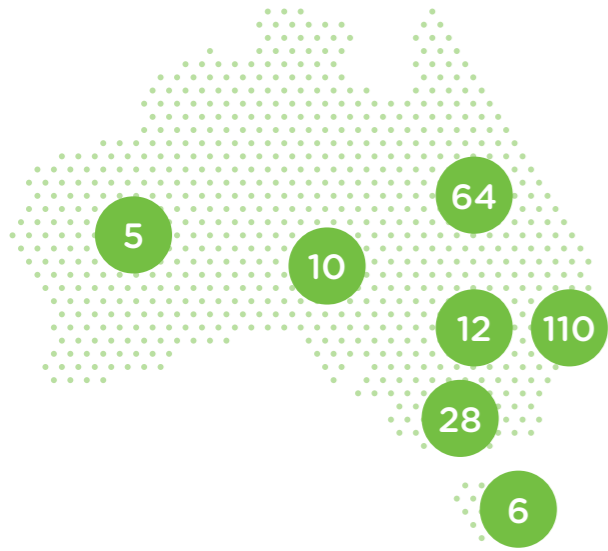
- |   |  |
|---|--|
| 1 Acts 2 Alliance (A2A)                 | 12 Christian Reformed Churches of Australia (CRCA) |
| 27 Australian Christian Churches (ACC)  | 18 Churches of Christ                              |
| 23 Anglican                             | 14 Independent - Other                             |
| 4 Apostolic                             | 27 Independent - Pentecostal                       |
| 4 Associated Christian Ministries (ACM) | 18 International Network of Churches (INC)         |
| 52 Baptist                              | 2 Lutheran   |
| 9 C3                                    | 5 Presbyterian                                     |
| 8 Christian Community Churches          | 9 Uniting Church                                   |
|   | 2 Wesleyan Methodist                               |

In 2025...

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

**72** 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 **84% completion rate.**

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



## Participants

**465\***

approx. participants

were walked alongside by a Money Mentor in 2025 to overcome financial distress.

\* based on the information given by 155 Money Mentors in the annual survey.



“ I wake up every day and my first thought isn’t ‘Oh, what bill do I have to pay now? The rent is due.’ I wake up now going, ‘Right, who can I support?’

— Wendy, participant

“ I found community and a safe space that I haven’t ever had in my whole life.

— Mel, 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 your faithful generosity.

Welcome to CAP Australia's 2025 Impact Report. As I reflect on the year that has been, I am deeply grateful for the people who make this work possible: our church partners, supporters, donors, volunteers and friends. Whether you have journeyed with us for many years or are newer to this community, thank you for choosing to walk alongside people experiencing financial struggle with compassion and hope.

One of the most meaningful moments in 2025 was prayerfully discerning whether our name continued to reflect the mission we believe God is calling us into. Through listening, consultation and deep consideration, we made the decision to rebrand from Christians Against Poverty to Hope Economy - where financial struggle meets the love of Jesus.

This change was never about leaving our history behind, but about faithfully stepping into the future. I am incredibly thankful for the many stakeholders, church partners and supporters who were involved throughout this process, from research and strategy through to creative development and digital design. We look forward to launching the Hope Economy brand in early 2026, marking an important milestone as we step into the next chapter together.

We also give thanks for a strong year of income and fundraising in 2025. Your generosity has helped create a stable and hopeful future for Hope Economy and has made everything you'll read in this Impact Report possible.

At the heart of Hope Economy is a deep belief in the local church. Throughout 2025, it has been encouraging to see this partnership continue to grow. We partnered with 18 new churches and trained 86 new Money Mentors,

people embedded in their communities, committed to walking alongside those who might otherwise face financial struggle alone. The impact of each Money Mentor is seen not only in practical support, but in restored dignity, connection and hope.

We are also encouraged by the growing diversity of our church partnerships. In 2025, we partnered with churches across 19 denominations, reaching communities in almost every Australian state and territory. Our vision is that every church would have the opportunity to partner with Hope Economy, and this breadth gives us early momentum as we continue to grow together across Australia.

Alongside this growth, 2025 was a year of listening and collaboration as we shaped our next three-year strategy, beginning in 2026. We spent time with stakeholders, particularly church partners, asking how Hope Economy can best serve and support them in their context. These conversations have already shaped key decisions, including offering church partnership for free, and clarifying our shared priorities as we look to grow, reach and create impact together in the years ahead.

As you read this Impact Report, my prayer is that you will see the impact of your generosity and partnership in churches, in communities, and in the lives of people discovering they do not have to face financial struggle alone.

In friendship,

**Rosie Kendall**  
CEO, CAP Australia

# A Brand New Chapter

**2025 was about managing a tension between deepening relationships with our 123 church partners, and positioning ourselves for growth, so that we can see the scale of impact we are praying for.**

It's always such a privilege to work in genuine partnership with churches and leaders who are so committed to loving and serving their communities. Our partners face many challenges, from obtaining buildings, busy schedules, leadership transitions, as well as the burdens they carry for their congregations and communities. Still, through relational activities as part of partnership, our team has been able to equip them to engage their communities.

We visited churches across a broader geographic spread than ever, including all states and territories with the exception of the NT (we're praying for God to open a door). Despite the challenges leaders face, I have been so encouraged by the enthusiasm and energy going into loving those around them, both practically and holistically.

We did experience some attrition at the start of the year, largely through former CAP Money churches who since they were no longer using the material decided to cease partnership, though many relationships have stayed warm. We do now have 77 Money Mentoring partners, and to help manage those relationships well, we have started to hold implementation meetings for all new church partners. We have found



**Hew Nunn**  
Senior Leader -  
Church Partnerships

huge value in sitting with church leaders and Money Mentoring teams together to craft context specific plans to successfully implement Money Mentoring. Reviewing these plans helps maintain focus, maximise impact, and importantly, deepen our sense of collaborating for impact.

We also have 46 partners who chose to give financially, but have not adopted Money Mentoring. These churches have begun to explore the wider benefits of partnership, including our Church Leader Connect, a bi-monthly online gathering of leaders. They have also held CAP Sundays focused around money discipleship, helping their own congregations to view and use money differently for the good of those experiencing financial struggle. Our team delivered 23 church talks this year, the highest number since the start of this decade, and many of them were around the topic of money discipleship.

As we look ahead to 2026, we are excited to be offering church partnership for free, as well as a larger pool of resources to equip them. We will again need to manage the tension of building deep, lasting partnerships, as well as growing our total number so we support even more churches and bring an end to the isolation of financial struggle. ■





“  
**CAP is able to equip anybody to participate in genuinely practical love and care.**”

**Find out why Jeff Nagle, a minister from Coast Community Church, is passionate about the work of CAP Australia and believes in the benefits of partnership for his local community.**

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

“We have a vision for Coast Community’s care arm to see hope and dignity restored among our neighbours. And so, we saw that CAP Australia could and would play a really key and strategic role in that.”

**How do you think CAP’s approach is different to other supports?**

“I really appreciated and was encouraged by the way that financial wellbeing was being thought through biblically and theologically as a justice issue, and as a whole of life issue. Because of this, Money Mentoring provides a lovely opportunity to demonstrate something at the heart of God.”

**How will your church’s partnership with CAP help make a difference in your community in the long term?**

“What we’re really seeing is potential. We can see that CAP has the potential to be the glue that holds a lot of the other things that Coast Community Care does together.”

**What words of encouragement do you have for other churches considering implementing Money Mentoring?**

“CAP Australia is able to equip anybody to participate in genuinely practical love and care. I think what CAP does is so sensible and so practical that you should grab hold of it and give it a go.”

**123**

total church partners

**18**

new church partners in 2025

**23**

CAP Sundays held

**77**

churches implemented Money Mentoring in their ministry context

**46**

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

# A Year of Growth



**Stuart Sampson**  
Head of Community and Services

**2025 was a great year for the Community and Services team, which continued to see outstanding outcomes for our Money Mentor Training, and our curriculum grow through the 'Deep Dive' short courses.**

The Money Mentor community continues to engage in opportunities to connect with one another, both in person and online, and the growth of the community has meant more participants are being connected with a Money Mentor through our 'Get Help' service via the website.

## Money Mentor Training

86 trainees were enrolled in 2025 across eight cohorts. 72 successfully completed training, giving us a completion rate of 84%, well above industry benchmarks of 12.6% completion rates for comparable online courses. Trainees enjoy the course, rating it 9/10 and sharing:

*"I found the training comprehensive, well set out and interesting. It made me feel like this is definitely the right decision to partner with CAP Money Mentoring for our town."* - Lynda

*"Very informative by well-trained people. The love of God always was revealed, and it was easy to relax and yet learn."* - Janine

## The Money Mentor community

The Money Mentor community continues to grow, and we're always so impressed by the calibre of volunteers. 45% work full time, and

74% have completed undergraduate or post-graduate education, dispelling myths related to volunteerism - these are highly skilled men and women giving their time despite busy lives. It is increasingly a community that reflects the ethnic and linguistic diversity of Australia, with 14% of Money Mentors speaking a language other than English at home.

## Product development

In response to the needs of the community, we released the 'Deep Dive' series of short courses: training that can be done in less than two hours, that goes deep into important topics including: Budgeting and Money Systems, Credit and Debt, Scams.

## Walking alongside participants

A growing network means more participants are able to get help when they ask. In 2026 we received 285 requests for help via our website, with 192 (67%) of those being connected to a Money Mentor either in their area or online. In addition to this, many Money Mentors are connecting with participants in a one-to-one or workshop setting from referrals within their own church context. ■





**“We really are  
empowering people  
in distress out of  
that distress and  
then into stability  
and confidence.”**

— Darren, Money Mentor

**86**

trainees enrolled for  
Money Mentor Training  
in 2025

**72**

Money Mentor  
trainees completed  
the training

**84%**

Money Mentor  
Training  
completion rate

**45%**

Money Mentors  
worked full-time  
in 2025

# An Inside Look at Money Mentoring

**Learn more about Money Mentor Laura Smith's passion and heart for those experiencing financial distress in Australia, and why she believes Money Mentoring is so important.**

Money Mentoring offers a unique opportunity to sit with people from all walks of life, listen to their stories, and journey through life's valleys with them.

**It's a rare privilege to be received with such vulnerability and to show the love of Jesus in practical, relational, and personal ways.**

You don't need to be a financial expert or love spreadsheets. You just need to be willing to show up, show love, and come alongside someone. The impact you witness is often life-changing for both of you.

I currently walk alongside participants both online and in person through my church. For my online participants, sessions typically involve sending a weekly video call link and connecting for about an hour online. We always make sure to spend the final five to 10 minutes in prayer. If they're feeling confident, we also agree on simple tasks for them to work on during the week.

For local participants, we meet in our church ministry centre. We go through their paperwork together and share the same hour connecting in person. Since local participants live nearby, there's often an opportunity to invite them to join our church community.

One of my favourite parts of Money Mentoring is the way it allows you to witness the goodness of God, not just in your own

life, but in the lives of others. You get to speak hope into places of darkness and despair, offer prayer to people who may not yet have a faith of their own, and then watch as the Holy Spirit begins to move in their lives. Ultimately, you get to witness lives being transformed.

Then, when a new participant comes along, someone feeling ashamed, burdened, or overwhelmed, you enter that relationship already filled with hope and expectation, knowing what God can do. You're able to speak life into their situation, even before they can feel it themselves.

**The more that I see God transform lives, the more my confident joy grows in anticipation of what He is going to do next.**

As a pregnant, working parent of a toddler, life can feel pretty full! At the moment, I have four participants, but we're in the process of equipping more Money Mentors at church. This will allow us to better respond to local needs while keeping everyone's commitments balanced and sustainable.

**If you have the capacity, I truly believe there is incredible missional work that can be done.**

It's a powerful way to share God's love and bring hope to those who might otherwise be alone. ■



**The more that I see God transform lives, the more my confident joy grows in anticipation of what He is going to do next.**

— Laura, Money Mentor

# A Story Redeemed

**Wendy's story is truly one of whole-life transformation. After leaving a domestic violence situation, she found community and the love of Jesus, and is now opening women's refuges of her own.**

Over eight years ago, Wendy was facing a significant change in her life. She was leaving a domestic violence situation with her children, and was needing to provide for them all on the one income. She felt incredibly isolated.

**“You leave, and you're out in this world and you feel like you're just on your own. And you don't want to reach out because there's shame and guilt and you don't want to be seen looking like you've got nothing. So, for me, the most difficult thing was feeling so alone.”**

Not long after leaving, Wendy decided to move closer to her family and began receiving the support she needed.

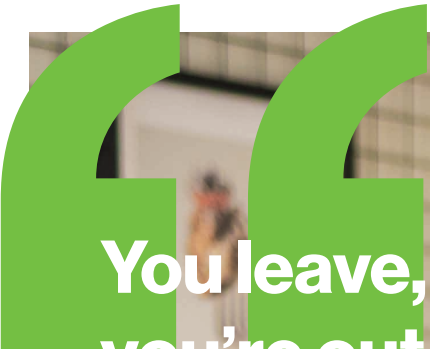
Seeking help for depression, Wendy went to a GP who gave her a list of phone numbers, and CAP was one of them. She shares that calling CAP was pivotal. She was connected with a local church and Margie, a church staff member who had been trained by CAP. Wendy was invited into the church community and was reminded of the love of Jesus.

The church's practical support also meant that Wendy could become more empowered with her finances.

**“To get everything down onto the piece of paper was a very practical thing,” she says. “Margie brought the love of Christ into it. But she wasn't over the top with it. I knew about Jesus, but I was a long way away from the Lord at that stage. She just gently, lovingly, kindly showed me some practical steps to help me with my financial situation.”**

It's incredibly inspiring to see the transformation in Wendy's life today. Where she once struggled with alcohol to deal with her pain, she is now sober and has started up AA groups of her own! And after coming out of a domestic violence situation herself, she is walking alongside other women who have escaped domestic violence and working to launch JHouse Refuge – short-term accommodation for women facing situations like she did. It's a powerful testament to the healing and restoration that God can bring to people's lives.

**“If you'd have told me eight and a half years ago that I'd be sober, starting up AA groups, and now opening a women's refuge, I would have told you that you were mad! But here I am. And it's in God's glory.” ■**



**You leave, and you're out in this world and you feel like you're just on your own.**

— Wendy, participant



# From the Chairperson, Matt Hunt



“What I’m most looking forward to in the future for CAP Australia is partnering with more churches and seeing even more people helped in their financial situation.”

I continue to be inspired by the spirit-led approach of the staff, CEO and Board at CAP Australia. I saw this in action in the name-changing process over the past year. It took a lot of effort, and seeing the team work through this and how they engaged key stakeholders and churches was exciting to see and be involved in.

Hearing testimonies from the people who are being supported through the Church has been an encouraging part of the rebrand journey. Helping people is at the core of Christianity. And I believe the Church should act as God’s Hands and is the hope of the world in a practical sense. That’s why it’s perfectly positioned to do this work – to walk alongside people in financial distress so no one has to face it alone.

Over the past year, CAP Australia has also worked closely with the CAP International community to ensure our shared ways of working remain strong and fit for purpose as we seek to increase our impact together. The support and encouragement received as we’ve explored a new name and brand has been significant, and our ongoing collaboration with them is something I am really excited about.

What I’m most looking forward to in the future for CAP Australia (soon to be Hope Economy) is partnering with more churches and seeing even more people helped in their financial situation. There is always more work to be done. And as a chairperson, working alongside smart people on the Board as well as the CEO continues to motivate me. This vision has not yet been completed, so adding value when it comes to strategic planning, prayer and leadership alongside seeing lives changed keeps me focused and wanting to be involved as the Chair. I love the work CAP Australia does!

I also just want to say thank you to everyone involved in this work – all the churches, Money Mentors, staff and Board. You are all making a huge difference.

Warm regards,

**Matt Hunt**  
**Board Chair**

# Looking Ahead



**This year was one of intentional preparation. The Leadership Team and Board looked together to the horizon, discerning what faithful pursuit of our mission calls for in this next season. The result is a clear 2026–2028 direction, built on the same foundations, pressing further toward ending the isolation of financial struggle.**

#### **New voice, new reach**

In 2026, CAP Australia launches with a new name, a new brand, and a new voice, becoming Hope Economy. The goal is to step into the national conversation on money, developing a compelling Christian perspective on financial hardship and money discipleship that resonates far beyond our existing audience. At the same time, Hope Economy is committed to bringing existing church partners, donors, and supporters on this journey, embedding the new brand in everything so that conviction for the mission deepens. New content, new channels, and a new website will work together to reach a broader Christian audience and open doors to churches we haven't met yet.

#### **Deep relationships, deep value**

Growing the church network is essential and in 2026, Hope Economy is aiming to reach 153 total church partnerships. But sustainable growth depends on depth as much as reach. A refreshed church partnership product that is more accessible, clear, and flexible will better equip local congregations to walk alongside people experiencing financial struggle in their communities. And for Money

Mentors, Hope Economy is strengthening the full journey from initial training through to sustained engagement, so that more of the growing community of 305 church-based volunteers are consistently walking alongside people in financial distress.

#### **Fuelled for the future**

Everything being built here requires a strong foundation. Hope Economy is strengthening financial sustainability by embedding Good Yields into the church product to grow the regular giving base, while building income diversity to reduce dependence on any single stream. In parallel, investment in technology systems will release the team to focus on people, not administration.

And through deliberate investment in training, recruitment, and leadership, Hope Economy is future-proofing its capability so the organisation is as ready to scale as the mission requires.

God's people can flip the script on financial struggle. We step into this new season with confidence - not because the road ahead is without challenge, but because this direction has been discerned in prayer, shaped by the wisdom of those closest to our mission, and grounded in a faithful God who calls us to be ready. Thank you for being part of what comes next.

# 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 is a Bible College Lecturer with a passion for mentoring and faith-based leadership development. She is on the People and Culture subcommittee.*

Your generous donations

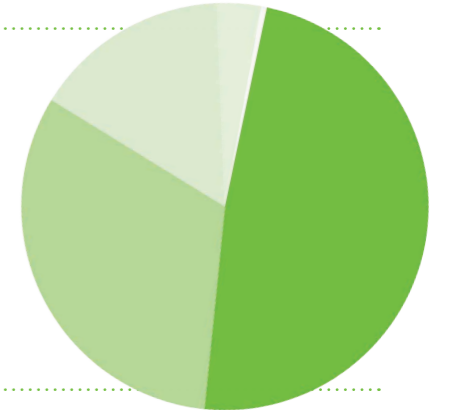
# Faithful Giving



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 \$2,485,977 in 2025, which has had a significant impact on equipping the Church to help those in financial hardship.

## Income breakdown

- Donations 48.3% (\$1,200,650)
- Church Partnerships 3.5% (\$86,809)
- Regular gifts 32.2% (\$799,625)
- Interest 0.4% (\$10,893)
- Grants 15.6% (\$388,000)



### Regular Givers

CAP is supported by **2,051 regular donors** who generously invest financially on a monthly basis, totalling **\$799,625** in regular annual income. Good Yields investors are crucial to the mission, providing a stable and predictable source of income that enables more effective planning and delivery.

### Fundraising Dinner

This year, we had the joy of hosting our annual fundraising dinner in Newcastle at the beautiful venue, Ravella. More than **100 people** were in attendance and generously gave **\$101,245** to support the work of CAP. With a match fund of **\$100,000**, the final total for the evening was **\$201,245**.

### EOFY Appeal - "But you can"

**260 supporters** gave a total of **\$299,613** (including **\$110,000** 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 - "Imagine how far your gift can go"

**146 supporters** generously gave at Christmas to help bring whole-life transformation to those facing financial distress at this challenging time of year, raising a total of **\$36,065**. Combined with a match fund of **\$13,200**, this brought the final amount to **\$49,265**.

### Ecstra Foundation

CAP Australia strategically applies for grants from philanthropic organisations whose vision aligns with ours. Ecstra Foundation generously entrusted CAP with **\$338,000** for the period of 1 January 2025 to 31 December 2025 to invest in the efficacy and scalability of the training, resources, and support provided to churches and church volunteers.

### Coopers Foundation

The Coopers Foundation funds charitable organisations that are working to improve the quality of life of Australians in a way that fosters family and community support, based on Christian values. In 2025, CAP received **\$50,000** as part of a General Giving Grant to invest in training a further 100 Money Mentors.

# 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

**\$407k** 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

**\$1.77M** supplied the wages and salaries of 23 people passionate about partnering with God's Church to serve the vulnerable in our communities.



#### Administrative Costs

**\$171k** was spent on rent of co-working spaces, utilities, insurance, and related costs.



#### CRM Investment Costs

**\$63k** 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 2025. 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**



**Together, we're rewriting the story of financial struggle in Australia.**



Where financial struggle meets the love of Jesus.



christians  
against  
poverty

CAP



## Impact Report 2025

All rights reserved

PO Box 298 Hunter Region MC NSW 2310  
ABN: 92 104 471 516

1300 303 929  
[hello@capaust.org](mailto:hello@capaust.org)  
[capaust.org](http://capaust.org)